

2018 ANNUAL REPORT

TRANSFORMERS



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PRESIDENT'S LETTER

STARTING WITH A SHARED VISION

Some transformations are easily observable, while others run beneath the surface. Either way, they require expertise, passion and a long-term outlook. But most importantly, they depend upon a team of transformers who can proactively create and drive change.

Never satisfied with doing business as usual, the transformers at the National Insurance Crime Bureau (NICB) looked deeply at our operations and processes in 2018, and implemented many advancements that continue to transform how we partner with members, strategic partners, global law enforcement agencies and the American public to fight fraud and vehicle theft.

Much of what you'll read and see in our 2018 report has an underlying tone of technology. Obviously, this is the foundation of our Data Analytics and Information Technology initiatives. But increasingly, we're applying cutting-edge technologies throughout the entire organization. The NICB's latest data-sharing agreements, investigational advancements with the Geospatial Intelligence Center, digitized Learning and Development programs, and new algorithms that can detect organized fraud rings are just a few examples.

Notwithstanding its power and promise, we know technology is not the golden ticket to solving insurance crime. We also must continually build and challenge a corps of professionals selflessly



committed to delivering fraud and theft solutions. You'll see plenty of examples throughout this annual report of how we combine human capital with technology to more effectively stay ahead of criminals.

At the NICB, we're transformers. Always have and always will be. We're small and nimble enough to make fast, collaborative decisions, yet our scope and expertise are broad enough to touch every part of the United States, and increasingly, the world.

Indeed, transformation starts with a shared vision. From there, just about anything is possible, such as the overall 13:1 return on investment we delivered to members in 2018.

For more than a century, we've never stopped transforming how the world views insurance crime, as well as how the insurance industry, law enforcement agencies, prosecutors and others fight it. The NICB is proud and honored to share your perspective that by working together, we can stop this crime and create better, safer communities.

Photo: *NICB President and Chief Executive Officer Joe Wehrle addresses the International Association of Special Investigation Units 2018 Seminar & Expo on Insurance Fraud.*

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

DATA ANALYTICS

TRANSFORMING INFORMATION INTO ACTION

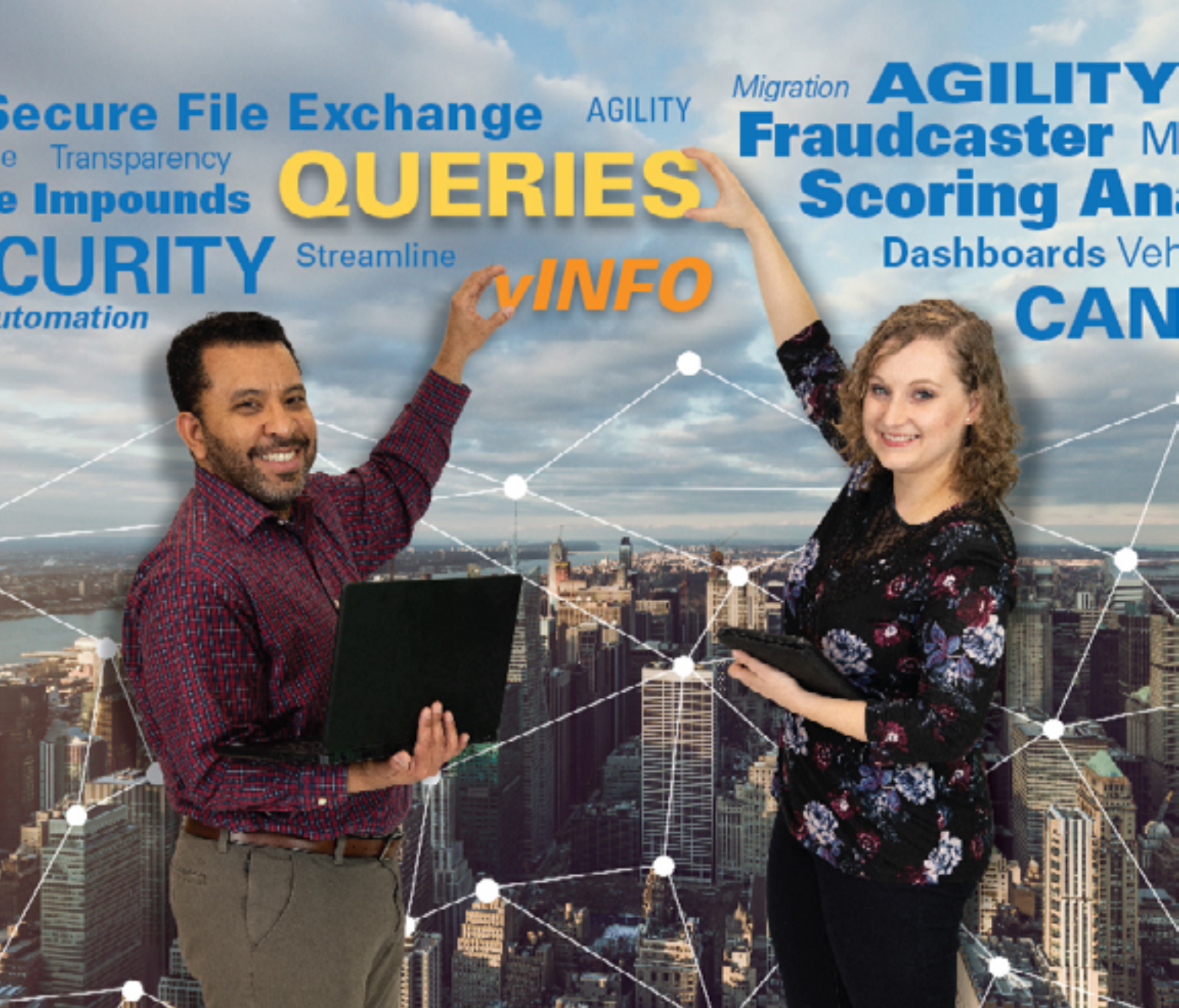
Numbers and words are incredibly valuable inputs when fighting fraud. But without applying insight and effort, they're simply information.

