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1912-2012

A Century of Partnership and Trust

In honor of the National Insurance Crime Bureau's (NICB) 100th anniversary, the 2012 edition of our annual report salutes our century of partnership and trust with NICB members, law enforcement agencies and the American public in preventing and combating insurance fraud and vehicle theft crimes. The publication features photographs from our anniversary celebration, as well as centennial year efforts to address our mission and provide continual return on your membership investment.



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President's Letter:
**Making a
Difference**

We've all heard the saying: "What a difference a year makes."

For the National Insurance Crime Bureau, our 1,100 members, and our partners in the law enforcement, regulatory and legislative communities, we can confidently say as we look back at 2012: "What a difference 100 years make."

That's how long it has been since the Boston Insurance Company's Fred Sauter was notified on a Monday morning in the summer of 1912 that one of their insured Chalmers automobiles had been stolen. Little did Sauter realize, but on that morning he set in motion the foundation of what would become the NICB and the property-casualty insurance industry's unprecedented response to vehicle theft and insurance fraud crimes.

A century later, we're still at it. And as you will see in this edition of our annual report, we're fighting crime better and smarter than at any time in our distinguished history.

The past year was obviously highlighted by the recognition of our centennial anniversary, culminating in a three-day celebration in Chicago for NICB team members where we gathered for training and educational workshops, service award recognition programs and plenty of fun.

We were honored to not only host all of our employees at the event, but also many of our current and former board members.

We also commemorated this corporate milestone by publishing *The National Insurance Crime Bureau: A Century of Partnership & Trust*, a book that stands as our testament to 100 years of accomplishment, innovation, vision and success by our employees, members and partners in detecting, deterring and stopping insurance crime.

Yet we didn't spend 2012 solely looking in the rearview mirror. True to proven form and history, we aggressively charged ahead in implementing and achieving our Integrated Business Plan's goals and objectives.

For example, when Sandy slammed into the East Coast in October, causing billions of dollars in property damage and vehicle losses, our Field Operations team was on the spot instantly to support the Federal

Emergency Management Agency (FEMA) and other first responders in identifying total vehicle losses and advising our members and partners in the salvage industry about flooded vehicles and potential towing company billing abuses. We used our experience from 2005's Hurricane Katrina disaster to more effectively respond to our members, law enforcement and the public in the days, weeks and months after Sandy by deploying our databases and investigative know-how to monitor and track the movement of thousands of vehicles and support these constituencies with our expertise.

We also made smart advancements in our medical and health care fraud capabilities. Spearheaded by the Data Analytics team, we enhanced the Aggregated Medical Database in 2012 and continued to aggregate medical data from more NICB member companies, thus supporting a 185 percent increase in the number of *MedAWARE*SM Alerts issued

to participating members from the previous year.

Another smart move you'll read about was the charge our Government Affairs team led on Capitol Hill to help establish the Health Care Fraud Prevention Partnership, a first-of-its-kind effort to address medical fraud across property-casualty, health care and Medicare/Medicaid insurance programs at the highest levels of the federal government. In its first year, this partnership offered an excellent start to breaking down previously existing silos among these entities and addressing health care fraud's crossover into the property-casualty insurance market. We look forward to many years of progress and success with this newly formed group.

Clearly, there was much more to celebrate at the NICB in 2012 than our centennial anniversary. But whether we're talking about 2012 or 1912, the fact remains that from the moment Fred Sauter shared a woodcut imprint notice of that stolen Chalmers

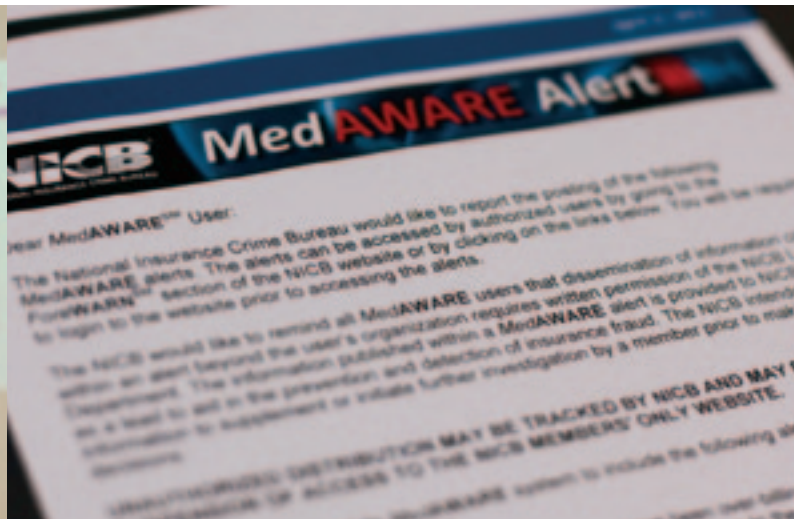
automobile with other Chicago-area insurers, **all** of our results have been due to the remarkable partnership and trust among the legions of experts worldwide dedicated to fighting insurance fraud and vehicle theft crimes.

For that, I join the NICB's 360-plus employees in thanking you for making a difference and supporting our mission as we move forward in our second century of service to the property-casualty insurance industry, self-insured community and American public.



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





DATA ANALYTICS: Light Years Ahead

Even a casual observer of the NICB's 21st century data analytics capabilities would likely be amazed that our advanced technologies and algorithms got their start 100 years ago with rudimentary woodcut-imprinted bulletins of stolen vehicles.

It's true. They did.



Our current data analytics capabilities are obviously light years ahead of the information-sharing techniques used by our earliest predecessor organizations, not to mention the computerization capabilities we had in place at the NICB's founding in 1992. From woodcut prints, to typed 3" x 5" "alarm" cards, to teletype machines, to our first computer systems that featured a whopping 8,000 bytes of memory, we have always used the best means available to provide our members and law enforcement agency partners with information and data to fight insurance crime.

