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Plan Letter 747—October 1, 2012

# **2011 ANNUAL REPORT**

This report covers the activities of the Wisconsin Automobile Insurance Plan for calendar year 2011. The Plan, through the Governing Committee, would like to express its appreciation for the support and cooperation from our membership in the performance of our responsibilities.

#### **ORGANIZATION**

The Wisconsin Automobile Insurance Plan was established on October 1, 1949 for the purpose of providing automobile insurance to risks unable to secure coverage in the voluntary market.

#### **GOVERNING COMMITTEE**

The following member insurance companies, elected in accordance with Plan rules, were serving on the Governing Committee as of December 31, 2011:

#### PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA

American Family Mutual Insurance Company Liberty Mutual Insurance Company

#### AMERICAN INSURANCE ASSOCIATION

Hanover Insurance Company Travelers Insurance Company

#### NON-AFFILIATED INSURANCE COMPANIES

Sentry Insurance, A Mutual Company State Farm Insurance Company

#### AT LARGE (SUBSCRIBING MEMBER) INSURANCE COMPANIES

Employers Mutual Casualty Company General Casualty Company of WI

#### **PLAN ACTIVITIES**

A commercial rate review was conducted by AIPSO staff and presented a proposed 12.9% overall rate increase which was approved by the Governing Committee and the Office of the Commissioner of Insurance (OCI) effective January 1, 2011 for new business and March 1, 2011 for renewal business. Newly approved language was introduced into the commercial section of the manual to clarify Hired and Non-Owned Auto with multi-state operations.

The current private passenger rates were review by the Governing Committee and the Committee agreed with the proposal by AIPSO. Recommendations were that no filing be made as the adjustments indicated a zero premium impact.

The Wisconsin Automobile Insurance Plan and The Wisconsin Compensation Rating Bureau participated in a required market conduct exam conducted by The Office of the Commissioner of Insurance. The final report is not yet available.

2009 Wisconsin Act 28 (formerly 2009 Assembly Bill 75) was signed into law by the former Governor, which mandated several changes in limits and coverage in Wisconsin. All changes were completed in 2010. In 2011 the current Governor of Wisconsin signed into law a repeal of most of the changes that were previously made. The only change to remain into law is that automobile insurance is required for all drivers. All manual and form changes were completed

# WAIP FINANCES—2011

Total Income received in 2011 amounted to \$170,000, which represents Dues and Assessment income received from AIPSO.

Total expenditures in 2011 were \$172,053, which represents an increase of \$14,308, over the 2010 total expenditures of \$157,745.

Several expenses are shared operating expenses with the Wisconsin Compensation Rating Bureau. A Joint Finance Committee, made up of representatives from both organizations, meet periodically to allocate the percentage of shared expenses to be paid by each organization. Of the \$172,053 in total expenditures for 2011, \$145,074 (84.3%) represents the WAIP's portion of the expenses shared with the Wisconsin Compensation Rating Bureau.

# **PLAN VOLUME**

#### **New Applications**

YEAR	COMMERCIAL	PERSONAL
2001	180	11
2002	186	5
2003	215	0
2004	174	0
2005	172	1
2006	125	0
2007	107	1
2008	89	0
2009	40	0
2010	16	0
2011	16	0

### In Force Policies

AIPSO has provided the Plan with an in-force policy count for new and renewal business for calendar year 2011. The counts are:

**COMMERCIAL POLICIES** 113 (97 of these policies were renewals)

Earned Premium \$392,729.07

Paid Losses \$18,932 (5 total claims)

PERSONAL AUTO POLICIES 0

### **CONCLUSIONS**

We are grateful to all the Governing Committee members who have served during the last year, AIPSO staff members, the Office of the Commissioner of Insurance, all advisory organizations and the law firm of Riegel Law SC, for their contributions and commitment to the Wisconsin Automobile Insurance Plan.

