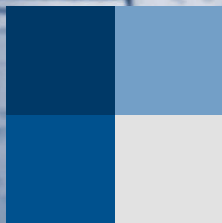


The background of the entire page is a photograph of chess pieces on a wooden board. The pieces are dark and polished, with a strong blue color cast over the image. The lighting is dramatic, highlighting the textures and shapes of the pieces, particularly the king and queen in the center. The board's squares are visible, creating a grid pattern.

**STRENGTH IN**  
**NUMBERS**  
**2015** ANNUAL REPORT



# CONTENTS

- 2** **PRESIDENT'S LETTER**  
The Real Strength Behind the Numbers
- 4** **DATA ANALYTICS**  
Measuring Up...And Then Some
- 6** **INVESTIGATIONS**  
Countless Relationships Lead to Big Results
- 8** **TRAINING**  
One is Not Enough
- 10** **LEGISLATIVE ADVOCACY**  
The Numbers Are in Your Favor
- 12** **PUBLIC AWARENESS**  
Media Exposure Worth Millions
- 14** **MEMBERSHIP**  
Backed by More Than Just Numbers
- 15** **MEMBERSHIP LISTINGS**
- 21** **FINANCIAL STATEMENTS**
- 24** **BOARD OF GOVERNORS**
- 26** **ADVISORS TO THE BOARD**
- 27** **NICB SENIOR LEADERSHIP TEAM**

# PRESIDENT'S LETTER

## The Real Strength Behind the Numbers

**W**hen the National Insurance Crime Bureau (NICB) began operating in 1912, many of the numbers we tallied were fairly basic: cars reported stolen, the number of vehicle identifications we made and the value of those subsequent recoveries.

Today, our measurement metrics — not to mention the technology we utilize to obtain them — are much more complex. Yet what has not changed in the past 103 years is that underlying every number and each statistic is the collective tenacity and muscle of the NICB, our members and partners.

When fighting insurance fraud and vehicle theft, there truly is strength in numbers.

However, numbers only tell part of the story. That is why our annual report delves beneath the raw data to explain how NICB team members create results, value and progress against insurance crime.

Everything at the NICB begins with the number 1,100. With the support of our nearly 1,100 members, associate members and strategic partners, as well as the extraordinary direction of our Board of Governors and Advisors, we can hire the best and brightest talent. From there, we connect with law enforcement agencies, prosecutors and legislative leaders to support anti-crime initiatives and task forces. And this collective strength then all flows directly into programs and services that benefit NICB members and the American public.

Among the ways we deliver results year after year is by continually reaching out to members to survey your needs and determine what you value and consider most relevant in your NICB membership. Then together, we make things happen. For example, in 2015, we:

- Generated more than \$1.5 million from other revenue sources beyond membership assessments to support our operational programming;

- Revised our member benefit report so that its statistics are more reflective of today's fraud-fighting landscape, and;

- Established programs, offices and task forces in areas strategically and geographically relevant to where insurance crimes are most prevalent.

While you'll read about many qualitative strengths behind the statistics in this annual report, we recognize that we're also evaluated on the quantitative return that we deliver on your membership investment. Here are just a few numbers from 2015 that we're particularly proud to share:

- A 4.6 out of 5 customer satisfaction rating (our highest ever).
- A 92 percent performance rating in our operational goals.
- 90 cents of every membership dollar is used for anti-fraud programming.
- A growing count of nearly 400 NICB team members who engage in our employee benefits that include health wellness programming, remote work options and a retirement plan with 95 percent employee participation.
- An overall 18:1 return on membership investment that includes industry value-added activities for law enforcement training and public awareness.

During my public presentations, I oftentimes compare fighting insurance crime to a chess game. At times, scam artists beat us to a place on the board, thus forcing us to react to their move. But more often than not, we're now anticipating their next move. Thanks to your support and participation in our united efforts, more criminals are facing "checkmate" today than ever before.



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

“ **MORE CRIMINALS ARE FACING 'CHECKMATE' TODAY THAN EVER BEFORE.** ”





# DATA ANALYTICS

## Measuring Up...And Then Some

**Y**ear after year, our Data Analytics team members measure up — and then some — with ever-higher achievements. Whether creating new technologies, developing strategic partnerships or honing existing practices, they're all committed to one objective: helping NICB members and strategic partners better detect and stop insurance crime.

Establishing affiliations with other technology organizations is a growing focus of our Data Analytics efforts. With so many claims-oriented external data sources now available, we've assumed a lead role in determining how they can be integrated with the NICB's core functions to support the fight against insurance fraud and vehicle theft.

For example, in 2015, we created or enhanced data partnerships and alliances with:

- **INTERTEL**, a worldwide provider of medical canvassing services, is providing the NICB with information that assists analysts with medical provider and facility verification. Analysts are using INTERTEL information to augment NICB **MedAWARE**<sup>SM</sup> Alerts, which provide NICB members with thorough and timely information to make better claim decisions.

- **Safelite**, the nation's largest auto glass repair and replacement service provider, to leverage auto glass claims data they collect and which are provided to the NICB via the Insurance Services Office (ISO). Our analysts examine Safelite claim frequencies, for example, to look for potential glass shop involvement in fraudulent repair schemes. We also participate in monthly teleconferences with the Safelite special investigation unit (SIU) to discuss topical issues, which have led to several NICB **ForeWARN**<sup>SM</sup> Alerts.

- **GuideWire Software**, a global provider of information technology products to property-casualty insurers, so that our mutual customers can leverage the significance of our information — such as **ForeWARN**

Alerts, prosecutive and administrative actions, closed case principal data and questionable claims investigative suspects — directly into the GuideWire products. The NICB will receive analytical output from this alliance to support our efforts.

Our development efforts grew as well during the past year with the creation of a mobile version of VINassist<sup>SM</sup>. Using this app, NICB agents — and shortly law enforcement — can key in and decode a vehicle identification number (VIN) or take a photograph that allows the app to do the decoding in the VINassist program.

Looking at a few of Data Analytics' numbers from 2015:

- Our Commercial Neutral Claims Initiative, in which we analyze commercial workers' compensation, liability and property claims before they are referred to the NICB as questionable, resulted in 78 Strategic Alerts and 16 investigative case openings.

- We issued more than 3,300 alerts to advise members of fraud schemes, crime forecasts and case developments.

- Our Investigative Assistance (IA) Group fielded 88,833 calls, which led to 1,197 assisted vehicle recoveries and 645 secondary VIN vehicle recoveries. They also received 391 heavy equipment theft calls, improved their overall service level to almost 91 percent and reduced the abandoned call rate to approximately 2.6 percent. A 2015 customer survey revealed that 98 percent of participants were very satisfied with the information provided by our IA Group.

The strength behind these numbers and partnerships is a growing Data Analytics team that demonstrates remarkable coordination, commitment and enthusiasm for our efforts. Whether working from home, in the field or shared workspace in our headquarters office, they measure up with knowledge and solutions that support the fight against insurance crime.



## THE NUMBERS

**120,528**

Questionable Claim Submissions

**52**

Fore**CAST**<sup>SM</sup> Reports Published

**722**

Med**AWARE** Alerts Published

**2,758**

Fore**WARN** Alerts Published

## THE NUMBERS

**2,889**

Hotline Calls/Webtips Processed

**2,717**

Data Analytics Investigative Leads Sent to NICB Field Operations

**38**

Cases Supported by Tactical Analysis Unit

**141**

Tactical Products Produced in Support of Investigations





# INVESTIGATIONS

## Countless Relationships Lead to Big Results

If you tried counting the number of relationships our investigators have with members, strategic partners, law enforcement agencies, prosecutors and others involved in uncovering and stopping insurance crime ... well, we're not sure any single person could tally them all. Regardless of what the figure is, we know each and every one of these countless relationships can deliver big results.

Our catastrophe fraud prevention programs and operations are a perfect example. Last year, we teamed up with the Texas Department of Insurance, law enforcement agencies and member company SIUs to conduct a weeklong educational program in Dallas about roofing and related hail fraud. Soon afterward, tornadoes unexpectedly hit the state. Thanks to the partnerships established during our training, we helped NICB members mitigate the potential for significant fraud perpetrated by unscrupulous roofing contractors and others not licensed to conduct repairs.

NICB investigative relationships played a key role in a number of other anti-crime initiatives in 2015, including:

- Working with auto auction companies to streamline the process of identifying water-damaged vehicles following floods in Texas and South Carolina.
- Being invited by the International Criminal Police Organization (INTERPOL) to a conference in Buenos Aires, Argentina, where we led a presentation on vehicle theft trends and investigative techniques. The NICB was one of only two U.S. organizations at this gathering where we shared information and established relationships with law enforcement agencies from the eight other representative nations.
- Hosting the NICB's inaugural cargo/heavy equipment theft conference in Los Angeles, which was well attended by freight and logistics firms, members and law enforcement agencies.

