262-796-4540 ▲ Fax 262-796-4400 ▲ www.waip.org
P.O. Box 3080 ▲ Milwaukee, WI 53201-3080
Located at 20700 Swenson Drive, Suite 100, Waukesha, WI 53186

e-mail: auto.plan@wcrb.org

PLAN LETTER 755—OCTOBER 1, 2013

2012 ANNUAL REPORT

This report covers the activities of the Wisconsin Automobile Insurance Plan for calendar year 2012. 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, 2012:

American Family Mutual Insurance Company

Employers Mutual Casualty Company

General Casualty Company of WI

Hanover Insurance Company

Liberty Mutual Insurance Company

State Farm Mutual Auto Insurance Company

Sentry Insurance, A Mutual Company

Travelers Indemnity Company

PLAN ACTIVITIES

A commercial rate review was conducted by AIPSO staff and presented a proposed 8.8% overall rate decrease which was approved by the Governing Committee and the Office of the Commissioner of Insurance (OCI) effective May 1, 2012 for new business and July 1, 2012 for renewal business.

The current private passenger rates were reviewed 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 in October of 2011. The WAIP has worked to clarify all additional questions that the examination staff has posed. The final report is not yet available.

At the WAIP's Annual Meeting, the Governing Committee voted and approved the new procedure that was announced to the membership regarding the election of committee members. Historically the committee was made up of two representatives from the three trade associations and 2 members from the At Large Group. At times it was difficult to get a balanced participation when Insurance companies switch associations. The new Governing Committee is made up of equal representation of stock and non-stock carriers.

The Current Servicing Carrier Agreement is being reviewed for changes that would be needed to align with a National Servicing Carrier(s). Recommendations have been proposed by both the WAIP and the National Selected Servicing Carrier.

WAIP FINANCES—2012

Total Income received in 2012 amounted to \$185,000, which represents Dues and Assessment income received from AIPSO.

Total expenditures in 2012 were \$160,789, which represents a decrease of \$11,264, over the 2011 total expenditures of \$172,053.

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 \$160,789 in total expenditures for 2012, \$148,530 (92.3%) represents the WAIP's portion of the expenses shared with the Wisconsin Compensation Rating Bureau.

PLAN VOLUME

New Applications

YEAR	COMMERCIAL	PERSONAL
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
2012	21	0

In Force Policies

AIPSO has provided the Plan with an in-force policy count for new and renewal business for calendar year 2012. The counts are:

COMMERCIAL POLICIES 67

Earned Premium \$573,300.92

Paid Losses \$137,180.11 (15 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.

2012 MEMBERSHIP LIST WITH NAIC CODES

1ST AUTO & CAS INSURANCE CO	44725	AMER COUNTRY INSURANCE CO	38237
21ST CENTURY ADVANTAGE INS CO	25232	AMER ECONOMY INSURANCE CO	19690
21ST CENTURY ASSURANCE CO	44245	AMER EMPIRE INSURANCE CO	37990
21ST CENTURY CASUALTY CO	36404	AMER EQUITY SPECIALTY INS CO	10819
21ST CENTURY CENTENNIAL INS CO	34789	AMER FAMILY HOME INSURANCE CO	23450
21ST CENTURY INDEMNITY INS CO	43974	AMER FAMILY MUTUAL INSURANCE CO	19275
21ST CENTURY INSURANCE CO	12963	AMER FARMERS & RANCHERS INS CO	37931
21ST CENTURY NATL INS CO	36587	AMER FEDERATION INSURANCE CO	43699
21ST CENTURY NORTH AMERICA INS CO	32220	AMER FIRE & CASUALTY CO	24066
21ST CENTURY PREMIER INS CO	20796	AMER FUJI FIRE & MARINE INS CO	40398
21ST CENTURY SECURITY INS CO	23833	AMER GENERAL INDEMNITY CO	24376
ACADIA INSSURANCE CO	31325	AMER GENERAL PROP INSURANCE CO	31208
ACCEPTANCE CAS INS CO	10349	AMER GUARANTEE & LIAB INS CO	26247
ACCEPTANCE INSURANCE CO	37958	AMER HALLMARK INSURANCE CO OF TX	43494
ACE AMER INSURANCE CO	22667	AMER HEALTHCARE INDEMNITY CO	39152
ACE FIRE UNDERWRITERS INS CO	20702	AMER HOME ASSURANCE CO	19380
ACE PROP & CAS INSURANCE CO	20699	AMER INSURANCE CO	21857
ACIG INSURANCE CO	19984	AMER INTERSTATE INSURANCE CO	31895
ACSTAR INSURANCE CO	22950	AMER MERCURY INSURANCE CO	16810
ACUITY A MUTUAL INSURANCE CO	14184	AMER MINING INSURAN CE CO	15911
ADDISON INSURANCE CO	10324	AMER MODERN HOME INSURANCE CO	23469
ADMIRAL INDEMNITY CO	44318	AMER MODERN SELECT INSURANCE CO	38652
ADM INSURANCE CO	33987	AMER NATIONAL GENERAL INS CO	39942
AEGIS SECURITY INSURANCE CO	33898	AMER NATIONAL PROP & CAS CO	28401
AETNA INSURANCE CO OF CT	36153	AMER PHYSICIANS ASSURANCE CORP	33006
AFFILIATED FM INSURANCE CO	10014	AMER RELIABLE INSURANCE CO	19615
AFFIRMATIVE INSURANCE CO	42609	AMER ROAD INSURANCE CO	19631
AGCS MARINE INSURANCE CO	22837	AMER SAFETY CASUALTY INS CO	39969
AGRI GENERAL INSINSURANCE CO	42757	AMER SECURITY INSURANCE CO	42978
AIOI NISSAY DOWA INS CO OF AMERICA	34886	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
ALL AMERICA INSURANCE CO	20222	AMER STANDARD INSURANCE CO OF WI	19283
ALLIANZ GLOBAL CORP & SPECIALTY	11630	AMER STATES INSURANCE CO	19704
ALLIANZ GLOBAL RISKS US INS CO	35300	AMER STATES PREFERRED INSURANCE	37214
ALLIED INSURANCE CO OF AMERICA	10127	CO	
ALLIED PROP & CAS INS CO	42579	AMER SUMMIT INSURANCE CO	19623
ALLIED WORLD INSURANCE CO	22730	AMER WEST INSURANCE CO	44270
ALLMERICA FINANCIAL BENEFIT INS	41840	AMER ZURICH INSURANCE CO	40142
ALLMERICA FNCL ALLIANCE INS CO	10212	AMERIPRISE INSURANCE CO	12504
ALLSTATE FIRE & CAS INS CO	29688	AMERISURE INSURANCE CO	19488
ALLSTATE INDEMNITY CO	19240	AMERISURE MUTUAL INSINSURANCE CO	23396
ALLSTATE INSURANCE CO	19232	AMERISURE PARTNERS INSURANCE CO	11050
ALLSTATE PROP & CASUALTY INS CO	17230	AMEX ASSURANCE CO	27928
ALLSTATE VEHICLE & PROPERTY CO	37907	AMGUARD INSURANCE CO	42390
ALPHA PROP & CASUALTY INS CO	38156	AMICA MUTUAL INSURANCE CO	19976
ALTERRA AMER INSURANCE CO	21296	AMTRUST INSURANCE CO OF KANSAS INC	15954
ALTERRA REINSURANCE USA INC	10829	ANSUR AMERICA INSURANCE CO	10984
AMCO INSURANCE CO	19100	ANTHEM INSURANCE CO A MUTUAL CO	28207
AMER AGRICULTURAL INSURANCE CO	10103	ARCH INDEMNITY INSURANCE CO	30830
AMER ALTERNATIVE INS CORP	19720	ARCH INSURANCE CO	11150
AMER AUTO INSURANCE CO	21849	ARCH SPECIALTY INSURANCE CO	21199
		ARGONAUT GREAT CENTRAL INS CO	19860
AMER BANKERS INS CO OF FLORIDA	10111	ARGONAUT INSURANCE CO	19801
AMER BUS & MERCANTILE MUT INC	40789	ARGONAUT-MIDWEST INSURANCE CO	19828
AMER CASUALTY CO OF READING PA	20427	ARMED FORCES INSURANCE EXCHANGE	41459
AMER CENTENNIAL INSURANCE CO	10391	ARROWOOD INDEMNITY CO	24678
AMER COMMERCE INSURANCE CO	19941		