In 2012, our Data Analytics Department focused its technological prowess in three broad arenas: the Aggregated Medical Database (AMD), commercial insurance initiatives and vehicle programs.

Our medical analytics team expanded in the past year to eight dedicated analysts who create *MedAWARE* Alerts from specialized data drawn from the AMD. While this database was only formally launched in 2011, its productivity quickly paid dividends for participating NICB members last year. For example, we published 441 *MedAWARE* Alerts — up from 155 in 2011 — that identified more than 650 clinics and 1,000 medical providers at 1,200 locations in 33 states. Conservative estimates revealed that NICB member exposure to these potentially fraudulent providers exceeded \$190 million, with major investigations resulting from this information.

The AMD project also led to several scheme-based Strategic Alerts that we distributed to members to raise your awareness of questionable medical billing practices, including the alleged misuse of chiropractic manipulative therapy billing codes, suspected overbilling of mechanical traction, and potential concurrent billing of manual and dynamic therapies. Further, AMD-driven *ForeCAST*SM Reports posted on our members' website in 2012 covered such topics as epidural steroid and trigger point injections. These reports have proven so popular among NICB members that our analysts began presenting them at regional industry analytical meetings and via online webinars.

Our commercial insurance initiatives offered members a completely new view of claims data. Unlike other NICB analyses that address questionable claim submissions, our commercial program reviews all property and liability claims submitted by members. Using advanced technologies that include mapping software and structured query language programs designed to manage database relationships, we can now analyze greater volumes of commercial data sets than ever before and detect potential fraud from previously non-suspicious claims.

We produced nearly 60 commercial insurance-related Strategic Information Reports in 2012 that led to 25 case openings and 24 *ForeWARN*SM Alerts covering such topics as slip-and-fall schemes, repetitive damage claims, watercraft and boat theft,

commercial auto-personal property crimes and commercial arson. Our commercial team also produced a heavy equipment theft report in conjunction with the National Equipment Register and a cargo theft report in partnership with CargoNet.

Finally, our vehicle team drove home membership value by deploying mapping, geographic analyses and cell phone analysis techniques to identify crime rings within complex data sets. For instance, by examining claims involving multiple individuals and addresses, we identified 95 vehicle identification number (VIN) switch leads in 2012 that led to 55 vehicle recoveries. In another example, our analytics expertise uncovered a counterfeit VIN ring in which more than 30 luxury vehicles were stolen and retitled with phony identifications; the resulting investigation has thus far recovered 15 of those vehicles valued at \$1.2 million.

In addition to an ongoing partnership with CARFAX[®], we also broadened our partnership with online automotive history service provider Experian[®] so that the NICB can analyze vehicle registrations for potential counterfeiting, cloning and VIN switches.

S T A T I S T I C S

Questionable Claim Submissions: **116,268** | *MedAWARE* Alerts Published: **441** | *ForeWARN* Alerts Published: **2,148** | *ForeCAST* Reports Published: **35**



INVESTIGATIONS: Standing Up to the Storm

Investigators from the NICB and our predecessor organizations have withstood every storm vehicle thieves and insurance scam artists have directed our way during the past 100 years. These criminals hope our field operations experts will be blown away by their sophistication and supposed ingenuity.

There's not a chance we will.



Something that hasn't changed in the past century is that insurance criminals will steal from anybody they can by pursuing schemes that offer the lowest risk and highest reward. Natural disasters offer them the potential for huge payoff opportunities while taking advantage from others' tragedies.

So when Sandy ravaged the East Coast in October 2012 with more than \$75 billion in damages, we were ready for them.

Thanks to our long-standing relationship with law enforcement agencies throughout New York, New Jersey and Connecticut, NICB investigators and field analysts immediately began working after the storm with local and state emergency response officials and FEMA to advise them on catastrophe fraud indicators, flooded and salvage vehicle scams, towing company abuses, post-disaster contractor fraud and NICB resources available to support their efforts.

Building upon our experiences from Louisiana's Katrina and Rita hurricanes in 2005, we held a briefing with the New York City Police Department's Deputy Chief and his staff where we detailed our natural disaster investigative techniques and brought in a representative from the Louisiana State Police (now retired) to offer his disaster fraud insight. We also met with New York's Deputy Attorney General to provide investigative information about catastrophe-related towing company billing abuses.

While NICB special agents visited Sandy's affected communities to conduct vehicle

inspections and identifications, the bulk of our integrated storm response focused on information sharing. A Field Operations/Data Analytics team created a Sandy VIN database that allowed NICB members to forward information about vehicles flooded and damaged by the storm. We also worked with salvage companies and impound lot owners that handled the majority of the storm's insured vehicle losses to monitor the movement of vehicles prior to disposal, thus helping NICB members avoid potentially fraudulent claims payments. Our responses to this massive disaster demonstrated the value of our databases, the progression and efficiency of our investigative approaches, and the extent of our law enforcement and industry relationships.

Relationships also played a key role in the continued development of our specialized equipment operations. In 2012, we established a relationship with Caterpillar, Inc. that offers NICB investigators unprecedented access to various databases within this global equipment manufacturer. This access can help us more efficiently identify and recover stolen Cat® equipment insured by members, thus helping you save on storage and impound lot fees, as well as fraudulent claims payments. We also began providing training to law enforcement agencies nationwide about Cat equipment.

Our relationships with the National Marine Manufacturers Association and International Association of Marine Investigators resulted in the creation of a hull identification number

(HIN) database that positions the NICB to become the national repository of marine equipment manufacturer data, including confidential HINs. Similar to our long-standing vehicle manufacturer database, the new HIN database (which is also available on Verisk Insurance Services Office, Inc.'s ISO ClaimSearch®) allows our investigators and field analysts to more actively and robustly identify original owners of stolen boats and other personal watercraft equipment.