NICB task forces and case investigations nationwide continually create and build upon relationships to target fraud and theft criminals. Some examples from the past year, whose numbers speak for themselves:

- Our South Florida Major Medical Fraud Task Force completed a two-year investigation of the operators of a rehabilitation clinic who staged traffic accidents and billed 14 NICB member insurers for fake injuries and services not rendered. Following their trial, the defendants were sentenced to nine years in prison and ordered to pay \$1.9 million in restitution.
- We worked with federal and local law enforcement agencies and the U.S. Attorney's Office for the Southern District of New York on a 19-month investigation, which resulted in seven people being charged with conspiracy to export and transport stolen cars loaded into shipping containers bound for West Africa. Law enforcement agents seized 249 stolen luxury cars worth more than \$16 million.
- In a case that began with an NICB agent developing information about an auto repair shop possibly involved in stolen vehicle VIN switching, we worked with detectives at the San Diego Regional Auto Theft Task Force to identify and recover 12 stolen vehicles in California, Washington and Texas valued at \$315,000. By identifying legally registered VIN-switched stolen vehicles, we helped recover NICB member assets that would otherwise have gone undetected.

One of the keys to achieving such results is knowing where to best position NICB investigative assets. Using an analytical software modeling tool, we now can correlate office and task force locations, as well as employee staffing, to where field operational needs are greatest and can deliver maximum membership value.

## THE NUMBERS

**\$84,520,560**

Member-Reported Loss Mitigation

**\$54,414,735**

Restitution Ordered

**18,820**

NICB Agent Vehicle Recoveries

**\$71,279,346**

Vehicle Recoveries' Estimated Value



## THE NUMBERS

**1,172**

NICB Agent Specialized Equipment Recoveries

**\$18,723,818**

Specialized Equipment Recoveries' Estimated Value

**76**

NICB Agent Cargo Theft Property Recoveries

**\$8,809,990**

Cargo Property Recoveries' Estimated Value





# TRAINING

## One is Not Enough

**1** does not work well when it comes to anti-fraud training. That is, one class is not enough. Our Training Department's foundation is built upon a philosophy that consistent and continual education for NICB members and law enforcement agents is the best approach for learning how to identify potential crimes and support referrals to the NICB's Questionable Claims Database.

To support this educational foundation, we develop and continually refine anti-fraud training resources that can be accessed at times, locations and from devices most convenient for learners. Whether you're taking one of the 40 online courses now available from the National Insurance Crime Training Academy (NICTA), capitalizing on FraudSmart<sup>SM</sup> programs delivered by our trainers at your company, attending NICB investigative and analytical academies, checking fraud indicators on your smartphone using our mobile interactive app, or accessing training job aids from the NICB Document Download Center, we provide numerous avenues for anti-fraud education.

Among the most pervasive types of fraud addressed by NICB members are property losses, particularly ones following natural disasters and catastrophes. In 2015, NICTA created an online Smoke and Ash Fraud Investigation course and a Questionable Water Claims course to help NICB members better identify potentially fraudulent claims. These are claims that demonstrate elements of organized crime activity following natural disasters, including runners and cappers who solicit claims, clean-up crews inflating claims, and contractors who enhance actual damages and bill for equipment not

used following the property loss. NICTA also launched a Durable Medical Equipment Fraud course last year that trains students on indicators and schemes involving unnecessary medical exams and billing for equipment never received by patients.

Also on the health care front, we inaugurated a regional medical investigation academy in 2015 in Houston. This regional concept utilizes the same medical investigations courses as the academy we've hosted for years at NICB headquarters, but makes its learning modules more accessible. We'll expand this program to other regions of the country so that members can capitalize on its educational benefits.

We know criminals capitalize on changing social and economic conditions to make what they perceive is easy money. For example, with the advent of ride-sharing options like Uber and online property rental programs such as Airbnb, we've documented an uptick in questionable personal insurance claims involving these types of services. To help members better recognize these and other new scams, our Training team created four new indicators last year that address Transportation Network Company Fraud, Residential Rental Fraud, Recruited/Solicited Patient Fraud and Diagnostic Testing Fraud.

And while our profession is certainly not about fun and games, that doesn't mean we can't enjoy how we learn about detecting and stopping insurance crime. In 2015, we designed 18 anti-fraud crossword puzzles and cryptograms to engage students during training. You can download these materials from [nicbdocs.org](http://nicbdocs.org) or contact our team to create customizable puzzles for your specific educational needs.



## THE NUMBERS

**14,654**

Member Students Trained in FraudSmart Classroom Sessions

**55,290**

Students Enrolled in NICTA

**\$7,319,350**

Value of Member Classroom, Academy and Online Training

## THE NUMBERS

**17,416**

Law Enforcement Students Trained in FraudSmart Classroom Sessions

**17,136**

Continuing Education Credits Issued

**44,900**

Visitors to [nicbtraining.org](http://nicbtraining.org), the NICB's Free Law Enforcement Training Website





# LEGISLATIVE ADVOCACY

## The Numbers Are in Your Favor

Our Government Affairs Department scored an unprecedented 10 in 2015 ... as in 10 new anti-fraud laws we helped pass in states nationwide; the greatest amount we've ever supported in one year. The final tally: four in Texas, two in Minnesota, and one each in Kentucky, Florida, California and New Jersey.

And that's not the only remarkably strong 10 working in our members' favor on legislative fronts.

Thanks to a diligent 10-year effort by our Government Affairs team in coordination with the National Association of Insurance Commissioners, we now have 47 of 48 eligible states participating in the NICB's Fraud Bureau Reporting Program (FBRP), which automatically directs members' suspect claim referrals to state fraud bureaus. The FBRP helps our members save significant time in duplicative reporting, and supports faster and more productive anti-fraud referrals and investigations.

Among our state accomplishments in 2015:

- In Texas, which has experienced an influx of organized crime rings who migrated there to defraud the state's growing population, we helped pass laws that better protect members against cargo theft and prohibited the access to vehicle accident reports to prevent solicitation. We also supported the passage of two bills that allocate additional funding to the Texas Department of Insurance Fraud Unit and broaden its authority to accept grants and donations from the NICB and its members.

- Continuing the positive legislative results that began accruing following our 2012 Minnesota Insurance Fraud Summit and subsequent public affairs campaign, we supported a new civil penalty law there allowing courts to impose a financial penalty on fraud rings, as well as a medical de-authorization provision for health care

providers convicted of insurance fraud. These laws help tighten the grip on criminals who made Minnesota home because of previously loose anti-fraud laws.

- We supported passage of a California law that requires tow truck drivers to provide proof they were summoned to an accident and also retain these records for up to three years. We hope to adapt this law to other states facing serious towing abuses.

- In Kentucky, one of the key issues we addressed at our 2013 Kentucky Insurance Fraud Summit is now a new anti-solicitation law; in Florida, we worked on a law that tightens medical clinic licensure and strengthens offender penalties; and in New Jersey, we joined forces with many members to successfully support passage of a rate evasion law.

Another NICB legislative advocacy initiative working in your favor is the National District Attorneys Association (NADA) program. We began this project in Illinois two years ago to promote greater education among prosecutors about fraud and theft, and have now expanded it to Texas and Georgia with the support of the National Association of Prosecution Coordinators, an organization that serves as a gateway to the district attorney community. Among NADA's objectives is to provide prosecutors with localized data analyses and field investigative expertise, educate them about resources available from the NICB and our member companies, and support prosecution of insurance crime cases.

*Pictured from left to right in top right photo: Minnesota Ramsay County State's Attorney John Choi, NICB Director of Government Affairs Tim Lynch, Minnesota State Senator Vicki Jensen, Minnesota State Senator Jim Metzen and Insurance Federation of Minnesota President Bob Johnson led a statewide effort to enact key anti-fraud provisions in the 2015 legislative session.*

## THE NUMBERS

10

New Anti-Fraud Laws Passed in States Nationwide

47

Eligible States Participating in the NICB Fraud Bureau Reporting Program



## THE NUMBERS

150

Texas Elected Prosecutor Conference Attendees

12

State & National Anti-Fraud Conferences Addressed by Legislative Advocacy



# PUBLIC AWARENESS

## Media Exposure Worth Millions

Millions of clicks from hundreds of thousands of social media viewers are adding up to one critical component in the fight against insurance fraud and vehicle theft: greater public awareness of these crimes and how our members are battling back.