ARTISAN AND TRUCKERS CASUALTY CO	10194	CENTURY INDEMNITY CO	20710
ASPEN AMERICAN INSURANCE CO	43460	CENTURY SURETY CO	36951
ASSOCIATED INDEMNITY CORP	21865	CENTURY-NATL INSURANCE CO	26905
ASSURANCE CO OF AMERICA	19305	CHARTER OAK FIRE INSURANCE CO	25615
ATAIN INSURANCE CO	29033	CHARTIS CASUALTY CO	40258
ATLANTA INTERNATIONAL INSURANCE CO	20931	CHARTIS PROP ERTY & CASUALTY CO	19402
ATLANTIC SPECIALTY INSURANCE CO	27154	CHEROKEE INSURANCE CO	10642
ATX PREMIER INSURANCE CO	37001	CHICAGO INSURANCE CO	22810
AUSTIN MUTUAL INSURANCE CO	13412	CHUBB INDEMNITY INSURANCE CO	12777
AUTO CLUB GROUP INSURANCE CO	21210	CHUBB NATL INSURANCE CO	10052
AUTO CLUB INSURANCE ASSN	21202	CHURCH INSURANCE CO	10669
AUTO INSURANCE CO OF HARTFORD CT	19062	CHURCH MUTUAL INSURANCE CO	18767
AUTO-OWNERS INSURANCE CO	18988	CIM INSURNACE CORP	22004
AVEMCO INSURANCE CO	10367	CINCINNATI CASUALTY CO	28665
AVOMARK INSURANCE CO	10792	CINCINNATI INDEMNITY CO	23280
AXA ART INSURANCE CORP	29530	CINCINNATI INSURANCE CO	10677
AXA INSURANCE CO	33022	CITIZENS INSURANCE CO OF AMERICA	31534
AXIS INSURANCE CO	37273	CLARENDON NATIONAL INSURANCE CO	20532
AXIS REINSURANCE CO	20370	CLEARWATER INSURANCE CO	25070
BADGER MUTUAL INSURANCE CO	13420	CLEARWATER SELECT INSURANCE CO	10019
BALBOA INSURANCE CO	24813	CLERMONT INSURANCE CO	33480
BANCINSURE INC	18538	COFACE NORTH AMER INSURANCE CO	31887
BANKERS STANDARD INSURANCE CO	18279	COLISEUM REINSURANCE CO	36552
BCS INSURANCE CO	38245	COLONIAL AMER CASUALTY & SURETY CO	34347
BEAZLEY INSURANCE CO INC	37540	COLONY SPECIALTY INSURANCE CO	36927
BENCHMARK INSURANCE CO	41394	COLORADO CASUALTY INSURANCE CO	41785
BERKLEY INSURANCE CO	32603	COMMERCE & INDUSTRY INSURANCE CO	19410
BERKLEY NATIONAL INSURANCE CO	38911	COMPANION COMMERCIAL INS CO	10794
BERKLEY REGIONAL INSURANCE CO	29580	COMPANION PROPERTY & CASUALTY INS	12157
BERKSHIRE HATHAWAY HOMESTATE INS	20044	CO	
CO	2222	COMPASS INSURANCE CO	21989
BITUMINOUS CASUALTY CORP	20095	CONSOLIDATED INSURANCE CO	22640
BITUMINOUS FIRE & MARINE INSURANCE CO	20109	CONSTITUTION INSURANCE CO	32190
BLUE RIDGE INDEMNITYCO	40754	CONTINENTAL CASUALTY CO	20443
BRISTOL WEST INSURANCE CO	19658	CONTINENTAL INDEMNITY CO	35939
BROTHERHOOD MUTUAL INSURANCE CO	13528	CONTINENTAL INCLIDANCE CO	28258
BUCKEYE STATE MUTUAL INSURANCE CO	16713	CONTINENTAL INSURANCE CO	35289
BUILDERS MUTUAL INSURANCE CO	10844	CONTINENTAL WESTERN INSURANCE CO	10804
CALIFORNIA CAS & FIRE INSURANCE CO	27464	COREPOINTE INSURANCE CO	10499
CALIFORNIA CASUALTY GEN INS CO OF	35955	COUNTRY CASUALTY INURANCE CO	20982
OR		COUNTRY MUTUAL INSURANCE CO COUNTRY PREFERRED INSURANCE CO	20990
CALIFORNIA CAS INDEMNITY EXCHANGE	20117	COURTESY INSURANCE CO	21008
CALIFORNIA CASUALTY INSURANCE CO	20125	CRUM & FORSTER INDEMNITY CO	26492
CAMDEN FIRE INSURANCE ASSN	21946	CUMIS INSURANCE SOCIETY INC	31348
CANAL INSURANCE CO	10464		10847
CAPITOL INDEMNITY CORP	10472	DAIRYLAND INSURANCE CO	21164
CAPITOL SPECIALTY INSURANCE CORP	10328	DAKOTA TRUCK UNDERWRITERS DALLAS NATIONAL INSURANCE CO	34924
CAROLINA CASUALTY INSURANCE CO	10510	DARWIN NATL ASSURANCE CO	32271
CASUALTY UNDERWRITERS INSURANCE	26697	DEALERS ASSURANCE CO	16624 16705
CO CASTLEPOINT NATIONAL INSURANCE CO	40134	DEERFIELD INSURANCE CO	37184
CATERPILLAR INSURANCE CO	11255	DENTISTS INSURANCE CO	40975
CATLIN INDEMNITY INSURANCE CO	24503	DEPOSITORS INSURANCE CO	
CATLIN INSURANCE CO INC	19518	DIAMOND STATE INSURANCE CO	42587 42048
CENTRAL MUTUAL INSURANCE CO	20230	DIRECT NATIONAL INSURANCE CO	42048 23736
CENTRAL STATES INEMNITY CO OF	34274	DISCOVER PROPERTY & CASUALTY INS	36463
OMAHA	J . Z . T	CO	JU403
CENTRE INSURANCE CO	34649	DOCTORS' CO AN INTERINS EXCHANGE	34495
CENTURION CASUALTY CO	42765		

