



**AHEAD
OF THE
CURVE**

2016 ANNUAL REPORT

NICB[®]
NATIONAL INSURANCE CRIME BUREAU

CONTENTS

- 2** **PRESIDENT'S LETTER:** *Keeping You Ahead of the Curve*
- 4** **DATA ANALYTICS:** *Looking Beyond the Curve*
- 6** **INVESTIGATIONS:** *Straightening the Curve*
- 8** **TRAINING:** *Supporting Your Learning Curve*
- 10** **LEGISLATIVE ADVOCACY:** *Negotiating a Blind Curve*
- 12** **PUBLIC AWARENESS:** *Hitting a Mysterious Curveball*
- 14** **MEMBERSHIP:** *Boosting the Utilization Curve*
- 15** **MEMBERSHIP LISTINGS**
- 22** **FINANCIAL STATEMENTS**
- 24** **BOARD OF GOVERNORS**
- 26** **ADVISORS TO THE BOARD**
- 27** **NICB SENIOR LEADERSHIP TEAM**

PRESIDENT'S LETTER

KEEPING YOU AHEAD OF THE CURVE

Metaphorically speaking, boots and dirty hands are the starting point for how the National Insurance Crime Bureau (NICB) helps its members and strategic partners — as well as law enforcement agencies, legislators, prosecutors and the American public — stay ahead of the curve when fighting insurance fraud and vehicle crime.

Whether in the field or an NICB office, we're more than willing to get our hands dirty and put boots on the ground where they can most effectively support our members' needs. And without fail, each of our solutions to increasingly complex crimes is built from the ground up by our team of dedicated experts.

The NICB's unique role in detecting, deterring and stopping fraud and theft has continually evolved for 104 years. But if there has been one constant throughout that time, it's that there is always an ebb and flow between criminals and those of us out to stop them.

Take technology, for example. As technologies advance and become more mobile, so do the crime schemes which utilize them. Several years ago, we alerted the insurance industry that thieves were using a mysterious device to break into vehicles without smashing windows or jimmying doors. We created an interdisciplinary team to research and analyze this mystery device — despite disbelief from many sides that it was a true problem — and began to unravel how the device could be used to actually steal vehicles. Last year, we not only

put this criminal issue on the map, but also on the televisions of millions of Americans through our media relations efforts, as you'll see in this report's Public Awareness section.

At other times, we have the cutting-edge technologies that confound the criminals. For instance, after more than two years of research, we launched an initiative in 2016 which uses digital intelligence-gathering techniques to help NICB members following natural disasters. In the Investigations section of this annual report, you'll learn how our field operations team designed a novel approach to access disaster sites and capture photographic images — literally as the wildfires, floods, hailstorms or other catastrophes are either in progress or have immediately passed — to help members evaluate a natural calamity's scope, determine their own appropriate responses to it, and deter scam artists from preying upon their policyholders. This advancement is only possible because of our unique relationships with law enforcement agencies nationwide that have trusted and relied upon the NICB for more than a century to help fight fraud and theft.

Here are just a few more ways we helped you stay ahead of the curve in 2016:

- We continued to expand partnerships with technology firms to support our vehicle identification and recovery efforts.
- Our Investigations and Data Analytics teams began creating electronic processes to enhance the security of claim file exchanges so we can

better secure our members' data and personally identifiable information within insurance claims.

- Through the growth and diversification of our non-insurance industry assessment income streams — such as the license plate reader program, an expanded VINCheckSM program and strategic partnerships — we tallied record revenues from these sources...all of which we put to work on your behalf.

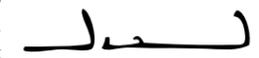
- NICB human resources processes continued to evolve so that we now employ nearly 400 engaged professionals who thrive within our organizational culture and can best contribute to productivity improvements that support members and strategic partners.

- Our new association management database, marketing campaign and related communications are helping members recognize how they can better utilize our products and services to support their own fraud-fighting efforts and boost their return on investment in NICB membership.

- We improved our performance analysis reporting so that the NICB Board of Governors — and ultimately our entire membership — can better assess our progress in meeting your expectations and standards. When factoring in all of our measurement metrics, 2016 was the NICB's best year ever in terms of business productivity and provision of tangible membership benefits. We delivered an overall 18:1 return on membership investment that includes industry value-added activities for law enforcement training and public awareness.

These results, and many others profiled in this annual report, begin with our inherent belief that fighting insurance crime starts at the ground level: A place where hands get dirty, boots get worn out, and eyes and ears are always open and vigilant. We've been intrinsically hardwired with this spirit since our founding in 1912, and it will continue to be part of our DNA for generations to come.

With this as our foundation, we are more than willing to evaluate opportunities, take prudent risks, and continue our role as the most knowledgeable and responsive organization in the world dedicated solely to fighting insurance fraud and vehicle crime. This is only possible because of your commitment and support of our mission and vision. And for that, we are deeply grateful.



