



**MOBILIZED**

2014 NICB ANNUAL REPORT

**NICB**<sup>®</sup>  
NATIONAL INSURANCE CRIME BUREAU

The NICB Annual Report is published by the Communications Department of the National Insurance Crime Bureau (NICB), a not-for-profit organization supported by nearly 1,100 property-casualty insurance companies, self-insured organizations and strategic partners. For additional copies, please contact the NICB at 800.447.6282 or download the report from our website at [www.nicb.org](http://www.nicb.org). Contents may be republished whole, or in part, with attribution.

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# PRESIDENT'S LETTER

*Mobilized for the Greatest Good*

As our Public Awareness team brainstormed themes for this year's annual report, the word "mobilize" kept coming up. They checked its definition, and here's what they found:

**[moh-buh-lahyz]: To bring people together for action, especially of a vigorous nature**

What a perfect description of the National Insurance Crime Bureau (NICB) and our role in the fight against insurance crime. Since our founding 102 years ago, we have mobilized the resources and expertise of insurers, law enforcement agencies, prosecutors and the American public in a united effort to prevent and detect insurance fraud and vehicle theft. Today, we have more than 1,100 active and associate members as well as strategic partners on our side who bring unique knowledge to our collective efforts.

Technology has radically shifted how we've mobilized the fight against insurance crime. Here's a great example: Last year, an NICB special agent needed help inspecting a vehicle, so she used her smartphone to call another agent hundreds of miles away using Skype. During the video call, they could not only see one another, but she used the phone's camera to show her teammate the vehicle's condition and unique circumstances, and together they found the missing identifiers. The results? Instant team collaboration, real-time use of communication technology to solve a problem, greater productivity, and most importantly, an incredibly fast solution for a member.

Another example: While the NICB's special agent force has always been a work-from-home group, we expanded this mobile workforce culture to other parts of our organization during the past year. Many of our analysts primarily now work from home, but visit our

headquarters office weekly to collaborate in new data analytics huddle rooms which house tools and media technologies that can help them accomplish their objectives. Since then, their productivity and results have skyrocketed.

The NICB is also using new approaches to mobilizing employee morale, communication and internal training:

- We now host quarterly companywide webinars so that every NICB team member knows where we stand as an organization. These webinars have helped establish a work environment in which everyone understands that we are in the same boat and must all row in synch to reach our ambitious goals.
- Our supervisory special agents today use the Lync platform to remotely review case files with agents. This technology not only supports more efficient internal communications, but also provides regional

directors with more time to focus on strategic initiatives and membership needs.

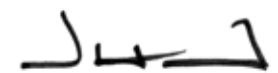
- Our Information Technology group provided virtual training in 2014 for our entire special agent force when they received new laptop computers. What previously required weeks of travel and education was instead accomplished online through individual training sessions that lasted just a few hours for each agent and without a dime spent on travel expenses.

These and many other initiatives have contributed to a robust NICB culture that powerfully embraces shared interests and has an intense commitment to achieving our goals.

Despite these advancements in technology, the NICB and our partners in the fight against insurance crime still face formidable challenges. We aren't the only ones with technology: Criminals use their own sophisticated tools

and techniques to try to undercut our efforts. We address these challenges daily, whether in preventing scam artists from compromising vehicle security systems or by confronting organized criminal conspiracies through our many task forces nationwide.

The NICB will never stop bringing people together for vigorous action. It's in our century-old DNA to mobilize resources for the greatest good. You have put your trust in us to lead this mobilization, and thanks to your vote of confidence, we are delivering world-class solutions that are making a measurable difference in the fight against insurance crime.



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



# DATA ANALYTICS

## *Mobilized to Sound the Alerts*

The NICB first sounded the alerts years ago to mobilize the property-casualty insurance industry with proactive information they never had before. In 2014, we increased their volume because our system for evaluating suspicious claims provides members with greater value than ever before.

To start, we enhanced our **ForeWARN<sup>SM</sup>** and **MedAWARE<sup>SM</sup>** alert programs — which notify members of potential questionable activity that could expose you to fraudulent claims — with MetaData files. Designed with member support, MetaData files supplement NICB alerts by providing such information as the date the alert was published, an alert description, applicable previous NICB cases and alerts, along with the alert's alleged activity, such as staged accidents, vehicle theft and unsupported medical procedures. In **MedAWARE** alerts, the MetaData file also provides specific medical billing codes and financial amounts billed.

Additionally on the medical fraud front, we made significant progress with the Aggregated Medical Database (AMD) by disseminating nearly 650 alerts in 2014 which identified 756 suspicious medical clinics and 872 medical providers in 1,000 locations throughout 36 states. Our technology partners at Verisk Health analyzed more than 1 billion lines of medical billing to support these AMD alerts. Among the most common schemes we identified last year were unsupported durable medical equipment claims, misuse of acupuncture with electronic stimulation and overbilling of magnetic resonance imaging scans. With AMD's latest technology enhancements, NICB members now have greater automation options to integrate this data into their daily workflows.

Members can also capitalize on a 2014 system enhancement which offers access to a secured mailbox where they can download batches of

NICB alerts simultaneously, rather than the previously tedious method of one at a time. With this influx of information, they can take action faster than ever on suspicious claim submissions.

Further, we expanded our neutral claims analysis program for commercial workers' compensation, liability and property cases. In this initiative, we examine commercial claims before they are referred to the NICB as questionable, look for connections and potentially suspicious activity, then proactively alert members so they can be watchful for possible claim exposure. Last year, we issued 218 Strategic Information Reports, 189 Strategic Alerts and opened 23 investigative cases through this program.

A seismic shift in the Data Analytics work culture has contributed to these results. We now employ five levels of analysts who, after

one year of NICB employment, can opt to work from home with weekly headquarters office visits. To support this mobile workforce, we constructed two rooms where analysts convene to work on projects, support one another on their performance accountability metrics, and use the facilities' media and communication technologies.

In recent years, we also began utilizing industrial psychologists to assess our analyst candidates during the hiring process, which has helped build an extraordinarily diverse group whose expertise spans multiple academic and professional disciplines. This mobilized workforce dynamic has also produced something else: Record levels of team member productivity and results that directly benefit our members every day.



## 2014 // STATISTICS

123,032 //

Questionable Claim Submissions

644 //

MedAWARE Alerts Published

2,557 //

ForeWARN Alerts Published

53 //

ForeCast<sup>SM</sup> Reports Published

2,860 //

Hotline, Web Tip 411  
Fraud Tips Processed

DATA ANALYTICS HUDDLE ROOMS SPUR  
TEAMWORK AND MOBILE COMMUNICATIONS

# INVESTIGATIONS

## *Mobilized, Ready and Waiting*

Mobilizing our investigative efforts to address sophisticated fraud and theft criminals is somewhat comparable to a chess game. We have to outthink our opponents and beat them to the place on the board where they plan to commit their next crime.

