

**BRANCHING OUT**  
2013 ANNUAL REPORT



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## PRESIDENT'S LETTER

# What Comes Naturally to Us

After 101 years, we're confident the National Insurance Crime Bureau (NICB) has its roots firmly planted as the world's preeminent not-for-profit organization fighting insurance fraud and vehicle theft.

But when the ground we're rooted in is polluted by criminals who steal from our members and the American public, then you can be certain our branches will grow and strengthen to support our mission of leading a united effort of insurers, law enforcement agencies and public representatives in preventing and combating these crimes.

It's not uncommon for 100-year-old companies to become settled in their ways. That's natural for some. However, a "business as usual" mentality is an unnatural thought for the NICB and our 380-plus employees.

While we continue to deliver great results using time-proven techniques to combat medical fraud, vehicle theft and commercial insurance fraud, we're also branching out in how we identify crime trends and apply innovative solutions to them.

Take our license plate reader (LPR) program, for example. During the past several years, law enforcement resources in locales nationwide have been diverted from vehicle theft investigations to other priorities. Even though the NICB LPR program is a mature branch of our investigative and data analytics tree, we have strengthened it to support members' needs for continued vehicle theft vigilance. The result: NICB LPR recoveries have increased dramatically during the past four years, translating into 6,300 stolen vehicles being identified and returned to members in that time period. Concurrently, our Government Affairs group has closely monitored privacy legislative issues at state and federal levels to ensure

our LPR program fulfills its specialized crime-fighting mandate. Be sure to read more about our expanded LPR efforts in this report's Investigations section.

Unfortunately, while we've been branching out, so have insurance criminals. We are encountering greater instances of money laundering and related financial wrongdoing, global drug cartels and identity theft groups associated with property-casualty insurance crime, with fraudulent claim payments providing the financial fuel for other criminal enterprises. Organized rings today are not necessarily committing "fraud for fraud's sake," but rather to feed their broader criminal cravings.

In response, we're reaching out to organizations worldwide to establish collaborative working relationships, bring new expertise to the table, investigate cross-border cases, and create mutually stronger approaches to stopping organized criminal conspiracies. With encouragement from our Board of Governors and Advisors to the Board, the NICB is engaging even more with international vehicle theft investigators, health care fraud organizations, public sector agencies and identity theft experts to address these growing challenges.

From a membership perspective, we're also branching out beyond our traditional property-casualty insurance roots to other industries that can benefit from NICB programs, services and our century of expertise, such as the vehicle finance industry.

Here's a typical scenario affecting finance companies: A scam artist drives away from a luxury auto dealership after leasing or purchasing a new vehicle with dealer financing, and loads it into a cargo container for shipment overseas to eager black market customers willing to pay top dollar for the car. Since there's usually no insurable interest on the vehicle yet, the finance company or bank absorbs the loss.

Our vehicle interdiction efforts with dedicated special agents at locations like the Port of Los Angeles can help finance companies avoid huge losses, so our membership group is diligently promoting NICB Associate member opportunities to these organizations.

Branching out obviously creates greater demand on internal resources. The NICB employee base is growing, primarily with new investigators and analysts. Our human resources team worked with NICB department leaders during the past year to develop a unique staffing model that aligns hiring practices with the broader fraud-fighting framework. So, for example, when building our special agent ranks, we analyze the prosecutorial environment and look to deliver NICB resources to locales where fraud and theft cases are more likely to be prosecuted, thus closing the crime-fighting loop and directly benefiting members' interests.

We applied this staffing approach when making the decision in 2013 to create the Chicago Major Medical Fraud Task Force. We met with members of the Cook County, Ill., prosecutor's office to demonstrate our intentions and committed to putting NICB investigators and analysts to work in 2014 in a metropolitan area fraught with organized medical fraud problems. These investments will pay off for years to come as cases reach prosecutorial stages.

Thanks to your continued support and partnership, the NICB had a very solid start to our second century of service. We established ambitious stretch goals for the year, and NICB team members nationwide not only hit these metrics, but exceeded them in many instances. As you'll read in the pages to follow, this centenarian is not even close to getting complacent... and is certainly not afraid of branching out.

Because the way we see it, that's what comes naturally to us.



**JOSEPH H. WEHRLE, JR.**  
President and Chief Executive Officer



## DATA ANALYTICS

# Stringing Together New Solutions

We've all encountered situations where a thread hangs from a piece of clothing. The temptation is to pull the thread with the expectation it will break off on its own. But more likely, that thread will lead to another, and next thing you know our clothing starts to unravel.

Now imagine that process in reverse in which one thread builds upon another, but rather than unwinding, leads to something even stronger and more powerful.

That's the fundamental premise behind the NICB's emerging network analytical techniques. One seemingly insignificant investigative thread leads to another... and another... and yet another... ultimately stringing together a case or crime pattern that offers a significant return on investment for member companies. This approach can proactively identify fraud problems and unscrupulous claims before they become multi-million dollar behemoths.

One way our analysts apply emerging network methodologies is with major claim investigations. Instead of beginning their work with a top-down 30,000-foot perspective, Data Analytics team members examine claims patterns and linkages at more micro levels. We then

send our findings to members and NICB special agents, and based on their feedback to these small threads of information and data, piece together connections among them. Very quickly, we can create a virtual viral network of clues that can then be strung together for further analysis and investigation by NICB agents.

For example, using emerging network approaches in 2013, our analysts found a cluster of high-dollar stolen vehicles in Nevada that were illegally sold in another state. They also uncovered fraud rings exploiting minors in multiple staged accident and food poisoning claims. In this latter instance, a single member referral led to a broader network of eight claims that allowed us to build a case that was sent directly to a district attorney for prosecution.

The NICB Aggregated Medical Database (AMD) also bloomed further in 2013 with its expanded access to our entire membership, not just companies sharing data. As a result, we're experiencing greater member utilization of the analytical output and establishing more investigative leads from *MedAWARE*<sup>SM</sup> Alerts. Since its creation in 2011, the AMD has presented 1,975 leads that identified \$811 million in total-billed exposure.

In addition, based upon members' feedback, we reformatted the *MedAWARE* Alerts into an executive format style so readers can get to pertinent information faster than before. We also published a best practices guide that educates members on utilizing the alerts' features and helps them capitalize on their powerful analytical benefits.

Our long-standing *ForeCAST*<sup>SM</sup> Reports continued their makeover last year to a digital video approach. NICB members can now view these reports in either written format or as on-demand webinars from our members-only website accessible via tablet computers and smartphones. In 2013, *ForeCAST* Reports examined such hot topics and schemes as platelet rich plasma therapy fraud, epidural steroid injections, vehicle repair fraud, low-level laser therapy, metal theft and trigger point injections.

And finally, working with our Government Affairs Department, the NICB Data Analytics team contributed to the Healthcare Fraud Prevention Partnership (HFPP)

initiative by providing expert input on problematic medical billing code schemes and non-operational health care providers who exist on paper only, yet bill insurance companies for supposed patient visits.