# 2011 MEMBERSHIP LIST WITH NAIC CODES

1ST AUTO & CAS INSURANCE CO	44725	AMER EMPIRE INSURANCE CO	37990
21ST CENTURY ADVANTAGE INS CO	25232	AMER EQUITY SPECIALTY INS CO	10819
21ST CENTURY ASSURANCE CO	44245	AMER FAMILY HOME INSURANCE CO	23450
21ST CENTURY CASUALTY CO	36404	AMER FAMILY MUTUAL INSURANCE CO	19275
21ST CENTURY CENTENNIAL INS CO	34789	AMER FARMERS & RANCHERS INS CO	37931
21ST CENTURY INDEMNITY INS CO	43974	AMER FEDERATION INSURANCE CO	43699
21ST CENTURY INSURANCE CO	12963	AMER FIRE & CASUALTY CO	24066
21ST CENTURY NATL INS CO	36587	AMER FUJI FIRE & MARINE INS CO	40398
21ST CENTURY NORTH AMERICA INS CO	32220	AMER GENERAL INDEMNITY CO	24376
21ST CENTURY PREMIER INS CO	20796	AMER GENERAL PROP INSURANCE CO	31208
21ST CENTURY SECURITY INS CO	23833	AMER GUARANTEE & LIAB INS CO	26247
ACADIA INSSURANCE CO	31325	AMER HALLMARK INSURANCE CO OF TX	43494
ACCEPTANCE CAS INS CO	10349	AMER HEALTHCARE INDEMNITY CO	39152
ACCEPTANCE INSURANCE CO	37958	AMER HOME ASSURANCE CO	19380
ACE AMER INSURANCE CO	22667	AMER INSURANCE CO	21857
ACE FIRE UNDERWRITERS INS CO	20702	AMER INTERSTATE INSURANCE CO	31895
ACE PROP & CAS INSURANCE CO	20699	AMER MERCURY INSURANCE CO	16810
ACIG INSURANCE CO	19984	AMER MINING INSURANCE CO	15911
ACSTAR INSURANCE CO	22950	AMER MODERN HOME INSURANCE CO	23469
ACUITY A MUTUAL INSURANCE CO	14184	AMER MODERN SELECT INSURANCE CO	38652
ADDISON INSURANCE CO	10324	AMER NATIONAL GENERAL INS CO	39942
ADMIRAL INDEMNITY CO	44318	AMER NATIONAL PROP & CAS CO	28401
ADVANTA INSURANCE CO	33987	AMER PHYSICIANS ASSURANCE CORP	33006
AEGIS SECURITY INSURANCE CO	33898	AMER PROTECTION INSURANCE CO	18910
AETNA INSURANCE CO OF CT	36153	AMER RELIABLE INSURANCE CO	19615
AFFILIATED FM INSURANCE CO	10014	AMER ROAD INSURANCE CO	19631
AFFIRMATIVE INSURANCE CO	42609	AMER SAFETY CASUALTY INS CO	39969
AGCS MARINE INSURANCE CO	22837	AMER SECURITY INSURANCE CO	42978
AGRI GENERAL INSINSURANCE CO	42757	AMER SELECT INSURANCE CO	19992
AIU INSURANCE CO	19399	AMER SENTINEL INSURANCE CO	17965
ALAMANCE INSURANCE CO	10957	AMER SOUTHERN HOME INSURANCE CO	41998
ALEA NORTH AMER INSURANCE CO	24899	AMER SOUTHERN INSURANCE CO	10235
ALFA MUT INSURANCE CO	19135	AMER STANDARD INSURANCE CO OF WI	19283
ALL AMERICA INSURANCE CO	20222	AMER STATES INSURANCE CO	19704
ALLIANZ GLOBAL CORP & SPECIALTY	11630	AMER STATES PREFERRED INSURANCE	37214
ALLIANZ GLOBAL RISKS US INS CO	35300	CO AMER SUMMIT INSURANCE CO	19623
ALLIED PROP & CAS INS CO	42579	AMER WEST INSURANCE CO	44270
ALLIED WORLD REINSURANCE CO	22730	AMER ZURICH INSURANCE CO	40142
ALLMERICA FINANCIAL BENEFIT INS	41840	AMERIPRISE INSURANCE CO	12504
ALLMERICA FNCL ALLIANCE INS CO	10212	AMERISURE INSURANCE CO	19488
ALLSTATE FIRE & CAS INS CO	29688	AMERISURE MUTUAL INSINSURANCE CO	23396
ALLSTATE INDEMNITY CO	19240	AMERISURE PARTNERS INSURANCE CO	11050
ALLSTATE INSURANCE CO	19232	AMEX ASSURANCE CO	27928
ALLSTATE PROP & CASUALTY INS CO	17230	AMGUARD INSURANCE CO	42390
ALLSTATE VEHICLE & PROPERTY CO	37907	AMICA MUTUAL INSURANCE CO	19976
ALPHA PROP & CASUALTY INS CO	38156	AMTRUST INSURANCE CO OF KANSAS INC	15954
ALTERRA AMER INSURANCE CO	21296	ANSUR AMERICA INSURANCE CO	10984
ALTERRA REINSURANCE USA INC	10829	ANTHEM INSURANCE CO A MUTUAL CO	28207
AMCO INSURANCE CO	19100	ARCH INDEMNITY INSURANCE CO	30830
AMER AGRICULTURAL INSURANCE CO	10103	ARCH INSURANCE CO	11150
AMER BANKERS INC. CO. CE EL ODIDA	21849	ARCH SPECIALTY INSURANCE CO	21199
AMER BANKERS INS CO OF FLORIDA	10111	ARGONAUT GREAT CENTRAL INS CO	19860
AMER BUS & PERSONAL INS MUT INC	40789	ARGONAUT INSURANCE CO	19801
AMER CASUALTY CO OF READING PA	20427	ARGONAUT-MIDWEST INSURANCE CO	19828
AMER COMMERCE INSURANCE CO	10391	ARMED FORCES INSURANCE EXCHANGE	41459
AMER COMMERCE INSURANCE CO	19941	ARROWOOD INDEMNITY CO	24678
AMER COUNTRY INSURANCE CO	38237	ARTISAN AND TRUCKERS CASUALTY CO	10194
AMER ECONOMY INSURANCE CO	19690		- "