This is especially challenging when crime rings shift their geographic targets based upon where they perceive the risk of getting caught is lowest. Leveraging our analytics capabilities, technology resources and extensive law enforcement relationships, our field operations teams are ready and waiting for them when they attempt to defraud our members and the American public.

NICB task forces mobilize hundreds of investigators and law enforcement agents to address various crime trends. During the past year, our Major Medical Fraud Task Forces had their most productive year ever, and we

began preparations for adding more NICB agents to these task forces in 2015 in New York, Florida, California and Washington, D.C. In Chicago, our dedicated prosecutor program initiated in 2013 gained significant momentum, and we created standalone office space at our headquarters to better accommodate Midwest field operations and the Chicago Major Medical Fraud Task Force.

Cargo theft stayed at the forefront of our group mobilization efforts in 2014. Last year's cargo theft conference in Atlanta experienced a tremendous demonstration of cooperation and information-sharing among its record number of attendees.

We also continued to focus our efforts in combating specialized equipment theft. Compared to vehicles which have an overall

53 percent recovery rate related to thefts reported, specialized equipment has a relatively low recovery rate of 16 to 20 percent. The NICB now facilitates law enforcement inquiries for two of the nation's largest heavy equipment manufacturers, John Deere and Caterpillar, to support their anti-theft efforts. Law enforcement professionals who require product identification number support while inspecting stolen equipment are today routed directly to NICB investigative assistants for recognition and verification support.

On the vehicle front, we created new opportunities for associate member rental car agencies to identify vehicles missing from their inventories but which were not reported stolen. Using established license plate reader technology and our relationships with vendors who deploy this technology, we can locate, recover and return these vehicles

to help our members avoid being victimized. We also expanded our partnerships with vehicle finance associate members to identify and recover vehicles illegally exported as part of fraudulent financial transactions.

Undoubtedly, education propels the fight against insurance crime. In 2014, NICB agents and field staff nationwide worked with departments of motor vehicles and the American Association of Motor Vehicle Administrators to educate them about counterfeit vehicle titling trends and the role of phony manufacturer's certificates of origin in illegal import/export schemes. By mobilizing these stakeholders, we can more effectively develop powerful solutions to stem this growing vehicle crime trend.



## 2014 // STATISTICS

\$32,742,443 //

Member-Reported Loss Mitigation

\$59,288,622 //

Restitution Ordered

16,167 // \$50,659,736

NICB Agent Vehicle Recoveries/Estimated Value

806 // \$13,135,596

NICB Agent Specialized Equipment Recoveries/Estimated Value

54 // \$5,445,436

NICB Agent Cargo Theft Property Recoveries/Estimated Value

EDUCATION PROPELS THE FIGHT AGAINST INSURANCE CRIME

# TRAINING

*Mobilized for Higher Education*

The NICB Training Department attained many new heights in 2014, among them:

- Attendance at our special investigations, medical investigations and analyst academies hit a five-year high
- Member company training sessions were the highest they have been in six years
- National Insurance Crime Training Academy (NICTA) new student and online offering enrollment levels reached record highs in this program's 12-year history
- FraudSmart<sup>SM</sup> classroom training attendance hit its second highest point since tracking began 15 years ago
- Downloads from the NICBdocs.org website reached record levels

Our high-flying training programs are designed so that NICB members and law enforcement agencies can customize our various classroom, mobile and online options to fit specific learning needs. To support these educational initiatives, we not only mobilize our training team, but also dozens of agents and subject matter experts to satisfy their thirst for knowledge.

On-demand education continued to be a cornerstone of NICB training efforts in 2014. In addition to our ever-expanding lineup of NICTA online course offerings, we created two new smartphone apps which put NICB investigative assistance literally at your fingertips. The InterviewAssist app gives investigators resources and tips to help them design an interview plan, capture interview

responses and photos, and then instantly upload the results for fast decision making. The other new app — Indicators of Potential Deception — provides examples of language and behaviors that could suggest possible deception in claimants' verbal and written responses.

We mobilized our long-standing relationship with the Department of Justice's National White Collar Crime Center (NWC3) to create the content for a new website which helps prosecutors better understand state and federal fraud statutes and anti-fraud resources. Hosted by the NWC3, the site's debut in 2014 quickly led to district attorneys, prosecutors and attorneys general offices registering for access to its educational resources.

Our Training Department also partnered with the International Association of Special Investigation Units (IASIU) to design a "reason for submission" standard for questionable claims which features four informational elements to be included in the submission, thus helping investigators quickly decide whether they will take further action on the claim. We promoted this project with website tutorials, FraudTip support and ISO ClaimSearch<sup>®</sup> links.

HIGH-FLYING TRAINING PROGRAMS FIT SPECIFIC LEARNING NEEDS



## 2014 // STATISTICS

16,894 //

Member Students Trained in FraudSmart Classroom Sessions

\$8,087,150 //

Value of Member Classroom and Online Training

18,577 //

Law Enforcement Students Trained in FraudSmart Classroom Sessions

32,000 //

Training and Job Aid Materials Distributed

14,000 //

Continuing Education Credits Issued

61,279 //

Visitors to nicbtraining.org, the NICB's Free Law Enforcement Training Website

# LEGISLATIVE ADVOCACY

*Mobilized to Empower Lawmakers*

Preventing and stopping insurance crimes that cost the American public billions of dollars annually is a powerful catalyst for empowering communities. From Washington, D.C. to state capitols nationwide, our Government Affairs team mobilizes NICB members, lawmakers, consumer interest groups, prosecutors, law enforcement leaders and public agencies who not only care deeply about fraud and theft issues, but have the power to confront criminals with political and legislative solutions.

At the state level, our Government Affairs group plots an annual strategy to pinpoint where our legislative advocacy can have the greatest impact. In Colorado, we pulled off a rare triple play in 2014 with the Colorado Attorney General's office and NICB members to make three significant additions

to state laws in just one year: 1) a new felony insurance fraud law, 2) a statute defining chop shops, and 3) legislation which changed the definition of a salvage vehicle title. We also selected Colorado for our annual insurance fraud and vehicle theft summit where we analyzed regional crime trends and solutions in partnership with the Rocky Mountain Insurance Information Association.

In Georgia, we advocated for the successful passage of anti-runner/anti-solicitation legislation, helped create a statute defining cargo theft as a crime with penalties, and supported legislation restricting access to vehicle collision reports which are an information treasure trove for unscrupulous attorneys who promote false insurance claims.

In Minnesota, NICB public affairs and lobbying efforts resulting from our 2012 Minnesota Insurance Fraud Summit supported the establishment last year of an Insurance Reform Committee in the state legislature which is the only one of its kind in the nation to focus solely on anti-fraud issues.