A developing relationship with the Department of Health & Human Services, and Centers for Medicare & Medicaid Services included our participation on the HFPP's Data Analysis and Review Committee, which had a productive year in designing research benchmarks, monitoring study outcomes and facilitating technical aspects of the partnership's data exchanges. Our contributions have allowed the HFPP to progress in its mission of sharing data, information and best practices to fight health care fraud across the payer community. //

// QUESTIONABLE CLAIM SUBMISSIONS: 121,700

// MEDAWARE ALERTS PUBLISHED: 489

// FOREWARN<sup>SM</sup> ALERTS PUBLISHED: 2,199

// FORECAST REPORTS PUBLISHED: 71



INVESTIGATIONS

# Unlocking New Relationships

We recognized it at our founding in 1912 and haven't changed our position one iota since then: Relationships are key when investigating fraud and theft.

Since day one, we've planted deep roots with law enforcement organizations, public agencies and prosecutors who place unprecedented trust in our ability to detect, deter and stop insurance crimes. Today, we're unlocking new solutions through these relationships to deliver extraordinary membership results.

For years, the NICB has worked with General Motors (GM) and other automobile manufacturers to devise vehicle theft prevention solutions.

In 2013, we branched out into a new relationship with GM with a new key reader technology known as the Ted Kit. A microchip in the GM key stores critical data that can support stolen vehicle investigations, including vehicle identification numbers, the exact time the key was last used, vehicle mileage and whether duplicate keys have ever been made. GM had developed the basic technology, but needed an information partner to further validate the concept's applicability.

That's where the NICB and our 101 years of vehicle theft investigative expertise helped unlock new crime-fighting opportunities.

We are now testing this key reader technology with GM to determine if it can open the door to cutting-edge approaches of identifying vehicle theft patterns and schemes. There are currently only two decoders in the world that can interpret Ted Kit data... GM has one and the other is at the NICB. Through further development and analysis, GM hopes to make this technology commercially available in their vehicles in the near future, thus promoting anti-theft measures that benefit our members nationwide.

Another relationship that has branched out with an old friend stemmed from NICB responses to Superstorm Sandy that ravaged the East Coast in 2012 with approximately \$75 billion in damages. The Federal Emergency Management Agency (FEMA), which we've worked with on many natural disasters, approached us last year about creating a method for correlating federal disaster settlements with insurance claim payments.

This project's objective is to identify unscrupulous contractors who meander from one storm to the next offering to bury deductibles on home repair projects, or consumers who fraudulently double dip on insurance claims and disaster payments. We are now partnering with FEMA and the Department of Homeland Security to devise data sets that could ultimately create investigative leads involving multiple disasters.

Since 2010, we also have expanded our license plate reader (LPR) relationships to three companies that today use mobile reader technologies to collect millions of plate numbers nationwide. We cross-reference this collected data to uncover matches to stolen vehicles insured by our members participating in the LPR program.

The results of these relationships are reflected in the numbers: In 2010, the LPR program recovered 180 member vehicles. That grew to 1,504 in 2011; 2,136 the next year and 2,394 in 2013. These vehicles would likely never have been recovered without this technology and these partnerships.

Our field operations team tackled an expansive array of other issues and opportunities in 2013, including luxury vehicle thefts; rental car key switch ring activity; metal thefts; personal injury protection (PIP) fraud crimes in Florida, New York and Kentucky; as well as setting the groundwork for a new major medical fraud task force in Chicago. We hired additional special agents to support these and other investigative efforts nationwide.

As some of our veteran team members reach retirement, we're highly cognizant about bringing on a new generation of NICB investigators with the requisite skills to successfully navigate fraud and theft cases using advanced databases and software applications. We recognize that in order to continue to unlock progress in the field, we will need to balance our experience, relationships and technological prowess. //

// NICB AGENT VEHICLE RECOVERIES/ESTIMATED VALUE: 14,969/\$50,437,112

// NICB AGENT SPECIALIZED EQUIPMENT RECOVERIES/ESTIMATED VALUE: 1,161/\$17,358,952

// NICB AGENT CARGO THEFT PROPERTY RECOVERIES/ESTIMATED VALUE: 56/\$16,479,796

// MEMBER-REPORTED LOSS MITIGATION: \$45,508,281

// RESTITUTION/MEDICAL-RELATED RESTITUTION ORDERED: \$35,128,158



## TRAINING

# Reshaping Educational Cultures

When the NICB launched the Special Investigations Academy nearly 20 years ago, the culture of anti-fraud training techniques was fairly one-dimensional: Students physically went to classrooms for educational programming, which was not too different from the training approaches we began with members and law enforcement agencies 80 years earlier.

Our training methodologies have branched out since then into a virtual online world of knowledge that is culturally reshaping how NICB members and law enforcement agencies learn to fight fraud and vehicle theft crimes.

The NICB's first foray into online anti-fraud education, the National Insurance Crime Training Academy (NICTA), is a perennial bloomer. We've added courses, webcasts and educational modules to the academy year after year so that by the end of 2013, its curriculum numbered 38 tested courses and more than 100 online educational offerings. During the past year, we introduced two new NICTA courses on social media investigations, and modalities vs. procedures, both reflecting how investigators and claims professionals are pursuing new approaches to identifying insurance crime.

This past year was the academy's most successful ever, with 42,610 students enrolled in 99,000 online offerings. A 2013 survey that received responses from 12,000 NICTA students showed that 84 percent who had taken a NICTA course believed it helped them detect potential fraud in claims—the highest rate we've ever recorded. Further, many of our member companies have so deeply embraced NICTA's online education into their new claim representatives' training that it's now ingrained in their corporate culture.

Another cultural shift has been in how we deliver NICB fraud indicators. Several years ago, we began offering them through an interactive technology format, and in 2013 expanded this program so that in addition to desktop, laptop and tablet computers, the indicators can now be installed on member company intranet systems and downloaded to mobile devices. Members can today obtain interactive fraud indicators from the NICB Document Download Center or Apple App Store. Our approval last year as an Apple application developer allows us to continue developing mobile interactive fraud applications for iPhones, as well as Android devices.

Branching out upon NICB Data Analytics and Communications Department efforts, our Training group introduced FraudTips in 2013. NICB research studies and white papers are typically promoted via news releases and member communications. FraudTips now follows these endeavors with a range of NICB training tools that helps members combat crimes identified in the studies, including fraud indicators, NICTA courses and FraudSmart<sup>SM</sup> training programs. Last year, we released eight FraudTips addressing such topics as catastrophe, water mitigation, property claims and wildfire fraud. Member responses were very positive, with notable increases in document retrievals from our download center after each tip's announcement.

Our tree of anti-fraud knowledge budded further with the diversification of geo-specific training sessions—which

we launched for members in 2012—to new programs designed specifically for law enforcement professionals. NICB agents and training directors deliver geo-specific training on pertinent regional crime issues, and through these sessions, create forums for fraud fighters to convene and share insights.