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



DATA ANALYTICS

LOOKING BEYOND THE CURVE

While 20/20 eyesight is not a job requirement for team members in our Data Analytics group, it does take a keen sense of vision to peer into the future to adapt new software and technologies that can detect and deflect tomorrow's problems. Looking beyond the curve of where we are today, our analytics experts continually implement techniques that help NICB members better evaluate data so they can make smarter, faster and better-informed claims decisions.

Time is an ever-present factor during the claims process. And we know from experience that fraud detection requires fast work to prevent erroneous payments. Thanks to a collaboration between our Data Analytics and Information Technology teams and the Insurance Services Office (ISO), our members can now more quickly assess claim submissions for potential fraud indicators at the earliest point possible. NICB members can also now gather fraud-fighting information from NICB alerts and ISO databases through a single sign-

on. This provides a more seamless user experience, as well as faster and more direct access to information that can be leveraged within their own claims management systems and processes.

Our data analysts also expanded their view of the criminal landscape in 2016 with new visual/cluster analysis technology that uses spatial approaches to better identify organized ring activity. To do this, specialized software is used to peer into potential linkages among crime groups and related entities. As a result, we can then create more comprehensive fraud alerts that help NICB members get ahead of the crime curve. Combined with the development of several internal dashboards linked to static and live data, our analytics teams can now better visualize crime trends by loss types, claim referral reasons, and geographical questionable claim patterns. We use this insight to keep our member and law enforcement partners better informed, and also to allocate NICB investigative resources to crime hot spots.

Expansion was also on our Data Analytics radar in 2016. We set our sights on expanding *MedAWARE*SM alert analyses to identify potential organized activity among medical providers. And as we look toward the future, we expect to once again broaden our capabilities in coming years to analyze prescription drug fraud.

Sharing our analytic knowledge and technology developments with NICB members is critical. Our introductory and advanced training academies for member company analysts in 2016 included new learning modules that taught them how to customize our data to their internal systems to more proactively uncover potential fraud earlier in the claims process. These courses included mapping and other visual technologies, charting, social media analysis and advanced Excel techniques.



*ForeCAST*SM Reports Published **50**

MedAWARE Alerts Published **739**

*ForeWARN*SM Alerts Published **2,789**

Questionable Claim Submissions **124,223**

Cases Supported by Tactical Analysis Unit **45**

Hotline Calls/Webtips Processed **5,009**

Data Analytics Investigative Leads Sent to
NICB Field Operations **4,102**

Tactical Products Produced in Support
of Investigations **213**

2016 KEY STATISTICS

INVESTIGATIONS

STRAIGHTENING THE CURVE

Basic geometry teaches that the shortest distance between two points is a straight line. Yet as we all know, insurance crime investigations never follow a linear path. Bends, bows, kinks, curves and tangents typically arise that impede investigations and throw them off course. Not to mention that continual changes in information technology, delivery systems and telecommunications which affect how we transport ourselves, heal ourselves and protect our belongings also present opportunities for exploitation and fraud, whether vehicle crimes, medical and natural disaster fraud, cargo and specialized equipment theft, or other NICB investigative priorities.

However, thanks to innovative technology applications, as well as our reputation and long-standing relationships with law enforcement agencies worldwide, our Field Operations teams help members avoid time-consuming detours and keep their investigations headed in the right direction.

For example, in 2014 we surveyed NICB members to gather their ideas and concerns about cybercrime. Our objective then was to better understand how these crimes affected members and whether the NICB could play a role in helping to identify and stop proliferating cyber fraud schemes. We then spent the following year conducting research, discussing cybercrime initiatives with federal agencies and law enforcement organizations, and meeting with technology firms specializing in cybercrime detection.

We formalized our two years of research and analysis in 2016 to create the Digital Intelligence Collection Initiative. Its initial goal is to help NICB members better understand the scope of damages resulting from

natural catastrophes and disasters so they can better identify potential fraud threats. We partnered with a technology consultant who we deployed to several natural disaster sites with NICB special agents to gather digital images of damages. Hitting the ground immediately following the natural catastrophe — or in some cases while it was still in progress — they used specialized digital technology to quickly collect, analyze and disseminate images to members to support their catastrophe responses. Because of our law enforcement relationships, we were able to gain immediate access to various flood and storm disasters in Texas, Louisiana and North Carolina, as well as the wildfire in Gatlinburg, Tenn. that inflicted severe residential and commercial property damages.

While the Digital Intelligence Collection Initiative is in its early stages, preliminary results from 2016 demonstrate its great promise in helping NICB members make well-informed claims and investigative decisions based upon on-the-ground intelligence, deliver faster claims payments, protect their policyholders from post-disaster scam artists, and save on costly catastrophe team deployment expenses.

Of course, strong relationships are nothing new at the NICB. Ever since the 1920s when we began partnering with Mexican and Canadian government and law enforcement agencies, we've known that vehicle fraud and theft crimes are not limited to U.S. borders. Today, our renowned expertise is leading us to even more distant lands to support cooperative global investigative initiatives, and help NICB members better address the many legal and diplomatic curves involved with international stolen vehicle identifications, investigations, recoveries and repatriations.