Medical fraud continues to be a primary focus of our agents nationwide. Among their 2012 accomplishments was supporting an indictment brought by the Manhattan U.S. Attorney charging 36 defendants with a scheme to defraud insurers of more than \$279 million under New York's no-fault automobile insurance law.

The indictment includes racketeering charges against eight members and associates of a Russian crime syndicate who owned and controlled fraudulent medical clinics, as well as 10 doctors and three attorneys. Uncovered through a cooperative 18-month investigation, this was the nation's largest single no-fault automobile insurance fraud indictment ever charged — the first of its kind to allege violations of the Racketeer Influenced and Corrupt Organizations Act. Several of the defendants face a maximum penalty of 70 years in prison if convicted on all counts.

STATISTICS

NICB Agent Vehicle Recoveries/Estimated Value: **14,745/\$57,638,845** | NICB Agent Specialized Equipment Recoveries/Estimated Value: **1,019/\$16,259,207**
NICB Agent Cargo Theft Property Recoveries/Estimated Value: **48/\$3,015,993** | Member-Reported Loss Mitigation: **\$42,222,961** | Restitution Ordered: **\$26,701,520**



TRAINING:
**You Asked.
We Delivered.**

From the days when we provided J. Edgar Hoover's FBI agents with vehicle identification training, our educational programs have always responded to the needs of our members and law enforcement partners.

We've followed the same pattern for 100 years: You ask. We listen. We deliver.



A general trend we have documented is that after NICB experts provide training to member companies, your questionable claim referrals increase, but then eventually tail off because other policyholder service priorities take precedence. What we have learned over the years is that the best anti-fraud training combines consistent messaging with a variety of teaching methods in order to smooth out these questionable claim submission peaks and valleys.

Responding to member requests, we created several programs in 2012 that utilized new educational approaches. Our GeoSpecific Training Sessions deliver highly focused classroom education on pertinent regional crime issues — such as staged accidents and medical fraud — to all interested NICB members in those hot spots. The nine GeoSpecific sessions in 2012 not only provided valuable training to the 550 attendees, but also established a new forum for carriers to convene and share fraud-fighting information. We also continued our tradition of offering classroom-based medical, special investigations and analyst training academies.

Online webcasts are another new training approach we deployed in 2012 to address specific issues of interest to NICB members, including vehicle fraud, medical crimes, organized fraud conspiracies and VIN tutorials. These pre-recorded webcasts offer just-in-time training that your investigators and claims representatives can access at their convenience.

Another continuing avenue for convenient anti-fraud training is the National Insurance Crime Training Academy (NICTA), our online training academy. In its 10th year of operation, NICTA reached the 500,000 online offering enrollment milestone in 2012, in addition to adding new courses on classic car insurance fraud and contractor, vendor and provider fraud.

Integrated closely with NICB interdisciplinary catastrophe fraud initiatives, our Training Department published the *Catastrophe Claim Investigation Guide* in 2012. Packed with comprehensive information and tips, this guide helps our members identify and avoid post-disaster scams, from the notice of loss through a claim's determination.

NICB fraud and theft indicators have been among our most popular training aids for decades. In 2012, we responded to member requests for indicators on several growing crime trends, including water mitigation fraud, contractor/public adjuster property repair fraud, and new types of scams involving vehicle fires. Our interactive fraud indicator program also evolved into its third version during the past year.

And finally, with insurance crime knowing no geographic boundaries, we extended our training know-how to several delegations of crime fighters from Korea, South Africa and Australia. What we learned in our meetings was that these insurers and investigators experience similar types of insurance crime as we do; however, their abilities to identify and stop sophisticated schemes are behind ours. Undoubtedly, the need to address fraud regardless of where it lurks continues to grow in importance 100 years after our founding.

S T A T I S T I C S

Member Students Trained in the FraudSmartSM Classroom/Number of Sessions: **12,551/500** | NICTA Online Offerings Taken: **76,175** | Value of Member Classroom and Online Training: **\$5,595,975**
Law Enforcement Student Classroom Enrollment/Number of Sessions: **20,732/520** | Training and Job Aid Materials Distributed and Downloaded: **50,000** | Visitors to nicbtraining.org, the NICB's Free Law Enforcement Training Website: **61,000** | Continuing Education Credits Processed by the NICB and NICTA: **12,817**



LEGISLATIVE ADVOCACY:

Getting to the Point

The NICB's starting point 100 years ago occurred when a pioneering group of insurers banded together to share vehicle theft information. A century later, another innovative group convened to address health care fraud.

And you just might be surprised to see who joined us in this team effort.



Criminal conspiracies committing health care fraud have grown beyond their traditional roots in the medical insurance industry. They've now crossed over to property-casualty markets and government health insurance programs as well. In 2012, we reached a turning point in our efforts to address these crimes.

Building upon the success of the U.S. Department of Health and Human Services' (HHS) national and regional health care fraud summits in recent years, the Government Affairs Department continued to press HHS to consider new solutions for growing medical fraud problems. Our point was clear: We needed to break down the existing silos from which various industries and government agencies combated these crimes.

The result was the formation of the Health Care Fraud Prevention Partnership, a cooperative approach that will use proven information-sharing processes to address medical fraud across property-casualty, health care and Medicare/Medicaid insurance programs. For the first time ever, this public-private partnership brings together top-level executives from HHS, the Department of Justice, the property-casualty and medical insurance industries, other fraud-fighting organizations and the NICB to fight

medical fraud, including phony and inflated automobile and workers' compensation claims affecting NICB members.

A key goal of the Health Care Fraud Prevention Partnership is to create information-sharing protocols among all participants to uncover and stop health care fraud. This will require tremendous flexibility by groups previously unaccustomed to working together, but through the atmosphere of trust established during the partnership's inaugural year, we are well on our way to establishing integrated approaches and solutions to medical fraud crimes.