And finally, our anti-fraud training library expanded in the past year with the addition of two new pocket guides covering cargo theft and staged/caused accidents. //

// MEMBER STUDENTS TRAINED IN FRAUDSMART CLASSROOM SESSIONS: **15,467**

// VALUE OF MEMBER CLASSROOM AND ONLINE TRAINING: **\$6,377,734**

// LAW ENFORCEMENT STUDENTS TRAINED IN FRAUDSMART CLASSROOM SESSIONS: **20,731**

// TRAINING AND JOB AID MATERIALS DISTRIBUTED AND DOWNLOADED: **25,000**

// VISITORS TO NICBTRAINING.ORG, THE NICB'S FREE LAW ENFORCEMENT TRAINING WEBSITE: **54,800**



LEGISLATIVE ADVOCACY

# Delivering a One-Two Punch

The NICB has always excelled at delivering anti-fraud messages to legislative bodies and the American public. But never before have we integrated these disciplinary strengths in a coordinated manner at the grassroots level... until we delivered a one-two punch to Minnesota's fraud issues in 2013.

The seeds for our dual legislative advocacy/public awareness grassroots program were planted in 2012 at the Minnesota Insurance Fraud Summit, which we presented in partnership with the Insurance Federation of Minnesota (IFM). Following the summit, NICB members encouraged our Government Affairs team to pursue two goals: (1) Promote the summit's messages and initiatives to Minnesota's citizens; and, (2) Spur changes to the state's anti-fraud legislative agenda.

Those seedlings quickly sprouted into a knockout one-two punch delivered by a combined legislative advocacy/public awareness team.

Along with the IFM, we recruited a team of public affairs experts into our corner who know every inch of the state's geography and media markets, and then collaboratively, we launched the Stop Fraud Minnesota campaign to spread anti-fraud messaging from Minnesota's urban neighborhoods to its rural communities. Every campaign

tactic—whether the website (StopFraudMN.com), local chamber of commerce outreach efforts, Facebook page, search engine-optimized Google ads or radio advertising—is precisely targeted to specific audience demographics so that our messaging sinks in most effectively from Minnesota's grass tops all the way to its grassroots.

Simultaneously for this initiative, the NICB Government Affairs team hit hard with what we always do best: Punch above our weight to work every legislative angle in promoting anti-fraud laws affecting Minnesotans, including medical fraud, bodily injury abuse schemes, contractor fraud and adjuster oversight problems. We also advocated throughout the state's legislative session for dedicated prosecutorial resources to combat fraud crimes.

As a result, our messages and ideas are not only being heard throughout the state, but also being hotly debated by the Minnesota legislature.

Our hugely popular fraud summit program branched out to two other venues in 2013. We convened our first-ever summit targeted specifically at prosecutors to increase their awareness of insurance crime issues and promote more fraud-related prosecutions. Presented in Illinois in conjunction with The Travelers Companies, Inc., the Illinois Insurance Association and the Illinois State's Attorneys Appellate Prosecutor, this summit featured case studies, panel discussions and speakers who introduced attendees to issues related to the investigation and prosecution of insurance fraud. Given this event's resounding success and greater-than-expected attendance, we're delivering a similar program to the Texas prosecutorial community in 2014.

Meanwhile, we convened our 2013 state fraud summit in the Commonwealth of Kentucky. Not traditionally known for insurance crime problems, the Bluegrass State has been plagued in recent years by fraud rings migrating there from places like Florida to commit—among other offenses—medical fraud, cargo theft, property fraud and staged accidents. Kentucky's insurers and legislators told us they aren't sitting idly while fraud criminals infiltrate their communities, and enthusiastically joined us last year in fighting back.

At the federal level, our participation in the Healthcare Fraud Prevention Partnership (HFPP) continued to gain traction. Importantly, our group adopted a memorandum of understanding to establish the partnership's common framework of principles, goals, responsibilities and

expectations. One of our key objectives is to create information-sharing protocols among participants to help uncover and stop health care fraud.

While the HFPP's seeds are still germinating, we are already publishing studies, sharing information and creating measurable results. For example, with support from the NICB's Data Analytics experts, we identified 95 potentially fraudulent health care fraud schemes and published *MedAWARE* Alerts on 54 of them, with the remaining 41 schemes tracked as emerging trends. In total, we analyzed more than \$267 million in crossover exposure in 2013 from our members' property-casualty claims to health care fraud. //

// MINNESOTA PUBLIC AFFAIRS CAMPAIGN, STOPFRAUDMN.COM RADIO SPOTS: 450

// MINNESOTA PUBLIC AFFAIRS CAMPAIGN, FACEBOOK AND WEB PAGE IMPRESSIONS: 800,000

// ILLINOIS PROSECUTOR SUMMIT ATTENDEES: 70

// FEDERAL/STATE/LOCAL AGENCIES REPRESENTED AT ILLINOIS PROSECUTOR SUMMIT: 15



## PUBLIC AWARENESS

# Picture This

We're using a lot fewer trees these days to communicate anti-fraud and theft messages.

Instead of traditional paper communications, our public awareness initiatives are branching out through digital media avenues that allow us to proactively communicate the hottest crime issues affecting NICB members and the American public.

The days of our fingers being coated in black ink after reading the newspaper are becoming a quaint relic of the past. Instead, we're clicking and tapping on PCs, tablet computers and smartphones to obtain our news through interactive media channels. NICB public awareness efforts today increasingly emphasize on-demand video productions that capture viewer attention and promote greater understanding of criminal issues than the printed word alone.

We expanded our NICB News YouTube broadcasts in 2013 to address crime trends not typically associated with insurance fraud. For example, as metal commodity prices have skyrocketed in recent years, so have metal theft rates from buildings, air conditioner units, transmission lines, vehicle catalytic converters and truck trailers. NICB investigators and Data Analytics teams are today tracking

more cases of metal cargo theft from trucks, as well as copper stolen from buildings, homes, communication lines and construction sites.

Our public awareness team wired in on this issue by traveling to Arizona and Virginia to report on how mining companies, law enforcement agencies and NICB investigators are collaborating to stop copper theft rings that can potentially steal hundreds of thousands of dollars of precious metal in a single cargo load. We created a metal theft media campaign that analyzed crime rates nationwide, and promoted successful legislative and regulatory efforts aimed at stemming the problem, including pending bills in Arizona, California, Michigan, Minnesota and Washington, and the federal Metal Theft Prevention Act of 2013.

We also visited Nevada during the past year to work with the Nevada Highway Patrol, Nevada Office of the Attorney General, Nevada Trucking Association and Nevada Insurance Council to create a public service video announcement warning Las Vegas-area drivers to be on the lookout for criminal predators besieging trucks in staged accident schemes. The NICB received nearly 100 suspected staged accident reports from along Las Vegas' I-15 corridor during an 18-month period, with as many as 25 of those incidents targeting big rig trucks.

In total, we now have 200-plus videos on YouTube that have garnered nearly 600,000 views.

While trust has always been a core tenet of the NICB's partnership with members, law enforcement agencies and the American public, organized criminal conspiracies have twisted this value in their attempts to create a false sense of trust about insurance companies being easy targets for fraudulent claims payments. Our new "Trust Me" national public service announcements (PSAs) caution consumers to be on the lookout for common scams and call our 1-800-TEL-NICB tip line with suspicions.