In 2016, we participated in the International Criminal Police Organization's (INTERPOL) Formatrain project to support stolen vehicle interdiction efforts in West Africa, and train law enforcement agencies there on how to detect vehicle crime activity. Organized by INTERPOL and funded by the German government, Formatrain was a nine-country initiative (the NICB was one of only two participating U.S. organizations) whose teams manned border crossings in Ghana, Togo and Benin with access to INTERPOL and NICB databases to facilitate interdiction efforts and the repatriation of our members' insured vehicles. While in West Africa, we also provided NICB VINassistSM and VINCheck training, as well as our vehicle identification manuals, to security personnel working at Ghana's capital port in Accra, a notorious distribution point for stolen American vehicles.



2016 KEY STATISTICS

- Restitution Ordered **\$84,539,826**
- NICB Agent Vehicle Recoveries / Value **20,341 / \$67,982,785**
- Member-Reported Loss Mitigation **\$37,253,099**
- Vehicle Repatriations / Value **2,291 / \$13,418,921**
- NICB Agent Specialized Equipment Recoveries / Value **1,125 / \$16,715,004**
- NICB Agent Cargo Theft Property Recoveries / Value **62 / \$5,808,691**

TRAINING

SUPPORTING YOUR LEARNING CURVE

Whether you're just starting your crime-fighting career or are a seasoned veteran of the battle, insurance fraud and vehicle theft can present a steep learning curve given continually evolving schemes, the globalization of insurance crimes, and the changing technologies used not only by thieves and fraud artists, but the ones we apply as well to identify and stop criminal conspiracies.

NICB training programs deploy multiple approaches, formats and curricula — from basic to advanced — to provide our members and law enforcement agencies with the knowledge necessary to quickly get up to speed, make sound decisions and improve their competitiveness. In 2016, we expanded our course offerings, and worked harder than ever to understand and fulfill our members' educational needs. As a result, we had a banner year of results that put us all ahead of the curve.

Our online and electronic training curricula grew with the debut of the Medical Fraud Scheme Guide (now available on our Download Center) that details scams

involving fictitious injuries and patients, as well as medical billing fraud. In addition, we created three new online courses for the National Insurance Crime Training Academy (NICTA) that address diagnostic testing, mysterious property disappearances and recorded statements.

Evolving crime schemes and the latest technological responses to them also prompted us in 2016 to update many of our online and FraudSmartSM courses, including revised statistics and graphics, as well as relevant new course content.

NICB classroom training programs continued to be a popular educational choice for members. Among our fully booked courses was a weeklong regional medical investigations training academy in Southern California that focused on geographic-specific fraud issues, and a national medical investigations training academy at our headquarters facility in Des Plaines, Ill.

These and other efforts produced remarkable results for NICB Training in 2016, including the second-

highest number of classroom attendees ever, a record number of new NICTA students, the highest number of online course offering enrollments, and a record number of visitors to nicbtraining.org, our law enforcement training website.

Members and law enforcement agents are not the only ones whose learning curves we support: NICB employees are also a key audience for our educational programming. Based on a member company's recommendation, we implemented a training program in 2016 for new NICB agents to enhance their knowledge of our members' fraud-fighting needs, claims and investigative processes, and business models. With cooperation from participating members, our recently hired agents who lack insurance industry experience now meet with special investigation units and claims representatives to learn about their operations, time constraints for processing claims and evaluating them for potential fraud, and how we can work together more effectively in a partnership orientation.



2016 KEY STATISTICS

- Member Students Trained in FraudSmart Classroom Sessions **17,816**
- Students Enrolled in NICTA **59,563**
- Value of Member Classroom, Academy & Online Training **\$8,257,800**
- Law Enforcement Students Trained in FraudSmart Classroom Sessions **17,667**
- Continuing Education Credits Issued **14,202**
- Visitors to nicbtraining.org **65,700**

LEGISLATIVE ADVOCACY

NEGOTIATING A BLIND CURVE

Prior to 2016, preventing and stopping illicit tow truck operators from fleecing motorists at accident scenes was like negotiating a blind curve while driving along a dark road...you couldn't see around it and there was no telling what lurked on the other side. To navigate through this issue, our Government Affairs Department drove a multi-year process to help states address the twists and turns of combating rogue tow truck drivers who defraud NICB members and the American public.

Our expertise regarding the legal and regulatory issues surrounding consent towing has grown exponentially during the past several years. We have long driven educational efforts within the insurance industry about unscrupulous operators, especially in metropolitan areas most affected by related problems, and created greater consumer understanding of tow truck scams through our "Know Before You Tow" public awareness campaign.