That's where NICB Data Analytics comes into play. With our 40 team members and expansive range of partnerships and technologies, we're transforming information into action by helping members make smarter, faster decisions to stop potentially fraudulent claims.

Our strategic analysts collate, augment and assess member company and NICB third-party data, with the resulting leads then identifying and supporting medical, commercial and vehicle fraud cases. In 2018, we published 3,200-plus *ForeWARN*SM

and *MedAWARE*[®] alerts, delivered 1,300 fraud tips to members, and created more than 200 analytical packages to support highly focused NICB investigations. And through our network analysis techniques, the team identified more than 50 potential organized groups for further investigation.

Recognizing that NICB members have a need for fraud-fighting speed, Data Analytics created an interactive questionable claims dashboard in 2018 to reshape static data into dynamic answers. Built from member suggestions, this tool allows claims and investigations professionals to more quickly and efficiently access, review and assess their own referrals, as well as regulate compliance, identify potential training gaps and deploy investigative resources.



The past year also saw further advancements in our vehicle lead tracking and related data services. We collected more vehicle impound data in 2018 than we have in the previous 10 years...more than 2.1 million records in total. This information is invaluable in helping our membership quickly locate and recover their assets from impound lots nationwide.

And to support Associate members, we introduced the online vINFOSM search service through which they can run vehicle identification numbers (VINs) against NICB theft and impound data rather than having to call our investigative assistants for this information. Available on a secure website, Associate members can access vINFO 24/7 from their desktop, laptop and mobile computing devices, thus transforming information access from “soon” into “now.”

You can see how Data Analytics support helps us create the annual NICB *Hot Spots* vehicle theft report in the video link on the previous page.

Finally, to help convert chaos into clarity, our Data Analytics team worked around the clock with NICB Field Operations, law enforcement agencies and emergency management officials in the wake of several natural disasters in 2018. We provided maps and dashboards to onsite emergency operations centers, and processed near real-time Catastrophe Alerts that delivered vital situation updates and contact information to our members.

Photo: *Kwhamec Rojas and Stephanie Fillion are among the 40 NICB Data Analytics team members who create solutions that transform information into action.*

2018 KEY STATISTICS

ForeCAST SM Reports Published	43
MedAWARE Alerts Published	787
ForeWARN Alerts Published	2,480
Questionable Claim Submissions	130,673
Cases Supported by Tactical Analysis Unit	56
Hotline Calls/Webtips Processed	6,659
Data Analytics Investigative Leads Sent to NICB Field Operations	6,126
Tactical Products Produced in Support of Investigations	222

INVESTIGATIONS

GOING OUT ON A LIMB

NICB special agents have never hesitated going out on a limb to do their jobs. Not everyone is comfortable in this position...but we are. For it's here that we best stretch our capabilities, challenge and disrupt norms, and deliver leading-edge investigative solutions that defy common thinking.