News dissemination continues its revolutionary move from traditional print and broadcast media to online and social media sources. With just a few computer clicks, we can receive all our news today in minutes. Unfortunately, tech-savvy criminals are also using the Internet to perpetrate their fraud and theft schemes.

Throughout the past year, we expanded our communication efforts to not only strengthen fraud awareness programming, but to do so through media channels that hit consumer audiences from multiple angles ... not to mention hit back at criminals defrauding the American public.

With more than two dozen Fraud File cases and several other award-winning videos highlighted on YouTube, Facebook, LinkedIn and Twitter in 2015, we captured the attention and fascination of consumers worldwide.

Among the ones most watched were the:

- “Mystery Device” segment that caught vehicle thieves on camera using a mysterious electronic device that can apparently unlock car doors without smashing windows or jimmying doors. Barely a blip on the radar of law enforcement and theft investigators before the NICB issued a warning about it last year, this mystery device is now getting everyone’s attention, including vehicle manufacturers on the front line of defense against thieves.

- “Corvette Craigslist Scam” production where we profiled how NICB agents, in partnership with law enforcement authorities in Chicago and across the Midwest, identified nearly 100 instances of Craigslist website vehicle sales that went sour when phony bank checks were used to pay for them. In this video, we profiled a Kentucky couple who sold their Corvette on Craigslist, only to learn the payment check that their bank initially said was valid, was actually bogus. Fortunately, quick action by law enforcement agents in Kentucky and Illinois, with assistance from the NICB, led to the car’s recovery after it had been picked up, driven to Chicago and listed for sale again on Craigslist.

In support of NICB regional investigative efforts nationwide, we also developed public awareness campaigns in 2015 addressing various natural disaster fraud scams, as well as a commemorative Hurricane Katrina 10th Anniversary campaign. We covered such topics as flooded vehicle and property fraud in Texas and South Carolina, wildfire smoke and property damage fraud in California and contractor fraud after massive snowstorms hit the Northeast.

Our public awareness efforts resulted in what we call the “High Five,” as in five awards recognizing our programming, the highest number of awards we’ve ever received in one year. They included: a W3 Silver Award for our report on vehicle cloning; the PR Daily Best News Video of the Year Award for our profile of how the NICB and law enforcement agents reunited an Omaha man with his Triumph motorcycle stolen 46 years earlier; two Communicator awards for the Triumph motorcycle story and our staged accident public service announcements; and the ACE Award for Best Small Communications Team in the United States.



## THE NUMBERS

**1,204,636**

YouTube Total Lifetime Views

**5,136**

Facebook Followers

**426**

Twitter Followers

**85,939**

NICB Blog Page Views

## THE NUMBERS

**\$140,264,463**

Print, Electronic and Online News Media  
Ad Equivalency Value

**\$4,958,561**

Public Service Announcements Ad  
Equivalency Value

**347,146**

YouTube 2015 Views





# MEMBERSHIP

## Backed by More Than Just Numbers

Since their inception years ago, NICB Member Benefit Reports have always included plenty of numbers. But the report's statistics only communicated part of the NICB's total membership value, and some of the measurements had become outdated. In 2015, we revised the report to more accurately and clearly communicate the results that we deliver to our nearly 1,100 members and strategic partners.

Recognizing that so much NICB value is predicated upon member-submitted data and questionable claims, this project included a 12-person committee composed of member SIU representatives who helped identify how we could make the reports more meaningful and reflective of today's fraud-fighting environment. With more fraud and theft data to review and act upon than ever before, our committee determined it was time to evaluate the benefit report process and establish updated measurement metrics.

Along with new graphics of value-added intangibles that highlight NICB results beyond statistical measurements, the revised member benefit report now has six parts:

1. Investigative Tools and Outcomes
2. Specialized Recoveries
3. Vehicle Recoveries
4. Vehicle Theft and Recovery Statistics
5. Other Benefits of Membership
6. Value Calculation/Return on Investment

The new report also features an updated vehicle valuation methodology that replaces previously understated vehicle values, peer-to-peer comparisons that allow members to better understand their return on NICB investment compared to other insurers of a similar size, time period categories for vehicle theft and recovery statistics, and an electronic access category to replace outdated measurements of NICB publications ordered by members.

## THE NUMBERS

**1,000+**

Members — Property & Casualty Insurance Companies & Self-Insured Organizations

**\$413 Billion**

Written in Insurance Premiums in 2015 by Member Companies

## THE NUMBERS

**79%**

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

**94%**

Nation's Personal Auto Insurance Premiums Written by NICB Members

# MEMBERSHIP LISTINGS

## Active Groups in 2015

### AAA OF THE CAROLINAS

Members Insurance Company  
Universal Insurance Company (NC)

### ACCC INSURANCE COMPANY

### ACCESS INSURANCE COMPANY

### ACE USA GROUP

ACE American Insurance Company  
ACE Fire Underwriters Insurance Company  
ACE Insurance Company of the Midwest  
ACE Private Risk Services  
ACE Property and Casualty Insurance Company  
AGRI General Insurance Company  
Atlantic Employers Insurance Company  
Bankers Standard Fire and Marine Company  
Bankers Standard Insurance Company  
Century Indemnity Company  
Combined Insurance Company of America  
Illinois Union Insurance Company  
Indemnity Insurance Company of North America  
Insurance Company of North America  
Pacific Employers Insurance Company  
Penn Millers Insurance Company  
Westchester Fire Insurance Company  
Westchester Surplus Lines Insurance Company

### AEGIS GROUP

Aegis Security Insurance Company  
American Sentinel Insurance Company

### AF GROUP

Accident Fund General Insurance Company  
Accident Fund Insurance Company of America  
Accident Fund National Insurance Company  
Compwest Insurance Company  
Third Coast Underwriters  
United Wisconsin Insurance Company

### ALINSCO INSURANCE COMPANY

### ALLIANCE INSURANCE COMPANIES

Alliance Indemnity Company  
Alliance Insurance Company, Inc.  
Farmers Alliance Mutual Insurance Company

### ALLIANCE UNITED INSURANCE COMPANY

### ALLIANZ U.S. GROUP

AGCS Marine Insurance Company  
Allianz Global Risks U.S. Insurance Company  
Allianz Life Insurance Company of New York  
Allianz Life Insurance Company of North America  
Allianz Underwriters Insurance Company  
American Automobile Insurance Company  
American Insurance Company  
Associated Indemnity Corporation  
Chicago Insurance Company  
Euler American Credit Indemnity Company  
Fireman's Fund Indemnity Corporation  
Fireman's Fund Insurance Company  
Fireman's Fund Insurance Company of Hawaii, Inc.  
Fireman's Fund Insurance Company of Ohio  
Interstate Fire & Casualty Company

Jefferson Insurance Company  
National Surety Corporation  
San Francisco Reinsurance Company

### ALLSTATE INSURANCE GROUP

Allstate Reinsurance Company  
Allstate Assurance Company  
Allstate County Mutual Insurance Company  
Allstate Fire & Casualty Insurance Company  
Allstate Indemnity Company  
Allstate Insurance Company  
Allstate Life Insurance Company of New York  
Allstate New Jersey Insurance Company  
Allstate New Jersey Property and Casualty Insurance Company  
Allstate North America Insurance Company  
Allstate Property and Casualty Insurance Company  
Allstate Texas Lloyd's  
Allstate Vehicle & Property Insurance Company  
American Heritage Life  
Castle Key Indemnity Company  
Castle Key Insurance Company  
Charter National Life Insurance Company  
Encompass Floridian Indemnity Company  
Encompass Floridian Insurance Company  
Encompass Home and Auto Insurance Company  
Encompass Indemnity Company  
Encompass Independent Insurance Company  
Encompass Insurance Company  
Encompass Insurance Company of America  
Encompass Insurance Company of Massachusetts  
Encompass Insurance Company of New Jersey  
Encompass Property and Casualty Company  
Encompass Property and Casualty Insurance Company of New Jersey  
Esurance Insurance Company  
Esurance Insurance Company of New Jersey  
Esurance Property and Casualty Insurance Company  
First Colonial Insurance Company  
Intramerica Life Insurance Company  
Lincoln Benefit Life Company  
North Light Specialty Insurance Company (North Light)  
Northbrook Indemnity Company  
Surety Life Insurance Company

### ALLY INSURANCE HOLDINGS, INC.

CIM Insurance Corporation  
MIC Property and Casualty Insurance Corporation  
Motors Insurance Corporation

### AMERCO CORP. GROUP

Amerco Corp.  
North American Fire & Casualty Insurance Company  
Repwest Insurance Company

### AMERICAN ALLIANCE CASUALTY COMPANY

### AMERICAN FAMILY INSURANCE GROUP

American Family Insurance Company  
American Family Life Insurance Company  
American Family Mutual Insurance Company  
American Standard Insurance Company of Ohio