Beyond Capitol Hill, critical legislative issues pointed our Government Affairs team to locales nationwide. For example, our efforts to thwart personal injury protection (PIP) fraud in states with no-fault automobile insurance laws led us to New York, Florida, New Jersey and Michigan to highlight the impact of PIP reform on consumers. We also continued our push to promote and add dedicated fraud prosecutors in those states and successfully stopped an effort by the New York trial bar to pass legislation that would have given free rein to runners and cappers involved in staged accident crimes.

In Michigan, Maryland and Alabama, we advocated for immunity protection for insurers who share questionable claims

with the NICB and state fraud bureaus. With immunity protection, we can support greater sharing of fraud-related data and information, which is a proven component of our collective crime-fighting arsenal.

While we were in Alabama, we also successfully capped a multi-year effort to pass an insurance fraud law in one of the three remaining states that did not define insurance fraud as a criminal act. Our efforts spanned several legislative sessions, but together with our members, the perseverance paid off, leaving Oregon and Virginia as the final two states without this type of legislation.

We also presented the 2012 Minnesota Insurance Fraud Summit in partnership with the Insurance Federation of Minnesota. More than 200 attendees joined us to examine medical fraud and bodily injury abuse schemes, contractor fraud and adjuster oversight problems, and the state's need for greater prosecutorial resources in combating fraud crimes. The summit's success positioned us to set an aggressive legislative agenda supporting Minnesota anti-fraud measures, resulting in our subsequent testimony before the Minnesota Senate and an anti-fraud roundtable discussion with the state commerce commissioner.

STATISTICS

Minnesota Insurance Fraud Summit Attendees: 206 | Minnesota Insurance Fraud Summit Recommendations: 16 | National Conference of State Legislatures Presentation Attendees: 65



PUBLIC AWARENESS: Still Telling a Great Story

Reflecting on NICB public awareness messaging, you'll recognize some of it hasn't changed very much in the past century: We all pay the price for insurance fraud and vehicle theft...lock your doors and pocket the keys...don't be victimized by fraud artists...the insurance industry is fighting back.

We're still telling great stories about our collective efforts to fight fraud and theft. What's changing is how we tell them.



In a year when several natural disasters struck the United States, NICB communications efforts integrated closely with our investigative and analytics expertise to not only tell the American public about fraud schemes, but also provide consumers with information and online resources to help them proactively avoid these crimes in the first place.

Soon after Sandy, our communications team flew into the disaster zone to capture video and photos of the widespread damage, then broadcast an online newscast on the NICB YouTube channel to alert the public on how they could avoid purchasing undeclared flooded and reconditioned vehicles. This video was recognized by the distinguished Telly Awards with a bronze award for online broadcast information.

Further, we partnered with the Insurance Information Institute and the National Consumers League to create TV and radio public service announcements to warn consumers of Sandy's flood-damaged vehicles that could possibly show up in their area.

NICB post-Sandy public awareness efforts also included promoting the VINCheckSM database, which now includes more than 250,000 damaged and totaled vehicles from the storm, including 150,000 insured losses in New York and 60,000 in New Jersey.

While the Eastern seaboard was awash in Sandy damage, on the other side of

the country we joined forces with the Oklahoma Department of Insurance in a public awareness initiative to throw cold water on contractor fraud schemes following widespread wildfires. Our joint campaign included billboards and brochures alerting consumers about these scams, how to report suspected fraud to the NICB tipline, and what homeowners should look for when engaging with contractors for post-fire property repairs. The Oklahoma and Sandy projects are indicative of our expanding efforts to partner with consumer groups, trade industry associations and public agencies to promote anti-fraud messages.

Our website continued its evolution in 2012 with even more tools designed to protect the American public from insurance fraud criminals. New to the site were quick tip checklists covering salvage vehicle fraud, towing scams and disaster fraud, as well as a forum for consumers to share their experiences and success stories using VINCheck, our website's top-rated destination. Our efforts to continually make NICB.org the resource for online insurance fraud and vehicle theft crimes information earned us a 2012 WebAward for Outstanding Achievement in Web Development from the Web Marketing Association.

Deploying our 21st century communications technologies, we promoted these advancements on NICB social media pages and through social networking channels to

spread the anti-fraud messages even further. The NICB's social media program is designed to increase our ability to communicate, interact and engage with members and the American public. In just a short time, our participation in this ever-growing platform has allowed us to share content on a much more real-time level, both learn and express views, leverage our expertise, as well as gain insight from industry partners. Sandy-damaged vehicles and fake slip-and-fall schemes were some of the hot topics in 2012 on our social networks.

The Communications Department was also honored to publish a commemorative 100th anniversary book that chronicled the history and successes of the NICB and our predecessor organizations. Eighteen months in the making, *The National Insurance Crime Bureau: A Century of Partnership & Trust* celebrated the passion and commitment that our members, employees and partners in law enforcement agencies worldwide have demonstrated since 1912 to prevent, detect and deter insurance fraud and vehicle theft crimes. Copies were presented to employees at our anniversary celebration and distributed to NICB executive and operational liaisons and our law enforcement partners in recognition of reaching this milestone.