The Geospatial Intelligence Center (GIC) is a great example. Introduced in 2017, the GIC uses high-resolution aerial photography to enhance fraud prevention efforts, claims management and payment processes. Our GIC partners operate more than 100 aircraft equipped with image-gathering technology that can transform the speed at which insurers make claims decisions and policyholder payments, especially following natural disasters.

In 2018, a half dozen NICB members signed on to capitalize on the GIC's one-of-a-kind services, which were

particularly useful in uncovering potential fraud following Hurricanes Florence and Michael (the two major storms of the season) and the California wildfires, which were the worst in state history. During these catastrophes, our agents served as onsite experts at command posts to identify potential fraud, and facilitate first responder and GIC customer access to this vital imagery.

Learn more information about the GIC's transformational capabilities in this section's video.

Last year, our vehicle investigative experts worked with many strategic partners and automobile manufacturers to devise and improve upon cutting-edge technologies that can transport vehicle theft and fraud investigations into the fast lane. Among other areas, our efforts focused on vehicle key readers that can help prevent fraud, tire pressure management sensors



that can cross-reference a vehicle's wheels and tires to its VIN to help stop wheel and tire theft, and a new technology that can forensically examine a car's infotainment system to reinforce theft investigations.

And for the 106th year in a row, our investigative and operational relationships with law enforcement agencies paid dividends for NICB members domestically and internationally. For example, knowing that insurance crime isn't limited by geographic borders, we worked with the International Criminal Police Organization, more commonly known as Interpol, in West Africa in 2018 to

train local law enforcement agents in how to identify stolen U.S. vehicles and support transnational crime prevention efforts led by the NICB.

Meanwhile, our eight medical fraud task forces continued their investigations of large-scale rings and organized criminal conspiracies that seek to victimize you and your policyholders. Our collaborative approaches with members, law enforcement agents and prosecutors included dialogue and case meetings, as well as investigations and analytics expertise to identify significant ring activity and help pursue criminal and civil prosecutions.

Photo: GIC aerial photography supported faster claims payments that helped policyholders get on the road to recovery following 2018's California wildfires.

2018 KEY STATISTICS

Member-Reported Loss Mitigation	\$46,880,975
Restitution Ordered	\$37,041,117
NICB Agent Vehicle Recoveries / Value	22,194 / \$68,943,326
Vehicle Repatriations / Value	2,485 / \$14,289,389
NICB Agent Specialized Equipment Recoveries / Value	1,454 / \$21,487,235
NICB Agent Cargo Theft Property Recoveries / Value	71 / \$3,215,740

LEARNING & DEVELOPMENT

THE SURFACE IS JUST THE BEGINNING

On the surface, the most obvious transformation in our educational efforts in 2018 was the department's rebranding to Learning and Development, which recognizes that fraud education is not simply a one-time event, but rather a collaborative and progressive path taken by the NICB, our members and law enforcement agencies. A Learning and Development mentality offers mutually beneficial growth throughout every point of the journey.

But the transformation went much deeper than that last year.

It began with a comprehensive analysis of our existing educational assets. Foremost among our findings was the need to improve and expand upon our training's technology approaches to provide more efficient and engaging learning opportunities for entry-level to seasoned crime fighters.

From there, we devised a long-term plan to reconstruct all of our courses with fresher designs and expanded modalities for easy access on computers, smartphones and tablet devices. Among the improvements you'll see being integrated are greater



interactive capabilities to meet the expectations of next-generation learners, text-to-speech capabilities that allow for faster course updates, and closed captioning resources supporting Americans with Disabilities Act standards. This section's video tells you more about the department's structural transformations during the past year.

NICB FraudSmart® development for members and law enforcement agents added an online capacity to complement our long-standing classroom formats. We now host semiweekly webinars addressing popular fraud and theft topics that can be attended by up to 200 registrants per session. Not only does this virtual approach allow us to reach more people and reduce our on-site classroom travel expenses, but it also exponentially offers greater convenience and education efficiency, especially considering today's increasingly remote workforce landscape.