ASPEN AMERICAN INSURANCE CO	43460	CENTURY INDEMNITY CO	20710
ASSOCIATED INDEMNITY CORP	21865	CENTURY SURETY CO	36951
ASSURANCE CO OF AMERICA	19305	CENTURY-NATL INSURANCE CO	26905
ATAIN INSURANCE CO	29033	CHARTER OAK FIRE INSURANCE CO	25615
ATHENA ASSURANCE CO	41769	CHARTIS CASUALTY CO	40258
ATLANTA INTERNATIONAL INSURANCE CO	20931	CHARTIS PROP ERTY & CASUALTY CO	19402
ATLANTIC SPECIALTY INSURANCE CO	27154	CHARTIS SPECIALTY INSURANCE CO	26883
AUSTIN MUTUAL INSURANCE CO	13412	CHEROKEE INSURANCE CO	10642
AUTO CLUB GROUP INSURANCE CO	21210	CHICAGO INSURANCE CO	22810
AUTO CLUB INSURANCE ASSN	21202	CHUBB INDEMNITY INSURANCE CO	12777
AUTO INSURANCE CO OF HARTFORD CT	19062	CHUBB NATL INSURANCE CO	10052
AUTO-OWNERS INSURANCE CO	18988	CHURCH INSURANCE CO	10669
AVEMCO INSURANCE CO	10367	CHURCH MUTUAL INSURANCE CO	18767
AVOMARK INSURANCE CO	10792	CIM INSURNACE CORP	22004
AXA ART INSURANCE CORP	29530	CINCINNATI CASUALTY CO	28665
AXA INSURANCE CO	33022	CINCINNATI INDEMNITY CO	23280
AXIS INSURANCE CO	37273	CINCINNATI INSURANCE CO	10677
AXIS REINSURANCE CO	20370	CITIZENS INSURANCE CO OF AMERICA	31534
BADGER MUTUAL INSURANCE CO	13420	CLARENDON NATIONAL INSURANCE CO	20532
BALBOA INSURANCE CO	24813	CLEARWATER INSURANCE CO	25070
BANCINSURE INC	18538	CLEARWATER SELECT INSURANCE CO	10019
BANKERS STANDARD INSURANCE CO	18279	CLERMONT INSURANCE CO	33480
BCS INSURANCE CO	38245	COFACE NORTH AMER INSURANCE CO	31887
BEAZLEY INSURANCE CO INC	37540	COLISEUM REINSURANCE CO	36552
BENCHMARK INSURANCE CO	41394	COLONIAL AMER CASUALTY & SURETY CO	34347
BERKLEY INSURANCE CO	32603	COLONY SPECIALTY INSURANCE CO	36927
BERKLEY NATIONAL INSURANCE CO	38911	COLORADO CASUALTY INSURANCE CO	41785
BERKLEY REGIONAL INSURANCE CO	29580	COMMERCE & INDUSTRY INSURANCE CO	19410
BERKSHIRE HATHAWAY HOMESTATE INS	20044	COMPANION COMMERCIAL INS CO	10794
CO	00005	COMPANION PROPERTY & CASUALTY INS	12157
BITUMINOUS CASUALTY CORP	20095	CO	04000
BITUMINOUS FIRE & MARINE INSURANCE CO	20109	COMPASS INSURANCE CO	21989
BLUE RIDGE INDEMNITYCO	40754	CONSOLIDATED INSURANCE CO	22640
BOSTON OLD COLONY INSURANCE CO	20761	CONSTITUTION INSURANCE CO	32190
BRISTOL WEST INSURANCE CO	19658	CONTINENTAL CASUALTY CO	20443
BROTHERHOOD MUTUAL INSURANCE CO	13528	CONTINENTAL INDEMNITY CO	35939
BUCKEYE STATE MUTUAL INSURANCE CO	16713	CONTINENTAL INDEMNITY CO	28258
BUILDERS MUTUAL INSURANCE CO	10844	CONTINENTAL INSURANCE CO	35289
CALIFORNIA CAS & FIRE INSURANCE CO	27464	CONTINENTAL WESTERN INSURANCE CO	10804
CALIFORNIA CASUALTY GEN INS CO OF	35955	COREPOINTE INSURANCE CO	10499
OR		COUNTRY CASUALTY INURANCE CO	20982
CALIFORNIA CAS INDEMNITY EXCHANGE	20117	COUNTRY MUTUAL INSURANCE CO	20990
CALIFORNIA CASUALTY INSURANCE CO	20125	COUNTRY PREFERRED INSURANCE CO	21008
CAMDEN FIRE INSURANCE ASSN	21946	COURTESY INSURANCE CO	26492
CANAL INSURANCE CO	10464	COVENANT MUTUAL INSURANCE CO	21016
CAPITOL INDEMNITY CORP	10472	CREDIT GENERAL INSURANCE CO	12912
CAPITOL SPECIALTY INSURANCE CORP	10328	CRUM & FORSTER INDEMNITY CO	31348
CAROLINA CASUALTY INSURANCE CO	10510	CUMIS INSURANCE SOCIETY INC	10847
CASUALTY UNDERWRITERS INSURANCE	26697	DAIRYLAND INSURANCE CO	21164
CO	10101	DAKOTA TRUCK UNDERWRITERS	34924
CASTLEPOINT NATIONAL INSURANCE CO	40134	DALLAS NATIONAL INSURANCE CO	32271
CATERPILLAR INSURANCE CO	11255	DARWIN NATL ASSURANCE CO	16624
CATLIN INDEMNITY INSURANCE CO	24503	DEALERS ASSURANCE CO	16705
CATLIN INSURANCE CO INC	19518	DEERFIELD INSURANCE CO	37184
CENTRAL MUTUAL INSURANCE CO	20230	DENTISTS INSURANCE CO	40975
CENTRAL STATES INEMNITY CO OF OMAHA	34274	DEPOSITORS INSURANCE CO	42587
CENTRE INSURANCE CO	34649	DIAMOND STATE INSURANCE CO	42048
CENTURION CASUALTY CO	42765	DIRECT NATIONAL INSURANCE CO	23736