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	
ECONOMY PREFERRED INSURANCE CO	38067	FIRST AMER PROPERTY & CASUALTY INS	37710
ECONOMY PREMIER ASSURANCE CO	40649	CO FIRST CHICAGO INSURANCE CO	12507
ELECTRIC INSURANCE CO	21261		13587
EMC PROPERTY & CASUALTY CO	25186	FIRST COLONIAL INSURANCE CO	29980
EMCASCO INSURANCE CO	21407	FIRST DAKOTA INEMNITY CO	10351
		FIRST FINANCIAL INSURANCE CO	11177
EMPIRE FIRE & MARINE INSURANCE CO	21326	FIRST GUARD INSURANCE CO	10676
EMPLOYERS ASSURANCE COMPANY	25402	FIRST LIBERTY INSURANCE CORP	33588
EMPLOYERS FIRE INSURANCE CO	20648	FIRST NATIONAL INSURANCE CO OF	24724
EMPLOYERS INSURANCE CO OF WAUSAU	21458	AMERICA	
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		
CO	20030	FORTUITY INSURANCE CO	10985
ESSENTIA INSURANCE CO	37915	FOUNDERS INSURANCE CO (IL)	14249
ESURANCE INSURANCE CO	25712	FRANKENMUTH MUTUAL INSURANCE CO	13986
ESURANCE INSURANCE CO OF NJ	21741	FREEDOM SPECIALTY INSURANCE CO	22209
ESURANCE PROPERTY & CASUALTY	30210	FREMONT INSURANCE CO	13994
INSURANCE CO	00210	GARRISON PROPERTY & CASUALTY	21253
EVEREST NATIONAL INSURANCE CO	10120	INSURANCE CO	00000
EVEREST REINSURANCE CO	26921	GATEWAY INSURANCE CO	28339
EVERGREEN NATL INDEMNITY CO	12750	GEICO ADVANTAGE INSURANCE CO	14138
EXCALIBUR REINSURANCE CORP	39675	GEICO CASUALTY CO	41491
EXECUTIVE RISK INDEMNITY INC	35181	GEICO CHOICE INSURANCE CO	14139
FACTORY MUTUAL INSURANCE CO	21482	GEICO GENERAL INSURANCE CO	35882
FAIR AMER INS CO & REINS CO	35157	GEICO INDEMNITY CO	22055
		GEICO SECURE INSURANCE CO	14137
FAIRMONT INSURANCE CO	18864	GENERAL CASUALTY CO OF WISCONSIN	24414
FAIRMONT PREMIER INSURANCE CO	25518	GENERAL CASUALTY INSURANCE CO	18821
FAIRMONT SPECIALTY INSURANCE CO	24384	GENERAL FIDELITY INSURANCE CO	30007
FARMERS AUTO INSURANCE ASSN	24201	GENERAL INSURANCE CO OF AMERICA	24732
FARMERS INSURANCE EXCHANGE	21652	GENERAL REINSURANCE CORP	22039
FARMERS MUTUAL HAIL INSURANCE CO	13897	GENERAL SECURITY NATL INSURANCE CO	39322
OF IOWA	00070	GENERAL STAR NATIONAL INSURANCE CO	11967
FARMERS UNION MUTUAL INSURANCE CO (ND)	32670	GENERALI US BRANCH	11231
FARMINGTON CASUALTY CO	41483		_
FARMLAND MUTUAL INSURANCE CO	13838	GENESIS INSURANCE CO	38962
FEDERAL INSURANCE CO	20281	GERMANTOWN MUTUAL INSURANCE CO	14036
		GLOBAL REINSURANCE CORP OF	21032
FEDERATED BURAL ELECTRIC	13935	AMERICA GLOBE AMERICA CASUALTY CO	11312
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	11118		22063
FEDERATED SERVICE INSURANCE CO	28304	GOVERNMENT EMPLOYEES INSURANCE CO	22063
FIDELITY & DEPOSIT CO OF MD	39306	GOVERNMENTAL INTERINSURANCE	37036
FIDELITY & GUARANTY INSURANCE CO	35386	EXCHANGE	0.000
		GRAMERCY INSURANCE CO	43265
FIDELITY & GUARANTY INSURANCE U/W INC	25879	GRANGE INDEMNITY INSURANCE CO	10322
FIDELITY NATIONAL INSURANCE CO	25180	GRANGE MUTUAL CASUALTY CO	14060
FIDELITY NATL PROPERTY & CASUALTY	16578	GRANITE STATE INSURANCE CO	23809
INSURANCE CO	.0070	GRAY INSURANCE CO	36307
FINANCIAL INDEMNITY CO	19852	GREAT AMER ALLIANCE INSURANCE CO	26832
FINANCIAL PACIFIC INSURANCE CO	31453	GREAT AMER ASSURANCE CO	26344
FINIAL REINSURANCE CO	39136	GREAT AMER INSURANCE CO	16691
		ORLAN AWILL INCORMING OF	10001