Another transformation was the launch of a video library that offers tutorials and “chalk talks” on identifying common fraud scams and how members can complete critical tasks such as submitting a questionable claim, to name just two

of the offerings. Some of these new videos offer brief summaries while others walk viewers through highly detailed instructions for specific fraud-fighting tasks and processes.

The NICB believes that learning and development should not be solely externally focused, but also requires internal attention as well to best support our members' needs and educational experiences. Last year, we transformed several regional office team members into training facilitators who now deliver learning programs that go deeper in providing relevant member education tailored to local needs.

And using human performance technology methodologies, we launched a learning management system in 2018 to focus on NICB employee knowledge development and growth. Our new hires are now on-boarded through this system that managers can also use to monitor employee progress. We also expanded professional development course opportunities to position our team members for stronger personal success.

Photo: More than 33,000 member and law enforcement students benefited from our FraudSmart classroom sessions in 2018.

2018 KEY STATISTICS

Member Students Trained in FraudSmart Classroom Sessions	14,579
National Insurance Crime Training Academy (NICTA) Student Enrollment	57,963
NICTA Courses Completed	103,053
Value of Member Classroom, Academy and Online Training	\$7,873,975
Law Enforcement Students Trained in FraudSmart Classroom Sessions	18,479
Continuing Education Credits Issued	17,981

GOVERNMENT AFFAIRS

RESULTS AT EVERY LEVEL

The NICB's Government Affairs team is never content with delivering results at a single level. Sometimes their impact is best seen at the street level, other times you'll notice the difference we make on rooftops, and you're certain to find us in the hallways and hearing rooms of legislatures nationwide.

Our government affairs experts hit the streets in 2018 to pursue a variety of avenues that can support vehicle crime and fraud initiatives. Working closely with the National Council of Insurance Legislators (NCOIL), an organization of lawmakers that writes model insurance laws and provides an educational forum for public policymakers, we participated in the passage of their model towing act that offers broad consumer protections against rogue tow truck companies. These towers typically solicit innocent accident victims on roadways, hook up their vehicles,

and then tow them away to be held for ransom at a salvage yard or their preferred repair shop until the customer or their insurer forks over exorbitant fees for the vehicle's release. This model act was the culmination of a two-year effort by the NICB, our members and NCOIL, and now serves as the guidepost for towing fraud legislation nationwide.

The team also drove a program in 2018 to combat rising vehicle theft rates in particularly hard-hit metropolitan areas. In conjunction with other NICB departments, we created a vehicle theft tool kit for elected officials and law enforcement agencies that provides a comprehensive list of NICB resources to help their municipalities fight and prevent vehicle crime and theft. The tool kit's print and electronic versions made inroads with more than 15 city councils during the year.



LEGISLATIVE ADVOCACY PANELISTS:

- Kyson Johnson, Prosecution Team Director and Fraud Counsel, Texas Department of Insurance Fraud Unit;
- Sean Clifford, First Assistant Attorney General, Criminal Justice Section/Financial Fraud Unit, Colorado Department of Law;
- Roberta Baca, Fraud Director, New Mexico Office of Superintendent of Insurance

NICB

Heading higher to rooftop levels, we pursued dishonest roofing contractors who prey upon consumers, particularly after hailstorms and other natural disasters. Our expertise in this arena has been bolstered by the advent of the GIC's blue sky/gray sky technology, which can identify pre-existing roof damage and catch potentially fraudulent insurance claims before payment. NICB Government Affairs team members actively educated legislators in states that are prone to roofing scams in which contractors make themselves a party of the contract for financial gain.

The format of our annual fraud summit also transformed in 2018. Instead of a traditional regional crime issues meeting, our Government Affairs Department hosted the NICB Dedicated Insurance Fraud Prosecutor Summit. For the first time ever, prosecutors specializing in civil and criminal fraud litigation gathered with insurance industry

attorneys to share invaluable insight regarding prosecutorial opportunities and challenges. We proudly welcomed representatives from 14 states to NICB headquarters for this inaugural summit.

Our international vehicle export theft efforts garnered federal congressional attention when Florida Representative John Rutherford questioned the Homeland Security Secretary during an Immigration & Border Security hearing on why the NICB was being denied access to U.S. Customs and Border Protection vehicle theft records, which inhibits our collective abilities to stop stolen vehicles from leaving the United States.

In the video link, watch Congressman Rutherford cite NICB data and expertise that help prevent these illegal exports and support more crime-free borders.