S T A T I S T I C S

Media Hits: 18,126 | Ad Equivalent Value: \$59,619,852 | YouTube Videos: 92 | YouTube Views: 338,000 | Facebook Followers: 4,407

2012 Active Member Groups

AAA Northern California, Nevada & Utah Insurance Exchange

AAA Mid-Atlantic Insurance Company
AAA Mid-Atlantic Insurance Company of New Jersey
ACA Insurance Company
California State Automobile Association
Inter-Insurance Bureau
Keystone Insurance Company
Western United Insurance Company

AAA of the Carolinas

Members Insurance Company, The
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 American Lloyds Insurance Company
ACE American Reinsurance Company
ACE Fire Underwriters Insurance Company
ACE Indemnity Insurance Company
ACE Insurance Company of Illinois
ACE Insurance Company of Ohio
ACE Insurance Company of the Midwest
ACE Property and Casualty Insurance Company
Atlantic Employers Insurance Company
Bankers Standard Fire and Marine Company
Bankers Standard Insurance Company

Century Indemnity Company
Century Reinsurance 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
Westchester Fire Insurance Company
Westchester Surplus Lines 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
American Standard Lloyd's Insurance Company
Associated Indemnity Corporation
Chicago Insurance Company
Euler American Credit Indemnity Company
Fireman's Fund County Mutual Insurance 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 Louisiana
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 Floridian 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
American Heritage Life
Castle Key Indemnity Company
Castle Key Insurance Company
Charter National Life Insurance Company
Deerbrook 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
Encompass Property and Casualty Insurance Company of New Jersey
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

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
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

Encompass Property and Casualty Company
Encompass Property and Casualty Insurance Company of New Jersey
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
Republic Western Insurance Company

American Alliance Casualty Company

American European Group

American European Insurance Company
Rutgers Casualty Insurance Company
Rutgers Enhanced Insurance Company
United International 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 Freedom Insurance Company

American General Holdings, Inc.

Apollo Casualty Company of Florida
Apollo Casualty Insurance Company
Delphi Casualty Company

American Insurance Acquisition, Inc. (AIAI)

American Country Insurance Company
American Service Insurance Company, Inc.

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.

American Safety Insurance Companies

American Safety Casualty Insurance Company
American Safety Indemnity Company
American Safety Risk Retention Group

Ameriprise Auto & Home Insurance

Ameriprise Auto & Home Insurance
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

AssuranceAmerica Insurance Company

Assurant Solutions

American Bankers Insurance Company of Florida
American Reliable Insurance Company
American Security Insurance Company
Caribbean American Property Insurance Company
Financial Insurance Exchange
Reliable Lloyds Insurance Company
Voyager Indemnity Insurance Company
Voyager Property and Casualty Insurance Company

Auto Club Group – Michigan

Auto Club Group Insurance Company
Auto Club Insurance Association
Auto Club Property and Casualty Insurance Company
MEEMIC Insurance Company
Memberselect Insurance Company

Auto Club Insurance Company of Florida

Auto Club South Insurance Company

AutoOne Insurance

AutoOne Insurance Company
AutoOne Select 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

Balboa Insurance Group

Balboa Insurance Company
Balboa Life Insurance Company
Balboa Life Insurance Company of New York
Balboa Lloyds Insurance Company
Fleet Insurance Company
General Fidelity Insurance Company
Meritplan Insurance Company
Newport Insurance Company

Baldwin & Lyons Group

Protective Insurance Company
Sagamore Insurance Company

BCS Insurance Group

BCS Insurance Company
BCS Life Insurance Company
Plans Liability Insurance Company

Berkshire Hathaway Insurance Group

Columbia Insurance Company
GEICO Advantage Insurance Company
GEICO Casualty Company
GEICO Choice Insurance Company
GEICO 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

Capital Insurance Group

California Capital Insurance Company
Eagle West Insurance Company
Monterey Insurance Company
Nevada Capital Insurance Company

Caterpillar Insurance Company

Centennial Casualty Company

Century-National Insurance Company

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

Citadel Insurance Company

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

Commerce Insurance, a MAPFRE Company

American Commerce Insurance Company
Citation Insurance Company (MA)
Commerce Insurance Company, The
Commerce West Insurance Company
MAPFRE Insurance Company of Florida
Statewide Insurance 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.

Consumers Insurance USA, Inc.

CorePointe Insurance Company

Cornerstone National Insurance Company

COUNTRY Financial

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

Country-Wide Insurance Company

Crusader Insurance Company

CUNA Mutual Group

CUMIS Insurance Society, Inc.

CURE Auto Insurance

DHC Group

Danielson Insurance Company
Danielson National Insurance Company
National American Insurance Company of California
Valor Insurance Company, Inc.

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

2012 Active Member Groups

(continued)

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
EMCASCO Insurance Company
Employers Modern Life Company
Farm and City Insurance Company
Hamilton Mutual Insurance Company of Cincinnati, Ohio, The
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

Esurance

Esurance Insurance Company
Esurance Insurance Company of New Jersey
Esurance Property and Casualty 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

Crum & Forster Indemnity Company
Crum & Forster Insurance Company
Crum & Forster Underwriters Company of Ohio
Fairmont Specialty Insurance Company
North River Insurance Company, The
United States Fire Insurance Company
Zenith Insurance Company
Zenith Star Insurance Company
ZNAT 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
21st Century North American Insurance Company

21st Century Pacific Insurance Company
21st Century Pinnacle Insurance Company
21st Century Preferred Insurance Company
21st Century Premier Insurance Company
21st Century Superior Insurance Company
American Federation Insurance Company
American Pacific Insurance Company, Inc.
Bristol West Casualty Insurance Company
Bristol West Insurance Company
Bristol West Preferred Insurance Company
Civic Property and Casualty Company
Coast National Insurance Company
Exact Property and Casualty Company
Farmers Insurance Company of Arizona
Farmers Insurance Company of Idaho
Farmers Insurance Company of Oregon
Farmers Insurance Company of Washington
Farmers Insurance Company, Inc.
Farmers Insurance Hawaii, Inc.
Farmers Insurance of Columbus, Inc.
Farmers New Century Insurance Company
Farmers New World Life Insurance Company
Farmers Reinsurance Company

Farmers Texas County Mutual Insurance Company

Fire Insurance Exchange

Foremost County Mutual Insurance Company

Foremost Insurance Company Grand Rapids, Michigan

Foremost Loyds 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 Mutual Insurance Company
KFB Insurance Company, Inc.
Western Agricultural Insurance Company

FCCI Insurance Group, Inc.