Recognizing the problem's broad scope, the National Conference of Insurance Legislators, an organization composed of state lawmakers who focus on insurance legislation and regulation, utilized the NICB's expertise in 2016 to assist in forming a model legislative bill that will guide elected officials on how they can best navigate towing abuses. We advocated for establishing

firm — and where appropriate, felony — laws that will make rogue tow truck operators think twice before taking advantage of motorists at accident scenes. With invaluable on-the-ground support from NICB agents nationwide, laws were passed in Missouri and Illinois in 2016 that feature harsh penalties for illicit towing, such as fines, imprisonment, and provisions allowing victims and insurers to sue operators for illegal towing scams. In addition, we helped Pennsylvania's lawmakers get ahead of abusive towing companies in their state as they consider future legislation.

Our Government Affairs team also targeted dishonest repair contractors who arrive at accident scenes and natural disaster sites to tempt consumers into fraudulently inflating vehicle, property and automobile glass claims...all of which can have significant financial impact on NICB members. We promoted legislation and regulations in 2016 to have contractors licensed and bonded, advocated for restrictions on repair rebates that entice consumers to falsify claim values, and supported anti-solicitation provisions in state-specific legislation where required.

Our 2016 vehicle theft and fraud summits were conducted in South Carolina and New Mexico — two states which, on the surface, might not jump to mind

when it comes to insurance crime, but are areas where crime has either migrated or where public funds are not as readily available for fighting fraud. Our post-summit recommendations addressed a wide range of topical concerns in these states, among them: Stronger penalties and mandatory sentencing guidelines for career criminals committing multiple vehicle and insurance fraud crimes; making it illegal to solicit vehicle accident victims; developing consumer awareness campaigns about staged auto accidents; increased support for law enforcement training and grassroots political action initiatives; and greater funding for additional law enforcement resources, such as bait vehicles, undercover operations and license plate reader programs.

Since their inception, we've structured NICB fraud summits in partnership with members and state insurance trade associations so we can improve our collective abilities to stay ahead of insurance crime. For example, three years after we convened the Kentucky Insurance Fraud Summit in 2013, the Insurance Institute of Kentucky now has a permanent Insurance Fraud Council that includes their insurer members, law enforcement agencies and NICB legislative experts who address ongoing fraud problems statewide. Together, we raised greater awareness that put fraud on the map there.



Albuquerque, New Mexico's Change
in National Placement Ranking for
Vehicle Thefts (2015-2016) **12th to 2nd**

White Paper Recommendations Resulting from the New
Mexico and South Carolina Insurance Fraud Summits **17**

Potential Financial Penalty for a Convicted Rogue
Tow Truck Operator in Illinois **\$25,000**

Attendees at the New Mexico
and South Carolina
Insurance Fraud Summits **297**

2016 KEY STATISTICS

PUBLIC AWARENESS

HITTING A MYSTERIOUS CURVEBALL

As we all know, life throws us curveballs. And while some can be anticipated and addressed, others can be more difficult to judge and really hard to hit.

That was the case in 2014 when a mysterious electronic device began appearing in the hands of criminals who somehow used it to open locked vehicles, all without breaking a window or using tools to compromise locking systems. No one had seen it before, law enforcement agencies were dubious and only grainy security camera video footage existed of its usage. Yet that didn't stop us from pursuing the truth.

Today, that device is no longer a mystery. Our Communications Department worked with our Investigations team and insurance industry resources to hit that mysterious curveball out of the park with a public awareness effort that dramatically demonstrated how thieves were capitalizing on a new technology to steal vehicles.

NICB public awareness efforts about the so-called mystery device began in 2014 with our general warning to members and law enforcement agencies about its

existence. We went further in 2016 by purchasing a device called a "Relay Attack" unit from an overseas company via a third-party security expert. Our extensive testing of the device revealed that it works on many cars and trucks which utilize a keyless remote and push-button ignition system. Not only did the device unlock them, it was also able to start the majority of them, thus potentially giving thieves the opportunity to steal valuable vehicles without leaving a trace of evidence.

With this analysis in hand, our Communications group created a public awareness campaign that mesmerized national and local media, such as the "Today Show" which sent a reporting team to NICB Headquarters to view a demonstration of the mystery device's ability to gain entry and start vehicles. Further, our mystery device video production achieved more than 100,000 views on YouTube, and the story has been covered by hundreds of national and local print and broadcast media outlets. We are now teaming with vehicle manufacturers to keep them apprised of our efforts so, together, we can develop technologies to prevent such devices from being the tool of choice for thieves.

Also in 2016, we maintained our long-standing efforts to inform the American public about vehicle theft trends and hot spots, which continually shift based upon where criminals perceive they can achieve the highest profits. With theft rates on the upswing for the past few years, our Communications team produced consumer-oriented public awareness campaigns that promote and advocate common sense measures — such as locking doors and removing keys when exiting vehicles — to help get that theft curve back into decline.

Finally, vehicle thieves and fraud artists never give us a shortage of scams to document in our "Fraud Files" and "NICB News" stories, which we put on YouTube and distribute to media sources nationwide. In 2016, some of the issues we covered included Craigslist sales scams, million dollar health care fraud schemes, tow truck operator fraud and incidences of contractor fraud following natural disasters nationwide.