Photo: At far left, NICB Vice President of Government Affairs Alan Haskins introduces speakers at the Dedicated Insurance Fraud Prosecutor Summit.

2018 KEY STATISTICS

Attendees/States Represented at Inaugural Dedicated Insurance Fraud Prosecutor Conference	22/14
Pieces of Legislation Tracked/States	169/32
Industry and Legislative Conferences/Forums/Summits Attended	31
Comprehensive Insurance Fraud Law Compendia Updated	9

PUBLIC AWARENESS

WHEN BEING #1 ISN'T CAUSE FOR CELEBRATION

“We’re Number 1! We’re Number 1!” It’s a great celebratory cheer for a sports team. But when your community is ranked No. 1 in the NICB’s annual *Hot Spots* ranking of vehicle thefts for two years in a row, then it’s time to transform the situation.

That’s exactly what elected officials and law enforcement leaders in Albuquerque, N.M., did in 2018 with the help of NICB public awareness initiatives.

This transformation actually started two years earlier when our Government Affairs team hosted a fraud summit in Albuquerque to address growing regional vehicle theft problems. Among the summit’s recommendations was funding for

an Auto Theft Prevention Authority (ATPA) to coordinate law enforcement agency responses to these crimes and more effectively move theft cases through the judicial system. Following two years of lobbying, the state legislature created the ATPA, which began operating in 2018 under the auspices of New Mexico’s Superintendent of Insurance.

With ATPA resource support, law enforcement agencies and judiciaries can now better target repeat offender thieves who previously spent little-to-no time behind bars for vehicle theft crimes, which are frequently committed to engage in other illicit activity, such as drug dealing, armed robbery, burglaries and property crimes. Helping to transform the



crime-fighting landscape, the NICB Public Awareness team joined forces with these officials to promote statewide theft prevention messaging and communication programming.

This renewed spirit and team effort led to an estimated one-third reduction in vehicle thefts in Albuquerque in 2018. And according to the Albuquerque Police Department, as this theft rate declined, so did other property crimes that criminals frequently commit using stolen vehicles.

You can learn more about Albuquerque's transformational progress in this video we produced for our YouTube channel.

This sort of consumer protection awareness has been a hallmark of NICB communication efforts for

more than a century. Through our campaigns that today span print, broadcast, public service announcement, online and social media approaches, we've transformed how the American public views insurance crime and how they can best avoid being victimized by it.

In 2018, some of our other consumer protection public awareness initiatives focused on post-natural disaster fraud schemes, such as contractor fraud and flood damaged cars. We also promoted the GIC's capabilities during emergency response efforts and their benefits in helping insurers more quickly support policyholders following catastrophes.

Photo: At right, NICB Vice President and Chief Communications Officer Roger Morris conducting an interview for our story on Albuquerque's dramatic shift in vehicle theft rates.

2018 KEY STATISTICS

Print, Electronic and Online News Media Placements	13,699
TV and Radio Public Service Announcements Aired	47,379
YouTube Channel Views	1,027,387
Facebook Total Likes	6,141
Twitter Followers	2,750
LinkedIn Followers	8,139

MEMBERSHIP

THE WAY WE SEE THINGS

Running a membership-supported organization like the NICB sometimes requires double vision.

From one viewpoint, we can never take our eyes away from members and must always serve their fraud-fighting needs. Yet we also must look outward to consider how the NICB's unique data and expertise can benefit industries beyond property-casualty insurance markets.

For our Active and Associate members and Strategic Partners, we transformed our membership management system in 2018 to streamline information lookups and added a new Member Benefit Report Dashboard to ISO ClaimSearch[®] so that Active and Associate members now have real-time access to their data and visually presents the data captured by the MBR Summary using graphs and maps.

We also added transformers who are leading the NICB's entry into new markets, particularly ones targeted by workers' compensation, product and commercial liability, and other fraud scams. Our membership team made inroads during the past year with life and disability insurers, vehicle finance companies, and the hospitality and retail markets to present them with our fraud solutions.

This double vision is catching your eye as well. Last year, we scored 4.7 on a 5-point scale in our satisfaction survey. And for the first time, we conducted a Net Promoter Score analysis that measures the willingness of customers to recommend a company's products or services, and can be used to gauge overall satisfaction and brand loyalty. For this metric, we scored a 65.5, which indicates your highly positive experiences with the NICB's fraud-fighting programs and services.