The inaugural "Trust Me" initiatives in 2013 covered medical fraud and contractor fraud schemes. PSAs were distributed to 500 television stations; 5,000 radio outlets and online news services. Based upon tracking results and evaluations, we expect to branch this program out to address vehicle theft issues during the project's next phase.

Finally, our digital and social media outreach efforts grew in 2013 with more media interviews than ever using technology, such as Skype, which allows NICB spokespeople to digitally visit newsrooms and communicate anti-fraud messaging without leaving their offices, as well as NICB-produced training and data analytics on-demand webinars for members. Our Facebook, LinkedIn and Twitter presences now have more than 6,700 followers. And we are working with individuals and organizations blogging about insurance-related topics to promote greater understanding and education of industry efforts to detect, prevent and stop these crimes. //

// PRINT, ELECTRONIC AND ONLINE NEWS MEDIA PLACEMENTS/AD EQUIVALENT VALUE: 18,455/\$62,724,725

// FACEBOOK FOLLOWERS: 4,756

// LINKEDIN CONNECTIONS: 1,104

// TWITTER FOLLOWERS: 875

// YOUTUBE AVERAGE DAILY VIEWS: 757

## NICB MEMBERS BY GROUP 2013 ACTIVE COMPANIES

### AAA OF THE CAROLINAS

Members Insurance Company  
Universal Insurance Company (NC)

### ACCC INSURANCE COMPANY

### ACCESS INSURANCE COMPANY

### ACCIDENT FUND GROUP

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

### ACE USA GROUP

ACE American Insurance Company  
ACE Fire Underwriters Insurance Company  
ACE Insurance Company of the Midwest  
ACE Property and Casualty Insurance Company  
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  
Westchester Fire Insurance Company  
Westchester Surplus Lines Insurance Company

### AFFIRMATIVE INSURANCE SERVICES, INC.

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

### 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 County Mutual Insurance Company  
Fireman's Fund Indemnity Corporation  
Fireman's Fund Insurance Company  
Fireman's Fund Insurance Company of Hawaii, Inc.  
Fireman's Fund Insurance Company of Ohio  
Interstate Fire & Casualty Company  
Jefferson Insurance Company  
National Surety Corporation  
San Francisco Reinsurance Company

### ALLSTATE INSURANCE GROUP

ALIC Reinsurance Company  
Allstate Assurance Company  
Allstate County Mutual Insurance Company  
Allstate Fire & Casualty Insurance Company  
Allstate Indemnity Company  
Allstate Insurance Company  
Allstate Life Insurance Company of New York  
Allstate New Jersey Insurance Company  
Allstate New Jersey Property and Casualty Insurance Company  
Allstate North America Insurance Company  
Allstate Property and Casualty Insurance Company  
Allstate Texas Lloyd's  
Allstate Vehicle & Property Insurance Company  
American Heritage Life  
Castle Key Indemnity Company  
Castle Key Insurance Company  
Charter National Life Insurance Company  
Encompass Floridian Indemnity Company  
Encompass Floridian Insurance Company  
Encompass Home and Auto Insurance Company  
Encompass Indemnity Company  
Encompass Independent Insurance Company  
Encompass Insurance Company  
Encompass Insurance Company of America

Encompass Insurance Company of Massachusetts  
Encompass Insurance Company of New Jersey  
Encompass Property and Casualty Company  
Encompass Property and Casualty Insurance Company of New Jersey  
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 EUROPEAN GROUP

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

### AMERICAN FAMILY INSURANCE GROUP

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

### AMERICAN INSURANCE ACQUISITION, INC.

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

### AMERICAN MODERN INSURANCE GROUP

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

### AMERICAN NATIONAL P&C GROUP

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

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

### AMERICAN SAFETY INSURANCE COMPANIES

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

### AMERIPRISE AUTO & HOME INSURANCE

Ameriprise Auto & Home Insurance  
IDS Property Casualty Insurance Company

### AMICA MUTUAL GROUP

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

### ANCHOR INSURANCE HOLDINGS GROUP

Anchor General Insurance Company  
Pacific Star Insurance Company

### ARBELLA INSURANCE GROUP

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

### ASCENDANT COMMERCIAL INSURANCE COMPANY

### ASSURANCEAMERICA INSURANCE COMPANY

### ASSURANT SOLUTIONS

American Bankers Insurance Company of Florida  
American Reliable Insurance Company  
American Security Insurance Company  
Caribbean American Property Insurance Company

Financial Insurance Exchange  
Reliable Lloyds Insurance Company  
Voyager Indemnity Insurance Company  
Voyager Property and Casualty Insurance Company

### AUTO CLUB 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

BCS Insurance Company  
BCS Life Insurance Company  
Plans Liability Insurance Company

### BERKSHIRE HATHAWAY INSURANCE GROUP

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

### BRETHREN MUTUAL INSURANCE COMPANY, THE

### BRICKSTREET MUTUAL INSURANCE COMPANY

### CALIFORNIA CASUALTY GROUP

California Casualty & Fire Insurance Company  
California Casualty General Insurance Company of Oregon  
California Casualty Indemnity Exchange  
California Casualty Insurance Company

### CAPITAL INSURANCE GROUP

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

### CATERPILLAR INSURANCE COMPANY

### 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 Underwriters Insurance Company, The

### CITIZENS PROPERTY INSURANCE CORPORATION

### CIVIL SERVICE EMPLOYEES GROUP

Civil Service Employees Insurance Company  
CSE Safeguard Insurance Company

### CNA INSURANCE COMPANIES

American Casualty Company of Reading, Pennsylvania  
Columbia Casualty Company  
Continental Casualty Company  
Continental Insurance Company  
Continental Insurance Company of New Jersey, The  
National Fire Insurance Company of Hartford  
Surety Bonding Company of America  
Transportation Insurance Company  
Universal Surety of America  
Valley Forge Insurance Company  
Western Surety Company

### COMPANION PROPERTY & CASUALTY INSURANCE COMPANY

### CONCORD GROUP INSURANCE COMPANIES

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

### CONSUMERS INSURANCE USA, INC.

### COREPOINTE INSURANCE COMPANY

### CORNERSTONE NATIONAL INSURANCE COMPANY

### COUNTRY-WIDE INSURANCE COMPANY

### CRUSADER INSURANCE COMPANY

### CSAA INSURANCE GROUP

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

### CUNA MUTUAL GROUP

CUMIS Insurance Society, Inc.