American Standard Insurance Company of Wisconsin  
General Automobile Insurance Company, Inc.  
Homesite Indemnity Company  
Homesite Insurance Company  
Homesite Insurance Company of California  
Homesite Insurance Company of Florida  
Homesite Insurance Company of Georgia  
Homesite Insurance Company of Illinois  
Homesite Insurance Company of New York  
Homesite Insurance Company of the Midwest  
Homesite Lloyds of Texas  
Midvale Indemnity Company  
Permanent General Assurance Corporation  
Permanent General Assurance Corporation of Ohio

### AMERICAN MODERN INSURANCE GROUP

American Family Home Insurance Company  
American Modern Home Insurance Company  
American Modern Insurance Company of Florida  
American Modern Lloyds Insurance Company  
American Modern Select Insurance Company  
American Modern Surplus Lines Insurance Company  
American Southern Home Insurance Company  
American Western Home Insurance Company  
First Marine Insurance Company

### AMERICAN NATIONAL P&C GROUP

American National County Mutual Insurance Company  
American National General Insurance Company  
American National Lloyds Insurance Company  
American National Property and Casualty Company  
Anpac Louisiana Insurance Company  
Farm Family Casualty Insurance Company  
Pacific Property & Casualty Company  
United Farm Family Insurance Company

### AMERICAN ROAD INSURANCE COMPANY, INC. (TARIC)

### AMERIPRISE INSURANCE COMPANY

Ameriprise Insurance Company  
IDS Property Casualty Insurance Company

### AMICA MUTUAL GROUP

Amica Life Insurance Company  
Amica Lloyds of Texas  
Amica Mutual Insurance Company  
Amica Property and Casualty Insurance Company

### ANCHOR INSURANCE HOLDINGS GROUP

Anchor General Insurance Company  
Pacific Star Insurance Company

### ARBELLA INSURANCE GROUP

Arbella Indemnity Insurance Company  
Arbella Mutual Insurance Company  
Arbella Protection Insurance Company, Inc.  
Commonwealth Mutual Insurance Company  
Commonwealth Reinsurance Company  
Covenant Insurance Company

### ASCENDANT COMMERCIAL INSURANCE COMPANY

ASSURANCEAMERICA INSURANCE COMPANY

### ASSURANT SOLUTIONS

American Bankers Insurance Company of Florida  
American Bankers Life Assurance 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

Auto-Owners Insurance Company  
Home-Owners Insurance Company  
Owners Insurance Company  
Property-Owners Insurance Company  
Southern-Owners Insurance Company

### BALDWIN & LYONS GROUP

Protective Insurance Company  
Sagamore Insurance Company

### BCS INSURANCE GROUP

4Ever Life Insurance Company  
BCS Insurance Company  
Plans Liability Insurance Company

### BERKSHIRE HATHAWAY INSURANCE GROUP

Columbia Insurance Company  
GEICO Advantage Insurance Company  
GEICO Casualty Company  
GEICO Choice Insurance Company  
GEICO County Mutual Insurance Company  
GEICO General Insurance Company  
GEICO Indemnity Company  
GEICO Secure Insurance Company  
Government Employees Insurance Company  
National Fire & Marine Insurance Company  
National Indemnity Company  
National Indemnity Company of Mid-America  
National Indemnity Company of the South  
National Liability & Fire Insurance Company  
Seaworthy Insurance Company - BoatUS

### BRETHREN MUTUAL INSURANCE COMPANY, THE

### BRICKSTREET MUTUAL INSURANCE COMPANY

BrickStreet Mutual 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

#### 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

#### 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

#### 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

#### CONCORD GROUP INSURANCE COMPANIES

Concord General Mutual Insurance Company  
Green Mountain Insurance Company, Inc.  
State Mutual Insurance Company (ME)

Sunapee Mutual Fire Insurance Company  
Vermont Accident Insurance Company, Inc.

#### COREPOINTE INSURANCE COMPANY

#### CORNERSTONE NATIONAL INSURANCE COMPANY

#### COUNTRY-WIDE INSURANCE COMPANY

#### CRUSADER INSURANCE COMPANY

#### CSAA INSURANCE GROUP, 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.

#### CURE AUTO INSURANCE

#### DIRECT AUTO 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

#### DONEGAL INSURANCE GROUP

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

#### DTRIC INSURANCE COMPANY, LIMITED

#### ELECTRIC INSURANCE COMPANY

#### ELEPHANT INSURANCE COMPANY

#### EMC INSURANCE COMPANIES

Dakota Fire Insurance Company  
EMC Insurance Companies  
EMC Property and Casualty Company  
EMC Reinsurance Company  
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

#### EVEREST RE GROUP

Everest Indemnity Insurance Company  
Everest National Insurance Company  
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, The  
United States Fire Insurance Company  
Zenith Insurance Company  
Zenith Star Insurance Company  
ZNAT Insurance Company

#### FALCON INSURANCE GROUP

#### FARMERS INSURANCE EXCHANGE

21st Century Advantage Insurance Company  
21st Century Assurance Company  
21st Century Auto Insurance Company of New Jersey  
21st Century Casualty Company  
21st Century Centennial Insurance Company  
21st Century Indemnity Insurance Company  
21st Century Insurance Company  
21st Century Insurance Company of the Southwest  
21st Century National Insurance Company, Inc.  
21st Century North America Insurance Company  
21st Century Pacific Insurance Company  
21st Century Pinnacle Insurance Company of New Jersey  
21st Century Preferred Insurance Company  
21st Century Premier Insurance Company  
21st Century Superior Insurance Company of California, Inc.

American Federation Insurance Company  
American Pacific Insurance Company, Inc.  
Bristol West Casualty Insurance Company  
Bristol West Insurance Company  
Bristol West Preferred Insurance Company  
Civic Property and Casualty Company  
Coast National Insurance Company  
Exact Property and Casualty Company  
Farmers Insurance Company of Arizona  
Farmers Insurance Company of Idaho  
Farmers Insurance Company of Oregon  
Farmers Insurance Company of Washington  
Farmers Insurance Company, Inc.  
Farmers Insurance Exchange  
Farmers Insurance Hawaii, Inc.  
Farmers Insurance of Columbus, Inc.  
Farmers New Century Insurance Company  
Farmers New World Life Insurance Company  
Farmers Reinsurance Company  
Farmers Texas County Mutual Insurance Company  
Fire Insurance Exchange  
Foremost County Mutual Insurance Company  
Foremost Insurance Company of Grand Rapids, Michigan  
Foremost Lloyds of Texas  
Foremost Property and Casualty Insurance Company  
Foremost Signature Insurance Company  
Illinois Farmers Insurance Company  
Mid-Century Insurance Company  
Mid-Century Insurance Company of Texas  
Neighborhood Spirit Property and Casualty Company  
New Hampshire Indemnity Company, Inc.  
Security National Insurance Company (FL)  
Texas Farmers Insurance Company  
Truck Insurance Exchange

Foremost Lloyds of Texas  
Foremost Property and Casualty Insurance Company  
Foremost Signature Insurance Company  
Illinois Farmers Insurance Company  
Mid-Century Insurance Company  
Mid-Century Insurance Company of Texas  
Neighborhood Spirit Property and Casualty Company  
New Hampshire Indemnity Company, Inc.  
Security National Insurance Company (FL)  
Texas Farmers Insurance Company  
Truck Insurance Exchange

#### FBL FINANCIAL GROUP, INC.

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

#### FCCI INSURANCE GROUP, INC.

Brieffield 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

#### FIRST ACCEPTANCE INSURANCE GROUP

First Acceptance Insurance Company of Georgia, Inc.  
First Acceptance Insurance Company of Tennessee  
First Acceptance Insurance Company, Inc.