GREAT AMER INSURANCE CO OF NY	22136	IDS PROPERTY CASUALTY INSURANCE CO	29068
GREAT AMER PROTECTION INSURANCE	38580	ILLINOIS FARMERS INSURANCE CO	21679
CDEAT AMED SECUDITY INSUDANCE CO	31135	ILLINOIS NATIONAL INSURANCE CO	23817
GREAT AMER SECURITY INSURANCE CO GREAT AMER SPIRIT INSURANCE CO		IMPERIUM INSURANCE CO	35408
	33723	IMT INSURANCE CO MUTUAL	14257
GREAT DIVIDE INSURNACE CO	25224	IND INSURANCE CO OF NORTH AMERICA	43575
GREAT MIDWEST INSURANCE CO	18694	INDIANA INSURANCE CO	22659
GREAT NORTHERN INSURANCE CO	20303	INDIANA LUMBERMENS MUTUAL	14265
GREAT NORTHWEST INSURANCE CO	26654	INSURANCE CO	
GREAT WEST CASUALTY CO	11371	INFINITY INSURANCE CO	22268
GREATER NEW YORK MUTUAL	22187	INSURANCE CO OF ILLINOIS	26700
INSURANCE CO GREENWICH INSURANCE CO	22322	INSURANCE CO OF NORTH AMERICA	22713
	14117	INSURANCE CO OF THE AMERICAS	33030
GRINNELL MUTUAL REINSURANCE CO		INSURANCE CO OF THE STATE OF PA	19429
GRINNELL SELECT INSURANCE CO	16144	INSURANCE CO OF THE WEST	27847
GUARANTEE INSURANCE CO	11398	INSUREMAX INSURANCE CO	10922
GUIDEONE AMER INSURANCE CO	42331	INTEGON GENERAL INSURANCE CORP	22780
GUIDEONE ELITE INSURANCE CO	42803	INTEGON INDEMNITY CORP	22772
GUIDEONE MUTUAL INSURANCE CO	15032	INTEGON NATIONAL INSURANCE CO	29742
GUIDEONE SPECIALTY MUTUAL	14559	INTEGRITY MUTUAL INSURANCE CO	14303
INSURANCE CO GUIDERLAND REINSURANCE CO	28630	INTEGRITY PROPERTY & CASUALTY	12986
GULF INSURANCE CO	22217	INSURANCE CO	
		INTERSTATE FIRE & CASUALTY CO	22829
HALLMARK INSURANCE CO	34037	INTREPID INSURANCE CO	10749
HALLMARK NATL INSURANCE CO	19530	IOWA MUTUAL INSURANCE CO	14338
HAMILTON MUTUAL INSURANCE CO OF CINCINNATI	14125	IRONSHORE INDEMNITY INC	23647
HANOVER AMER INSURANCE CO	36064	JOHN DEERE INSURANCE CO	36781
HANOVER INSURANCE CO	22292	KEMPER INDEPENDENCE INSURANCE CO	10914
HARCO NATIONAL INSURANCE CO	26433	KEY RISK INSURANCE CO	10885
HARLEYSVILLE INSURANCE CO	23582	KNIGHTBROOK INSURANCE CO	13722
HARLEYSVILLE LAKE STATES INSURANCE	14516	LANCER INSURANCE CO	26077
CO	14310	LAURIER INDEMNITY CO	35246
HARLEYSVILLE PREFERRED INSURANCE	35696	LE MARS INSURANCE CO	14389
CO		LIBERTY INSURANCE CORP	42404
HARLEYSVILLE WORCESTER INSURANCE	26182	LIBERTY INSURANCE UNDERWRITERS INC	19917
HARTFORD ACCIDENT & INDEMNITY CO	22357	LIBERTY MUTUAL FIRE INSURANCE CO	23035
HARTFORD CASUALTY INSURANCE CO	29424	LIBERTY MUTUAL INSURANCE CO	23043
HARTFORD FIRE INSURANCE CO	19682	LIBERTY PERSONAL INSURANCE CO	11746
HARTFORD INSURANCE CO OF THE	37478	LINCOLN GENERAL INSURANCE CO	33855
MIDWEST HARTFORD STEAM BOILER I & I	11452	LITTLE BLACK MUTUAL INSURANCE CO	10924
HARTFORD UNDERWRITERS INSURANCE	30104	LM GENERAL INSURANCE CO	36447
CO	30104	LM INSURANCE CORP	33600
HASTINGS MUTUAL INSURANCE CO	14176	LM PROPERTY & CASUALTY INSURANCE	32352
HAWKEYE-SECURITY INSURANCE CO	36919	CO	32332
HDI-GERLING AMERICA INSURANCE CO	41343	LUMBERMENS UNDERWRITING ALLIANCE	23108
HERITAGE CASUALTY INSURANCE CO	32077	LYNDON INSURANCE CO	39365
HERITAGE INDEMNITY CO	39527	LYNDON PROPERTY INSURANCE CO	35769
HIGHLANDS INSURANCE CO	22489	MAIDEN REINSURANCE CO	11054
HISCOX INSURANCE CO INC	10200	MANUFACTURERS ALLIANCE INSURANCE	36897
HOME-OWNERS INSURANCE CO	26638	CO	
HOMESITE INSURANCE CO	17221	MAPFRE INSURANCE CO	23876
HORACE MANN INSURANCE CO	22578	MARKEL AMER INSURANCE CO	28932
		MARKEL INSURANCE CO	38970
HORACE MANN PROPERTY & CASUALTY INSURANCE CO	22756	MARYLAND CASUALTY CO	19356
HOUSING AUTHORITY PROP INSURANCE -	10069	MARYLAND INSURANCE CO	19348
HOUSING ENTERPRISE INSURANCE CO	11206	MASSACHUSETTS BAY INSURANCE CO	22306
INC		MAXUM CASUALTY INSURANCE CO	10784
HOUSTON GENERAL INSURANCE CO	38849	MEDICAL PROTECTIVE CO	11843
HUDSON INSURANCE CO	25054	MEDMARC CASUALTY INSURANCE CO	22241
ICM INSURANCE CO	40223		