DISCOVED DEODEDTY & CASHALTY INC	26462	FINIANICIAL INDEMNITY CO	10050
DISCOVER PROPERTY & CASUALTY INS	36463	FINANCIAL INDEMNITY CO FINANCIAL PACIFIC INSURANCE CO	19852 31453
DOCTORS' CO AN INTERINS EXCHANGE	34495	FINIAL REINSURANCE CO	39136
DONEGAL MUTUAL INSURANCE CO	13692	FIRE INSURANCE EXCHANGE	21660
DORINCO REINSURANCE CO	33499	FIREMANS FUND INSURANCE CO	21873
EASTGUARD INSURANCE CO	14702	FIREMENS INSURANCE CO WASHINGTON	21784
ECONOMY FIRE & CASUALTY CO	22926	DC	21704
ECONOMY PREFERRED INSURANCE CO	38067	FIRST AMER PROPERTY & CASUALTY INS	37710
ECONOMY PREMIER ASSURANCE CO	40649	CO	
ELECTRIC INSURANCE CO	21261	FIRST CHICAGO INSURANCE CO	13587
EMC PROPERTY & CASUALTY CO	25186	FIRST COLONIAL INSURANCE CO	29980
EMCASCO INSURANCE CO	21407	FIRST DAKOTA INEMNITY CO	10351
EMPIRE FIRE & MARINE INSURANCE CO	21326	FIRST FINANCIAL INSURANCE CO	11177
EMPLOYERS ASSURANCE COMPANY	25402	FIRST GUARD INSURANCE CO	10676
EMPLOYERS FIRE INSURANCE CO	20648	FIRST LIBERTY INSURANCE CORP	33588
EMPLOYERS INSURANCE CO OF WAUSAU	21458	FIRST NATIONAL INSURANCE CO OF AMERICA	24724
EMPLOYERS MUTUAL CASUALTY CO	21415	FIRST NONPROFIT INSURANCE CO	10859
ENCOMPASS INDEMNITY CO	15130	FLAGSHIP CITY INSURANCE CO	35585
ENCOMPASS INSURANCE CO OF AMERICA	10071	FLORISTS MUTUAL INSURANCE CO	13978
ENDURANCE AMER INSURANCE CO	10641	FOREMOST INSURANCE CO OF GRAND	11185
ENDURANCE RISK SOLUTION ASSUR CO	43630	RAPIDS MI	
ERIE INSURANCE CO	26263	FOREMOST PROPERTY & CASUALTY INS	11800
ERIE INSURANCE EXCHANGE	26271	CO FOREMOST SIGNATURE INSURANCE CO	41513
ERIE INSURANCE PROPERTY & CASUALTY	26830	FORTUITY INSURANCE CO	10985
CO ESSENTIA INSURANCE CO	27045	FOUNDERS INSURANCE CO (IL)	14249
ESURANCE INSURANCE CO	37915	FRANKENMUTH MUTUAL INSURANCE CO	13986
	25712	FREEDOM SPECIALTY INSURANCE CO	22209
ESURANCE INSURANCE CO OF NJ ESURANCE PROPERTY & CASUALTY	21741	FREMONT INSURANCE CO	13994
INSURANCE CO	30210	FRONTIER INSURANCE CO	34266
EVEREST NATIONAL INSURANCE CO	10120	GARRISON PROPERTY & CASUALTY	21253
EVEREST REINSURANCE CO	26921	INSURANCE CO	21200
EVERGREEN NATL INDEMNITY CO	12750	GATEWAY INSURANCE CO	28339
EXCALIBUR REINSURANCE CORP	39675	GEICO CASUALTY CO	41491
EXECUTIVE RISK INDEMNITY INC	35181	GEICO GENERAL INSURANCE CO	35882
FACTORY MUTUAL INSURANCE CO	21482	GEICO INDEMNITY CO	22055
FAIR AMER INS CO & REINS CO	35157	GENERAL CASUALTY CO OF WISCONSIN	24414
FAIRFIELD INSURANCE CO	44784	GENERAL CASUALTY INSURANCE CO	18821
FAIRMONT INSURANCE CO	18864	GENERAL FIDELITY INSURANCE CO	30007
FAIRMONT PREMIER INSURANCE CO	25518	GENERAL INSURANCE CO OF AMERICA	24732
FAIRMONT SPECIALTY INSURANCE CO	24384	GENERAL REINSURANCE CORP	22039
FARMERS AUTO INSURANCE ASSN	24201	GENERAL SECURITY NATL INSURANCE CO	39322
FARMERS INSURANCE EXCHANGE	21652	GENERAL STAR NATIONAL INSURANCE CO	11967
FARMERS MUTUAL HAIL INSURANCE CO	13897	GENERALI US BRANCH	11231
OF IOWA FARMERS UNION MUTUAL INSURANCE CO	22670	GENESIS INSURANCE CO	38962
(ND)	32670	GERMANTOWN MUTUAL INSURANCE CO	14036
FARMINGTON CASUALTY CO	41483	GLOBAL REINSURANCE CORP OF	21032
FARMLAND MUTUAL INSURANCE CO	13838	AMERICA GLOBE AMERICA CASUALTY CO	11312
FEDERAL INSURANCE CO	20281	GMAC INSURANCE CO ONLINE INC	11044
FEDERATED MUTUAL INSURANCE CO	13935	GOVERNMENT EMPLOYEES INSURANCE	22063
FEDERATED RURAL ELECTRIC	11118	CO	22000
INSURANCE EXCHANGE		GOVERNMENTAL INTERINSURANCE	37036
FEDERATED SERVICE INSURANCE CO	28304	EXCHANGE	40005
FIDELITY & DEPOSIT CO OF MD	39306	GRAMERCY INSURANCE CO	43265
FIDELITY & GUARANTY INSURANCE CO	35386	GRANGE INDEMNITY INSURANCE CO GRANGE MUTUAL CASUALTY CO	10322 14060
FIDELITY & GUARANTY INSURANCE U/W INC	25879	GRANITE STATE INSURANCE CO	
FIDELITY NATIONAL INSURANCE CO	25180	GRAY INSURANCE CO	23809 36307
FIDELITY NATL PROPERTY & CASUALTY	16578	GREAT AMER ALLIANCE INSURANCE CO	26832
INSURANCE CO		CILAT AMERIALIZATION INSUITANCE OU	20002