### CURE AUTO INSURANCE

### DHC GROUP

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

### DIRECT AUTO INSURANCE COMPANY

### DIRECT GENERAL GROUP

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

### DONEGAL INSURANCE GROUP

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

### DTRIC INSURANCE COMPANY, LIMITED

### ELECTRIC INSURANCE COMPANY

### ELEPHANT INSURANCE COMPANY

### EMC INSURANCE COMPANIES

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

### ERIE INSURANCE GROUP

Erie Family Life Insurance Company  
Erie Insurance Company  
Erie Insurance Company of New York  
Erie Insurance Exchange  
Erie Insurance Property & Casualty Company  
Flagship City Insurance Company

## **ESURANCE**

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

## **EVEREADY INSURANCE COMPANY**

### **EVEREST RE GROUP**

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

### **FAIRFAX FINANCIAL GROUP**

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

### **FALCON INSURANCE COMPANY**

### **FARMERS INSURANCE EXCHANGE**

21st Century Advantage Insurance Company  
21st Century Assurance Company  
21st Century Auto Insurance Company of New Jersey  
21st Century Casualty Company  
21st Century Centennial Insurance Company  
21st Century Indemnity Insurance Company  
21st Century Insurance Company  
21st Century Insurance Company of the Southwest  
21st Century National Insurance Company, Inc.  
21st Century North American 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, Inc.  
Farmers Insurance Company of Arizona  
Farmers Insurance Company of Idaho  
Farmers Insurance Company of Oregon  
Farmers Insurance Company of Washington  
Farmers Insurance Hawaii, Inc  
Farmers Insurance of Columbus, Inc.  
Farmers New Century Insurance Company  
Farmers New World Life Insurance Company  
Farmers Reinsurance Company  
Farmers Texas County Mutual Insurance Company  
Fire Insurance Exchange  
Foremost County Mutual Insurance Company  
Foremost Insurance Company Grand Rapids, Michigan  
Foremost Lloyds of Texas  
Foremost Property and Casualty Insurance Company  
Foremost Signature Insurance Company  
Illinois Farmers Insurance Company  
Mid-Century Insurance Company  
Mid-Century Insurance Company of Texas  
Neighborhood Spirit Property and Casualty Company  
New Hampshire Indemnity Company, Inc.  
Security National Insurance Company (FL)  
Texas Farmers Insurance Company  
Truck Insurance Exchange

### **FBL FINANCIAL GROUP, INC.**

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

### **FCCI INSURANCE GROUP, INC.**

Brierfield Insurance Company  
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

### **FOUNDERS INSURANCE COMPANY**

### **GEORGIA FARM BUREAU GROUP**

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

### **GEOVERA HOLDINGS, INC. GROUP**

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

### **GERMANIA MUTUAL GROUP**

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

### **GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK**

### **GOAUTO INSURANCE COMPANY**

### **GRAMERCY INSURANCE COMPANY**

### **GRANGE MUTUAL CASUALTY GROUP**

Grange Indemnity Insurance Company  
Grange Insurance Company of Michigan  
Grange Mutual Casualty Company  
Grange Property & Casualty Insurance Company  
Integrity Mutual Insurance Company  
Integrity Property & Casualty Insurance Company  
Trustgard Insurance Company

### **GREAT AMERICAN PROPERTY AND CASUALTY INSURANCE GROUP**

American Empire Insurance Company  
American Empire Surplus Lines Insurance Company  
Great American Alliance Insurance Company  
Great American Assurance Insurance Company  
Great American Casualty Insurance Company  
Great American Contemporary Insurance  
Great American E & S Insurance Company  
Great American Fidelity Insurance Company  
Great American Insurance Company  
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

### **HARTFORD INSURANCE GROUP, THE**

First State Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Casualty Insurance Company  
Hartford Financial Services – WC  
Hartford Fire Insurance Company  
Hartford Insurance Company of Illinois  
Hartford Insurance Company of the Midwest  
Hartford Insurance Company of the Southeast  
Hartford Lloyd's Insurance Company  
Hartford Underwriters Insurance Company  
New England Insurance Company  
Nutmeg Insurance Company  
Pacific Insurance Company, Ltd.  
Property and Casualty Insurance Company of Hartford  
Sentinel Insurance Company, Ltd.  
Trumbull Insurance Company  
Twin City Fire Insurance Company

### **HASTINGS MUTUAL INSURANCE COMPANY**

### **HAWAII EMPLOYER'S MUTUAL INSURANCE COMPANY (HEMIC)**

### **HCC INSURANCE HOLDINGS, INC.**

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

### **HIGHMARK, INC.**

Highmark Casualty Insurance Company  
HM Casualty Insurance Company

### **HISCOX INSURANCE GROUP**

Bracken Hill Specialty Insurance Company Inc.  
Hiscox Insurance Company Inc.

### **HOMESITE INSURANCE GROUP**

Homesite Indemnity Company  
Homesite Insurance Company  
Homesite Insurance Company of California  
Homesite Insurance Company of Florida  
Homesite Insurance Company of Georgia  
Homesite Insurance Company of Illinois  
Homesite Insurance Company of New York  
Homesite Insurance Company of the Midwest  
Homesite Lloyds of Texas

### **HORACE MANN INSURANCE GROUP**

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

### **IAT**

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

### **ICW GROUP**

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

### **IFA INSURANCE COMPANY**

## **IMPERIAL MANAGEMENT GROUP**

Imperial Fire and Casualty Insurance Company

## **IMT GROUP, THE**

IMT Insurance Company (Mutual)  
Wadena Insurance Company

## **INFINITY PROPERTY & CASUALTY INSURANCE GROUP**

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

## **INSUREMAX INSURANCE COMPANY**

## **INTERBORO INSURANCE COMPANY**

AutoOne Insurance Company  
AutoOne Select Insurance Company

## **INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB**

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

## **INTERSTATE BANKERS CASUALTY COMPANY**

## **ISLAND INSURANCE GROUP**

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

## **KEMPER CORPORATION**

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

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

## **KENTUCKY FARM BUREAU GROUP**

FB Insurance Company  
Kentucky Farm Bureau Mutual Insurance Company

## **KEY INSURANCE COMPANY**

## **KINGSTONE INSURANCE COMPANY**

## **KINGSWAY AMERICA GROUP**

Amigo Insurance Company  
Mendakota Insurance Company  
Mendota Insurance Company  
Universal Casualty Company

## **LANCER INSURANCE GROUP**

Lancer Insurance Company  
North Sea Insurance Company

## **LEBANON VALLEY INSURANCE COMPANY**

## **LIBERTY MUTUAL GROUP**

America First Insurance Company  
America First Lloyd's Insurance Company  
American Economy Insurance Company  
American Fire and Casualty Company  
American States Insurance Company  
American States Insurance Company of Texas

American States Lloyds Insurance Company  
American States Preferred Insurance Company  
Bridgefield Casualty Insurance Company  
Bridgefield Employers Insurance Company  
Colorado Casualty Insurance Company  
Consolidated Insurance Company  
Employers Insurance of Wausau A Mutual Company  
Excelsior Insurance Company  
First Liberty Insurance Corporation, The  
First National Insurance Company of America  
General Insurance Company of America  
GoAmerica  
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 National Life Insurance Company  
Safeco Surplus Lines Insurance Company  
San Diego Insurance Company  
Wausau Business Insurance Company  
Wausau General Insurance Company  
Wausau Underwriters Insurance Company  
West American Insurance Company

#### **LOYA GROUP**

Fred Loya Insurance Company  
Loya Casualty Insurance Company  
Vision Insurance Company  
Young America Insurance Company