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

Federated Mutual Group

Federated Mutual Insurance Company
Federated Service Insurance Company

Fidelity National Group

Fidelity National Insurance Company
Fidelity National Loyds
Fidelity National Property and Casualty

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

Founders Insurance Company

Gateway 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

GMAC Insurance Personal Lines Group

Agent Alliance Insurance Company
GMAC Insurance Company Online, Inc.
GMAC Insurance Holding
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 Insurance Company
New South Insurance Company

Gramercy 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 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

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 Loyds Insurance Company
GuideOne Mutual 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 Specialty Insurance Company

Hanover Insurance Group

AIX Specialty Insurance Company
Allmerica Financial Alliance Insurance Company
Allmerica Financial Benefit Insurance Company
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

Harleysville Insurance Group

Berkshire 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
Penn Mutual Insurance Company

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

Hiscox Insurance Group

Hiscox Insurance Company, Inc.
Hiscox Specialty 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 Loyds of Texas

Horace Mann Insurance Group

Horace Mann Insurance Company
Horace Mann Loyds
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
Transguard Insurance Company of America, Inc.
Wilshire Insurance Company

ICW Group

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

IFA Insurance Company

Imperial Management Group

Imperial Fire and Casualty 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 Premier Insurance Company
Infinity Reserve Insurance Company
Infinity Safeguard Insurance Company
Infinity Security Insurance Company
Infinity Select Insurance Company
Infinity Standard Insurance Company

Insuremax Insurance Company

Interboro 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

Interstate Auto Insurance Company, Inc.

Interstate Bankers Casualty Company

Island Insurance Group

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

2012 Active Member Groups

(continued)

Kemper Preferred

Alpha Property & Casualty Insurance Company
 Capital County Mutual Fire Insurance Company
 Charter Indemnity Company
 Financial Indemnity Company
 Kemper Independence Insurance Company
 Merastar Insurance Company
 Mutual Savings Fire Insurance Company
 National Merit Insurance Company
 Old Reliable Casualty Company
 Response Indemnity Company
 Response Indemnity Company of California
 Response Insurance Company
 Response Worldwide Direct Auto Insurance Company
 Response Worldwide Insurance Company
 Trinity Universal Insurance Company
 Union National Fire Insurance Company
 United Casualty Insurance Company of America
 Unitrin Advantage Insurance Company
 Unitrin Auto and Home Insurance Company
 Unitrin County Mutual Insurance Company
 Unitrin Direct 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

Kingstone Insurance Company

Kingsway America Group

Amigo Insurance Company
 Mendakota Insurance Company
 Mendota Insurance Company
 Universal Casualty 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 Ambassador Casualty Company
 American Economy Insurance Company
 American Fire and Casualty Company
 American States Insurance Company
 American States Insurance Company of Texas
 American States Life Insurance Company
 American States Lloyds Insurance Company
 American States Preferred Insurance Company
 Atlas Assurance Company of America
 Bridgefield Casualty Insurance Company
 Bridgefield Employers Insurance Company
 Colorado Casualty Insurance Company
 Consolidated Insurance Company
 Empire Life Insurance Company
 Employers Insurance of Wausau A Mutual Company
 Excelsior Insurance Company
 First Liberty Insurance Corporation, The
 First National Insurance Company of America
 First Safeco National Life Insurance Company
 General Insurance Company of America
 Globe American Casualty Company
 GoAmerica
 Golden Eagle Insurance Corporation
 Hawkeye Security Insurance Company
 Indiana Insurance Company
 Insurance Company of Illinois
 Liberty County Mutual Insurance Company
 Liberty Insurance Company of America
 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 Personal Insurance Company
 Liberty Northwest Insurance Corporation

Liberty Personal Insurance Company
 Liberty Surplus Insurance Corporation
 LM General Insurance Company
 LM Insurance Corporation
 LM Personal Insurance Company
 LM Property and Casualty Insurance Company

Merchants and Business Men's Mutual 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 Insurance Company
 Safeco Insurance Company of America
 Safeco Insurance Company of Illinois
 Safeco Insurance Company of Oregon
 Safeco Insurance Company of PA
 Safeco Life Insurance Company
 Safeco Lloyds Insurance Company
 Safeco National Insurance Company
 Safeco National Life 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

Fred Loya Insurance Company
 Loya Casualty Insurance Company
 Vision Insurance Company

Magna Carta Companies

Paramount Insurance Company
 Public Service Mutual Insurance Company
 Western Select Insurance Company

Markel Corporation Group

Associated International Insurance Company
 Deerfield 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 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

Michigan Millers Mutual Insurance Company

Millers First Insurance Companies

Millers Classified Insurance Company

Millers Mutual Insurance Association

Mitsui Sumitomo Group

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

Motorists Insurance Group, The

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

National Automotive Insurance Company

National Guaranty Group

Driver's Insurance Company
 National Guaranty Insurance Company

Nations Insurance Company

Nationwide Insurance Companies

ALLIED Property and Casualty Insurance Company
 AMCO Insurance Company
 Atlantic Floridian Insurance Company
 Atlantic Insurance Company
 Colonial County Mutual Insurance Company
 Crestbrook Insurance Company
 Depositors Insurance Company
 Farmland Mutual 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 & 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

American Central Insurance Company
 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.