GREAT AMER ASSURANCE CO	26344	HUDSON INSURANCE CO	25054
GREAT AMER INSURANCE CO	16691	ICM INSURANCE CO	40223
GREAT AMER INSURANCE CO OF NY	22136	IDS PROPERTY CASUALTY INSURANCE CO	29068
GREAT AMER PROTECTION INSURANCE	38580	ILLINOIS FARMERS INSURANCE CO	21679
CO GREAT AMER SECURITY INSURANCE CO	31135	ILLINOIS NATIONAL INSURANCE CO	23817
GREAT AMER SECONTT INSURANCE CO	33723	IMPERIUM INSURANCE CO	35408
GREAT DIVIDE INSURNACE CO	25224	IMT INSURANCE CO MUTUAL	14257
GREAT MIDWEST INSURANCE CO	18694	IND INSURANCE CO OF NORTH AMERICA	43575
GREAT NORTHERN INSURANCE CO	20303	INDIANA INSURANCE CO	22659
GREAT NORTHERN INSURANCE CO	26654	INDIANA LUMBERMENS MUTUAL	14265
GREAT WEST CASUALTY CO		INSURANCE CO INFINITY AUTO INSURANCE CO	11738
GREATER NEW YORK MUTUAL	11371 22187	INFINITY AUTO INSURANCE CO	22268
INSURANCE CO	22101		
GREENWICH INSURANCE CO	22322	INFINITY SECURITY INSSURANCE CO	38873
GRINNELL MUTUAL REINSURANCE CO	14117	INFINITY STANDARD INSURANCE CO	12599
GRINNELL SELECT INSURANCE CO	16144	INSURANCE CO OF ILLINOIS	26700
GUARANTEE INSURANCE CO	11398	INSURANCE CO OF NORTH AMERICA	22713
GUIDEONE AMER INSURANCE CO	42331	INSURANCE CO OF THE AMERICAS	33030
GUIDEONE ELITE INSURANCE CO	42803	INSURANCE CO OF THE STATE OF PA	19429
GUIDEONE MUTUAL INSURANCE CO	15032	INSURANCE CO OF THE WEST	27847
GUIDEONE SPECIALTY MUTUAL	14559	INSURA PROPERTY & CASUALTY	38806
INSURANCE CO	14559	INSURANCE CO INSUREMAX INSURANCE CO	10922
GUIDERLAND REINSURANCE CO	28630		
GULF INSURANCE CO	22217	INTEGON INDEMANTY CORP	22780
HALLMARK INSURANCE CO	34037	INTEGON INDEMNITY CORP	22772
HALLMARK NATL INSURANCE CO	19530	INTEGON NATIONAL INSURANCE CO	29742
HAMILTON MUTUAL INSURANCE CO OF	14125	INTEGRITY MUTUAL INSURANCE CO	14303
CINCINNATI	20	INTEGRITY PROPERTY & CASUALTY INSURANCE CO	12986
HANOVER AMER INSURANCE CO	36064	INTERSTATE FIRE & CASUALTY CO	22829
HANOVER INSURANCE CO	22292	INTREPID INSURANCE CO	10749
HARCO NATIONAL INSURANCE CO	26433	IOWA MUTUAL INSURANCE CO	14338
HARLEYSVILLE INSURANCE CO	23582	IRONSHORE INDEMNITY INC	23647
HARLEYSVILLE LAKE STATES INSURANCE	14516	JOHN DEERE INSURANCE CO	36781
CO		KEMPER INDEPENDENCE INSURANCE CO	10914
HARLEYSVILLE PREFERRED INSURANCE	35696	KEY RISK INSURANCE CO	10885
CO HARLEYSVILLE WORCESTER INSURANCE	26182	KNIGHTBROOK INSURANCE CO	13722
HARTFORD ACCIDENT & INDEMNITY CO	22357	LANCER INSURANCE CO	26077
HARTFORD CASUALTY INSURANCE CO	29424	LAURIER INDEMNITY CO	
HARTFORD FIRE INSURANCE CO	19682		35246
HARTFORD INSURANCE CO OF THE	37478	LE MARS INSURANCE CO	14389
MIDWEST	37470	LEXON INSURANCE CO	13307
HARTFORD STEAM BOILER I & I	11452	LIBERTY INSURANCE CORP	42404
HARTFORD UNDERWRITERS INSURANCE	30104	LIBERTY INSURANCE UNDERWRITERS INC	19917
CO		LIBERTY MUTUAL FIRE INSURANCE CO	23035
HASTINGS MUTUAL INSURANCE CO	14176	LIBERTY MUTUAL INSURANCE CO	23043
HAWKEYE-SECURITY INSURANCE CO	36919	LIBERTY PERSONAL INSURANCE CO	11746
HDI-GERLING AMERICA INSURANCE CO	41343	LINCOLN GENERAL INSURANCE CO	33855
HERITAGE CASUALTY INSURANCE CO	32077	LITTLE BLACK MUTUAL INSURANCE CO	10924
HERITAGE INDEMNITY CO	39527	LM GENERAL INSURANCE CO	36447
HIGHLANDS INSURANCE CO	22489	LM INSURANCE CORP	33600
HISCOX INSURANCE CO INC	10200	LM PROPERTY & CASUALTY INSURANCE	32352
HOME-OWNERS INSURANCE CO	26638	CO	00400
HOMESITE INSURANCE CO	17221	LUMBERMENS UNDERWRITING ALLIANCE	23108
HORACE MANN INSURANCE CO	22578	LYNDON INSURANCE CO	39365
HORACE MANN PROPERTY & CASUALTY	22756	LYNDON PROPERTY INSURANCE CO	35769
INSURANCE CO		MAIDEN REINSURANCE CO	11054
HOUSING AUTHORITY PROP INSURANCE -	10069	MANUFACTURERS ALLIANCE INSURANCE	36897
HOUSING ENTERPRISE INSURANCE CO	11206	CO MAPFRE INSURANCE CO	23876
INC	20040	MARKEL AMER INSURANCE CO	28932
HOUSTON GENERAL INSURANCE CO	38849	WATER AWILK INSURANCE CO	20332

