



September 19, 2022

DCRB CIRCULAR NO. A-43

To All Members of the DCRB:

The following copy of the 2021 audited financial statements of the DCRB is provided for your information. Also following is information pertaining to the adjustment of assessment for the year 2021. This adjustment produces a net refund of \$240,577 to all members combined and is derived from the DCRB's financial results for the year 2021 only. Derivation of this additional assessment is shown on the exhibits titled "Income and Expenses 2021." Member carrier detail of this adjustment of assessment is also attached.

Questions concerning this information should be addressed to John Zimitski, Vice President - Finance, at (215) 320-4414. Feel free to reproduce these statements as necessary or contact the DCRB for additional copies.

William V. Taylor
President

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Financial Statements

Delaware Compensation

Rating Bureau, Inc.

December 31, 2021 and 2020



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INDEPENDENT AUDITORS' REPORT

To the Governing Board
Delaware Compensation Rating Bureau, Inc.
Philadelphia, Pennsylvania

Opinion

We have audited the accompanying financial statements of Delaware Compensation Rating Bureau, Inc. ("DCRB") (a nonprofit organization), which comprise the statements of financial position as of December 31, 2021 and 2020, and the related statements of activities without donor restrictions and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of DCRB as of December 31, 2021 and 2020, and the changes in its net assets without donor restrictions and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of DCRB and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about DCRB's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of DCRB's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about DCRB's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

Rainer & Company
Rainer & Company

Newtown Square, PA
September 15, 2022

DELAWARE COMPENSATION RATING BUREAU, INC.

Statements of Financial Position

December 31, 2021 and 2020

<u>ASSETS</u>	<u>2021</u>	<u>2020</u>
Current:		
Cash and Cash Equivalents	\$ 63,513	\$ 114,047
Accounts Receivable	136,339	24,168
Assessments Due from Members	<u>240,577</u>	<u>66,714</u>
TOTAL CURRENT ASSETS	440,429	204,929
Investment in CDX, LLC	<u>40,030</u>	<u>40,030</u>
TOTAL ASSETS	<u><u>\$ 480,459</u></u>	<u><u>\$ 244,959</u></u>
<u>LIABILITIES AND NET ASSETS</u>		
Current:		
Accounts Payable	\$ 128,446	\$ 89,137
Due to PCRB	<u>311,983</u>	<u>123,723</u>
TOTAL CURRENT LIABILITIES	440,429	212,860
Other Liabilities	<u>130</u>	<u>130</u>
TOTAL LIABILITIES	440,559	212,990
Net Assets Without Donor Restrictions	<u>39,900</u>	<u>31,969</u>
TOTAL LIABILITIES AND NET ASSETS	<u><u>\$ 480,459</u></u>	<u><u>\$ 244,959</u></u>

The accompanying notes are an integral part of these statements.

DELAWARE COMPENSATION RATING BUREAU, INC.
Statements of Activities Without Donor Restrictions
For the Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Revenues Without Donor Restrictions:		
Assessments	\$ 3,470,577	\$ 3,056,851
Assessments - Fines	35,284	24,330
Membership Fees	92,500	180,750
Printing and Special Services	32,475	31,040
Interest and Other	10	20
TOTAL REVENUES WITHOUT DONOR RESTRICTIONS	<u>3,630,846</u>	<u>3,292,991</u>
Expenses Without Donor Restrictions:		
Operating Expenses:		
Program Services:		
Rate Payer Advocate - Actuarial	30,804	43,705
Rate Payer Advocate	7,865	5,537
TOTAL PROGRAM SERVICES	<u>38,669</u>	<u>49,242</u>
Supporting Services:		
Management and General:		
Legal	55,556	54,426
Consultant	23,190	7,206
Delaware Insurance Plan Expense	3,974	3,537
Travel	0	(136)
Benchmarking Study Reference	195,000	0
Miscellaneous	5,544	4,905
TOTAL SUPPORTING SERVICES	<u>283,264</u>	<u>69,938</u>
TOTAL OPERATING EXPENSES	<u>321,933</u>	<u>119,180</u>
Other Expenses:		
Allocation of Expenses to DCRB from PCRB	3,106,967	3,019,256
Technology Fund Contribution - PCRB	194,015	86,467
IT Surcharge - PCRB	0	87,250
TOTAL OTHER EXPENSES	<u>3,300,982</u>	<u>3,192,973</u>
TOTAL EXPENSES WITHOUT DONOR RESTRICTIONS	<u>3,622,915</u>	<u>3,312,153</u>
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	7,931	(19,162)
Net Assets Without Donor Restrictions - Beginning	<u>31,969</u>	<u>51,131</u>
NET ASSETS WITHOUT DONOR RESTRICTIONS - ENDING	<u>\$ 39,900</u>	<u>\$ 31,969</u>

The accompanying notes are an integral part of these statements.