#### **MAGNA CARTA COMPANIES**

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

#### **MAPFRE/COMMERCE INSURANCE**

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

#### **MARKEL CORPORATION GROUP**

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

#### **MARYLAND AUTOMOBILE INSURANCE FUND**

#### **MAYA ASSURANCE COMPANY**

#### **MEMIC GROUP**

Maine Employers' Mutual Insurance Company  
MEMIC Indemnity Company

#### **MERCHANTS INSURANCE GROUP**

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

#### **MERCURY GENERAL GROUP**

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

#### **METLIFE AUTO & HOME GROUP**

Economy Fire & Casualty Company  
Economy Preferred Insurance Company  
Economy Premier Assurance Company  
Metropolitan Casualty Insurance Company  
Metropolitan Direct Property and Casualty Insurance Company  
Metropolitan General Insurance Company  
Metropolitan Group Property and Casualty Insurance Company  
Metropolitan Lloyds Insurance Company of Texas  
Metropolitan Property and Casualty Insurance Company

#### **MGA INSURANCE COMPANY, INC.**

#### **MICHIGAN BASIC PROPERTY INSURANCE ASSOCIATION**

#### **MICHIGAN FARM BUREAU GROUP**

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

#### **MICHIGAN MILLERS MUTUAL INSURANCE COMPANY**

#### **MITSUI SUMITOMO GROUP**

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

#### **MOTORISTS INSURANCE GROUP, THE**

Iowa American Insurance Company  
Iowa Mutual Insurance Company  
MICO Insurance Company  
Motorists Life Insurance Company  
Motorists Commercial Mutual Insurance Company  
Motorists Mutual Insurance Company  
Phenix Mutual Fire Insurance Company  
Wilson Mutual Insurance Company

#### **NATIONAL AUTOMOTIVE INSURANCE COMPANY**

#### **NATIONAL GENERAL INSURANCE MANAGEMENT CORPORATION**

Agent Alliance Insurance Company  
Integon Casualty Insurance Company  
Integon General Insurance Corporation  
Integon Indemnity Corporation  
Integon National Insurance Company  
Integon Preferred Insurance Company  
MIC General Insurance Corporation  
National General Assurance Company  
National General Insurance Company  
National General Insurance Company Online, Inc.  
National General Insurance Holding Corporation  
New South Insurance Company

#### **NATIONAL GUARANTY GROUP**

Driver's Insurance Company  
National Guaranty Insurance Company

#### **NATIONS INSURANCE COMPANY**

#### **NATIONWIDE INSURANCE COMPANIES**

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

Nationwide General Insurance Company  
Nationwide Indemnity Company  
Nationwide Insurance Company of America  
Nationwide Insurance Company of Florida  
Nationwide Lloyds  
Nationwide Mutual Fire Insurance Company  
Nationwide Mutual Insurance Company  
Nationwide Property and Casualty Insurance Company  
Penn Mutual Insurance Company  
Scottsdale Indemnity Company  
Scottsdale Insurance Company  
Scottsdale Surplus Lines Insurance Company  
Titan Indemnity Company  
Titan Insurance Company  
Veterinary Pet Insurance Company  
Victoria Automobile Insurance Company  
Victoria Electra Insurance Company  
Victoria Fire and Casualty Company  
Victoria Select Insurance Company  
Victoria Specialty Insurance Company  
Western Heritage Insurance Company

#### **NEVADA GENERAL INSURANCE COMPANY**

#### **NEW JERSEY MANUFACTURERS GROUP**

New Jersey Casualty Insurance Company  
New Jersey Indemnity Insurance Company  
New Jersey Manufacturers Insurance Company  
New Jersey MFG SIU - Staff  
New Jersey Re-Insurance Company

#### **NLC INSURANCE COMPANIES**

Danbury Insurance Company  
Hingham Mutual Fire Insurance Company  
New London County Mutual Insurance Company  
Thames Insurance Company

#### **NORFOLK AND DEDHAM GROUP, THE**

Dorchester Mutual Insurance Company  
Fitchburg Mutual Insurance Company  
Norfolk and Dedham Mutual Fire Insurance Company

#### **NYCM INSURANCE GROUP**

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

#### **OHIO INDEMNITY COMPANY**

#### **ONEBEACON INSURANCE GROUP**

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

#### **OIDA RISK RETENTION GROUP, INC.**

Commercial Truck Claims Management

#### **PARAMOUNT INSURANCE COMPANY - MD**

#### **PEACHTREE CASUALTY INSURANCE COMPANY**

#### **PGC HOLDING GROUP**

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

#### **PLYMOUTH ROCK COMPANIES**

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

#### **PMA CAPITAL CORPORATION**

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

#### **PREFERRED MUTUAL INSURANCE COMPANY**

#### **PROASSURANCE CORPORATION**

American Medical Insurance Exchange  
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 Choice Insurance Company  
Progressive Classic Insurance Company  
Progressive Commercial Casualty Company  
Progressive County Mutual Insurance Company  
Progressive Direct Insurance Company  
Progressive Express Insurance Company  
Progressive Freedom Insurance Company  
Progressive Garden State Insurance Company  
Progressive Gulf Insurance Company  
Progressive Hawaii Insurance Corporation  
Progressive Home Underwriters Insurance  
Progressive Marathon Insurance Company  
Progressive Max Insurance Company  
Progressive Michigan Insurance Company  
Progressive Mountain Insurance Company  
Progressive Northeastern Insurance Company  
Progressive Northern Insurance Company  
Progressive Northwestern Insurance Company  
Progressive Paloverde Insurance Company  
Progressive Preferred Insurance Company  
Progressive Premier Insurance Company of Illinois  
Progressive Security Insurance Company  
Progressive Select Insurance Company  
Progressive Southeastern Insurance Company  
Progressive Specialty Insurance Company  
Progressive Universal Insurance Company of Illinois  
Progressive West Insurance Company  
United Financial Casualty Company

#### **QUINCY MUTUAL GROUP**

New England Mutual Insurance Company  
Patrons Oxford Insurance Company  
Quincy Mutual Fire Insurance Company

#### **REPUBLIC GROUP, THE**

Republic Fire & Casualty Company  
Republic Lloyds  
Republic Underwriters Insurance Company  
Republic Vanguard Insurance Company  
Southern County Mutual Insurance Company  
Southern Insurance Company  
Southern Underwriters Insurance  
Southern Vanguard Insurance Company

#### **RESPONSIVE AUTO INSURANCE COMPANY**

#### **RIDER INSURANCE COMPANY**

#### **RLI GROUP**

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

#### **SAFE AUTO INSURANCE COMPANY**

#### **SAFETY GROUP**

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

#### **SAFeway INSURANCE GROUP**

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

#### **SELECTIVE INSURANCE GROUP**

Mesa Underwriters Specialty Insurance Company  
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**