MARKEL INSURANCE CO	38970	NATIONAL FIRE INSURANCE CO	20478
MARYLAND CASUALTY CO	19356	HARTFORD NATIONAL GENERAL ASSURANCE CO	42447
MARYLAND INSURANCE CO	19348	NATIONAL GENERAL INSURANCE CO	23728
MASSACHUSETTS BAY INSURANCE CO	22306	NATIONAL INDEMNITY CO	20087
MAXUM CASUALTY INSURANCE CO	10784	NATIONAL INSURANCE ASSN	27944
MEDICAL PROTECTIVE CO	11843	NATIONAL INSURANCE CO OF WISCONSIN	30155
MEDMARC CASUALTY INSURANCE CO	22241	INC	00100
MEDMARC MUTUAL INSURANCE CO	32089	NATIONAL INTERSTATE INSURANCE CO	32620
MEEMIC INSURANCE CO	16101	NATIONAL LIABILITY & FIRE INSURANCE	20052
MENDAKOTA INSURANCE CO	22454	CO	00000
MENDOTA INSURANCE CO	33650	NATIONAL SPECIALTY INSURANCE CO	22608
MERASTAR INSURANCE CO	31968	NATIONAL SURETY CORP	21881
MERIDIAN CITIZENS MUTUAL INSURANCE CO	10502	NATIONWIDE AFFINITY INSURANCE CO AMER	26093
MERIDIAN SECURITY INSURANCE CO	23353	NATIONWIDE AGRIBUSINESS INSURANCE	28223
MERITPLAN INSURANCE CO	24821	CO NATIONWIDE ASSURANCE CO	10723
METROPOLITAN CASUALTY INSURANCE	40169	NATIONWIDE ASSURANCE CO	23760
CO	05004	NATIONWIDE INSURANCE CO OF AMERICA	25453
METROPOLITAN DIRECT P & C INSURANCE CO	25321	NATIONWIDE INSURANCE  NATIONWIDE MUTUAL FIRE INSURANCE	23779
METROPOLITAN GENERAL INSURANCE CO	39950	CO	23119
METROPOLITAN GROUP P & C INSURANCE	34339	NATIONWIDE MUTUAL INSURANCE CO	23787
CO		NATIONWIDE PROPERTY & CASUALTY	37877
METROPOLITAN PROPERTY & CASUALTY	26298	INSURANCE CO	
MGA INSURANCE CO INC	40150	NATL UNION FIRE INSURANCE CO OF PITTS	19445
MIC GENERAL INSURANCE CORP	38660	NAU COUNTRY INSURANCE CO	25240
MIC PROPERTY & CASUALTY INSURANCE	38601	NAVIGATORS INSURANCE CO	42307
CORP MICHIGAN MILLERS MUTUAL INSURANCE	14508	NCMIC INSURANCE CO	15865
MID-AMER FIRE & CASUALTY CO	23507	NETHERLANDS INSURANCE CO	24171
MID-CENTURY INSURANCE CO	21687	NEW ENGLAND INSURANCE CO	21830
MIDDLESEX INSURANCE CO	23434	NEW HAMPSHIRE INSSURANCE CO	23841
MIDDLESEX MUTUAL ASSURANCE CO	14532	NEW SOUTH INSSURANCE CO	12130
MIDSTATES REINSURANCE CORP	20451	NEW YORK MARINE & GENERAL	16608
MIDWEST EMPLOYERS CASUALTY CO	23612	INSURANCE	
MIDWEST FAMILY MUTUAL INSURANCE CO	23574	NGM INSURANCE CO	14788
MIDWESTERN INDEMNITY CO	23515	NIPPONKOA INSURANCE CO LTD US	27073
MILBANK INSURANCE CO	41653	BRANCH NLC MUTUAL INSURANCE CO	27905
MILLERS CLASSIFIED INSURANCE CO	40185	NN INSURANCE CO	29785
MILLERS FIRST INSURANCE CO	14583	NORGUARD INSURANCE CO	31470
MILWAUKEE CASUALTY INSURANCE CO	26662	NORTH AMER ELITE INSURANCE CO	29700
MILWAUKEE INSURANCE CO	14591	NORTH AMER SPECIALTY INSURANCE CO	29874
MITSUI SUMITOMO INSURANCE CO OF	20362	NORTH POINTE INSURANCE CO	27740
AMER		NORTH RIVER INSURANCE CO	21105
MITSUI SUMITOMO INSURANCE USA INC	22551	NORTH STAR MUTUAL INSURANCE CO	14850
MODERN SERVICE INSURANCE CO	23655	NORTHBROOK INDEMNITY CO	36455
MONROE GUARANTY INSURANCE CO	32506	NORTHERN ASSURANCE CO OF AMERICA	38369
MOSAIC INSURANCE CO	16187	NORTHERN INSURANCE CO OF NEW	19372
MOTORISTS COMM MUTUAL INS CO	13331	YORK	
MOTORS INSURANCE CORP	22012	NORTHLAND CASUALTY CO	24031
MT MORRIS MUTUAL INSURANCE CO	10831	NORTHLAND INSURANCE CO	24015
MUNICH REINSURANCE AMER INC	10227	NORTHWESTERN NATIONAL CASUALTY	23906
NATIONAL AMER INSURANCE CO	23663	CO NORTHWESTERN NATL INSURANCE CO	23914
NATIONAL AMER INSURANCE CO OF CA	23671	MIL WI	20014
NATIONAL CASUALTY CO	11991	NOVA CASUALTY CO	42552
NATIONAL COLONIAL INSURANCE CO	26115	OCCIDENTAL FIRE & CASUALTY CO OF NC	23248
NATIONAL CONTINENTAL INSURANCE CO	10243	ODYSSEY REINSURANCE CO	23680
NATIONAL FARMERS UNION PROPERTY & CASUALTY	16217	OHIC INSURANCE CO	35602
NATIONAL FIRE & CASUALTY CO	41068	OHIO CASUALTY INSURANCE CO	24074
		OHIO FARMERS INSURANCE CO	24104

OHIO INDEMNITY CO	26565	PROFESSIONAL LIABILITY INSURANCE OF	34312
OHIO MUTUAL INSURANCE CO	10202	AMERICA	40540
OHIO SECURITY INSURANCE CO	24082	PROFESSIONALS ADVOCATE INSURANCE CO	12513
OLD REPUBLIC GENERAL INSURANCE	24139	PROGRESSIVE ADVANCED INSURANCE	37222
CORP		CO	0.222
OLD REPUBLIC INSURANCE CO	24147	PROGRESSIVE CASUALTY INSURANCE CO	11851
OLD REPUBLIC SECURITY ASSURANCE CO	33715	PROGRESSIVE CLASSIC INSURANCE CO	24260
OMAHA INDEMNITY CO	35424	PROGRESSIVE DIRECT INSURANCE CO	42994
OMNI INSURANCE CO	12254	PROGRESSIVE MAX INSURANCE CO	16322
ONEBEACON AMER INSURANCE CO	39098	PROGRESSIVE NORTHERN INSURANCE	24279
ONEBEACON INSURANCE CO	20621	CO	27213
ONEBEACON MIDWEST INSURANCE CO	21970	PROGRESSIVE NORTHWESTERN	38628
OWNERS INSURANCE CO	37818	INSURANCE CO	
PACIFIC EMPLOYERS INSURANCE CO	32700	PROGRESSIVE SPECIALTY INSURANCE	42919
		CO	
PACIFIC INDEMNITY CO	22748	PROGRESSIVE UNIVERSAL INSURANCE	32786
PACIFIC SPECIALTY INSURANCE CO	20346	CO PROPERTY & CASUALTY INSURANCE CO	21727
PACIFIC STAR INSURANCE CO	37850	OF HARTFORD	21121
PACO ASSURANCE CO INC	29793	PROPERTY-OWNERS INSURANCE CO	34690
PARIS RE AMER INSURANCE CO	10222	PROTECTIVE INSURANCE CO	12416
PARTNER RE INSURANCE CO OF NY	11835	PROVIDENCE WASHINGTON INSURANCE	20265
PARTNERS MUTUAL INSURANCE CO	10006	PUBLIC SERVICE MUTUAL INSURANCE CO	24295
PATHFINDER INSURANCE CO	13439		
PATRIOT GENERAL INSSURANCE CO	22250	PXRE REINSURANCE CO	35157
PEAK PROPERTY & CASUALTY	25755	QBE INSURANCE CORP	29807
INSURANCE CORP	20100	QBE REINSURANCE CORP	39217
PEERLESS INDEMNITY INSURANCE CO	18139	QUANTA INDEMNITY CO	10219
PEERLESS INSURANCE CO	18333	R & Q REINSURANCE CO	23752
PEKIN INSURANCE CO	38474	RAMPART INSURANCE CO	22705
PENN LUMBERMENS MUTUAL INSURANCE	26107	REGENT INSURANCE CO	37303
CO	20.07	REP WEST INSURANCE CO	44482
PENN MANUFACTURERS ASSN	14974	REPUBLICCREDIT INDEMNITY CO	33715
INSURANCE		REPUBLIC FRANKLIN INSURANCE CO	31089
PENN MANUFACTURERS INDEMNITY CO	12262	REPUBLIC INDEMNITY CO OF AMERICA	12475
PENN MILLERS INSURANCE CO	41424	REPUBLIC INDEMNITY CO OF CA	22179
PENN NATIONAL MUTUAL CASUALTY	14982	RESPONSE INSURANCE CO	24570
INSURANCE CO PENN-AMERICA INSURANCE CO	4.4000	RESPONSE WORLDWIDE DIRECT AUTO	43044
	14990	RESPONSE WORLDWIDE INSURANCE CO	20133
PENN-STAR INSURANCE CO	32859		
PENNSYLVANIA GENERAL INSURANCE CO	10673	RIVERPORT INSURANCE CO	26050
PERMANENT GENERAL ASSURANCE	21962	RLI INDEMNITY CO	36684
CORP OF OH PERMANENT GENERAL ASSURANCE	22906	RLI INSURANCE CO	28860
CORP	22900	ROCHDALE INSURANCE CO	13056
PHARMACISTS MUTUAL INSURANCE CO	37648	ROCKFORD MUTUAL INSURANCE CO	12491
PHILADELPHIA IND INSURANCE CO	35718	RURAL COMMUNITY INSURANCE CO	22314
PHILADELPHIA REINSURANCE CORP	18058	RURAL MUTUAL INSURANCE CO	39039
PHOENIX INSURANCE CO	35262	RVI NATIONAL INSURANCE CO	15091
PIONEER SPECIALTY INSURANCE CO (MN)		SAFECO INSURANCE CO OF AMERICA	23132
` '	25623	SAFECO INSURANCE CO OF ILLINOIS	24740
PLATTE RIVER INSURANCE CO	40312	SAFECO INSURANCE CO OF IN	39012
PLAZA INSURANCE CO	18619	SAFECO NATL INSURANCE CO	11215
PRAETORIAN INSURANCE CO	10238	SAFETY NATL CASUALTY CORP	24694
PREFERRED PROFESSIONAL INSURANCE	37257	SAFEWAY INSURANCE CO	15105
CO	26224	SAGAMORE INSURANCE CO	
PREMIER ALLIANCE INSURANCE CO	36234		12521
PRESERVER INSURANCE CO	36633	SCOR REINSURANCE CO	21911
PRIMERO INSURANCE CO	15586	SCOTTSDALE INDEMNITY CO	30058
PRIVILEGE INDERWRITERS RECIP EXCH	12873	SEABRIGHT INSURANCE CO	22535
PROASSURANCE CASUALTY CO	11855	SEATON INSURANCE CO	15563
PROCENTURY INSURANCE CO	38954	SECURA INSURANCE A MUTUAL CO	25763
PRODUCERS AGRICULTURE INSURANCE	21903	SECURA SUPREME INSURANCE CO	22543
CO		SECURIAN CASUALTY CO	10239