2018 KEY STATISTICS

NICB Active, Associate Members and Strategic Partners	1,344
Written Insurance Premiums in 2018 by Member Companies	\$496 Billion
Nation's Property-Casualty Insurance Premiums Written by NICB Members	81%
Nation's Personal Auto Insurance Premiums Written by NICB Members	\$254 Billion

MEMBERSHIP LISTINGS

ACTIVE GROUPS IN 2018

AAA OF THE CAROLINAS - MEMBERS

Members Insurance Company

AAA OF THE CAROLINAS - UNIVERSAL

Universal Insurance Company (NC)

ACCC INSURANCE COMPANY

ACCEPTANCE INSURANCE

Acceptance Insurance Company of Georgia, Inc.

Acceptance Insurance Company of
Tennessee

Acceptance Insurance Company, Inc.

ACCESS INSURANCE COMPANY

AEGIS GROUP

Aegis Security Insurance Company

American Sentinel Insurance Company

AF GROUP

Compwest Insurance Company

Accident Fund National Insurance Company

Accident Fund General Insurance Company

Accident Fund Insurance Company of America

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 American 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

Intramercia 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 ACCESS CASUALTY 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 ANPAC

American National County Mutual

Insurance Company

American National General Insurance Company

American National Insurance

American National Life Insurance

Company of Texas

American National Life Insurance

Company of Texas

American National Lloyds Insurance Company

American National Property and Casualty

Company

Anpac Louisiana Insurance Company

Farm Family Casualty Insurance Company

Garden State Life Insurance Company

Pacific Property & Casualty Company

Standard Life & Scident Insurance 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

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

Coastal Casualty 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 GROUPProtective Insurance Company
Sagamore Insurance Company**BCS INSURANCE GROUP**4Ever Life Insurance Company
BCS Insurance Company
Plans Liability Insurance Company**BERKSHIRE HATHAWAY INSURANCE GROUP**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
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
AmericaInsurance 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****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****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
CompanyMountain 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****EMPLOYERS MUTUAL CASUALTY COMPANY**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
Seneca Insurance Company
Seneca Specialty 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 EXCHANGE21st 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 IdahoFarmers 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
CompanyFire 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**FED NAT****FEDERATED MUTUAL GROUP**Federated Mutual Insurance Company
Federated Service Insurance Company**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.

FRANKENMUTH GROUPAnsur 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

GREAT AMERICAN PROPERTY AND CASUALTY INSURANCE GROUP

American Empire Insurance Company
 American Empire Surplus Lines Insurance Company
 Bridgefield Casualty Insurance Company
 Bridgefield Employers 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

Triumphe 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

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

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

HARTFORD STEAM BOILER IIC

Hartford Steam Boiler Inspection and Insurance Company
 Hartford Steam Boiler Inspection and Insurance Company of CT
 HSB Specialty Insurance Company

HASTINGS MUTUAL INSURANCE COMPANY**HCC INSURANCE HOLDINGS, INC.**

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

HISCOX INSURANCE GROUP

Hiscox Insurance Company Inc.

HORACE MANN INSURANCE GROUP

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

HYUNDAI MARINE & FIRE INSURANCE COMPANY, LTD.

Hyundai Marine & Fire Insurance Company, Ltd.

IAT - OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA

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
 Independence Casualty & Surety Company
 Insurance Company of the West

IMT GROUP

IMT Insurance Company (Mutual)
 Wadena Insurance Company

ILLINOIS CASUALTY 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

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 of Southern California Life Insurance Company
 Interinsurance Exchange of the Automobile Club
 Interinsurance Exchange of the Automobile Club – Automobile Club of MO

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 Casualty Company
 Mendakota Insurance Company
 Mendota Insurance Company

LANCER INSURANCE GROUP

Lancer Insurance Company
 North Sea Insurance Company

LEBANON VALLEY INSURANCE COMPANY**LEGAL AND GENERAL AMERICA**

Banner Life Insurance Co
 William Penn Life Insurance Company of New York

LIBERTY MUTUAL GROUP

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
 Ironshore Indemnity Inc.
 Ironshore Specialty Insurance Company
 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

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

City National Insurance Company
Essentia Insurance Company
Evanston Insurance Company
FirstComp Insurance Company
Independent Specialty Insurance Company
Markel American Insurance Company
Markel Global Reinsurance Company
Markel Insurance Company
National Specialty Insurance Company
State National Insurance Company
SureTec Indemnity Company
SureTec Insurance Company
United Specialty 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