2016 KEY STATISTICS

- Public Service Announcements Ad Equivalency Value **\$6,140,213**
- Print, Electronic and Online News Media Ad Equivalency Value **\$151,004,348**
- YouTube Channel Views **762,469**
- YouTube Channel Total Lifetime Views **2,016,213**
- Facebook Total Followers **5,430**
- Twitter Total Followers **1,926**
- LinkedIn Impressions **1,004,754**

MEMBERSHIP

BOOSTING THE UTILIZATION CURVE

For 104 years, the NICB has partnered with members to identify opportunities for battling insurance crime. Our membership survey is a perfect example.

While reviewing the 2015 survey's results and feedback, we recognized some obvious opportunities to boost our members' usage of NICB programs and services. Greater utilization leads to more powerful results in fighting insurance crime and a higher return on NICB investment for members. However, that survey also revealed some obstacles inhibiting members' usage patterns.

To boost the utilization curve, our Membership and Marketing Department pursued several programs, campaigns and technologies. Among them was the installation of an association management database system that captures all relevant information about every NICB member, which is no small feat considering our 1,100-plus members and strategic partners typically each have multiple points of contact within their organizations engaging with the NICB. In its first full year of operation during 2016, this database became our one-stop resource for member liaison management, membership communications

and invoicing. With it, we have new opportunities to expand member relationships, as well as improve our response times to inquiries and concerns.

The association management system also allows us to more effectively schedule and track personal interactions with NICB members. Together with NICB agents and field managers, our membership directors are today arranging more one-on-one meetings with members to analyze their fraud-fighting needs, review their utilization of NICB products and services that could enhance return on membership investment, and ensure appropriate follow-up efforts are deployed and tracked within the database.

We also rolled out a new NICB member benefits familiarization campaign designed to improve product and service utilization rates through expanded communications and awareness-building initiatives. 2016 was the campaign's first full year of implementation and, as a result, we have already documented increases in *ForeCAST* report downloads and NICTA training enrollments...just two examples of how we help our members stay ahead of the curve when battling insurance crime.



MEMBERSHIP LISTINGS

ACTIVE GROUPS IN 2016

AAA OF THE CAROLINAS - MEMBERS
Members Insurance Company

AAA OF THE CAROLINAS - UNIVERSAL
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 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

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 Property and Casualty Company
Encompass Property and Casualty Insurance Company of New Jersey
Esurance Insurance Company
Esurance Insurance Company of New Jersey
Esurance Property and Casualty Insurance Company
First Colonial Insurance Company
Intramercia Life Insurance Company
Lincoln Benefit Life Company
North Light Specialty Insurance Company (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 Family Mutual Insurance Company
American Standard Insurance Company of Ohio
American Standard Insurance Company of Wisconsin
Midvale Indemnity Company

AMERICAN MODERN INSURANCE GROUP

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

AMERICAN NATIONAL P&C GROUP

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

AMERICAN ROAD INSURANCE COMPANY, INC. (TARIC)

AMERIPRISE INSURANCE COMPANY

Ameriprise Insurance Company

IDS Property Casualty Insurance Company

AMICA MUTUAL GROUP

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

ANCHOR INSURANCE HOLDINGS GROUP

Anchor General Insurance Company
Pacific Star Insurance Company

ARBELLA INSURANCE GROUP

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

ASCENDANT COMMERCIAL INSURANCE COMPANY

ASPIRE GENERAL INSURANCE COMPANY

ASSURANCEAMERICA INSURANCE COMPANY

ASSURANT SOLUTIONS

American Bankers Insurance Company of Florida
American Bankers Life Assurant Company of FL
American Security Insurance Company
Caribbean American Property Insurance Company
Reliable Lloyds Insurance Company
Standard Guaranty Insurance Company
Voyager Indemnity Insurance Company

ATLAS FINANCIAL HOLDINGS GROUP

American Country Insurance Company
American Service Insurance Company, Inc.
Gateway Insurance Company
Global Liberty Insurance Company of New York

AUTO CLUB INSURANCE COMPANY OF FLORIDA

AUTO CLUB SOUTH INSURANCE COMPANY

AUTO-OWNERS INSURANCE GROUP

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

CAPITOL 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 (CSE)

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

COMMONWEALTH CASUALTY 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
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

Falcon Insurance Company

FARMERS INSURANCE EXCHANGE

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

American Federation Insurance Company
American Pacific Insurance Company, Inc.
Bristol West Casualty Insurance Company
Bristol West Insurance Company
Bristol West Preferred Insurance Company
Civic Property and Casualty Company
Coast National Insurance Company
Exact Property and Casualty Company
Farmers Insurance Company of Arizona
Farmers Insurance Company of Idaho
Farmers Insurance Company of Oregon
Farmers Insurance Company of Washington
Farmers Insurance Company, Inc.
Farmers Insurance 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

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

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
Triumpe 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 GROUP

Firstline National Insurance Company
Harford Mutual Insurance Companies, 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