Oregon Mutual Group

Oregon Mutual Insurance Company

Western Protectors Insurance Company

Paramount Insurance Company - MD

Park 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

American Medical Insurance Exchange
 PACO Assurance Company, Inc.
 Podiatry Insurance Company of America
 ProAssurance Casualty Company
 ProAssurance Indemnity Company, Inc.
 ProAssurance National Capital Insurance Company
 ProAssurance Specialty Insurance Company, Inc.
 ProAssurance Wisconsin Insurance Company

Progressive Group

Drive New Jersey Insurance Company
 Mountain Laurel Assurance Company
 National Continental Insurance Company
 Progressive American Insurance Company
 Progressive Auto Pro 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 Consumers Insurance Company
 Progressive County Mutual Insurance Company
 Progressive Direct Insurance – 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 Halcyon Insurance Company
 Progressive Hawaii Insurance Corporation
 Progressive Home Insurance Company
 Progressive Home Underwriters Insurance
 Progressive Marathon Insurance Company
 Progressive MAX Insurance – CT
 Progressive Max Insurance Company
 Progressive Michigan Insurance Company
 Progressive Mountain Insurance Company
 Progressive Northeastern Insurance Company

Progressive Northern Insurance – CT
 Progressive Northern Insurance Company
 Progressive Northwestern Insurance Company
 Progressive Paloverde Insurance Company
 Progressive Preferred Insurance Company
 Progressive Premier Insurance Company of Illinois

Progressive Security Insurance Company
 Progressive 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

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
 Southern Vanguard Insurance Company

Rider Insurance Company

RLI Group

Contractors Bonding Insurance Company
 Mt. Hawley Insurance Company

2012 Active Member Groups

(continued)

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

Oak Brook 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

Selective Insurance Group

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

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 Pioneer Insurance Companies

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
Meridian Security Insurance Company
Mid-Plains Insurance Company
Milbank Insurance Company
Patrons Fire Insurance Company of Rhode Island
Patrons Mutual Insurance Company of Connecticut
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 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

Strickland Insurance Group

Atlantic Casualty Insurance Company
Coastal Casualty Insurance Company

Sutter Insurance Company

Swiss Re Group

Atradius Trade Credit Insurance Company of Maryland
Atradius Trade Credit Insurance Company of New Jersey
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 & Nichido Fire USB Group

TM Casualty Insurance Company
TM Specialty Insurance Company
TNUS Insurance Company
Tokio Marine & Nichido Fire Insurance Co., Ltd. (U.S. Branch)
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

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
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

Tri-State Consumer Insurance Company

Union Fidelity Life Insurance Company

Union Labor Group

Ullico Standard of America Casualty Company
ULLICO Casualty 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

Utica First Insurance Company

Virginia Farm Bureau Group

Virginia Farm Bureau Fire and Casualty Company

Virginia Farm Bureau Mutual Insurance Company
Virginia Farm Bureau Town and Country Insurance

Wawanesa Insurance Group

Wawanesa General Insurance Company

Wellington Insurance Company

Western General Insurance Company

Western National Mutual Group

Farmers Home Mutual Insurance Company
Pioneer Specialty Insurance Company
Titan Property & Casualty Insurance Company
Western Home Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company

Westfield Group

American Select Insurance Company
Beacon Insurance Company of America
First Delaware Insurance Company
First Patriot Insurance Company
Ohio Farmers Insurance Company
Old Guard Fire 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

Young America Insurance Company

Zurich North America

American Guarantee and Liability Insurance Company
American Zurich Insurance Company
Assurance Company of America
Centre Insurance Company
Colonial American Casualty and Surety Company
Empire Fire and Marine Insurance Company
Empire Indemnity Insurance Company
Fidelity and Deposit Company of Maryland
Maine Bonding and Casualty Company
Maryland Casualty Company
Maryland Insurance Company
National Standard Insurance Company
Northern Insurance Company of New York
Steadfast Insurance Company

Universal Underwriters Insurance Company
Universal Underwriters Life Insurance Company
Universal Underwriters of Texas Insurance Company
ZC Specialty Insurance Company
Zurich American Insurance Company
Zurich American Insurance Company of Illinois

2012 Associate Member Companies

AFN, LLC

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

Cycle Express, LLC dba National Powersport Auctions

Dollar Thrifty Automotive Group, Inc.

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

Fox Rent A Car

Hertz Corporation, The
Hertz Company

iLUXCARS

Insurance Auto Auctions, Inc.

Keenan and Associates and Regency, a division of Keenan

Manheim

Motor Vehicle Accident Indemnification Corporation (MVAIC)

QCSA Holdings, Inc.

2012 Strategic Partner

Safelite Solutions, LLC

Kenneth E. Rosen, Chair
Senior Vice President—Claims
USAA

Nancy Pierce, Vice Chair
Regional P&C Vice President
Government Employees
Insurance Company

Rusty Beaty
General Manager National
Specialty Claims
Progressive Insurance

Michael Convery
Vice President, Chief Claim Officer
MetLife Auto & Home

Andrew Knudsen
Vice President, Claims
Fireman's Fund
Insurance Company

Michael J. Prandi
National Claims Leader
Westfield Group

James P. Runnels
Senior Vice President Daily Rental
Enterprise Rent-A-Car Company

Matthew J. Scott
Vice President, Claims
The Hartford Financial
Services Group, Inc.



David A. Bano
Senior Vice President—
Chief Claims Officer
Nationwide Insurance

Nicholas Seminara
Senior Vice President,
Claim General Counsel
Travelers Insurance Companies

Jim Haskins
Senior Vice President, Claims
Allstate Insurance Company

Tom Kaschalk
Senior Vice President &
Chief Claims Officer
Direct General Insurance

Douglas S. Menges
Senior Vice President, Auto Claims
Farmers Insurance Group

Michael J. Randall
Senior Vice President
AAA Northern California, Nevada, and Utah

Mark C. Russell
Vice President—Chief
Insurance Operations Officer
Grange Insurance Companies

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Government Affairs

Barbara M. Low
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Chief Financial Officer

Roger Morris
Vice President and Chief
Communications Officer

Tom Welsh
Vice President – Training

**Advisors
 to the Board**

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.