MEDIA DO MUTUAL INQUIDANOS OO	00000	NATIONAL OUDSTVOODD	04004
MEDMARC MUTUAL INSURANCE CO	32089	NATIONAL SURETY CORP	21881
MEEMIC INSURANCE CO	16101	NATIONWIDE AFFINITY INSURANCE CO AMER	26093
MENDAKOTA INSURANCE CO	22454	NATIONWIDE AGRIBUSINESS INSURANCE	28223
MENDOTA INSURANCE CO	33650	CO	
MERASTAR INSURANCE CO	31968	NATIONWIDE ASSURANCE CO	10723
MERIDIAN CITIZENS MUTUAL INSURANCE	10502	NATIONWIDE GENERAL INSURANCE CO	23760
MERIDIAN SECURITY INSURANCE CO	23353	NATIONWIDE INSURANCE CO OF AMERICA	25453
MERITPLAN INSURANCE CO	24821	NATIONWIDE MUTUAL FIRE INSURANCE	23779
METROPOLITAN CASUALTY INSURANCE	40169	CO	00707
CO		NATIONWIDE BRODERTY & CASHALTY	23787
METROPOLITAN DIRECT P & C INSURANCE CO	25321	NATIONWIDE PROPERTY & CASUALTY INSURANCE CO	37877
METROPOLITAN GENERAL INSURANCE CO	39950	NATL UNION FIRE INSURANCE CO OF	19445
METROPOLITAN GROUP P & C INSURANCE	34339	PITTS NAU COUNTRY INSURANCE CO	25240
CO		NAVIGATORS INSURANCE CO	42307
METROPOLITAN PROPERTY & CASUALTY	26298	NCMIC INSURANCE CO	15865
MIC GENERAL INSURANCE CORP	38660	NETHERLANDS INSURANCE CO	24171
MIC PROPERTY & CASUALTY INSURANCE	38601	NEW ENGLAND INSURANCE CO	21830
CORP MICHIGAN MILLERS MUTUAL INSURANCE	14508	NEW HAMPSHIRE INSSURANCE CO	23841
MID-AMER FIRE & CASUALTY CO	23507	NEW SOUTH INSSURANCE CO	12130
MID-CENTURY INSURANCE CO	21687	NEW YORK MARINE & GENERAL	16608
MIDDLESEX INSURANCE CO	23434	INSURANCE	10000
MIDDLESEX MUTUAL ASSURANCE CO		NGM INSURANCE CO	14788
	14532	NIPPONKOA INSURANCE CO LTD US	27073
MIDSTATES REINSURANCE CORP	20451	BRANCH	
MIDWEST EMPLOYERS CASUALTY CO	23612	NLC MUTUAL INSURANCE CO	27905
MIDWEST FAMILY MUTUAL INSURANCE CO	23574	NN INSURANCE CO	29785
MIDWESTERN INDEMNITY CO	23515	NORGUARD INSURANCE CO	31470
MILBANK INSURANCE CO	41653	NORTH AMER ELITE INSURANCE CO	29700
MILLERS CLASSIFIED INSURANCE CO	40185	NORTH AMER SPECIALTY INSURANCE CO	29874
MILLERS FIRST INSURANCE CO	14583	NORTH POINTE INSURANCE CO	27740
MILWAUKEE CASUALTY INSURANCE CO	26662	NORTH RIVER INSURANCE CO	21105
MITSUI SUMITOMO INSURANCE CO OF	20362	NORTH STAR MUTUAL INSURANCE CO	14850
AMER MITSUI SUMITOMO INSURANCE USA INC	22551	NORTHBROOK INDEMNITY CO	36455
MODERN SERVICE INSURANCE CO	23655	NORTHERN ASSURANCE CO OF AMERICA	38369
MONROE GUARANTY INSURANCE CO	32506	NORTHERN INSURANCE CO OF NEW	19372
MOSAIC INSURANCE CO	16187	YORK	
MOTORISTS COMM MUTUAL INS CO		NORTHLAND CASUALTY CO	24031
	13331	NORTHLAND INSURANCE CO	24015
MOTORS INSURANCE CORP	22012	NORTHWESTERN NATL INSURANCE CO	23914
MT MORRIS MUTUAL INSURANCE CO MUNICH REINSURANCE AMER INC	10831	MIL WI NOVA CASUALTY CO	42552
	10227	OCCIDENTAL FIRE & CASUALTY CO OF NC	23248
NATIONAL AMER INSURANCE CO	23663	ODYSSEY REINSURANCE CO	23680
NATIONAL CASUALTY CO	11991	OHIC INSURANCE CO	35602
NATIONAL CONTINENTAL INSURANCE CO	10243	OHIO CASUALTY INSURANCE CO	
NATIONAL FARMERS UNION PROPERTY & CASUALTY	16217		24074
NATIONAL FIRE & CASUALTY CO	41068	OHIO FARMERS INSURANCE CO	24104
NATIONAL FIRE INSURANCE CO	20478	OHIO INDEMNITY CO	26565
HARTFORD	20470	OHIO MUTUAL INSURANCE CO	10202
NATIONAL GENERAL ASSURANCE CO	42447	OHIO SECURITY INSURANCE CO	24082
NATIONAL GENERAL INSURANCE CO	23728	OLD REPUBLIC GENERAL INSURANCE CORP	24139
NATIONALGENERALINS ONLINE INC	11044	OLD REPUBLIC INSURANCE CO	24147
NATIONAL INDEMNITY CO	20087	OLD REPUBLIC SECURITY ASSURANCE CO	35424
NATIONAL INSURANCE ASSN	27944	OMAHA INDEMNITY CO	12254
NATIONAL INSURANCE CO OF WISCONSIN	30155	OMNI INSURANCE CO	39098
INC		ONEBEACON AMER INSURANCE CO	20621
NATIONAL INTERSTATE INSURANCE CO	32620	ONEBEACON INSURANCE CO	21970
NATIONAL LIABILITY & FIRE INSURANCE	20052	ONEBEACON MIDWEST INSURANCE CO	
CO	22600	OWNERS INSURANCE CO	42650
NATIONAL SPECIALTY INSURANCE CO	22608	OVVINERS INSURANCE CO	32700