And in Texas, we launched an immense undertaking of educating newly elected prosecutors about the scope and gravity of the state's fraud problems amidst its population growth and booming economy. We plan to translate our Texas experience to national prosecutorial levels in the future.

Our work with the health insurance community in 2014 as part of the Healthcare Fraud Prevention Partnership (HFPP)

demonstrated the tremendous viability and potential of information-sharing between health and property-casualty insurers, as well as the power of NICB data in uncovering potential fraud. Mobilizing our Data Analytics team's expertise, we compared more than \$957 million of health insurance claims to medical billing data in our Aggregated Medical Database. This analysis uncovered 104 schemes with health care/property-casualty insurance claim crossover exposure, and showed we had already identified 65 of those schemes in NICB *MedAWARE* alerts with the 39 remaining ones being tracked as potential emerging trends.



## 2014 // STATISTICS

152 //

Colorado Insurance Fraud & Vehicle Theft Summit Attendees

6 //

New Laws Enacted to Fight Fraud and Theft

25 //

Legislative Bills Impacted by the NICB

200 //

Texas Prosecutors Addressed by the NICB

CONFRONTING CRIMINALS WITH POLITICAL AND LEGISLATIVE SOLUTIONS

# PUBLIC AWARENESS

*Mobilized Everywhere You Look and Listen*

Drive past a billboard. Turn on the radio. Browse your local newspaper. Surf YouTube. Watch your local television news. Thanks to our mobilization of so many media channels, NICB messages about how the American public can protect themselves from becoming insurance crime victims are everywhere you look and listen.

Our public service announcement (PSA) campaign, which began in late 2013, hit its stride last year with the premiere of two radio and television productions focusing on contractor fraud and how to avoid blindly putting your trust in professionals, such as physicians and attorneys, who could be defrauding insurance companies. Produced by our Public Awareness Department, the PSAs had more than 22,000 airings on television and 26,000 on radio stations nationwide. As a

result of their success, we developed additional English and Spanish language PSAs to run in 2015 that will address vehicle theft and cargo theft issues.

Much of our public awareness success is due to our team's ability to mobilize the support and participation of members and other anti-fraud stakeholders. For example, last year we:

- Produced a video news report with the Los Angeles Police Department about bandit towing operators who monitor police radio frequencies and appear at accident sites misrepresenting themselves as working for insurance companies. These scam artists can leave drivers on the hook for excessive towing fees totaling hundreds or thousands of dollars.

- Developed a campaign with the Florida Division of Insurance Fraud about personal injury protection (PIP) fraud schemes.
- Created PSAs on more than 100 billboards in northern California to promote vehicle theft awareness.
- Produced live webinars at the IASIU conference.
- Relied upon investigative professionals from NICB member companies to support our quarterly *NICB News* program and our weekly *Fraud Files* video programming disseminated on our website and social media channels.

Getting our messages to everywhere people look and listen requires a highly mobile public affairs effort. NICB team members are today equipped to instantly move anywhere in the country where news is happening, produce a report, disseminate it through traditional media, then multiply the story's impact through our online news networks and social media channels.



## 2014 // STATISTICS

\$113,327,934 //

Print, Electronic and Online News  
Media Ad Equivalency Value

306,031 // 838 // 902,725

YouTube 2014 Views/  
Views Per Day/Total Lifetime Views

5,047 //

Facebook Followers

1,146 // 433

Twitter Followers/Messages Sent

1,228 // 3,212

LinkedIn New/Total Followers

SPREADING OUR MESSAGES REQUIRES A HIGHLY MOBILE PUBLIC AFFAIRS EFFORT



# MEMBERSHIP

## *Mobilized to Deepen Connections*

Throughout our 102-year history, the NICB's mission has been the starting point of every member company relationship. In 2014, we mobilized our efforts in new ways to deepen our connections with existing members and create new strategic partnerships.

Member education is a primary component of our outreach programming. By promoting greater understanding and utilization of our products and services, we can help members maximize their NICB investment. For example, we piloted a webinar program with a member during 2014's National Fraud Awareness Week to boost awareness of NICB online training resources to their claims representatives nationwide. Based on its successful debut, we are planning to expand this programming to our broader membership to support your education.

We also extended our capabilities for connecting with you. We created a member engagement manager position to proactively contact members to determine how we can best serve individual company needs. Further, we created thousands of LinkedIn connections with member company liaisons to promote and share NICB news and social media programming.

## NICB MEMBERS BY GROUP

### *2014 Active Companies*

#### **AAA OF THE CAROLINAS**

Members Insurance Company  
Universal Insurance Company (NC)

#### **ACCC INSURANCE COMPANY**

#### **ACCESS INSURANCE COMPANY**

#### **ACCIDENT FUND 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

#### **ACE USA GROUP**

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 Fire and Marine Company  
Bankers Standard Insurance Company  
Century Indemnity Company  
Combined Insurance Company of America  
Illinois Union Insurance Company  
Indemnity Insurance Company of North America  
Insurance Company of North America  
Pacific Employers Insurance Company  
Penn Millers Insurance Company  
Westchester Fire Insurance Company  
Westchester Surplus Lines Insurance Company

#### **AEGIS GROUP**

Aegis Security Insurance Company  
American Sentinel Insurance Company

#### **AFFIRMATIVE INSURANCE SERVICES, INC.**

Affirmative Insurance Company  
Affirmative Insurance Company of Michigan  
US Agencies Casualty Insurance Company, Inc.  
US Agencies Direct Insurance Company

#### **ALINSCO INSURANCE COMPANY**

**ALLIANCE INSURANCE COMPANIES**  
Alliance Indemnity Company  
Alliance Insurance Company, Inc.  
Farmers Alliance Mutual Insurance Company

#### **ALLIANCE UNITED 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.

Fireman's Fund Insurance Company of Ohio  
Interstate Fire & Casualty Company  
Jefferson Insurance Company  
National Surety Corporation  
San Francisco Reinsurance Company

#### **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  
Castle Key Indemnity Company  
Castle Key Insurance Company  
Charter National Life Insurance Company  
Encompass Floridian Indemnity Company  
Encompass Floridian Insurance Company  
Encompass Home and Auto Insurance Company  
Encompass Indemnity Company  
Encompass Independent Insurance Company  
Encompass Insurance Company  
Encompass Insurance Company of America  
Encompass Insurance Company of Massachusetts  
Encompass Insurance Company of New Jersey

Encompass Property and Casualty Company  
Encompass Property and Casualty Insurance Company of New Jersey  
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 (North Light)  
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 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

#### **AMERICAN INSURANCE ACQUISITION, INC.**

American Country Insurance Company  
American Service Insurance Company, Inc.  
Gateway Insurance Company