#### FIRST AMERICAN CORPORATION

First American Home Buyers Protection Corp  
First American Property & Casualty Insurance Company  
First American Specialty Insurance Company

#### FIRST CHICAGO INSURANCE COMPANY

#### FLORISTS' MUTUAL GROUP

Florists' Insurance Company  
Florists' Mutual Insurance Company

#### FORTEGRA FINANCIAL, INC.

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

#### FOUNDERS INSURANCE COMPANY

#### FRANKENMUTH GROUP

Ansur America Insurance Company  
Asure Worldwide Insurance Company  
Fortuity Insurance Company  
Frankenmuth Mutual Insurance Company  
Patriot Insurance Company

#### GEORGIA FARM BUREAU GROUP

Georgia Farm Bureau Casualty Insurance Company  
Georgia Farm Bureau Mutual Insurance Company

#### GEOVERA HOLDINGS INC., GROUP

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

#### GERMANIA MUTUAL GROUP

Germania Farm Mutual Insurance Association  
Germania Fire & Casualty Company  
Germania Insurance Company  
Germania Select Insurance Company  
Texas Heritage Insurance Company

#### 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

#### GUIDEONE INSURANCE

GuideOne America Insurance Company  
GuideOne American Life Insurance Company  
GuideOne Elite Insurance Company  
GuideOne Life Insurance Company  
GuideOne Lloyds Insurance Company  
GuideOne Mutual Insurance Company  
GuideOne National Insurance Company  
GuideOne Property & Casualty Insurance Company  
GuideOne Specialty Mutual Insurance Company

#### HALLMARK FINANCIAL SERVICES, INC.

American Hallmark Insurance Company of Texas  
Hallmark County Mutual Insurance Company  
Hallmark Insurance Company  
Hallmark National Insurance Company  
Hallmark Specialty Insurance Company  
Texas Builders Insurance Company

#### HANOVER INSURANCE GROUP

AIX Specialty Insurance Company  
Allmerica Financial Alliance Insurance Company  
Allmerica Financial Benefit Insurance Company  
Campmed Casualty and Indemnity  
Citizens Insurance Company of America  
Citizens Insurance Company of Illinois  
Citizens Insurance Company of Ohio  
Citizens Insurance Company of the Midwest  
Hanover American Insurance Company  
Hanover Insurance Company  
Hanover Lloyd's Insurance Company  
Hanover National Insurance Company  
Hanover New Jersey Insurance Company  
Massachusetts Bay Insurance Company  
NOVA Casualty Company  
Professionals Direct Insurance Company  
Verlan Fire Insurance Company, MD

#### HARFORD MUTUAL INSURANCE COMPANIES, THE

Firstline National Insurance Company  
Harford Mutual Insurance Companies, The

#### 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  
Avenco Insurance Company  
HCC Specialty Insurance Company  
Houston Casualty Company  
Pioneer General Insurance Company  
United States Surety Company  
US Specialty Insurance Company

#### HIGHMARK, INC.

Highmark Casualty Insurance Company  
HM Casualty Insurance Company

#### HISCOX INSURANCE GROUP

Hiscox Insurance Company, Inc.

#### 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.

#### IAT

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

#### ICW GROUP

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

#### IFA INSURANCE COMPANY

#### IMT GROUP, THE

IMT Insurance Company (Mutual)  
Wadena Insurance Company

#### INFINITY PROPERTY & CASUALTY INSURANCE GROUP

Hillstar Insurance Company  
Infinity Assurance Insurance Company  
Infinity Auto Insurance Company  
Infinity Casualty Insurance Company

Infinity County Mutual Insurance Company  
Infinity Indemnity Insurance Company  
Infinity Insurance Company  
Infinity Preferred Insurance Company  
Infinity Safeguard Insurance Company  
Infinity Security Insurance Company  
Infinity Select Insurance Company  
Infinity Standard Insurance Company

#### INSUREMAX INSURANCE COMPANY

#### INTERBORO INSURANCE COMPANY

AutoOne Insurance Company  
AutoOne Select Insurance Company

#### INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB

AAA Texas County Mutual Insurance Company  
Auto Club Casualty Company  
Auto Club Indemnity Company  
Automobile Club of Southern California Life Insurance Company

#### INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB – AUTOMOBILE CLUB OF MO

Auto Club Family Insurance Company  
Automobile Club Inter-Insurance Exchange

#### ISLAND INSURANCE GROUP

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

#### KEMPER CORPORATION

Alpha Property & Casualty Insurance Company  
Capital County Mutual Fire Insurance Company  
Financial Indemnity Company  
Kemper  
Kemper Direct Insurance Company  
Kemper Home Services  
Kemper Preferred  
Kemper Specialty  
Merastar Insurance Company  
Mutual Savings Fire Insurance Company  
National Merit Insurance Company  
Old Reliable Casualty Company  
Response Insurance Company  
Response Worldwide Direct Auto Insurance Company  
Response Worldwide Insurance Company  
Unitrin National Fire Insurance Company  
Unitrin Advantage Insurance Company  
Unitrin Auto and Home Insurance Company  
Unitrin County Mutual Insurance Company  
Unitrin Direct Property & Casualty Company  
Unitrin Preferred Insurance Company  
Unitrin Safeguard Insurance Company  
Valley Insurance Company  
Valley Property & Casualty Insurance Company  
Warner Insurance Company

#### KENTUCKY EMPLOYERS' MUTUAL INSURANCE (KEMI)

#### KENTUCKY FARM BUREAU GROUP

FB Insurance Company  
Kentucky Farm Bureau Mutual Insurance Company

#### KEY INSURANCE COMPANY

#### KINGSTONE INSURANCE COMPANY

#### KINGSWAY AMERICA GROUP

Mendakota Insurance Company  
Mendota Insurance Company

#### LANCER INSURANCE GROUP

Lancer Insurance Company  
North Sea Insurance Company

#### LEBANON VALLEY INSURANCE COMPANY

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance Association  
Netherlands Insurance Company  
North Pacific Insurance Company  
Ohio Casualty Insurance Company, The  
Ohio Security Insurance Company  
Oregon Automobile Insurance Company  
Peerless Indemnity Insurance Company  
Peerless Insurance Company  
Safeco Insurance Company of America  
Safeco Insurance Company of Illinois  
Safeco Insurance Company of Indiana  
Safeco Insurance Company of Oregon  
Safeco Lloyds Insurance Company  
Safeco National Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### LIBERTY MUTUAL GROUP

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas  
American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
Golden Eagle Insurance Corporation  
Hawkeye Security Insurance Company  
Indiana Insurance Company  
Insurance Company of Illinois  
Liberty County Mutual Insurance Company  
Liberty Insurance Corporation  
Liberty Insurance Underwriters, Inc.  
Liberty Life Assurance Company of Boston  
Liberty Lloyds of Texas  
Liberty Mutual Fire Insurance Company  
Liberty Mutual Insurance Company  
Liberty Mutual Mid-Atlantic Insurance Company  
Liberty Mutual Personal Insurance Company  
Liberty Northwest Insurance Corporation  
Liberty Personal Insurance Company  
Liberty Surplus Insurance Corporation  
LM General Insurance Company  
LM Insurance Corporation  
LM Property and Casualty Insurance Company  
Mid-American Fire & Casualty Company  
Midwestern Indemnity Company, The  
Montgomery Mutual Insurance Company, The  
National Insurance



Commerce West Insurance Company  
MAPFRE Insurance Company  
MAPFRE Insurance Company of Florida  
MAPFRE Insurance Company of New York

#### MARKEL CORPORATION GROUP

Altera America Insurance Company  
Altera Excess & Surplus Insurance Company  
Altera Reinsurance USA Inc  
Associated International Insurance Company  
Deerfield Insurance Company  
Essentia Insurance Company  
Essex Insurance Company  
Evanston Insurance Company  
FirstComp Insurance Company  
Markel American Insurance Company  
Markel Insurance Company

#### MARYLAND AUTOMOBILE INSURANCE FUND

#### MAYA ASSURANCE COMPANY

#### MEMIC GROUP

Maine Employers' Mutual Insurance Company  
MEMIC Casualty Company  
MEMIC Indemnity Company

#### MERCHANTS INSURANCE GROUP

Merchants Mutual Insurance Company  
Merchants National Insurance Company  
Merchants Preferred Insurance Company

#### MERCURY GENERAL GROUP

American Mercury Insurance Company  
American Mercury Lloyds Insurance Company  
California Automobile Insurance Company  
California General Underwriters Insurance Company  
Mercury Casualty Company  
Mercury County Mutual Insurance Company  
Mercury Indemnity Company of America  
Mercury Indemnity Company of Georgia  
Mercury Insurance Company  
Mercury Insurance Company of Florida  
Mercury Insurance Company of Georgia  
Mercury Insurance Company of Illinois  
Mercury National Insurance Company  
Workmen's Auto Insurance Company

#### METLIFE AUTO & HOME GROUP

Economy Fire & Casualty Company  
Economy Preferred Insurance Company  
Economy Premier Assurance Company  
Metropolitan Casualty Insurance Company  
Metropolitan Direct Property and Casualty Insurance Company  
Metropolitan Group 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

#### MIITSUI SUMITOMO GROUP

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

#### MOTORISTS INSURANCE GROUP, THE

Consumers Insurance USA, Inc.  
Iowa American Insurance Company  
Iowa Mutual Insurance Company  
MICO Insurance Company  
Motorists Life Insurance Company  
Motorists Commercial Mutual Insurance Company  
Motorists Mutual Insurance Company  
Phenix Mutual Fire Insurance Company  
Wilson Mutual Insurance Company