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

Adirondack Insurance Exchange
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
Mountain Valley Indemnity Company
National Automotive Insurance Company
National General Assurance Company
National General Insurance Company
National General Insurance Company Online, Inc.
National General Insurance Holding Corporation
New Jersey Skylands Insurance Association
New South Insurance Company
Personal Express Insurance Company
Standard Mutual Insurance Company

NATIONAL INDEMNITY COMPANY

Columbia 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

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 Mutual 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
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

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

OIDA 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

PHILADELPHIA INDEMNITY INSURANCE COMPANY

Tokio Marine Specialty Insurance Com

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

American Strategic Insurance Corporation
Artisan and Truckers Casualty Company
ASI Assurance Corporation
ASI Home Insurance Corporation
ASI Lloyds
ASI Preferred Insurance Corporation
ASI Select Insurance Corporation
ASI Selection Auto Insurance Corp.
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 Property Insurance Company
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 Marine 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

RESPONSIVE AUTO INSURANCE COMPANY

RIDER INSURANCE COMPANY

RLI GROUP

Contractors Bonding Insurance Company
Mt. Hawley Insurance Company
RLI Insurance Company

ROCKFORD MUTUAL 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 Group
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 Group
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

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)

TEXAS MUTUAL INSURANCE COMPANY

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

UTICA FIRST INSURANCE COMPANY

UTICA NATIONAL INSURANCE GROUP

Utica First Insurance Company
Founders Insurance Company
Founders Insurance Company of Michigan
Graphic Arts Mutual
Republic Franklin Insurance Company
Utica Lloyds of Texas
Utica Mutual Insurance Company
Utica National Assurance Company
Utica National Insurance Company of Ohio
Utica National Insurance Company of Texas
Utica Specialty Risk

WAWANESA INSURANCE GROUP

Wawanesa General Insurance Company
Wawanesa Mutual Insurance Company

WEST BEND MUTUAL INSURANCE COMPANY

Argent, A Division of West Bend
NSI, A Division of West Bend

WESTERN GENERAL INSURANCE COMPANY

WESTERN NATIONAL MUTUAL GROUP

American Freedom Insurance Company
Arizona Automobile Insurance Company
Michigan Millers Mutual 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

ALLY FINANCIAL, INC.

AUTOMOTIVE CREDIT CORPORATION

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.

GIG CAR SHARE

HERTZ CORPORATION

Dollar Thrifty Automotive Group, Inc.
Hertz Claim Management
Hertz Company

HYRECAR, INC.

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

SANTANDER CONSUMER USA, INC.

SILVERCAR, INC.

SIXT RENT-A-CAR

TEXAS ROADHOUSE HOLDINGS, LLC.

TURO, INC.

STRATEGIC PARTNERS

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CARFAX, INC.

CYCLEVIN LLC

DATADOT TECHNOLOGY USA

DRN DATA

EXPERIAN AUTOMOTIVE

INFORM SOFTWARE CORPORATION

INSTAVIN

INTERTEL

LEXISNEXIS RISK SERVICES

MVTRAC

PLATE LOCATE

SAFELITE SOLUTIONS, LLC

SHIFT TECHNOLOGY

SOCIAL INTELLIGENCE

BOAT HISTORY REPORT (BHR)

VINAUDIT

FINANCIAL STATEMENTS

STATEMENTS OF FINANCIAL POSITION

	Years ended December 31,	
	2018	2017
ASSETS		
Current assets	\$9,104,314	\$9,704,276
Investments	40,585,145	43,256,994
Property and equipment, net	1,322,187	1,634,930
Other assets	115,662	113,902
TOTAL ASSETS	\$51,127,308	\$54,710,102
LIABILITIES AND NET ASSETS		
Current liabilities	\$7,952,453	\$9,880,195
Capital lease obligation, net of current portion	-	2,276
Other long-term liabilities	452,094	475,054
Accrued post-retirement benefits, net of current portion	18,591,000	19,573,000
TOTAL LIABILITIES	26,995,547	29,930,525
NET ASSETS WITHOUT DONOR RESTRICTIONS	24,129,144	24,779,577
NET ASSETS WITH DONOR RESTRICTIONS	2,617	-
TOTAL LIABILITIES AND NET ASSETS	\$51,127,308	\$54,710,102