#### **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), THE**

**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**

**ASSURANCEAMERICA INSURANCE COMPANY**

**ASSURANT SOLUTIONS**  
American Bankers Insurance Company of Florida  
American Bankers Life Insurance Company of Florida  
American Reliable Insurance Company  
American Security Insurance Company  
Caribbean American Property Insurance Company  
Reliable Lloyds Insurance Company  
Standard Guaranty Insurance Company  
Voyager Indemnity Insurance Company

**AUTO CLUB INSURANCE COMPANY OF FLORIDA**

**AUTO CLUB SOUTH INSURANCE COMPANY**

**AUTO-OWNERS INSURANCE GROUP**  
Auto-Owners Insurance Company  
Home-Owners Insurance Company  
Owners Insurance Company  
Property-Owners Insurance Company  
Southern-Owners 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  
Columbia Mutual 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

**BRETHREN MUTUAL INSURANCE COMPANY, THE**

**BRICKSTREET MUTUAL 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

**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**

**CENTURY-NATIONAL INSURANCE COMPANY**

**CHUBB GROUP OF INSURANCE COMPANIES**

**CHUBB GROUP OF INSURANCE COMPANIES**  
Chubb Custom Insurance Company  
Chubb Indemnity Insurance Company  
Chubb Insurance Company of New Jersey  
Chubb Lloyds Insurance Company of Texas  
Chubb National Insurance Company  
Executive Risk Indemnity, Inc.  
Executive Risk Specialty Insurance Company  
Federal Insurance Company

Great Northern Insurance Company  
Northwestern Pacific Indemnity Company  
Pacific Indemnity Company  
Texas Pacific Indemnity Company  
Vigilant Insurance Company

**CINCINNATI FINANCIAL CORPORATION**

Cincinnati Casualty Company, The  
Cincinnati Indemnity Company, The  
Cincinnati Insurance Company, The  
Cincinnati Specialty Underwriter, The

**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, The  
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

**COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY**

**CONCORD GROUP INSURANCE COMPANIES**

Concord General Mutual Insurance Company  
Green Mountain Insurance Company, Inc.  
State Mutual Insurance Company (ME)  
Sunapee Mutual Fire Insurance Company  
Vermont Accident Insurance Company, Inc.

**COREPOINTE INSURANCE COMPANY**

**CORNERSTONE NATIONAL INSURANCE COMPANY**

**COUNTRY-WIDE INSURANCE COMPANY**

**CRUSADER INSURANCE COMPANY**

**CSAA INSURANCE GROUP**  
AAA Mid-Atlantic Insurance Company  
AAA Mid-Atlantic Insurance Company of New Jersey  
ACA Insurance Company  
CSAA Insurance Exchange  
Keystone Insurance Company  
Western United Insurance Company

**CUNA MUTUAL GROUP**

CUMIS Insurance Society, Inc.

**CURE AUTO INSURANCE**

**DHC GROUP**

Danielson National Insurance Company  
National American Insurance Company of California

**DIRECT AUTO INSURANCE COMPANY**

**DIRECT GENERAL GROUP**

Direct General Insurance Company  
Direct General Insurance Company of Louisiana  
Direct General Insurance Company of Mississippi  
Direct Insurance Company  
Direct National Insurance Company

**DONEGAL INSURANCE GROUP**

Atlantic States Insurance Company  
Donegal Mutual Insurance Company  
Le Mars Insurance Company  
Michigan Insurance Company  
Peninsula Indemnity Company  
Peninsula Insurance Company  
Sheboygan Falls Insurance Company

Southern Insurance Company of Virginia  
Southern Mutual Insurance Company

**DTRIC INSURANCE COMPANY, LIMITED**

**ELECTRIC INSURANCE COMPANY**

**ELEPHANT INSURANCE COMPANY**

**EMC INSURANCE COMPANIES**

Dakota Fire Insurance Company  
EMC Insurance Companies  
EMC Property and Casualty Company  
EMC Reinsurance Company  
EMCASCOS Insurance Company  
Employers Modern Life Company  
Farm and City Insurance Company  
Hamilton Mutual Insurance Company of Cincinnati, Ohio, The  
Illinois EMCASCOS 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

**EVEREADY INSURANCE COMPANY**

**EVEREST RE GROUP**

Everest Indemnity Insurance Company  
Everest National Insurance Company  
Everest Reinsurance Company  
Everest Security Insurance Company  
Mt. McKinley 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, The

United States Fire Insurance Company  
Zenith Insurance Company  
Zenith Star Insurance Company  
ZNAT Insurance Company

**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 Insurance Company of the Southwest  
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 Hawaii, Inc.  
Farmers Insurance of Columbus, Inc.  
Farmers New Century Insurance Company  
Farmers New World Life Insurance Company  
Farmers Reinsurance Company

**FCCCI INSURANCE GROUP, INC.**

Brierfield Insurance Company  
FCCCI Advantage Insurance Company  
FCCCI Commercial Insurance Company  
FCCCI Insurance Company  
Monroe Guaranty Insurance Company  
National Trust Insurance Company

**FEDERATED MUTUAL GROUP**

Federated Mutual Insurance Company  
Federated Service 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.

Farmers Texas County Mutual Insurance Company  
Fire Insurance Exchange  
Foremost County Mutual Insurance Company  
Foremost Insurance Company  
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

**FBL FINANCIAL GROUP, INC.**

Farm Bureau Property & Casualty  
KFB Insurance Company, Inc.  
Western Agricultural Insurance Company

**FCCI INSURANCE GROUP, INC.**

Brierfield Insurance Company  
FCCCI Advantage Insurance Company  
FCCCI Commercial Insurance Company  
FCCCI Insurance Company  
Monroe Guaranty Insurance Company  
National Trust Insurance Company

**FEDERATED MUTUAL GROUP**

Federated Mutual Insurance Company  
Federated Service 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**

**FLORISTS' MUTUAL GROUP**

Florists' Insurance Company  
Florists' Mutual Insurance Company

**FORTEGRA FINANCIAL, INC.**

Insurance Company of the South  
Lyndon Southern Insurance Company  
Response Indemnity Company of California

**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**

GeoVera Insurance Company  
GeoVera Security Insurance Company  
GeoVera Specialty Insurance Company  
Pacific Select Property 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

**GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK**

**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

**GREAT AMERICAN PROPERTY AND CASUALTY INSURANCE GROUP**

American Empire Insurance Company  
American Empire Surplus Lines Insurance Company  
Great American Alliance Insurance Company  
Great American Assurance Insurance Company  
Great American Casualty Insurance Company

Great American Contemporary Insurance  
Great American E&S Insurance Company  
Great American Fidelity Insurance Company  
Great American Insurance Company  
Great American Insurance Company of New York  
Great American Lloyd's Insurance Company  
Great American Protection Insurance Company

Great American Security Insurance Company  
Great American Spirit Insurance Company  
Mid-Continent Assurance Company  
Mid-Continent Casualty Company  
Mid-Continent E&S Insurance Company  
National Interstate Insurance Company  
National Interstate Insurance Company of Hawaii, Inc.