SECURITY NATIONAL INSURANCE CO	24902	TNUS INSURANCE CO	13242
SELECT INSURANCE CO	19879		-
		TOA REINSURANCE INSURANCE CO OF AMERICA	32301
SELECTIVE INSURANCE CO OF AMERICA	22233	TOKIO MARINE & NICHIDO FIRE	42439
SELECTIVE INSURANCE CO OF SOUTH CAROLINA	12572	INSURANCE	12 100
SELECTIVE INSURANCE CO OF THE	19259	TORUS NATIONAL INSURANCE CO	12904
SOUTHEAST	19239	TOWER INSURANCE CO OF NY	25496
SENECA INSURANCE CO INC	39926	TOWER NATL INSURANCE CO	44300
SENTINEL INSURANCE CO LTD	10936	TOYOTA MOTOR INSURANCE CO	43702
SENTRY CASUALTY CO	11000	TRADERS & GENERAL INSURANCE CO	37621
SENTRY INSURANCE - A MUTUAL CO	28460	TRADERS INSURANCE CO	38857
SENTRY SELECT INSURANCE CO	24988	TRANS PACIFIC INSURANCE CO	42749
SEQUOIA INSURANCE CO		TRANSATLANTIC REINSURANCE CO	41238
	21180		
SHEBOYGAN FALLS INSURANCE CO	22985	TRANSGUARD INSURANCE CO OF AMERICA INC	19453
SIRIUS AMERICA INS CO	38776	TRANSIT MUTUAL INSURANCE CORP OF	12955
SOCIETY INSURANCE CO - A MUTUAL CO	15156	WI	
SOMPO JAPAN INSURANCE CO OF	15261	TRANSPORT INSURANCE CO	00000
AMERICA SOUTH CAROLINA INSURANCE CO	11126	TRANSPORTATION INSURANCE CO	33014
SOUTHERN FIRE & CASUALTY CO	24953	TRAVCO INSURANCE CO	20494
		TRAVELERS CASUALTY & SURETY CO OF	28188
SOUTHERN GUARANTY INSURANCE CO	22888	AMERICA	
SOUTHERN INSURANCE CO	19178	TRAVELERS CASUALTY & SURETY CO	31194
SOUTHERN PILOT INSURANCE CO	19216	TRAVELERS CASUALTY CO OF CT	19038
SPARTA INSURANCE CO	10190	TRAVELERS CASUALTY INSURANCE CO	36170
ST PAUL FIRE & CASUALTY INSURANCE	20524	OF AMERICA	
CO	40007	TRAVELERS COMMERCIAL CASUALTY CO	19046
ST PAUL FIRE & MARINE INSURANCE	40967	TRAVELERS COMMERCIAL INSURANCE CO	40282
ST PAUL GUARDIAN INSURANCE CO	24767	TRAVELERS HOME & MARINE INSURANCE	36137
ST PAUL MEDICAL LIABILITY INSURANCE	24775	CO	07000
CO ST PAUL MERCURY INSURANCE CO	41750	TRAVELERS INDEMNITY CO	27998
ST PAUL PROTECTIVE INSURANCE CO	24791	TRAVELERS INDEMNITY CO OF AMERICA	25658
STANDARD FIRE INSURANCE CO	19224	TRAVELERS INDEMNITY CO OF CT	25666
		TRAVELERS INDEMNITY CO	25682
STANDARD GUARANTY INSURANCE CO	19070	TRAVELERS PERS SEC INSURANCE CO	39357
STAR INSURANCE CO	42986	TRAVELERS PERSONAL INSURANCE CO	36145
STARNET INSURANCE CO	18023	TRAVELERS PROPERTY CASUALTY CO OF	38130
STARR INDEMNITY & LIABILITY CO	40045	AMERICA	
STATE AUTO INSURANCE CO OF WI	38318	TRAVELERS PROPERTY CASUALTY INSURANCE CO	25674
STATE AUTO MUTUAL INSURANCE CO	31755	TRI-STATE INSURANCE CO OF MN	36161
STATE AUTO PROPERTY & CASUALTY	25135	TRIANGLE INSURANCE CO INC	31003
INSURANCE CO	05407	TRITON INSURANCE CO	28535
STATE FARM FIRE & CASUALTY CO	25127	TRUCK INSURANCE EXCHANGE	
STATE FARM GENERAL INSURANCE CO	25143		41211
STATE FARM MUTUAL AUTO INSURANCE	25151	TRUMBULL INSURANCE CO	21709
CO STATE NATL INSURANCE CO INC	25178	TRUSTGARD INSURANCE CO	27120
STATE-WIDE INSURANCE CO	12831	TWIN CITY FIRE INSURANCE CO	40118
STATE-WIDE INSURANCE CO		U/W FOR THE PROFESSIONS INSURANCE	29459
	25275	CO ULLICO CASUALTY CO	41050
STONEBRIDGE CASUALTY INSURANCE CO	00000	UNIGARD INDEMNITY CO	37893
STONEWALL INSURANCE CO	10952		
STONEWOOD NATIONAL INS CO	31925	UNIGARD INSURANCE CO	25798
STONINGTON INSURANCE CO	22276	UNION INSURANCE CO	12971
STRATFORD INSURANCE CO	10340	UNION INSURANCE CO OF PROVIDENCE	25844
SUPERIOR INSURANCE CO	40436	UNITED AMERICAS INSURANCE CO	21423
SWISS REINSURANCE AMERICA CORP	12220	UNITED COMMUNITY INSURANCE CO	36285
T.H.E. INSURANCE CO	25364	UNITED EQUITABLE INSURANCE CO	15741
TEACHERS INSURANCE CO	12866	UNITED FINANCIAL CASUALTY CO	24910
TECHNOLOGY INS CO INC	42376	UNITED FIRE & CASUALTY CO	11770
TIG INSURANCE CO	20389	UNITED FIRE & INDEMNITY CO	13021
TITAN INDEMNITY CO	25461	UNITED NATIONAL CASUALTY INSURANCE	19496
	• .	CO	