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

INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB

AAA Texas County Mutual Insurance Company
Auto Club Casualty Company
Auto Club Family Insurance Company
Auto Club Indemnity Company
Automobile Club of Southern California Life Insurance Company
Interinsurance Exchange of the Automobile Club
Interinsurance Exchange of the Automobile Club – Automobile Club of MO

ISLAND INSURANCE GROUP

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

KEMPER CORPORATION

Alpha Property & Casualty Insurance Company
Capital County Mutual Fire Insurance Company
Financial Indemnity Company
Kemper
Kemper Direct Insurance Company
Kemper Home Services
Kemper Preferred
Kemper Specialty
Merastar Insurance Company
Mutual Savings Fire Insurance Company
National Merit Insurance Company
Old Reliable Casualty Company

Response Insurance Company
Response Worldwide Direct Auto Insurance Company
Response Worldwide Insurance Company
Union National Fire Insurance Company
Unitrin Advantage Insurance Company
Unitrin Auto and Home Insurance Company
Unitrin County Mutual Insurance Company
Unitrin Direct Property & Casualty Company
Unitrin Preferred Insurance Company
Unitrin Safeguard Insurance Company
Valley 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

LOYA GROUP

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

MAGNA CARTA COMPANIES

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

MAIDSTONE INSURANCE CO.

AutoOne Insurance Company
AutoOne Select Insurance Company
Interboro Insurance Company

MAPFRE/COMMERCE INSURANCE

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

MARKEl CORPORATION GROUP

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

MARYLAND AUTOMOBILE INSURANCE FUND

MAYA ASSURANCE COMPANY

MEMIC GROUP

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

MERCHANTS INSURANCE GROUP

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

MERCURY GENERAL GROUP

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

Mercury Insurance Company of Illinois
Mercury National Insurance Company
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 General Insurance Company
Metropolitan Group Property and Casualty Insurance Company
Metropolitan Lloyds Insurance Company of Texas
Metropolitan Property and Casualty Insurance Company

METROMILE INSURANCE COMPANY

MGA INSURANCE COMPANY, INC.

MICHIGAN BASIC PROPERTY INSURANCE ASSOCIATION

MITSUI 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
Motorist Life Insurance Company
Motorists Commercial Mutual Insurance Company
Motorists Mutual Insurance Company
Phenix Mutual Fire Insurance Company
Wilson Mutual Insurance Company

MUNICH RE AMERICA, INC.

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

MUTUAL OF ENUMCLAW INSURANCE COMPANY

Enumclaw Property and Casualty Insurance Company
Mutual of Enumclaw 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 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 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, 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

OHIO MUTUAL INSURANCE GROUP

CASCO Indemnity Company
Ohio Mutual Insurance Company
United Ohio Insurance Company

OKLAHOMA FARM BUREAU GROUP

AgSecurity Insurance Company
Oklahoma Farm Bureau Mutual Insurance Company

ONEBEACON INSURANCE GROUP

Atlantic Specialty Insurance
Homeland Insurance Company of DE
Homeland Insurance Company of New York
OBI America Insurance Company
OBI National Insurance Company

OIDA RISK RETENTION GROUP, INC.

Commercial Truck Claims Management

PALISADES SAFETY AND INSURANCE ASSOCIATION

High Point Preferred Insurance
High Point Property & Casualty Insurance
Palisades Insurance Company
Palisades Property & Casualty Insurance
Palisades Safety and Insurance Association
Plymouth Rock Management Company of New Jersey
Teachers Auto Insurance Company of New Jersey
Twin Lights Insurance Company

PARAMOUNT INSURANCE COMPANY - MD

Paramount Insurance Company

PEACHTREE CASUALTY INSURANCE COMPANY

PEKIN INSURANCE COMPANY

Farmers Automobile Insurance Association
Pekin Insurance Company

PINNACOL ASSURANCE

Pinnacol Insurance Company

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 - CT
Progressive Casualty Insurance Company
Progressive Choice Insurance Company
Progressive Classic Insurance Company
Progressive Commercial Casualty Company
Progressive County Mutual Insurance Company
Progressive Direct Insurance - CT
Progressive Direct Insurance Company
Progressive Express Insurance Company
Progressive Freedom Insurance Company
Progressive Garden State Insurance Company
Progressive Group of Insurance Companies - CT
Progressive Gulf Insurance Company
Progressive Hawaii Insurance Corporation
Progressive Marathon Insurance Company
Progressive MAX Insurance - CT
Progressive Max Insurance Company
Progressive Michigan Insurance Company
Progressive Mountain Insurance Company
Progressive Northern Insurance - CT
Progressive Northern Insurance Company
Progressive Northwestern Insurance Company
Progressive Paloverde Insurance Company
Progressive Preferred Insurance Company
Progressive Premier Insurance Company of Illinois
Progressive Security Insurance Company
Progressive Select Insurance Company
Progressive Southeastern Insurance Company
Progressive Specialty Insurance - CT
Progressive Specialty Insurance Company
Progressive Universal Insurance Company of Illinois
Progressive West Insurance Company
United Financial Casualty Company
United Financial Casualty Company - CT