Oklahoma Surety Company  
Republic Indemnity Company of America  
Republic Indemnity of California  
Triumpher Casualty Company  
Vanliner Insurance Company

**GREATER NEW YORK GROUP**

GNV Custom Insurance Company  
Greater New York Mutual Insurance Company  
Insurance Company of Greater New York  
Strathmore Insurance Company

**GUARD INSURANCE GROUP**

AmGUARD Insurance Company  
EastGUARD Insurance Company  
NorGUARD Insurance Company  
WestGUARD 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  
Campmed 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

**HARTFORD INSURANCE GROUP, THE**

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  
Pacific Insurance Company, Ltd.  
Property and Casualty Insurance Company of Hartford  
Sentinel Insurance Company, Ltd.  
Trumbull Insurance Company  
Twin City Fire Insurance Company

**HASTINGS MUTUAL INSURANCE COMPANY****HAWAII EMPLOYER'S MUTUAL INSURANCE COMPANY (HEMIC)****HCC INSURANCE HOLDINGS, INC.**

American Contractors Indemnity Company  
Avemco Insurance Company  
HCC Specialty Insurance Company  
Houston Casualty Company  
Pioneer General Insurance Company  
United States Surety Company  
US Specialty Insurance Company

**HIGHMARK, INC.**

Highmark Casualty Insurance Company  
HM Casualty Insurance Company

**HISCOX INSURANCE GROUP**

Hiscox Insurance Company Inc.

**HOMESITE INSURANCE GROUP**

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

**HORACE MANN INSURANCE GROUP**

Horace Mann Insurance Company  
Horace Mann Lloyds  
Horace Mann Property & Casualty Insurance Company  
Teachers Insurance Company

**IAT**

Acceptance Casualty Insurance Company  
Acceptance Indemnity Insurance Company  
Commercial Alliance Insurance Company  
Harco National Insurance Company  
Occidental Fire & Casualty Company of North Carolina  
Service Insurance Company  
Transguard Insurance Company of America, Inc.  
Wilshire Insurance Company

**ICW GROUP**

Explorer American Insurance Company  
Explorer Insurance Company, The  
Independence Casualty & Surety Company  
Insurance Company of the West

**IFA INSURANCE COMPANY****IMPERIAL MANAGEMENT GROUP**

Imperial Fire and Casualty Insurance Company  
National Automotive Insurance Company

**IMT GROUP, THE**

IMT Insurance Company (Mutual)  
Wadena Insurance Company

**INFINITY PROPERTY & CASUALTY INSURANCE GROUP**

Hillstar Insurance Company  
Infinity Assurance Insurance Company  
Infinity Auto Insurance Company  
Infinity Casualty Insurance Company  
Infinity County Mutual Insurance Company  
Infinity Indemnity Insurance Company  
Infinity Insurance Company  
Infinity Preferred Insurance Company  
Infinity Safeguard Insurance Company  
Infinity Security Insurance Company  
Infinity Select Insurance Company  
Infinity Standard Insurance Company

**INSUREMAX INSURANCE COMPANY****INTERBORO INSURANCE COMPANY**

AutoOne Insurance Company  
AutoOne Select Insurance Company

**INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB**

AAA Texas County Mutual Insurance Company  
Auto Club Casualty Company  
Auto Club Family Insurance Company  
Auto Club Indemnity Company  
Automobile Club Inter-Insurance Exchange  
Automobile Club of Southern California Life Insurance Company

**ISLAND INSURANCE GROUP**

Island Insurance Company, Ltd.  
Island Premier Insurance Company, Ltd.  
Tradewind Insurance Company, Ltd.

**KEMPER CORPORATION**

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 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  
Bridgefield Casualty Insurance Company  
Bridgefield Employers Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance Company of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
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, The

Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
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

**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

**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

**MAPFRE/COMMERCE INSURANCE**

American Commerce Insurance Company  
Citation Insurance Company (MA)  
Commerce Insurance Company, The  
Commerce West Insurance Company  
MAPFRE Insurance Company  
MAPFRE Insurance Company of Florida  
MAPFRE Insurance Company of New York

**MARKEL CORPORATION GROUP**

Alterra American Insurance Company  
Alterra Excess & Surplus Insurance Company  
Alterra Reinsurance USA Inc.

Associated International Insurance Company  
Deerfield Insurance Company  
Essentia Insurance Company  
Essex Insurance Company  
Evanston Insurance Company  
FirstComp Insurance Company  
Markel American Insurance Company  
Markel 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

**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

**MGA INSURANCE COMPANY, INC.****MICHIGAN BASIC PROPERTY INSURANCE ASSOCIATION****MICHIGAN FARM BUREAU GROUP**

Farm Bureau General Insurance Company of Michigan  
Farm Bureau Mutual Insurance Company of Michigan

**MITSUI SUMITOMO GROUP**

Mitsui Sumitomo Insurance Company of America  
Mitsui Sumitomo Insurance USA, Inc.

**MOTORISTS INSURANCE GROUP, THE**

Consumer 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  
Hartford Steam Boiler Inspection and Insurance Company  
Hartford Steam Boiler Inspection and Insurance Company of CT  
Princeton Excess and Surplus Lines Insurance Company

**NATIONAL GENERAL INSURANCE MANAGEMENT CORPORATION**

Agent Alliance 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 General Assurance Company  
National General Insurance Company Online, Inc.  
National General Insurance Holding Corporation  
New South Insurance Company  
Personal Express Insurance Company

**NATIONS INSURANCE COMPANY****NATIONWIDE INSURANCE COMPANIES**

ALLIED Property and Casualty Insurance Company  
AMCO Insurance Company  
Atlantic Floridian Insurance Company  
Atlantic Insurance Company  
Berkshire Mutual Insurance Company  
Colonial County Mutual Insurance Company  
Crestbrook Insurance Company  
Depositors Insurance Company  
Farmland Mutual Insurance Company  
Harleysville Insurance Company  
Harleysville Insurance Company of New Jersey  
Harleysville Insurance Company of New York  
Harleysville Insurance Company of Ohio  
Harleysville Lake States Insurance Company  
Harleysville Life Insurance Company  
Harleysville Mutual Insurance Company  
Harleysville Pennland Insurance Company  
Harleysville Preferred Insurance Company  
Harleysville Worcester Insurance Company  
Harleysville-Atlantic Insurance Company  
Harleysville-Garden State Insurance Company  
Mid-America Insurance Company  
National Casualty Company  
Nationwide Affinity Insurance Company of America  
Nationwide Agribusiness Insurance Company  
Nationwide Assurance Company