PACIFIC EMPLOYERS INSURANCE CO	22748	PROGRESSIVE SPECIALTY INSURANCE CO	32786
PACIFIC INDEMNITY CO	20346	PROGRESSIVE UNIVERSAL INSURANCE	21727
PACIFIC SPECIALTY INSURANCE CO	37850	CO	
PACIFIC STAR INSURANCE CO PACO ASSURANCE CO INC	29793 10222	PROPERTY & CASUALTY INSURANCE CO OF HARTFORD	34690
PARIS RE AMER INSURANCE CO	10222	PROPERTY-OWNERS INSURANCE CO	32905
PARTNER RE INSURANCE CO OF NY	10006	PROTECTIVE INSURANCE CO	12416
PARTNERS MUTUAL INSURANCE CO	13439	PROVIDENCE WASHINGTON INSURANCE	24295
PATHFINDER INSURANCE CO	22250	PUBLIC SERVICE INSURANCE CO	15059
PATRIOT GENERAL INSSURANCE CO	23442	PXRE REINSURANCE CO	29807
PEAK PROPERTY & CASUALTY	18139	QBE INSURANCE CORP	39217
INSURANCE CORP		QBE REINSURANCE CORP	10219
PEERLESS INDEMNITY INSURANCE CO	18333	QUANTA INDEMNITY CO	23752
PEERLESS INSURANCE CO	24198	R & Q REINSURANCE CO	22705
PEKIN INSURANCE CO	24228	RAMPART INSURANCE CO	38512
PENINSULA INDEMNITY CO	39900	REGENT INSURANCE CO	24449
PENINSULA INSURANCE CO	14958	REP WEST INSURANCE CO	31089
PENN LUMBERMENS MUTUAL INSURANCE CO	14974	REPUBLIC CREDIT INDEMNITY CO	33715
PENN MANUFACTURERS ASSN	12262	REPUBLIC FRANKLIN INSURANCE CO	12475
INSURANCE	12202	REPUBLIC INDEMNITY CO OF AMERICA	22179
PENN MANUFACTURERS INDEMNITY CO	41424	REPUBLIC INDEMNITY CO OF CA	43753
PENN MILLERS INSURANCE CO	14982	RESPONSE INSURANCE CO	43044
PENN NATIONAL MUTUAL CASUALTY	14990	RESPONSE WORLDWIDE DIRECT AUTO	20133
INSURANCE CO PENN-AMERICA INSURANCE CO	32859	RESPONSE WORLDWIDE INSURANCE CO	26050
PENN-STAR INSURANCE CO	10673	RIVERPORT INSURANCE CO	36684
PENNSYLVANIA GENERAL INSURANCE CO	21962	RLI INDEMNITY CO	28860
PERMANENT GENERAL ASSURANCE	22906	RLI INSURANCE CO	13056
CORP OF OH		ROCHDALE INSURANCE CO	12491
PERMANENT GENERAL ASSURANCE	37648	ROCKFORD MUTUAL INSURANCE CO	27065
CORP PHARMACISTS MUTUAL INSURANCE CO	13714	RURAL COMMUNITY INSURANCE CO RURAL MUTUAL INSURANCE CO	39039 15091
PHILADELPHIA IND INSURANCE CO	18058	RVI NATIONAL INSURANCE CO	23132
PHILADELPHIA REINSURANCE CORP	12319	SAFECO INSURANCE CO OF AMERICA	24740
PHOENIX INSURANCE CO	25623	SAFECO INSURANCE CO OF ILLINOIS	39012
PIONEER SPECIALTY INSURANCE CO (MN)	40312	SAFECO INSURANCE CO OF IN	11215
PLATTE RIVER INSURANCE CO	18619	SAFECO NATL INSURANCE CO	24759
PLAZA INSURANCE CO	30945	SAFETY NATL CASUALTY CORP	15105
PRAETORIAN INSURANCE CO	37257	SAFEWAY INSURANCE CO	12521
PREFERRED PROFESSIONAL INSURANCE	36234	SAGAMORE INSURANCE CO	40460
CO PRESERVER INSURANCE CO	45500	SAMSUNG FIRE & MARINE INS CO	38300
PRIMERO INSURANCE CO	15586 11855	SCOR REINSURANCE CO	30058
PRIVILEGE INDERWRITERS RECIP EXCH	12873	SCOTTSDALE INDEMNITY CO	11580
PROASSURANCE CASUALTY CO	38954	SEABRIGHT INSURANCE CO	15563
PROCENTURY INSURANCE CO	21903	SEATON INSURANCE CO	25763
PRODUCERS AGRICULTURE INSURANCE	34312	SECURA INSURANCE A MUTUAL CO	22543
CO	01012	SECURA SUPREME INSURANCE CO	10239
PROFESSIONAL LIABILITY INSURANCE OF	12513	SECURIAN CASUALTY CO	10054
AMERICA PROFESSIONALS ADVOCATE INSURANCE	29017	SECURITY NATIONAL INSURANCE CO	19879
CO	29017	SELECT INSURANCE CO	22233
PROGRESSIVE ADVANCED INSURANCE	11851	SELECTIVE INSURANCE CO OF AMERICA	12572
CO PROGRESSIVE CASUALTY INSURANCE CO	24260	SELECTIVE INSURANCE CO OF SOUTH CAROLINA	19259
PROGRESSIVE CASUALTY INSURANCE CO	42994	SELECTIVE INSURANCE CO OF THE	39926
PROGRESSIVE CLASSIC INSURANCE CO	4299 4 16322	SOUTHEAST	1000
PROGRESSIVE MAX INSURANCE CO	24279	SENECA INSURANCE CO INC	10936
PROGRESSIVE MAX INSURANCE	38628	SENTINEL INSURANCE CO LTD	11000
CO	00020	SENTRY CASUALTY CO	28460
PROGRESSIVE NORTHWESTERN	42919	SENTRY INSURANCE - A MUTUAL CO SENTRY SELECT INSURANCE CO	24988 21180
INSURANCE CO		GLIVINI GELECT INGUNANCE CO	∠110U