PARAMOUNT INSURANCE COMPANY - MD

Paramount Insurance Company

PEACHTREE CASUALTY INSURANCE COMPANY

PEKIN INSURANCE COMPANY

Farmers Automobile Insurance Association
Pekin Insurance Company

PINNACOL ASSURANCE

Pinnacol Insurance Company

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

Southern Insurance Company
Southern Underwriters Insurance

RESPONSIVE AUTO INSURANCE COMPANY

RIDER INSURANCE COMPANY

RLI GROUP

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

ROCKINGHAM INSURANCE COMPANY

Rockingham Casualty Company
Rockingham 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 Insurance Company
Safeway Insurance Company of Alabama
Safeway Insurance Company of Georgia
Safeway Insurance Company of Louisiana

SECURITY FIRST INSURANCE COMPANY

SELECTIVE INSURANCE GROUP

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

SFM MUTUAL INSURANCE COMPANY

SFM Mutual Insurance Company

SFM Safe Insurance Company
SFM Select Insurance Company

SHELTER INSURANCE COMPANIES

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

SOMPO JAPAN INSURANCE, INC.

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

SOUTHERN FARM BUREAU CASUALTY GROUP

Farm Bureau Mutual Insurance of Arkansas, Inc.
Florida Farm Bureau Casualty Insurance Company
Louisiana Farm Bureau Casualty Insurance Company
Louisiana Farm Bureau Mutual Insurance Company
Mississippi Farm Bureau Casualty Insurance Company
Mississippi Farm Bureau Mutual Insurance Company
Palmetto Casualty Insurance Company
South Carolina Farm Bureau Insurance Company
Southern Farm Bureau Casualty Insurance Company
Southern Farm Bureau Property Insurance Company

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
Petralla 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

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 & Nichido Fire Insurance Company

Tokio Marine America Insurance Company
Trans Pacific Insurance Company

TOPA INSURANCE GROUP

Topa Insurance Company

TOWER HILL INSURANCE GROUP, LLC

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

TOYOTA MOTOR INSURANCE COMPANY

TRAVELERS COMPANIES, INC., THE

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, The
Travelers Casualty Company of Connecticut
Travelers Casualty Insurance Company of America
Travelers Commercial Casualty Company
Travelers Commercial Insurance Company
Travelers Commercial Lines (Division Stats)
Travelers Constitution State Insurance Company
Travelers Excess and Surplus Lines Company

Travelers Home and Marine Insurance Company, 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 P&C INSURANCE COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

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

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
Umialik Insurance Company
Western Home Insurance Company
Western National Assurance Company
Western National Mutual Insurance Company

WESTERN SERVICE CONTRACT GROUP AKA PACIFIC SPECIALTY

Pacific Specialty Insurance Company
Pacific Specialty Property Casualty Company

WESTFIELD GROUP

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

WINDHAVEN INSURANCE COMPANY

WOODLANDS INSURANCE COMPANY, THE

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 OPCO, 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.

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)

FIRST GUARD INSURANCE COMPANY

FLEXDRIVE, LLC

FOX RENT A CAR

GALPIN MOTORS, INC.

GRANADA INSURANCE COMPANY

HERTZ CORPORATION, THE

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

INDIANA FARM BUREAU GROUP

UFB Casualty Insurance Company
United Farm Family Mutual Insurance Company

INSURANCE AUTO AUCTIONS, INC.

KEENAN AND ASSOCIATES AND REGENCY,
A DIVISION OF KEENAN

MANHEIM

MOTOR VEHICLE ACCIDENT

INDEMNIFICATION CORPORATION (MVAIC)

NATIONAL HERITAGE INSURANCE COMPANY

NEW JERSEY PROPERTY-LIABILITY
INSURANCE GUARANTY ASSOCIATION

SIXT RENT-A-CAR

TURO, INC.

UNIVERSAL INSURANCE GROUP

OF PUERTO RICO

Caribbean Alliance Insurance Company
Universal Insurance Company (PR)
Universal Insurance Company of North America
Universal North America Insurance Company

STRATEGIC PARTNERS

BOAT HISTORY REPORT (BHR)

CARCO GROUP, INC.

CARFAX

CYCLEVIN/BIGRIGVIN

DATADOT TECHNOLOGY USA

DRN

EXPERIAN

INSTAVIN

INTERTEL

LEXISNEXIS

MVTRAC

PLATE LOCATE

SAFELITE SOLUTIONS LLC

SOCIAL INTELLIGENCE CORP.

VINAUDIT.COM, INC.