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

**SOMPO JAPAN INSURANCE, INC.**

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

**SOUTHERN FINANCIAL INSURANCE GROUP**

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

**SOUTHERN PIONEER INSURANCE COMPANIES****SPRINGFIELD INSURANCE COMPANY****STANDARD MUTUAL INSURANCE COMPANY****STAR CASUALTY INSURANCE COMPANY****STARR COMPANIES**

Starr Indemnity & Liability Company

**STATE AUTOMOBILE INSURANCE COMPANIES**

American Compensation Insurance Company  
Beacon Lloyds Insurance Company  
Beacon National Insurance Company  
Bloomington Compensation Insurance Company  
Farmers Casualty Insurance Company  
First Preferred Insurance Company  
Litchfield Mutual Fire Insurance Company  
Meridian Citizens Mutual Insurance Companies  
Meridian Security Insurance Company  
Mid-Plains Insurance Company  
Milbank Insurance Company  
Patrons Fire Insurance Company of Rhode Island  
Patrons Mutual Insurance Company of Connecticut  
Petrolia Insurance  
Plaza Insurance Company  
Provision State Insurance Company  
Rockhill Insurance Company  
State Auto Florida Insurance Company  
State Auto Insurance Company of Ohio  
State Auto Insurance Company of Wisconsin  
State Auto Property and Casualty Insurance Company  
State Automobile Mutual Insurance Company

**STATE 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**

Atradius Trade Credit Insurance Company of Maryland  
Atradius Trade Credit Insurance Company of New Jersey  
Facility Insurance Corporation  
First Specialty Insurance Corporation  
North American Capacity Insurance Company  
North American Elite Insurance Company  
North American Specialty Insurance Company  
Swiss Reinsurance America Corporation  
Washington International Insurance Company  
Westport Insurance

**TEXAS FARM BUREAU MUTUAL GROUP**

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

**TOKIO MARINE & NICHIDO FIRE USB GROUP**

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

**TOYOTA MOTOR INSURANCE COMPANY****TRAVELERS COMPANIES, INC., THE**

American Equity Insurance Company  
American Equity Specialty Insurance Company  
Athena Assurance Company  
Automobile Insurance Company of Hartford, Connecticut, The  
Charter Oak Fire Insurance Company, The  
Commercial Guaranty Insurance Company  
Discover Specialty Insurance Company  
Discovery Property & Casualty Insurance Company  
Farmington Casualty Company  
Fidelity and Guaranty Insurance Company  
Fidelity and Guaranty Insurance Underwriters, Inc.  
First Floridian Auto and Home Insurance Company  
First Trenton Indemnity Company  
Gulf Underwriters Insurance Company  
Northfield Insurance Company  
Northland Casualty Company  
Northland Insurance Company  
Phoenix Insurance Company, The  
Premier Insurance Company of Massachusetts, The  
Seaboard Surety Company  
Select Insurance Company  
St. Paul Fire and Casualty Insurance Company  
St. Paul Fire and Marine Insurance Company  
St. Paul Guardian Insurance Company  
St. Paul Medical Liability Insurance Company  
St. Paul Mercury Insurance Company  
St. Paul Protective Insurance Company  
St. Paul Surplus Lines Insurance Company  
Standard Fire Insurance Company, The  
TravCo Insurance Company  
Travelers Auto Insurance Company of New Jersey  
Travelers Casualty and Surety Company  
Travelers Casualty and Surety Company of America  
Travelers Casualty Company of Connecticut  
Travelers Casualty Insurance Company of America  
Travelers Commercial Casualty Company  
Travelers Commercial Insurance Company  
Travelers Commercial Lines (Division Stats)  
Travelers Excess and Surplus Lines Company  
Travelers Home and Marine Insurance Company, The  
Travelers Indemnity Company of America, The  
Travelers Indemnity Company of Connecticut, The  
Travelers Indemnity Company, The  
Travelers Investigative Services (Division Stats)  
Travelers Lloyds Insurance Company, The  
Travelers Lloyds of Texas Insurance Company  
Travelers Personal Insurance Company  
Travelers Personal Lines (Division Stats)  
Travelers Personal Security Insurance Company  
Travelers Property Casualty Company of America  
Travelers Property Casualty Insurance Company  
United States Fidelity and Guaranty Company

**TRI-STATE CONSUMER INSURANCE COMPANY****UNION FIDELITY LIFE INSURANCE COMPANY****UNION LABOR GROUP**

Ulico Standard of America Casualty Company  
ULLICO Casualty Company

**UNITED AUTOMOBILE INSURANCE GROUP**

Argus Fire & Casualty Insurance Company  
United Automobile Insurance Company  
United Midwest Insurance Company

**UNITED EQUITABLE GROUP**

American Heartland Insurance Company  
United Equitable Insurance Company

**UNITED SERVICES AUTOMOBILE ASSOCIATION**

Catastrophe Reinsurance Company  
USAA Casualty Insurance Company  
USAA County Mutual Insurance Company  
USAA Garrison Property and Casualty Association  
USAA General Indemnity Company  
USAA Life Insurance Company  
USAA Texas Lloyds Company

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

Wawanesa General Insurance Company

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American Freedom Insurance Company  
Pioneer Specialty Insurance Company  
Western Home Insurance Company  
Western National Assurance Company  
Western National Mutual Insurance Company

**WESTERN SERVICE CONTRACT GROUP**

Pacific Specialty Insurance Company  
Pacific Specialty Property Casualty Company

**WESTFIELD GROUP**

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Ohio Farmers Insurance Company  
Old Guard Insurance Company  
Westfield Insurance Company  
Westfield National Insurance Company

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

1st Auto & Casualty Insurance Company  
Wisconsin Reinsurance Corp.

**ZURICH NORTH AMERICA**

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

**ASSOCIATE MEMBER COMPANIES****AFN, LLC****ALLY FINANCIAL, INC.****AVIS BUDGET GROUP**

AVIS Rent A Car System, LLC

**CARMAX BUSINESS SERVICES, LLC**

CarMax Auto Superstores, Inc.

**CITIWIDE AUTO LEASING, INC.**

AllCar Rent-A-Car

**COPART****CYCLE EXPRESS, LLC DBA NATIONAL POWERSPORT AUCTIONS****DOLLAR THRIFTY AUTOMOTIVE GROUP, INC.****ENTERPRISE HOLDINGS**

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

**FOX RENT A CAR****HERTZ CORPORATION, THE**

Hertz Company, The

**ILUXCARS****INSURANCE AUTO AUCTIONS, INC.****KEENAN AND ASSOCIATES AND REGENCY, A DIVISION OF KEENAN****MANHEIM****MOTOR VEHICLE ACCIDENT INDEMNIFICATION CORPORATION (MVAIC)****QCSA HOLDINGS, INC.****SIMPLY WHEELZ, LLC**

Advantage Rent A Car

**STRATEGIC PARTNERS****ENSERVIO, INC.****SAFELITE SOLUTIONS, LLC.**

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Senior Vice President – Claims  
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Federal Bureau of Investigation