Harleysville Insurance Company of Ohio  
Harleysville Lake States Insurance Company  
Harleysville Life Insurance Company  
Harleysville Mutual Insurance Company  
Harleysville Pennland Insurance Company  
Harleysville Preferred Insurance Company  
Harleysville Worcester Insurance Company  
Harleysville-Atlantic Insurance Company  
Harleysville-Garden State Insurance Company  
Mid-America 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  
Penn Mutual 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

#### NEVADA GENERAL 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

#### NORFOLK AND DEDHAM GROUP, THE

Dorchester Mutual Insurance Company  
Fitchburg Mutual Insurance Company

Norfolk and Dedham Mutual Fire Insurance Company

#### NYCM INSURANCE GROUP

A. Central Insurance Company  
New York Central Mutual Fire Insurance Company

#### OHIO INDEMNITY COMPANY

#### ONEBEACON INSURANCE GROUP

Atlantic Specialty Insurance  
Camden Fire Insurance Association  
Employers' Fire Insurance Company  
Homeland Insurance Company of New York  
Northern Assurance Company of America  
OneBeacon America Insurance Company  
OneBeacon Insurance Company  
OneBeacon Lloyd's of Texas  
OneBeacon Midwest Insurance Company  
Pennsylvania General Insurance Company  
Potomac Insurance Company  
Traders & General Insurance Company

#### OOIDA RISK RETENTION GROUP, INC.

Commercial Truck Claims Management

#### PARAMOUNT INSURANCE COMPANY – MD

#### PEACHTREE CASUALTY INSURANCE COMPANY

#### PGC HOLDING GROUP

General Automobile Insurance Company, Inc.  
Permanent General Assurance Corporation  
Permanent General Assurance Corporation of Ohio

#### PLYMOUTH ROCK COMPANIES

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  
American Medical Insurance Exchange  
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 Company  
Progressive Casualty Insurance Company – CT  
Progressive Choice Insurance Company  
Progressive Classic Insurance Company  
Progressive Commercial Casualty Company  
Progressive County Mutual Insurance Company  
Progressive Direct Insurance Company  
Progressive Direct Insurance Company – CT  
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 Company

Progressive Max Insurance Company – CT  
Progressive Michigan Insurance Company  
Progressive Mountain Insurance Company  
Progressive Northern Insurance Company  
Progressive Northern Insurance Company – CT  
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 Company  
Progressive Specialty Insurance Company – CT  
Progressive Universal Insurance Company of Illinois  
Progressive West Insurance Company  
United Financial Casualty Company  
United Financial Casualty Company – CT

Progressive Max Insurance Company  
Progressive Michigan Insurance Company  
Progressive Mountain Insurance Company  
Progressive Northern Insurance Company  
Progressive Northern Insurance Company – CT  
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 Company  
Progressive Specialty Insurance Company – CT  
Progressive Universal Insurance Company of Illinois  
Progressive West Insurance Company  
United Financial Casualty Company  
United Financial Casualty Company – CT

Progressive Max Insurance Company – CT  
Progressive Michigan Insurance Company  
Progressive Mountain Insurance Company  
Progressive Northern Insurance Company  
Progressive Northern Insurance Company – CT  
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 Company  
Progressive Specialty Insurance Company – CT  
Progressive Universal Insurance Company of Illinois  
Progressive West Insurance Company  
United Financial Casualty Company  
United Financial Casualty Company – CT

#### 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 Indemnity Company  
RLI Insurance Company

#### SAFE AUTO INSURANCE COMPANY

#### SAFETY GROUP

Safety Indemnity Insurance Company  
Safety Insurance Company  
Safety Property and Casualty Insurance Company

#### SAFEWAY INSURANCE GROUP

Safeway County Mutual Insurance Company  
Safeway Direct Insurance Company  
Safeway Insurance Company  
Safeway Insurance Company of Alabama  
Safeway Insurance Company of Georgia  
Safeway Insurance Company of Louisiana  
Safeway Property Insurance Company

#### SECURITY FIST INSURANCE COMPANY

#### SELECTIVE INSURANCE GROUP

Mesa Underwriters Specialty Insurance Company (MUSIC)  
Selective Auto Insurance Company of New Jersey  
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  
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

#### 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 FINANCIAL INSURANCE GROUP

Capitol Preferred Insurance Company  
Southern Fidelity Insurance Company, Inc.  
Southern Fidelity Property and Casualty

#### SPRINGFIELD INSURANCE COMPANY

#### STANDARD MUTUAL 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

#### 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

Petrolia 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 Indemnity Company  
State Farm Lloyds  
State Farm Mutual Automobile Insurance Company

#### STERLING CASUALTY INSURANCE COMPANY

#### STILLWATER INSURANCE GROUP

Stillwater Insurance Company  
Stillwater Property and Casualty Insurance Company

#### STRICKLAND INSURANCE GROUP

Atlantic Casualty Insurance Company  
Coastal 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 America Insurance Company  
Trans Pacific Insurance Company

#### TOPA INSURANCE GROUP

Topa Insurance Company

#### TOWER GROUP COMPANIES

Adirondack Insurance Exchange  
Massachusetts Homeland Insurance Company  
New Jersey Skylands Insurance Association  
New Jersey Skylands Insurance Company  
Tower Insurance Company of New York  
Tower National Insurance Company  
York Insurance Company of Maine

#### 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

#### TRAVELERS COMPANIES, INC., THE

American Equity Insurance Company  
American Equity Specialty Insurance Company  
Athena Assurance Company

Automobile Insurance Company of Hartford, Connecticut, The  
Charter Oak Fire Insurance Company, The  
Commercial Guaranty 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  
First Trenton Indemnity Company  
Gulf Underwriters Insurance Company  
Northfield Insurance Company  
Northland Casualty Company  
Northland Insurance Company  
Phoenix Insurance Company, The  
Premier Insurance Company of Massachusetts, The  
Seaboard Surety Company  
Select Insurance Company  
St. Paul Fire and Casualty Insurance Company  
St. Paul Fire and Marine Insurance Company  
St. Paul Guardian Insurance Company  
St. Paul Medical Liability Insurance Company  
St. Paul Mercury Insurance Company  
St. Paul Protective Insurance Company  
St. Paul Surplus Lines Insurance Company  
Standard Fire Insurance Company, The  
TravCo Insurance Company  
Travelers Auto Insurance Company of New Jersey  
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 Commercial Lines (Division Stats)  
Travelers Excess and Surplus Lines Company  
Travelers Home and Marine Insurance Company, The

#### 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 SERVICES AUTOMOBILE ASSOCIATION

Catastrophe Reinsurance Company  
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

Travelers Indemnity Company of America, The  
Travelers Indemnity Company of Connecticut, The  
Travelers Indemnity Company, The  
Travelers Investigative Services (Division Stats)  
Travelers Lloyds Insurance Company, The  
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

#### UNITED STATES FIDELITY AND GUARANTY COMPANY

#### UNITED STATES FIDELITY AND GUARANTY COMPANY

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#### UNITED STATES FIDELITY AND GUARANTY COMPANY

**UTICA FIRST INSURANCE COMPANY****WAWANESA INSURANCE GROUP**

Wawanesa General Insurance Company  
Wawanesa Mutual Insurance Company

**WELLINGTON INSURANCE COMPANY****WESTERN GENERAL INSURANCE COMPANY****WESTERN NATIONAL MUTUAL GROUP**

American Freedom Insurance Company  
Arizona Automobile 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**

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****WORKMEN'S AUTO INSURANCE COMPANY****WRC GROUP OF COMPANIES, THE**

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

**ALLY FINANCIAL, INC.****AVIS BUDGET GROUP**

AVIS Rent A Car System, LLC

**CARMAX BUSINESS SERVICES, LLC**

CarMax Auto Superstores, Inc.