SEQUOIA INSURANCE CO	22985	AMERICA INC	
SHEBOYGAN FALLS INSURANCE CO	15148	TRANSIT MUTUAL INSURANCE CORP OF	21270
SIRIUS AMERICA INS CO	38776	WI	21270
SOCIETY INSURANCE CO - A MUTUAL CO	15261	TRANSPORT INSURANCE CO	33014
SOMPO JAPAN INSURANCE CO OF	11126	TRANSPORTATION INSURANCE CO	20494
AMERICA	11120	TRAVCO INSURANCE CO	28188
SOUTHERN FIRE & CASUALTY CO	22888	TRAVELERS CASUALTY & SURETY CO OF	31194
SOUTHERN GUARANTY INSURANCE CO	19178	AMERICA	40000
SOUTHERN INSURANCE CO	19216	TRAVELERS CASUALTY & SURETY CO TRAVELERS CASUALTY CO OF CT	19038 36170
SOUTHERN PILOT INSURANCE CO	22861	TRAVELERS CASUALTY INSURANCE CO	19046
SPARTA INSURANCE CO	20613	OF AMERICA	19040
ST PAUL FIRE & CASUALTY INSURANCE	40967	TRAVELERS COMMERCIAL CASUALTY CO	40282
CO ST PAUL FIRE & MARINE INSURANCE	24767	TRAVELERS COMMERCIAL INSURANCE CO	36137
ST PAUL GUARDIAN INSURANCE CO	24775	TRAVELERS CONSTITUTION STATE INS CO	41150
ST PAUL MERCURY INSURANCE CO	24791	TRAVELERS HOME & MARINE INSURANCE	27998
ST PAUL PROTECTIVE INSURANCE CO	19224	CO	05000
STANDARD FIRE INSURANCE CO	19070	TRAVELERS INDEMNITY CO OF AMERICA	25666
STANDARD GUARANTY INSURANCE CO	42986	TRAVELERS INDEMNITY CO OF CT TRAVELERS INDEMNITY CO	25682
STAR INSURANCE CO	18023	TRAVELERS PERS SEC INSURANCE CO	25658 36145
STARNET INSURANCE CO	40045	TRAVELERS PERSONAL INSURANCE CO	38130
STARR INDEMNITY & LIABILITY CO	38318	TRAVELERS PROPERTY CASUALTY CO OF	25674
STATE AUTO INSURANCE CO OF WI	31755	AMERICA	23074
STATE AUTO MUTUAL INSURANCE CO	25135	TRAVELERS PROPERTY CASUALTY	36161
STATE AUTO PROPERTY & CASUALTY	25127	INSURANCE CO	04000
INSURANCE CO		TRI-STATE INSURANCE CO OF MN	31003
STATE FARM FIRE & CASUALTY CO	25143	TRIANGLE INSURANCE CO INC TRITON INSURANCE CO	28535
STATE FARM GENERAL INSURANCE CO	25151	TRIUMPHE CASUALTY CO	41211 41106
STATE FARM MUTUAL AUTO INSURANCE CO	25178	TRUCK INSURANCE EXCHANGE	21709
STATE NATL INSURANCE CO INC	12831	TRUMBULL INSURANCE CO	27120
STATESMAN INSURANCE CO	25208	TRUSTGARD INSURANCE CO	40118
STONEBRIDGE CASUALTY INSURANCE CO	10952	TWIN CITY FIRE INSURANCE CO	29459
STONEWALL INSURANCE CO	22276	U/W FOR THE PROFESSIONS INSURANCE	41050
STONEWOOD NATIONAL INS CO	31925	CO	+1000
STONINGTON INSURANCE CO	10340	UNIGARD INDEMNITY CO	25798
STRATFORD INSURANCE CO	40436	UNIGARD INSURANCE CO	25747
SUPERIOR INSURANCE CO	12220	UNION INSURANCE CO	25844
SWISS REINSURANCE AMERICA CORP	25364	UNION INSURANCE CO OF PROVIDENCE	21423
T.H.E. INSURANCE CO	12866	UNITED AMERICAS INSURANCE CO	36285
TEACHERS INSURANCE CO	22683	UNITED EQUITABLE INSURANCE CO	24910
TECHNOLOGY INS CO INC	42376	UNITED FINANCIAL CASUALTY CO	11770
THE TRAVELERS CASUALTY CO	41769	UNITED FIRE & CASUALTY CO	13021
TIG INSURANCE CO	25534	UNITED FIRE & INDEMNITY CO	19496
TITAN INDEMNITY CO	13242	UNITED NATIONAL CASUALTY INSURANCE CO	11445
TNUS INSURANCE CO	32301	UNITED NATL SPECIALTY INSURANCE CO	41335
TOA REINSURANCE INSURANCE CO OF	42439	UNITED OHIO INSURANCE CO	13072
AMERICA TOKIO MARINE & NICHIDO FIRE	12904	UNITED SECURITY INSURANCE CO	21776
INSURANCE	12001	UNITED SERVICES AUTO ASSN	25941
TOKIO MARINE AMERICA INS CO	10945	UNITRIN AUTO AND HOME INSURANCE CO	16063
TORUS NATIONAL INSURANCE CO	25496	UNITRIN DIRECT INSURANCE CO	10226
TOWER INSURANCE CO OF NY	44300	UNITRIN DIRECT PROPERTY & CASUALTY	10915
TOWER NATL INSURANCE CO	43702	CO	
TOYOTA MOTOR INSURANCE CO	37621	UNITRIN PROPERTY & CASHALTY CO	25909
TRADERS & GENERAL INSURANCE CO	38857	UNITRIN PROPERTY & CASUALTY CO	00629
TRADERS INSURANCE CO	42749	UNITRIN SAFEGUARD INSURANCE CO	40703
TRANS PACIFIC INSURANCE CO	41238	UNIVERSAL UNDERWRITERS INSURANCE CO	41181
TRANSATLANTIC REINSURANCE CO	19453	UNIVERSAL UNDERWRITERS OF TX	40843
TRANSGUARD INSURANCE CO OF	28886	US FIDELITY & GUARANTY CO	25887