Statements of Financial Position

Years ended December 31,

ASSETS	2012	2011
Current assets	\$5,150,951	\$4,286,520
Investments	31,040,741	28,038,839
Property and equipment (net)	1,308,461	1,516,358
Other assets	120,827	130,219
TOTAL ASSETS	\$37,620,980	\$33,971,936
LIABILITIES AND NET ASSETS		
Current liabilities	\$5,675,334	\$6,333,927
Capital lease obligation, net of current portion	4,075	79,790
Other long-term liabilities	431,129	454,368
Accrued pension costs	3,602,330	2,136,154
Accrued post-retirement benefits	14,450,000	14,209,000
TOTAL LIABILITIES	\$24,162,868	\$23,213,239
Unrestricted Net Assets	13,247,726	10,178,059
Temporarily Restricted Net Assets	210,386	580,638
TOTAL NET ASSETS	\$13,458,112	\$10,758,697
TOTAL LIABILITIES AND NET ASSETS	\$37,620,980	\$33,971,936

Statements of Activities

REVENUES	2012	2011
Assessments and member services	\$43,630,189	\$42,531,202
Data related and partnership income	367,480	10,390
Investment income	1,144,543	933,938
Net realized and unrealized gain on investments	1,937,142	(897,419)
Net assets released from restriction	500,000	—
Loss on sale of property and equipment	—	(2,565)
TOTAL REVENUES	\$47,579,354	\$42,575,546
EXPENSES		
Salaries	\$23,877,436	\$23,002,279
Retirement and employee benefits	8,152,027	6,732,038
Automobile operations	2,095,898	1,985,788
Dues and fees	1,760,404	1,686,809
Office expense	1,433,684	1,541,506
Technical fees and services	1,344,031	1,088,799
Travel and group meetings	1,056,226	747,730
Communications	1,037,912	1,068,765
Computer and peripheral units	582,511	609,702
Supplies, publications, and materials	450,881	491,413
Other	1,793,873	2,441,556
TOTAL EXPENSES	\$43,584,883	\$41,396,385

Change in unrestricted net assets before pension and post-retirement-related change other than net periodic pension and post-retirement costs	3,994,471	1,179,161
Pension and post-retirement-related change other than net periodic pension and post-retirement costs	(924,804)	(2,712,576)
CHANGE IN UNRESTRICTED NET ASSETS	\$3,069,667	(1,533,415)
Restitution contribution	129,748	290,138
Net assets released from restriction	(500,000)	—
CHANGE IN TEMPORARILY RESTRICTED NET ASSETS	(370,252)	290,138
CHANGE IN NET ASSETS	\$2,699,415	(1,243,277)
Net assets, beginning of year	10,758,697	12,001,974
Net assets, end of year	\$13,458,112	\$10,758,697

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 notification received from them. During the year ended December 31, 2012 and 2011, nine member organizations made up approximately 54% 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 \$210,386 and \$580,638, respectively, as of December 31, 2012 and 2011 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 \$500,000 of temporarily restricted net assets for designated activities in 2012.

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 73 participating employers. For the year ended December 31, 2012 and 2011, NICB made contributions of \$455,472 and \$149,538, respectively, to the Plan. NICB has no unfunded commitment to the pension master trust at December 31, 2012, as it has met the minimum funding requirement.

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, 2012, recognition of the net unfunded status of the NICB Post-retirement Plan resulted in current liabilities of \$648,000 and non-current liabilities of \$14,450,000 for a total benefit obligation of \$15,098,000.

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).

Functional Expenses by Program

	<i>Years ended December 31,</i>	
PROGRAM SERVICES	2012	2011
Data Analytics		
Strategic	\$2,343,361	\$1,797,538
Tactical	1,610,066	1,110,528
Information aggregation and analysis	1,941,486	1,667,096
TOTAL DATA ANALYTICS	5,894,913	4,575,162
Investigations		
Domestic vehicle recovery	3,827,832	3,716,318
Repatriation	1,591,594	1,879,830
Major cases - vehicle	2,276,828	1,971,101
Major cases - property and casualty	3,298,093	3,082,827
Field investigations	5,383,561	5,057,485
Commercial fraud	1,077,677	987,028
Major medical fraud task forces	7,808,619	7,632,995
Law enforcement assistance	3,913,131	3,716,834
TOTAL INVESTIGATIONS	29,177,335	28,044,418
Training		
Member company training	1,061,495	1,062,299
Law enforcement training	403,181	396,011
Internal training	441,710	445,147
NICTA	144,073	146,969
TOTAL TRAINING	2,050,459	2,050,426
Legislative Advocacy	1,364,016	1,316,252
Public Awareness	663,088	656,076
TOTAL PROGRAM SERVICES	39,149,811	36,642,334
Administrative and General	4,435,072	4,754,051
TOTAL FUNCTIONAL EXPENSES	\$43,584,883	\$41,396,385

Information Resources

Public Awareness Resources

Roger Morris
Vice President, Chief Communications Officer
Phone: 800-447-6282, ext. 7085
Email: rmorris@nicb.org

Frank Scafidi
Director of Public Affairs
Phone: 916-979-1510
Email: fscafidi@nicb.org

Membership Resources

Linda E. Schwartz
Vice President, Membership and Marketing
Chicago, IL
Phone: 800-447-6282, ext. 7177
Email: lschwartz@nicb.org

Robert “Bob” J. Smith, CIFI
Senior Membership Director
Columbus, OH
Phone: 847-544-7198
Email: rsmith@nicb.org

Kym Forester
Membership Director
Southern California
Phone: 714-277-3611
Email: kforester@nicb.org

NICB Hotline 1.800.TEL.NICB

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NICB Headquarters

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

www.nicb.org