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LINUTED MATE OREGINETY INCLIDANCE OF	4444=	WILLIAM INCHES AND CO.
UNITED NATL SPECIALTY INSURANCE CO	11445	WILSON MUTUAL INSURANCE CO
UNITED OHIO INSURANCE CO	41335	WISCONSIN AMER MUTUAL INSURANCE
UNITED SECURITY INSURANCE CO	24473	CO WISCONSIN MUTUAL INSURANCE CO
UNITED SERVICES AUTO ASSN	21776	WOLVERINE MUTUAL INSURANCE CO
UNITRIN AUTO AND HOME INSURANCE CO	23256	WORKMENS AUTO INSURANCE CO
UNITRIN DIRECT INSURANCE CO	16063	
UNITRIN DIRECT PROPERTY & CASUALTY	10226	WRM AMERICA INDEMNITY CO
CO		XL INSURANCE AMERICA INC
UNITRIN PREFERRED INSURANCE CO	10915	XL INSURANCE CO OF NY INC
UNITRIN PROPERTY & CASUALTY CO	25909	XL REINSURANCE AMERICA INC
UNITRIN SAFEGUARD INSURANCE CO	00629	XL SPECIALTY INSURANCE CO
UNIVERSAL UNDERWRITERS INSURANCE	25410	YORK INSURANCE CO
CO	44404	YOSEMITE INSURANCE CO
UNIVERSAL UNDERWRITERS OF TX	41181	ZURICH AMER INSURANCE CO
US FIDELITY & GUARANTY CO	24651	ZURICH AMERICAN INSURANCE CO OF IL
US FIRE INSURANCE CO	25887	
US LIABILITY INSURANCE CO	21113	
US SPECIALTY INSURANCE CO	25895	
USAA CASUALTY INSURANCE CO	29599	
USAA GENERAL INDEMNITY CO	25968	
USAGENCIES DIRECT INSURANCE CO	18600	
USF&G INSURANCE CO OF WI	10413	
UTICA MUTUAL INSURANCE CO	10173	
VALIANT INSURANCE CO	43478	
VALLEY FORGE INSURANCE CO	26611	
VALLEY PROPERTY & CASUALTY	20508	
INSURANCE CO		
VANLINER INSURANCE CO	10698	
VENTURE INSURANCE CO	21172	
VESTA INSURANCE CORP	11762	
VICTORIA AUTOMOBILE INSURANCE CO	42668	
VICTORIA FIRE & CASUALTY CO	10644	
VIGILANT INSURANCE CO	42889	
VIKING INSURANCE CO OF WISCONSIN	20397	
VIRGINIA SURETY CO INC	19577	
WADENA INSURANCE CO	35971	
WARNER INS URANCE CO	12528	
WASHINGTON INTERNATIONAL	26085	
INSURANCE CO	20003	
WAUSAU BUSINESS INSURANCE CO	32778	
WAUSAU GENERAL INSURANCE CO	26069	
WAUSAU UNDERWRITERS INSURANCE CO	26425	
WEA PROPERTY & CASUALTY INSURANCE	26042	
CO		
WESCO INSURANCE CO	14550	
WEST AMER INSURANCE CO	25011	
WEST BEND MUTUAL INSURANCE CO	44393	
WESTCHESTER FIRE INSURANCE CO	10030	
WESTCHESTER SURPLUS LINES	21121	
INSURANCE CO		
WESTERN AGRICULTURAL INSURANCE CO	10172	
WESTERN GENERAL INSURANCE CO	32883	
WESTERN NATIONAL ASSURANCE CO	27502	
WESTERN NATIONAL MUTUAL INSURANCE	24465	
CO	45077	
WESTFIELD INSURANCE CO	15377	
WESTFIELD NATIONAL INSURANCE CO	24112	
WESTPORT INS CORP	24120	
WILLIAMSBURG NATL INSURANCE CO	11479	
WILSHIRE INSURANCE CO	25780	