#### MUNICH RE AMERICA, INC.

American Alternative Insurance Corporation  
Hartford Steam Boiler Inspection and Insurance Company  
Hartford Steam Boiler Inspection and Insurance Company of CT  
Princeton Excess & Surplus Lines Insurance Company

#### NATIONAL GENERAL INSURANCE MANAGEMENT CORPORATION

Agent Alliance Insurance Company  
Imperial Fire and Casualty Insurance Company  
Integon Casualty Insurance Company  
Integon General Insurance Corporation  
Integon Indemnity Corporation  
Integon National Insurance Company  
Integon Preferred Insurance Company  
MIC General Insurance Corporation  
National Automotive Insurance Company  
National General Assurance Company  
National General Insurance Company  
National General Insurance Company Online, Inc.  
National General Insurance Holding Corporation  
New South Insurance Company  
Personal Express Insurance Company

#### NATIONS INSURANCE COMPANY

#### NATIONWIDE INSURANCE COMPANIES

Allied Insurance Company of America  
ALLIED Property and Casualty Insurance Company  
AMCO Insurance Company  
Colonial County Mutual Insurance Company  
Crestbrook Insurance Company  
Depositors Insurance Company  
Farmland Mutual Insurance Company  
Freedom Specialty Insurance Company  
Harleysville Insurance Company  
Harleysville Insurance Company of New Jersey  
Harleysville Insurance Company of New York  
Harleysville Lake States Insurance Company  
Harleysville Life Insurance Company  
Harleysville Preferred Insurance Company  
Harleysville Worcester Insurance Company  
National Casualty Company  
Nationwide Affinity Insurance Company of America  
Nationwide Agribusiness Insurance Company  
Nationwide Assurance Company  
Nationwide General Insurance Company  
Nationwide Indemnity Company  
Nationwide Insurance Company of America  
Nationwide Insurance Company of Florida  
Nationwide Lloyds  
Nationwide Mutual Fire Insurance Company  
Nationwide Mutual Insurance Company  
Nationwide Property and Casualty Insurance Company  
Scottsdale Indemnity Company  
Scottsdale Insurance Company  
Scottsdale Surplus Lines Insurance Company  
Titan Indemnity Company  
Titan Insurance Company  
Veterinary Pet Insurance Company  
Victoria Automobile Insurance Company  
Victoria Fire and Casualty Company

Victoria National Insurance 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, Inc.

#### 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

#### OCEAN HARBOR GROUP

Ocean Harbor Casualty Insurance Company  
Safe Harbor Insurance Company  
Zephyr Insurance Company, Inc.

#### OHIO INDEMNITY COMPANY

#### OKLAHOMA FARM BUREAU GROUP

AgSecurity Insurance Company  
Oklahoma Farm Bureau Mutual Insurance Company

#### ONEBEACON INSURANCE GROUP

Atlantic Specialty Insurance  
Homeland Insurance Company of New York

#### OOIDA RISK RETENTION GROUP, INC.

Commercial Truck Claims Management

#### PARAMOUNT INSURANCE COMPANY—MD

Paramount Insurance Company

#### PEACHTREE CASUALTY INSURANCE COMPANY

#### PEKIN INSURANCE GROUP

Farmers Automobile Insurance Association  
Pekin Insurance Company

#### PINNACOL ASSURANCE

#### PLYMOUTH ROCK COMPANIES

Bunker Hill Insurance Company  
Mt. Washington Assurance Corporation  
Pilgrim Insurance Company  
Plymouth Rock Assurance Corporation

#### PMA CAPITAL CORPORATION

Manufacturers Alliance Insurance Company  
Pennsylvania Manufacturers' Association  
Insurance Company  
Pennsylvania Manufacturers Indemnity Company

#### PREFERRED MUTUAL INSURANCE COMPANY

#### PROASSURANCE CORPORATION

Allied Eastern Indemnity Company  
American Medical Insurance Exchange  
Eastern Advantage Assurance Company  
Eastern Alliance Insurance Company  
MEDMARC Casualty Insurance Company  
Noetic Specialty Insurance Company  
PACO Assurance Company, Inc.

Podiatry Insurance Company of America  
ProAssurance Casualty Company  
ProAssurance Indemnity Company, Inc.  
ProAssurance Specialty Insurance Company, Inc.

#### PROGRESSIVE GROUP

Artisan and Truckers Casualty Company  
Drive New Jersey Insurance Company  
Mountain Laurel Assurance Company  
National Continental Insurance Company  
Progressive Advanced Insurance Company  
Progressive American Insurance Company  
Progressive Bayside Insurance Company  
Progressive Casualty Insurance Company  
Progressive Casualty Insurance Company - CT  
Progressive Choice Insurance Company  
Progressive Classic Insurance Company  
Progressive Commercial Casualty Company  
Progressive County Mutual Insurance Company  
Progressive Direct Insurance Company  
Progressive Direct Insurance Company - CT  
Progressive Express Insurance Company  
Progressive Freedom Insurance Company  
Progressive Garden State Insurance Company  
Progressive Group of Insurance Companies - CT  
Progressive Gulf Insurance Company  
Progressive Hawaii Insurance Corporation  
Progressive Marathon Insurance Company  
Progressive Max Insurance Company  
Progressive Max Insurance Company - CT  
Progressive Michigan Insurance Company  
Progressive Mountain Insurance Company  
Progressive Northern Insurance Company  
Progressive Northern Insurance Company - CT  
Progressive Northwestern Insurance Company  
Progressive Paloverde Insurance Company  
Progressive Preferred Insurance Company  
Progressive Premier Insurance Company of Illinois  
Progressive Security Insurance Company  
Progressive Select Insurance Company  
Progressive Southeastern Insurance Company  
Progressive Specialty Insurance Company  
Progressive Specialty Insurance Company - CT  
Progressive Universal Insurance Company of Illinois  
Progressive West Insurance Company  
United Financial Casualty Company  
United Financial Casualty Company - CT

Progressive Express Insurance Company (MUSIC)  
Selective Auto Insurance Company of New Jersey  
Selective Insurance Company of America  
Selective Insurance Company of New England  
Selective Insurance Company of New York  
Selective Insurance Company of South Carolina  
Selective Insurance Company of the Southeast  
Selective Way Insurance Company

#### SHELTER INSURANCE COMPANIES

American Shield Insurance Company  
Haulers Insurance Company, Inc.  
Shelter General Insurance Company  
Shelter Mutual Insurance Company  
Shelter Reinsurance Company

#### SOMPO JAPAN INSURANCE, INC.

Sompo Japan Fire and Marine Insurance Company of America  
Sompo Japan Insurance Company of America

#### SOUTHERN FINANCIAL INSURANCE GROUP

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

#### SPRINGFIELD INSURANCE COMPANY

#### STANDARD MUTUAL INSURANCE COMPANY

#### STAR CASUALTY INSURANCE COMPANY

#### STARR COMPANIES

Starr Indemnity & Liability Company

#### STATE AUTOMOBILE INSURANCE COMPANIES

American Compensation Insurance Company  
Beacon Lloyds Insurance Company  
Beacon National Insurance Company  
Bloomington Compensation Insurance Company  
Farmers Casualty Insurance Company  
First Preferred Insurance Company  
Litchfield Mutual Fire Insurance Company  
Meridian Citizens Mutual Insurance Companies  
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

#### RESPONSIVE AUTO INSURANCE COMPANY

#### RIDER INSURANCE COMPANY

Contractors Bonding Insurance Company  
Mt. Hawley Insurance Company  
RI Insurance Company

#### SAFE AUTO INSURANCE COMPANY

#### SAFETY GROUP

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

#### SAFeway INSURANCE GROUP

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

#### SECURITY FIRST INSURANCE COMPANY

#### SELECTIVE INSURANCE GROUP

Mesa Underwriters Specialty Insurance Company (MUSIC)  
Selective Auto Insurance Company of New Jersey  
Selective Insurance Company of America  
Selective Insurance Company of New England  
Selective Insurance Company of New York  
Selective Insurance Company of South Carolina  
Selective Insurance Company of the Southeast  
Selective Way Insurance Company

#### SENTRY INSURANCE GROUP

Dairyland County Mutual Insurance Company of Texas  
Dairyland Insurance Company  
Middlesex Insurance Company  
Patriot General Insurance Company  
Peak Property and Casualty Insurance Corporation  
Sentry Casualty Company  
Sentry Insurance A Mutual Company  
Sentry Lloyds of Texas  
Sentry Select Insurance Company  
Viking County Mutual Insurance Company  
Viking Insurance Company of Wisconsin