STATEMENTS OF ACTIVITIES

	Years ended December 31,	
	2018	2017
REVENUES		
Assessments and member services	\$52,727,135	\$51,183,307
Geospatial member assessment	8,341,908	-
Data related and strategic partnership	1,081,051	1,055,682
Investment return, net	(2,647,790)	5,901,153
Loss on disposal of property and equipment	(731)	(8,792)
Miscellaneous income	31,541	1,843
Net assets released from restriction	-	15,542
TOTAL REVENUES	\$59,533,114	\$58,148,735
EXPENSES		
Salaries	\$30,782,764	\$29,797,647
Geospatial imagery	7,339,015	1,571,426
Retirement and employee benefits	6,739,668	6,298,773
Technical fees and services	2,565,908	1,620,811
Payroll taxes	2,252,019	2,190,511
Automobile operations	2,089,468	2,026,436
Dues and fees	2,035,010	1,984,742
Office expense	1,609,367	1,600,955
Travel and group meetings	944,180	862,297
Other	5,002,148	4,810,812
TOTAL EXPENSES	\$61,359,547	\$52,764,410
Change in net assets without donor restrictions before post-retirement-related changes other than net periodic post-retirement costs	(1,826,433)	5,384,325
Post-retirement related changes other than net periodic post-retirement costs	1,176,000	(2,479,000)
TOTAL CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	(650,433)	2,905,325
Contributions	2,617	15,542
Net assets released from restriction	-	(15,542)
Total change in net assets with donor restrictions	2,617	-
CHANGE IN NET ASSETS	(647,816)	2,905,325
Net assets, beginning of year	24,779,577	21,874,252
Net assets, end of year	\$24,131,761	\$24,779,577

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 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, 2018 and 2017, nine member organizations made up approximately 54% of the NICB’s assessment and member service revenues.

NET ASSETS WITHOUT DONOR RESTRICTIONS

Net assets without donor restrictions are not subject to donor-imposed stipulations or time restrictions.

NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions represent contributions subject to donor-imposed restrictions. These contributions are designated for special operations in support of law enforcement and fraud-fighting activities.

GEOSPATIAL INTELLIGENCE

Geospatial Intelligence 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. The NICB expended \$8,491,359 and

\$1,714,494 to further develop the program, which includes \$149,451 and \$143,068 of indirect costs for the years ended December 31, 2018 and 2017, respectively.

NICB POST-RETIREMENT PLAN

The 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, 2018, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of \$852,000 and non-current liabilities of \$18,591,000 for a total benefit obligation of \$19,443,000.

LITIGATION

The 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 the 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

The 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. The NICB continues to qualify as a not-for-profit corporation under Section 501(c)(4).

FUNCTIONAL PROGRAM EXPENSES

Years ended December 31,

	2018	2017
DATA ANALYTICS		
Strategic	\$3,496,646	\$3,378,333
Tactical	2,561,782	2,395,197
Information aggregation and analysis	1,688,526	1,563,907
TOTAL DATA ANALYTICS	7,746,954	7,337,437
INVESTIGATIONS		
Domestic vehicle recovery	\$4,268,342	\$4,106,251
Repatriation	1,713,757	1,730,023
Major cases - vehicle	1,896,395	1,836,065
Major cases - property and casualty	2,300,816	2,229,269
Field investigations	6,002,305	5,776,916
Commercial fraud	2,091,267	2,024,068
Major medical fraud task forces	12,260,201	11,812,774
Law enforcement assistance	4,085,863	4,025,385
TOTAL INVESTIGATIONS	34,618,946	33,540,751
TRAINING		
Member company training	\$1,201,930	\$1,168,696
Law enforcement training	1,144,562	1,108,370
Internal training	709,628	691,358
NICTA	739,457	719,964
TOTAL TRAINING	3,795,577	3,688,388
LEGISLATIVE ADVOCACY	1,447,980	1,466,281
PUBLIC AWARENESS	1,327,596	1,303,202
GEOSPATIAL INTELLIGENCE	8,491,359	1,714,494
TOTAL PROGRAM SERVICES	57,428,412	49,050,553
ADMINISTRATIVE & GENERAL	3,931,135	3,713,857
TOTAL FUNCTIONAL EXPENSES	\$61,359,547	\$52,764,410

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