**CITIWIDE AUTO LEASING, INC.**

AllCar Rent-A-Car

**COPART**

QCSA Holdings, Inc.

**COUNTY OF RIVERSIDE, P.S.I., THE****ENTERPRISE HOLDINGS**

Enterprise Rent-A-Car  
National Car Rental  
Vanguard Car Rental USA, Inc.

**FOX RENT A CAR****GALPIN MOTORS, INC.****HERTZ CORPORATION, THE**

Dollar Thrifty Automotive Group, Inc.  
Hertz Company, The

**INSURANCE AUTO AUCTIONS, INC.****KEENAN AND ASSOCIATES AND**

REGENCY, A DIVISION OF KEENAN

**MANHEIM****MOTOR VEHICLE ACCIDENT**

INDEMNIFICATION CORPORATION (MVAIC)

**NEW JERSEY PROPERTY-LIABILITY**

INSURANCE GUARANTY ASSOCIATION

**SIMPLY WHEELZ, LLC**

Advantage Rent A Car

**WELLS FARGO BANK, N.A.**

# STRATEGIC PARTNERS

**VERIHULL, LLC D/B/A AS BOAT**

HISTORY REPORT (BHR)

**ENSERVIO, INC.****INTERTEL****SAFELITE SOLUTIONS, LLC****SOCIAL INTELLIGENCE CORP.**

## STATEMENTS OF FINANCIAL POSITION

Years ended December 31,

ASSETS	2014	2013
Current assets	\$6,859,742	\$6,010,204
Investments	36,573,705	35,495,777
Prepaid pension cost	—	1,178,202
Property and equipment (net)	2,034,660	1,274,366
Other assets	120,352	120,827
<b>TOTAL ASSETS</b>	<b>\$45,588,459</b>	<b>\$44,079,376</b>
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities	\$6,775,000	\$5,643,113
Capital lease obligation, net of current portion	196,621	1,949
Other long-term liabilities	126,655	237,750
Accrued pension costs	1,308,045	—
Accrued post-retirement benefits	16,636,000	12,374,000
<b>TOTAL LIABILITIES</b>	<b>25,042,321</b>	<b>18,256,812</b>
Unrestricted Net Assets	20,534,316	25,497,930
Temporarily Restricted Net Assets	11,822	324,634
<b>TOTAL NET ASSETS</b>	<b>20,546,138</b>	<b>25,822,564</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$45,588,459</b>	<b>\$44,079,376</b>

## STATEMENTS OF ACTIVITIES

REVENUES		
Assessments and member services	\$46,052,264	\$44,562,049
Data related and strategic partnership	445,996	386,187
Investment income	2,251,067	1,321,295
Net realized and unrealized gain (loss) on investments	(1,098,747)	2,199,007
Net assets released from restriction	319,186	97,601
<b>TOTAL REVENUES</b>	<b>\$47,969,766</b>	<b>\$48,566,139</b>
<b>EXPENSES</b>		
Salaries	\$26,077,903	\$24,875,296
Retirement and employee benefits	7,732,780	7,022,807
Automobile operations	2,084,146	2,096,697
Dues and fees	1,878,417	1,819,742
Office expense	1,441,145	1,409,543
Technical fees and services	1,343,374	1,259,408
Travel and group meetings	1,142,623	763,598
Communications	887,082	951,236
Insurance	666,796	644,541
Computer and peripheral units	578,422	654,116
Other	2,604,587	2,042,564
<b>TOTAL EXPENSES</b>	<b>\$46,437,275</b>	<b>\$43,539,548</b>
Change in unrestricted net assets before pension and post-retirement-related change other than net periodic pension and post-retirement costs	1,532,491	5,026,591
Pension and post-retirement-related change other than net periodic pension and post-retirement costs	(6,496,105)	7,223,613
<b>CHANGE IN UNRESTRICTED NET ASSETS</b>	<b>(4,963,614)</b>	<b>12,250,204</b>
Restitution contribution	6,374	211,849
Net assets released from restriction	(319,186)	(97,601)
<b>CHANGE IN TEMPORARILY RESTRICTED NET ASSETS</b>	<b>(312,812)</b>	<b>114,248</b>
<b>CHANGE IN NET ASSETS</b>	<b>(5,276,426)</b>	<b>12,364,452</b>
Net assets, beginning of year	25,822,564	13,458,112
Net assets, end of year	\$20,546,138	\$25,822,564

## FINANCIAL STATEMENTS

*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 presentation. 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, 2014 and 2013, nine member organizations made up approximately 56% and 55%, respectively, of NICB’s assessment and member service revenues.

## 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 \$11,822 and \$324,634, respectively, as of December 31, 2014 and 2013 are available for the purpose of funding special operations in support of law enforcement and designated fraud fighting activities. The Board of Governors approved the release of \$319,186 in 2014 and \$97,601 in 2013 of temporarily restricted net assets for designated activities.

## NICB CONSOLIDATED PENSION PLAN

Effective July 1, 2008, the NICB Pension Plan merged with the participants of the National Automobile Theft Bureau (“NATB”) to become a participating employer in the Pension Plan for Insurance Organizations Plan (the “PPIO Plan”). The PPIO Plan is a multiple-employer benefit plan with approximately 72 participating employers. For the years ended December 31,

2014 and 2013, NICB made contributions of \$0 and \$277,740, respectively, to the Plan. NICB has an unfunded commitment to the pension master trust at December 31, 2014, as its pension liability is not fully funded.

## 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, 2014, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of \$646,000 and non-current liabilities of \$16,636,000 for a total benefit obligation of \$17,282,000.