FINANCIAL STATEMENTS

STATEMENTS OF FINANCIAL POSITION

	Years ended December 31,	
	2016	2015
ASSETS		
Current assets	\$7,531,548	\$6,083,341
Investments	37,357,659	34,895,811
Property and equipment (net)	1,721,846	1,559,905
Other assets	113,902	114,642
TOTAL ASSETS	\$46,724,955	\$42,653,699
LIABILITIES AND NET ASSETS		
Current liabilities	\$7,382,794	\$6,019,194
Capital lease obligation, net of current portion	8,877	55,274
Other long-term liabilities	536,032	553,207
Accrued post-retirement benefits	16,923,000	15,423,000
TOTAL LIABILITIES	24,850,703	22,050,675
Unrestricted Net Assets	21,874,252	20,585,412
Temporarily Restricted Net Assets	-	17,612
TOTAL NET ASSETS	21,874,252	20,603,024
TOTAL LIABILITIES AND NET ASSETS	\$46,724,955	\$42,653,699

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.

STATEMENTS OF ACTIVITIES

	Years ended December 31,	
	2016	2015
REVENUES		
Assessments and member services	\$49,529,088	\$48,065,252
Data related and strategic partnership	907,207	882,304
Investment dividends and interest	983,224	1,110,056
Net realized and unrealized gain (loss) on investments	1,539,230	(1,745,451)
Net assets released from restriction	24,049	-
Miscellaneous income	40,663	9,886
TOTAL REVENUES	\$53,023,461	\$48,322,047
EXPENSES		
Salaries	\$28,636,771	\$27,366,410
Retirement and employee benefits	8,460,978	9,457,251
Automobile operations	1,969,424	1,967,883
Dues and fees	1,908,562	1,910,885
Technical fees and services	1,616,791	1,373,727
Office expense	1,527,088	1,550,086
Travel and group meetings	1,246,813	843,330
Communications	787,298	825,865
Insurance	712,666	704,652
Computer and peripheral units	679,282	610,507
Other	2,791,948	2,714,355
TOTAL EXPENSES	\$50,337,621	\$49,324,951
Change in unrestricted net assets before post-retirement related changes other than net periodic post-retirement costs	2,685,840	(1,002,904)
Post-retirement related changes other than net periodic post-retirement costs	(1,397,000)	1,054,000
CHANGE IN UNRESTRICTED NET ASSETS	1,288,840	51,096
Restitution contribution	6,437	5,790
Net assets released from restriction	(24,049)	-
CHANGE IN TEMPORARILY RESTRICTED NET ASSETS	(17,612)	5,790
CHANGE IN NET ASSETS	1,271,228	56,886
Net assets, beginning of year	20,603,024	20,546,138
Net assets, end of year	\$21,874,252	\$20,603,024

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, 2016 and 2015, nine member organizations made up approximately 55% of NICB's assessment and member service revenues, respectively.

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 \$0 and \$17,612, respectively, as of December 31, 2016 and 2015 are available for the purpose of funding special operations in support of law enforcement and designated fraud-fighting activities.

NICB PENSION PLAN

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

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, 2016, recognition of the net unfunded status of the NICB Post-Retirement Plan resulted in current liabilities of \$790,000 and non-current liabilities of \$16,923,000 for a total benefit obligation of \$17,713,000.

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 the NICB financial statements.

TAX STATUS

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

PROGRAM SERVICES

DATA ANALYTICS

	2016	2015
Strategic	\$2,999,399	\$2,866,639
Tactical	1,955,934	1,940,241
Information aggregation and analysis	1,979,530	1,984,896
TOTAL DATA ANALYTICS	6,934,863	6,791,776

INVESTIGATIONS

	2016	2015
Domestic vehicle recovery	\$4,078,114	\$4,131,008
Repatriation	1,646,975	1,588,212
Major cases - vehicle	2,212,262	2,386,824
Major cases - property and casualty	3,441,217	3,521,935
Field investigations	5,594,780	5,806,686
Commercial fraud	1,109,904	1,167,491
Major medical fraud task forces	10,315,203	9,736,242
Digital intelligence	570,503	-
Law enforcement assistance	4,049,208	4,132,354
TOTAL INVESTIGATIONS	33,018,166	32,470,752

TRAINING

	2016	2015
Member company training	\$1,033,477	\$1,078,241
Law enforcement training	465,906	443,437
Internal training	443,558	444,536
NICTA	161,207	156,322
TOTAL TRAINING	2,104,148	2,122,536

LEGISLATIVE ADVOCACY

	2016	2015
PUBLIC AWARENESS	1,108,112	1,186,065

TOTAL PROGRAM SERVICES

	2016	2015
TOTAL PROGRAM SERVICES	44,585,782	44,019,881
ADMINISTRATIVE AND GENERAL	5,751,839	5,305,070
TOTAL FUNCTIONAL EXPENSES	\$50,337,621	\$49,324,951

Years ended December 31,

2016

2015

\$2,999,399

1,940,241

1,984,896

6,791,776

\$4,131,008

2,386,824

3,521,935

5,806,686

1,167,491

9,736,242

-

4,132,354

32,470,752

\$1,078,241

443,437

444,536

156,322

2,122,536

1,448,752

44,019,881

5,305,070

\$49,324,951

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Westfield Group



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Vice President of Operations
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Training



ALLEN BOEHMER
Chief Inspector and
Compliance Officer

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