#### SHELTER INSURANCE COMPANIES

American Shield Insurance Company  
Haulers Insurance Company, Inc.  
Shelter General Insurance Company  
Shelter Mutual Insurance Company  
Shelter Reinsurance Company

#### SOMPO JAPAN INSURANCE, INC.

Sompo Japan Fire and Marine Insurance Company of America  
Sompo Japan Insurance Company of America

#### SOUTHERN FINANCIAL INSURANCE GROUP

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

#### SPRINGFIELD INSURANCE COMPANY

#### STANDARD MUTUAL INSURANCE COMPANY

#### STAR CASUALTY INSURANCE COMPANY

#### STARR COMPANIES

Starr Indemnity & Liability Company

#### STATE AUTOMOBILE INSURANCE COMPANIES

American Compensation Insurance Company  
Beacon Lloyds Insurance Company  
Beacon National Insurance Company  
Bloomington Compensation Insurance Company  
Farmers Casualty Insurance Company  
First Preferred Insurance Company  
Litchfield Mutual Fire Insurance Company  
Meridian Citizens Mutual Insurance Companies  
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

#### SAFeway INSURANCE GROUP

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

Provision State Insurance Company  
Rockhill Insurance Company  
State Auto Florida Insurance Company  
State Auto Insurance Company of Ohio  
State Auto Insurance Company of Wisconsin  
State Auto Property and Casualty Insurance Company  
State Automobile Mutual Insurance Company

#### STATE COMPENSATION INSURANCE FUND OF CA

#### STATE FARM GROUP

State Farm County Mutual Insurance Company of Texas  
State Farm Fire and Casualty Company  
State Farm Florida Insurance Company  
State Farm General Insurance Company  
State Farm Guaranty Insurance Company  
State Farm Indemnity Company  
State Farm Lloyds  
State Farm Mutual Automobile Insurance Company

#### STERLING CASUALTY INSURANCE COMPANY

#### STILLWATER INSURANCE GROUP

Stillwater Insurance Company  
Stillwater Property and Casualty Insurance Company

#### STRICKLAND INSURANCE GROUP

Atlantic Casualty Insurance Company  
Coastal Casualty Insurance Company

#### SUTTER INSURANCE COMPANY

#### SWISS RE GROUP

Facility Insurance Corporation  
First Specialty Insurance Corporation  
North American Capacity Insurance Company  
North American Elite Insurance Company  
North American Specialty Insurance Company  
Swiss Reinsurance America Corporation  
Washington International Insurance Company  
Westport Insurance

#### TEXAS FARM BUREAU MUTUAL GROUP

Farm Bureau County Mutual Insurance Company of Texas  
Texas Farm Bureau Casualty Insurance Company  
Texas Farm Bureau Mutual Insurance Company  
Texas Farm Bureau Underwriters (a reciprocal)

#### TOKIO MARINE GROUP

TM Specialty Insurance Company  
TNUS Insurance Company  
Tokio Marine America Insurance Company  
Trans Pacific Insurance Company

#### TOPA INSURANCE GROUP

Topa Insurance Company

#### TOWER GROUP COMPANIES

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

#### TOWER HILL INSURANCE GROUP, LLC

Omega Insurance Company  
Tower Hill Preferred Insurance Company  
Tower Hill Prime Insurance Company  
Tower Hill Select Insurance Company  
Tower Hill Signature Insurance Company

#### TOYOTA MOTOR INSURANCE COMPANY

AMERICAN EQUITY SPECIALTY INSURANCE COMPANY  
AMERICAN EQUITY INSURANCE COMPANY

American Equity Specialty Insurance 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  
Gulf Underwriters Insurance Company  
Northfield Insurance Company  
Northland Casualty Company  
Northland Insurance Company  
Phoenix Insurance Company, The  
Premier Insurance Company of Massachusetts, The  
Select Insurance Company  
St. Paul Fire and Casualty 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, The  
TravCo Insurance Company  
Travelers Casualty and Surety Company  
Travelers Casualty and Surety Company of America  
Travelers Casualty Company of Connecticut  
Travelers Casualty Company, The  
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, 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

#### 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 PROPERTY AND CASUALTY 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

#### UNIVERSAL INSURANCE HOLDINGS, INC.

American Platinum Property and Casualty Insurance Company  
Universal Property and Casualty Insurance

#### UTICA FIRST INSURANCE COMPANY

#### WAWANESA INSURANCE GROUP

Wawanesa General Insurance Company  
Wawanesa Mutual Insurance Company

#### WELLINGTON INSURANCE COMPANY

#### WESTERN GENERAL INSURANCE COMPANY

#### WESTERN NATIONAL MUTUAL GROUP

American Freedom Insurance Company  
Arizona Automobile Insurance Company  
Pioneer Specialty Insurance Company  
Umiluk Insurance Company  
Western Home Insurance Company  
Western National Assurance Company  
Western National Mutual Insurance Company

#### WESTERN SERVICE CONTRACT GROUP

Pacific Specialty Insurance Company  
Pacific Specialty Property and 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

#### WRC GROUP OF COMPANIES, THE

1st Auto & Casualty Insurance Company  
Wisconsin Reinsurance Corp.

#### ZURICH NORTH AMERICA

American Guarantee and Liability Insurance Company  
American Zurich Insurance Company  
Assurance Company of America  
Colonial American Casualty and Surety Company  
Empire Fire and Marine Insurance Company  
Empire Indemnity Insurance Company  
Fidelity and Deposit Company of Maryland  
Maryland Casualty Company  
Northern Insurance Company of New York  
Steadfast Insurance Company  
Universal Underwriters Insurance Company  
Universal Underwriters of Texas Insurance Company  
Zurich American Insurance Company  
Zurich American Insurance Company of Illinois



# Associate Member Companies

**ADVANTAGE OPKO, LLC**  
Advantage Rent A Car

**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, INC.**  
QCSA Holdings, Inc.

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

**ENTERPRISE HOLDINGS**  
Enterprise Rent-A-Car  
National Car Rental  
Vanguard Car Rental USA, Inc. (includes Alamo Rent A Car)

**FOX RENT A CAR**

**GALPIN MOTORS, INC.**

**HERTZ CORPORATION, THE**  
Dollar Thrifty Automotive Group, Inc.  
Hertz Company, The

**INSURANCE AUTO AUCTIONS, INC.**

**KEENAN AND ASSOCIATES AND REGENCY, A DIVISION OF KEENAN**

**MANHEIM**

**MOTOR VEHICLE ACCIDENT INDEMNIFICATION CORPORATION (MVAIC)**

**NEW JERSEY PROPERTY-LIABILITY INSURANCE GUARANTY ASSOCIATION**

**SIXT RENT A CAR**

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

# Strategic Partners

**BOAT HISTORY REPORT (BHR)**

**INTERTEL**

**SAFELITE SOLUTIONS, LLC**

**SOCIAL INTELLIGENCE CORP.**

# FINANCIAL STATEMENTS

## Statements of Financial Position

	Years ended December 31,	
	2015	2014
<b>ASSETS</b>		
Current assets	\$6,083,341	\$6,859,742
Investments	34,895,811	36,573,705
Property and equipment (net)	1,559,905	2,034,660
Other assets	114,642	120,352
<b>TOTAL ASSETS</b>	<b>\$42,653,699</b>	<b>\$45,588,459</b>
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities	\$6,019,194	\$6,775,000
Capital lease obligation, net of current portion	55,274	196,621
Other long-term liabilities	553,207	126,655
Accrued pension costs	-	1,308,045
Accrued post-retirement benefits	15,423,000	16,636,000
<b>TOTAL LIABILITIES</b>	<b>22,050,675</b>	<b>25,042,321</b>
Unrestricted Net Assets	20,585,412	20,534,316
Temporarily Restricted Net Assets	17,612	11,822
<b>TOTAL NET ASSETS</b>	<b>20,603,024</b>	<b>20,546,138</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$42,653,699</b>	<b>\$45,588,459</b>