## 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 NICB’s 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,	
	2014	2013
<b>DATA ANALYTICS</b>		
Strategic	\$2,670,879	\$2,380,376
Tactical	1,723,528	1,678,412
Information aggregation and analysis	1,998,445	1,962,881
<b>TOTAL DATA ANALYTICS</b>	<b>6,392,852</b>	<b>6,021,669</b>
<b>INVESTIGATIONS</b>		
Domestic vehicle recovery	3,989,679	3,763,497
Repatriation	1,412,659	1,524,905
Major cases - vehicle	2,321,167	2,022,167
Major cases - property and casualty	3,418,124	3,382,932
Field investigations	5,631,312	5,201,881
Commercial fraud	1,118,500	1,235,121
Major medical fraud task forces	8,704,418	8,093,286
Law enforcement assistance	4,017,118	3,853,044
<b>TOTAL INVESTIGATIONS</b>	<b>30,612,977</b>	<b>29,076,833</b>
<b>TRAINING</b>		
Member company training	997,027	957,875
Law enforcement training	407,731	418,002
Internal training	409,539	434,364
NICTA	140,598	135,366
<b>TOTAL TRAINING</b>	<b>1,954,895</b>	<b>1,945,607</b>
<b>LEGISLATIVE ADVOCACY</b>	1,361,401	1,283,560
<b>PUBLIC AWARENESS</b>	1,044,553	758,581
<b>TOTAL PROGRAM SERVICES</b>	<b>41,366,678</b>	<b>39,086,250</b>
<b>ADMINISTRATIVE AND GENERAL</b>	5,070,597	4,453,298
<b>TOTAL FUNCTIONAL EXPENSES</b>	<b>\$46,437,275</b>	<b>\$43,539,548</b>

## BOARD OF GOVERNORS



**NANCY PIERCE, CHAIR**  
REGIONAL P&C VICE  
PRESIDENT  
**Government Employees  
Insurance Company  
(GEICO)**



**MICHAEL J. PRANDI,  
VICE CHAIR**  
CHIEF OPERATING  
OFFICER  
**Westfield Group**



**KENNETH E. ROSEN,  
IMMEDIATE PAST  
CHAIR**  
SENIOR VICE  
PRESIDENT - CLAIMS  
**USAA**



**DAVID A. BANO**  
SENIOR VICE  
PRESIDENT -  
CHIEF CLAIMS  
OFFICER  
**Nationwide  
Insurance**



**RUSTY BEATY**  
GENERAL MANAGER -  
NATIONAL SPECIALTY  
CLAIMS  
**Progressive Insurance**



**KELLY BEVER**  
VICE PRESIDENT  
OF OPERATIONS  
**State Farm Mutual  
Automobile  
Insurance  
Company**



**MICHAEL CAPUZZI**  
SENIOR VICE  
PRESIDENT,  
CLAIMS EASTERN  
TERRITORY  
**Allstate Insurance  
Company**



**MICHAEL CONVERY**  
VICE PRESIDENT,  
CHIEF CLAIM  
OFFICER  
**MetLife Auto & Home**



**STEVE M. HATCH**  
EXECUTIVE VICE  
PRESIDENT, CHIEF  
CLAIMS OFFICER  
**Zurich North America**



**TOM KASCHALK**  
SENIOR VICE  
PRESIDENT & CHIEF  
CLAIMS OFFICER  
**Direct General  
Insurance**



**DOUGLAS S.  
MENGENS**  
SENIOR VICE  
PRESIDENT AND  
CHIEF CLAIMS  
OFFICER  
**Mercury Insurance  
Group**



**MATTHEW C.  
MURPHY**  
VICE PRESIDENT,  
CLAIM SOLUTIONS  
& ANALYTICS  
DIVISION  
**The Hartford  
Financial Services  
Group, Inc.**



**MICHAEL J.  
RANDALL**  
SENIOR VICE  
PRESIDENT OF  
CLAIMS  
**CSAA Insurance  
Group**



**JAMES P. RUNNELS**  
SENIOR VICE  
PRESIDENT DAILY  
RENTAL  
**Enterprise Holdings**



**MARK C.  
RUSSELL**  
EXECUTIVE VICE  
PRESIDENT,  
CHIEF CUSTOMER  
INTERACTIONS  
OFFICER  
**Grange Insurance**



**NICHOLAS  
SEMINARA**  
SENIOR VICE  
PRESIDENT,  
CLAIM GENERAL  
COUNSEL  
**Travelers  
Insurance  
Companies**



**MICHAEL E.  
STAPLETON**  
SENIOR VICE  
PRESIDENT,  
CLAIM  
ADMINISTRATION  
**CNA**

## ADVISORS TO THE BOARD



**RICHARD DELLA ROCCA**  
PRESIDENT OF VERISK INSURANCE SOLUTIONS - CLAIMS AND CRIME ANALYTICS  
**ISO Claims Solutions**



**NANCY GUGLIELMO**  
VICE PRESIDENT, BITS FRAUD REDUCTION PROGRAM  
**The Financial Services Roundtable**



**DENNIS JAY**  
EXECUTIVE DIRECTOR  
**Coalition Against Insurance Fraud**



**STEPHEN L. MORRIS**  
ASSISTANT DIRECTOR, CRIMINAL JUSTICE INFORMATION SERVICES DIVISION  
**Federal Bureau of Investigation**



**WADE WICKRE**  
SPECIAL INVESTIGATIONS UNIT DIRECTOR,  
**Nationwide Mutual Insurance Company**  
PRESIDENT  
**International Association of Special Investigation Units (IASIU)**



**JOSEPH H. WEHRLE, JR.**  
PRESIDENT AND CHIEF EXECUTIVE OFFICER



**JAMES K. SCHWEITZER**  
SENIOR VICE PRESIDENT AND CHIEF OPERATING OFFICER



**DANIEL G. ABBOTT**  
SENIOR VICE PRESIDENT AND CHIEF INFORMATION OFFICER



**ROBERT J. JACHNICKI**  
SENIOR VICE PRESIDENT AND CHIEF FINANCIAL OFFICER



**ANDREW J. SOSNOWSKI**  
SENIOR VICE PRESIDENT AND GENERAL COUNSEL



**JUDITH M. FITZGERALD**  
VICE PRESIDENT - GOVERNMENT AFFAIRS



**BARBARA M. LOW**  
VICE PRESIDENT - HUMAN RESOURCES



**ROGER MORRIS**  
VICE PRESIDENT AND CHIEF COMMUNICATIONS OFFICER



**LINDA E. SCHWARTZ**  
VICE PRESIDENT - MEMBERSHIP AND MARKETING



**BRIAN SMIDT**  
VICE PRESIDENT - DATA ANALYTICS



**TOM WELSH**  
VICE PRESIDENT - TRAINING



**ROBERT M. REILLEY**  
CHIEF INSPECTOR AND COMPLIANCE OFFICER

## NICB SENIOR LEADERSHIP TEAM





**NICB HEADQUARTERS**

1111 E. Touhy Avenue, Ste. 400  
Des Plaines, IL 60018  
800.447.6282