US FIRE INSURANCE CO	21113
US LIABILITY INSURANCE CO	25895
US SPECIALTY INSURANCE CO	29599
USAA CASUALTY INSURANCE CO	25968
USAA GENERAL INDEMNITY CO	18600
USAGENCIES DIRECT INSURANCE CO	10413
UTICA MUTUAL INSURANCE CO	25976
VALIANT INSURANCE CO	26611
VALLEY FORGE INSURANCE CO	20508
VALLEY PROPERTY & CASUALTY	10698
INSURANCE CO	04470
VANLINER INSURANCE CO	21172
VESTA INSURANCE CORP	42668
VICTORIA AUTOMOBILE INSURANCE CO	10644
VICTORIA FIRE & CASUALTY CO	42889
VIGILANT INSURANCE CO	20397
VIKING INSURANCE CO OF WISCONSIN	13137
VIRGINIA SURETY CO INC	40827
WADENA INSURANCE CO	12528
WARNER INSURANCE CO	26085
WASHINGTON INTERNATIONAL	32778
INSURANCE CO WAUSAU BUSINESS INSURANCE CO	26069
WAUSAU GENERAL INSURANCE CO	26425
WAUSAU UNDERWRITERS INSURANCE CO	26042
WEA PROPERTY & CASUALTY INSURANCE	14550
CO	14330
WESCO INSURANCE CO	25011
WEST AMER INSURANCE CO	44393
WEST BEND MUTUAL INSURANCE CO	15350
WESTCHESTER FIRE INSURANCE CO	10030
WESTCHESTER SURPLUS LINES	10172
INSURANCE CO	
WESTERN AGRICULTURAL INSURANCE CO	27871
WESTERN GENERAL INSURANCE CO	27502
WESTERN NATIONAL ASSURANCE CO	24465
WESTERN NATIONAL MUTUAL INSURANCE	15377
CO WESTFIELD INSURANCE CO	24112
WESTFIELD NATIONAL INSURANCE CO	24120
WESTPORT INS CORP	39845
WILLIAMSBURG NATL INSURANCE CO	25780
WILSHIRE INSURANCE CO	13234
WILSON MUTUAL INSURANCE CO	19950
WISCONSIN MUTUAL INSURANCE CO	27022
WOLVERINE MUTUAL INSURANCE CO	15407
WORKMENS AUTO INSURANCE CO	13250
WRM AMERICA INDEMNITY CO	20273
XL INSURANCE AMERICA INC	24554
XL INSURANCE CO OF NY INC	40193
XL REINSURANCE AMERICA INC	20583
XL SPECIALTY INSURANCE CO	37885
YORK INSURANCE CO	24325
YOSEMITE INSURANCE CO	26220
ZURICH AMER INSURANCE CO	16535
ZURICH AMERICAN INSURANCE CO OF IL	27855
25. MOLTA MILLION WINDOW WINDE GO OF TE	_, 000