*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 Activities

	2015	2014
<b>REVENUES</b>		
Assessments and member services	\$48,065,252	\$46,052,264
Data related and strategic partnership	882,304	445,996
Investment dividends and interest	1,110,056	2,251,067
Net realized and unrealized gain (loss) on investments	(1,745,451)	(1,107,949)
Net assets released from restriction	-	319,186
Miscellaneous income	9,886	9,202
<b>TOTAL REVENUES</b>	<b>\$48,322,047</b>	<b>\$47,969,766</b>
<b>EXPENSES</b>		
Salaries	\$27,366,410	\$26,077,903
Retirement and employee benefits	9,457,251	7,732,780
Automobile operations	1,967,883	2,084,146
Dues and fees	1,910,885	1,878,417
Office expense	1,550,086	1,441,145
Technical fees and services	1,373,727	1,343,374
Travel and group meetings	843,330	1,142,623
Communications	825,865	887,082
Insurance	704,652	666,796
Computer and peripheral units	610,507	578,422
Other	2,714,355	2,604,587
<b>TOTAL EXPENSES</b>	<b>\$49,324,951</b>	<b>\$46,437,275</b>
Change in unrestricted net assets before pension and post-retirement-related change other than net periodic pension and post-retirement costs	(1,002,904)	1,532,491
Pension and post-retirement-related change other than net periodic pension and post-retirement costs	1,054,000	(6,496,105)
<b>CHANGE IN UNRESTRICTED NET ASSETS</b>	<b>51,096</b>	<b>(4,963,614)</b>
Restitution contribution	5,790	6,374
Net assets released from restriction	-	(319,186)
<b>CHANGE IN TEMPORARILY RESTRICTED NET ASSETS</b>	<b>5,790</b>	<b>(312,812)</b>
<b>CHANGE IN NET ASSETS</b>	<b>56,886</b>	<b>(5,276,426)</b>
Net assets, beginning of year	20,546,138	25,822,564
Net assets, end of year	\$20,603,024	\$20,546,138



# 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, 2015 and 2014, nine member organizations made up approximately 55% and 56%, respectively, of the 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 \$17,612 and \$11,822, respectively, as of December 31, 2015 and 2014 are available for the purpose of funding special operations in support of law enforcement and designated fraud-fighting activities.

## NICB CONSOLIDATED PENSION PLAN

The NICB has an unfunded commitment to the pension master trust at December 31, 2014, of \$1,308,045, as its pension liability was not fully funded. The NICB redeemed its investment in the master trust by transferring the plan assets to purchase a group annuity contract on May 19, 2015. The annuity cost at contract date was \$27,726,364 which includes annuity purchase price and contingency assessment, and market value of assets at \$24,321,331, requiring a payment to the Pension Plan for Insurance Organizations of \$3,405,033 to fully fund the annuity. Recognizing the liability of \$1,308,045 at the contract date, the net expense incurred in 2015 was \$2,096,988. The group annuity contract transaction resulted in no future pension obligations to the NICB.

## NICB POST-RETIREMENT PLAN

The NICB provides certain health care 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, 2015, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of \$742,000 and non-current liabilities of \$15,423,000 for a total benefit obligation of \$16,165,000.

## 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, NICB management believes that the ultimate liability for these matters, if any, will not have a material adverse effect on the NICB's 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).

# Program Services

	Years ended December 31,	
	2015	2014
<b>DATA ANALYTICS</b>		
Strategic	\$2,866,639	\$2,670,879
Tactical	1,940,241	1,723,528
Information aggregation and analysis	1,984,896	1,998,445
<b>TOTAL DATA ANALYTICS</b>	<b>6,791,776</b>	<b>6,392,852</b>
<b>INVESTIGATIONS</b>		
Domestic vehicle recovery	\$4,131,008	\$3,989,679
Repatriation	1,588,212	1,412,659
Major cases - vehicle	2,386,824	2,321,167
Major cases - property and casualty	3,521,935	3,418,124
Field investigations	5,806,686	5,631,312
Commercial fraud	1,167,491	1,118,500
Major medical fraud task forces	9,736,242	8,704,418
Law enforcement assistance	4,132,354	4,017,118
<b>TOTAL INVESTIGATIONS</b>	<b>32,470,752</b>	<b>30,612,977</b>
<b>TRAINING</b>		
Member company training	\$1,078,241	\$997,027
Law enforcement training	443,437	407,731
Internal training	444,536	409,539
NICTA	156,322	140,598
<b>TOTAL TRAINING</b>	<b>2,122,536</b>	<b>1,954,895</b>
<b>LEGISLATIVE ADVOCACY</b>	1,448,752	1,361,401
<b>PUBLIC AWARENESS</b>	1,186,065	1,044,553
<b>TOTAL PROGRAM SERVICES</b>	<b>44,019,881</b>	<b>41,366,678</b>
<b>ADMINISTRATIVE AND GENERAL</b>	5,305,070	5,070,597
<b>TOTAL FUNCTIONAL EXPENSES</b>	<b>\$49,324,951</b>	<b>\$46,437,275</b>



# BOARD OF GOVERNORS

Not Pictured: **MICHAEL W. HAWKINS**  
Vice President of Business Development  
Enterprise Holdings



**NANCY PIERCE, CHAIR**  
Regional P&C Vice President  
Government Employees Insurance  
Company (GEICO)



**MICHAEL J. PRANDI, VICE CHAIR**  
Insurance Operations Leader  
Westfield Group



**KENNETH E. ROSEN,  
IMMEDIATE PAST CHAIR**  
Senior Vice President—Chief Claims Officer  
USAA



**DAVID A. BANO**  
Senior Vice President—Chief Claims Officer  
Nationwide Insurance



**STEVE M. HATCH**  
Executive Vice President  
Chief Claims Officer  
Zurich North America



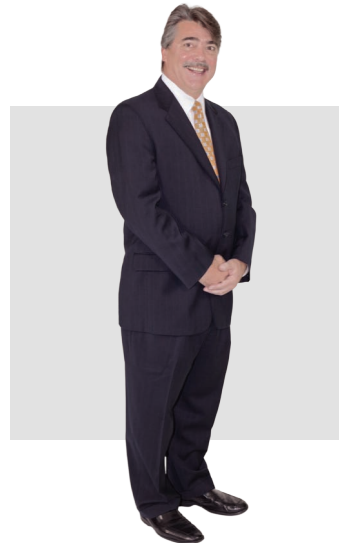
**JAMES MCSHEFFREY**  
Vice President of Claims Operations  
The Hanover Insurance Company



**MATTHEW C. MURPHY**  
Vice President, Claim Solutions &  
Analytics Division  
The Hartford Financial Services  
Group, Inc.



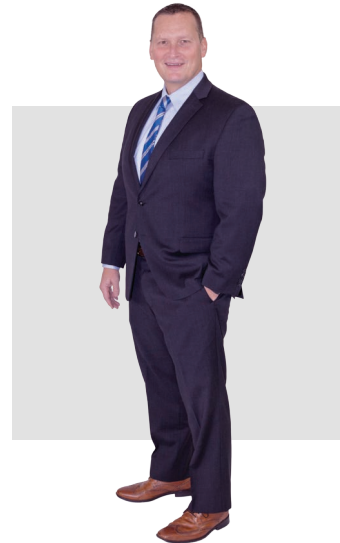
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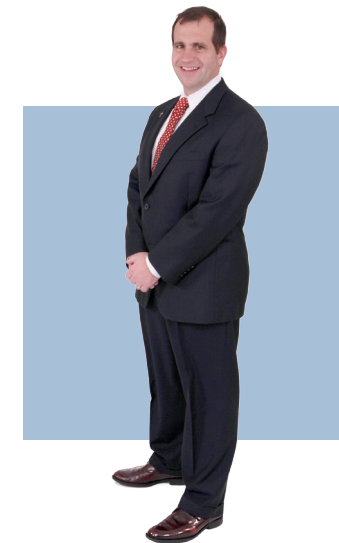
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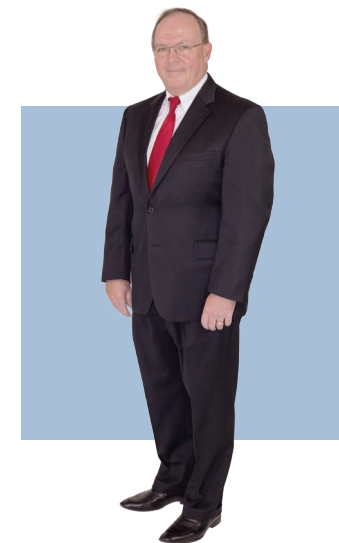
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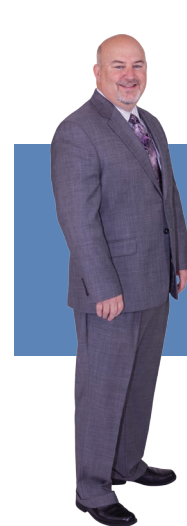
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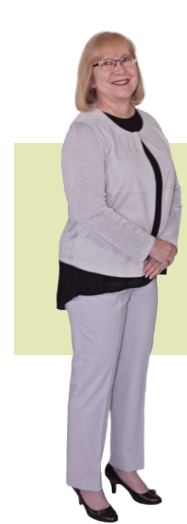
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