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Training



**ROBERT M. REILLEY**  
Chief Inspector and  
Compliance Officer

NICB SENIOR LEADERSHIP TEAM

## STATEMENTS OF FINANCIAL POSITION

Years ended December 31

ASSETS	2013	2012
Current assets	\$6,010,204	\$5,150,951
Investments	35,495,777	31,040,741
Prepaid pension cost	1,178,202	—
Property and equipment (net)	1,274,366	1,308,461
Other assets	120,827	120,827
<b>TOTAL ASSETS</b>	<b>\$44,079,376</b>	<b>\$37,620,980</b>
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities	\$5,645,062	\$5,675,334
Capital lease obligation, net of current portion	—	4,075
Other long-term liabilities	237,750	431,129
Accrued pension costs	—	3,602,330
Accrued post-retirement benefits	12,374,000	14,450,000
<b>TOTAL LIABILITIES</b>	<b>\$18,256,812</b>	<b>\$24,162,868</b>
Unrestricted Net Assets	25,497,930	13,247,726
Temporarily Restricted Net Assets	324,634	210,386
<b>TOTAL NET ASSETS</b>	<b>\$25,822,564</b>	<b>\$13,458,112</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$44,079,376</b>	<b>\$37,620,980</b>

## STATEMENTS OF ACTIVITIES

REVENUES		
Assessments and member services	\$44,581,482	\$43,630,189
Data related and strategic partnership	366,754	367,480
Investment income	1,321,295	1,144,543
Net realized and unrealized gain on investments	2,199,007	1,937,142
Net assets released from restriction	97,601	500,000
<b>TOTAL REVENUES</b>	<b>\$48,566,139</b>	<b>\$47,579,354</b>
<b>EXPENSES</b>		
Salaries	\$24,875,296	\$23,877,436
Retirement and employee benefits	7,022,807	8,152,027
Automobile operations	2,096,697	2,095,898
Dues and fees	1,819,742	1,760,404
Office expense	1,409,543	1,433,684
Technical fees and services	1,330,395	1,344,031
Communications	951,236	1,037,912
Travel and group meetings	763,598	1,056,226
Computer and peripheral units	654,116	582,511
Supplies, publications, and materials	414,854	450,881
Other	2,201,264	1,793,873
<b>TOTAL EXPENSES</b>	<b>\$43,539,548</b>	<b>\$43,584,883</b>
Change in unrestricted net assets before pension and post-retirement-related change other than net periodic pension and post-retirement costs	5,026,591	3,994,471
Pension and post-retirement-related change other than net periodic pension and post-retirement costs	7,223,613	(924,804)
<b>CHANGE IN UNRESTRICTED NET ASSETS</b>	<b>12,250,204</b>	<b>3,069,667</b>
Restitution contribution	211,849	129,748
Net assets released from restriction	(97,601)	(500,000)
<b>CHANGE IN TEMPORARILY RESTRICTED NET ASSETS</b>	<b>114,248</b>	<b>(370,252)</b>
<b>CHANGE IN NET ASSETS</b>	<b>12,364,452</b>	<b>2,699,415</b>
Net assets, beginning of year	13,458,112	10,758,697
Net assets, end of year	\$25,822,564	\$13,458,112

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.

## ASSESSMENT REVENUES

The activities of the National Insurance Crime Bureau ("NICB"), conducted principally in the United States, are financed through assessments of its member insurance carriers. Such assessments are determined according to a formula based upon gross premiums for certain lines of business written by member companies and annual notification received from them. During the years ended December 31, 2013 and 2012, nine member organizations made up approximately 55% and 54%, respectively, of NICB's assessment and member service revenues.

## UNRESTRICTED NET ASSETS

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

## TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets of \$324,634 and \$210,386, respectively, as of December 31, 2013 and 2012 are available for the purpose of funding special operations in support of law enforcement and designated fraud fighting activities. The Board of Governors approved the release of \$97,601 in 2013 and \$500,000 in 2012 of temporarily restricted net assets for designated activities.

## NICB CONSOLIDATED PENSION PLAN

Effective July 1, 2008, the NICB Pension Plan merged with the participants of the National Automobile Theft Bureau ("NATB") to become a participating employer in the Pension Plan for Insurance Organizations Plan (the "PPIO Plan"). The PPIO Plan is a multiple-employer benefit plan with approximately 73 participating employers. For the years ended December 31, 2013 and 2012, NICB made contributions of \$277,740 and \$455,472, respectively, to the Plan. NICB has no unfunded commitment to the pension master trust at December 31, 2013, as it has met the minimum funding requirement.

## NICB POST-RETIREMENT PLAN

NICB provides certain healthcare and life insurance benefits for retired employees. Employees hired prior to April 1, 2004 are eligible to receive this benefit. The NICB Post-retirement Plan is unfunded. As of December 31, 2013, recognition of the net unfunded status of the NICB Post-retirement Plan resulted in current liabilities of \$697,000 and non-current liabilities of \$12,374,000 for a total benefit obligation of \$13,071,000.

## LITIGATION

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

## TAX STATUS

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

## FUNCTIONAL EXPENSES BY PROGRAM

### PROGRAM SERVICES

Years ended December 31

DATA ANALYTICS	2013	2012
Strategic	\$2,380,376	\$2,343,361
Tactical	1,678,412	1,610,066
Information aggregation and analysis	1,962,881	1,941,486
<b>TOTAL DATA ANALYTICS</b>	<b>\$6,021,669</b>	<b>\$5,894,913</b>

INVESTIGATIONS		
Domestic vehicle recovery	3,763,497	3,827,832
Repatriation	1,524,905	1,591,594
Major cases - vehicle	2,022,167	2,276,828
Major cases - property and casualty	3,382,932	3,298,093
Field investigations	5,201,881	5,383,561
Commercial fraud	1,235,121	1,077,677
Major medical fraud task forces	8,093,286	7,808,619
Law enforcement assistance	3,853,044	3,913,131
<b>TOTAL INVESTIGATIONS</b>	<b>\$29,076,833</b>	<b>\$29,177,335</b>

TRAINING		
Member company training	957,875	1,061,495
Law enforcement training	418,002	403,181
Internal training	434,364	441,710
NICTA	135,366	144,073
<b>TOTAL TRAINING</b>	<b>\$1,945,607</b>	<b>\$2,050,459</b>

LEGISLATIVE ADVOCACY	1,283,560	1,364,016
PUBLIC AWARENESS	758,581	663,088
<b>TOTAL PROGRAM SERVICES</b>	<b>\$39,086,250</b>	<b>\$39,149,811</b>
ADMINISTRATIVE AND GENERAL	4,453,298	4,435,072
<b>TOTAL FUNCTIONAL EXPENSES</b>	<b>\$43,539,548</b>	<b>\$43,584,883</b>

## PUBLIC AWARENESS RESOURCES

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The NICB Annual Report is published by the Communications Department of the National Insurance Crime Bureau (NICB), a not-for-profit organization supported by nearly 1,100 property-casualty insurance companies and self-insured organizations. For additional copies, please contact the NICB at 800.447.6282, ext. 7086, or download the report from our website at [www.nicb.org](http://www.nicb.org). Contents may be republished whole, or in part, with attribution.

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# 1.800.TEL.NICB



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