DELAWARE COMPENSATION RATING BUREAU, INC.
Statements of Cash Flows
For the Years Ended December 31, 2021 and 2020

	2021	2020
Cash Flows From Operating Activities:		
Change in Net Assets Without Donor Restrictions	\$ 7,931	\$ (19,162)
Adjustments to Reconcile Change in Net Assets Without Donor Restrictions to Net Cash Used by Operating Activities:		
Decrease (Increase) in:		
Accounts Receivable	(112,171)	11,978
Assessments Due from Members	(173,863)	(66,714)
Increase (Decrease) in:		
Accounts Payable	39,309	21,626
Assessments Refundable to Members	0	(63,637)
Due to PCRB	188,260	(13,697)
Other Liabilities	0	(14,000)
 NET CASH USED BY OPERATING ACTIVITIES	 (50,534)	 (143,606)
 Cash and Cash Equivalents - Beginning	 114,047	 257,653
 CASH AND CASH EQUIVALENTS - ENDING	 \$ 63,513	 \$ 114,047

The accompanying notes are an integral part of these statements.

DELAWARE COMPENSATION RATING BUREAU, INC.

Notes to Financial Statements

December 31, 2021 and 2020

NOTE 1 - Nature of Business

Delaware Compensation Rating Bureau, Inc. (“DCRB”) (a nonprofit corporation) provides services to insurers underwriting workers compensation coverage within Delaware. DCRB also provides services and information to a broad variety of non-member constituencies including the Delaware Department of Insurance, the Delaware Industrial Accident Board, employers, insurance agents and brokers.

NOTE 2 - Summary of Significant Accounting Policies

Cash and Cash Equivalents - For purposes of financial statements presentation, DCRB considers all highly liquid debt instruments maturing within three months or less to be cash equivalents.

Accounts Receivable - DCRB carries its accounts receivable at the amount management expects to collect from outstanding balances. DCRB records an allowance for doubtful accounts to provide for credit losses inherent in the receivables by evaluating the individual customer receivables and considering the customer’s credit history and current economic conditions. An allowance for doubtful accounts as of December 31, 2021 and 2020 was not necessary since customer balances were deemed fully collectible as of those dates.

Investment in CDX, LLC - DCRB has an investment in Compensation Data Exchange, LLC, (“CDX, LLC”) a Minnesota Limited Liability Company. CDX, LLC is an internet based services company that facilitates the electronic transmission of workers compensation data between member insurers and data collection organizations in participating states. The investment is valued using the cost method of accounting since DCRB only has a 5.6% membership interest. Cost was not impaired at December 31, 2021 or 2020.

Assessments Due from/Refundable to Members - Under the terms of DCRB’s by-laws, the balance of net revenues assessed or expenditures paid by DCRB (after deducting membership fees, increases in net assets without donor restrictions, and all other income) is refundable to, or due from, members according to their respective proportion of applicable total net written insurance premiums for the calendar year during which revenues have been earned and expenditures have been paid. The amounts reflected as assessments refundable to and from members in the accompanying statements of financial position reflects the adjustment of assessments based upon actual net premiums written and expenditures paid.

Due from (to) PCRB - Pennsylvania Compensation Rating Bureau (“PCRB”) provides services which enables DCRB to carry out its principal functions. DCRB accounts for receivables from or payable to PCRB at the costs of those services less amounts remitted.

Functional Allocation of Expenses - The costs of providing program and supporting services have been summarized on a functional basis in the statements of activities and changes in net assets without donor restrictions. Direct expenses are charged directly to the program and supporting service benefited.

Income Tax Status - DCRB is a nonprofit corporation that is exempt from income taxes under Section 501(c)(6) of the Internal Revenue Code and classified by the Internal Revenue Service as other than a private foundation.

DCRB recognizes interest accrued related to unrecognized tax benefits in interest expense and penalties in operating expenses. No such interest or penalties were recognized in 2021 or 2020.

DELAWARE COMPENSATION RATING BUREAU, INC.

Notes to Financial Statements

December 31, 2021 and 2020

NOTE 2 - Summary of Significant Accounting Policies (Continued)

Income Tax Status (Continued) - DCRB's Form 990, Return of Organization Exempt from Income Tax for the years ended 2018 through 2021 remain subject to examination by the Internal Revenue Service.

Revenue Recognition - The organization's primary sources of revenue are from quarterly assessments and membership fees. Revenue is recognized ratably over membership terms and as services are rendered to its members, for an amount that reflects the consideration the organization expects to be entitled to in exchange for the assessments and memberships.

Disaggregation of Revenue from Contracts with Customers

Revenue from performance obligations satisfied over time consist of assessments, membership fees and services provided to the organization's members. As a result, the organization is dependent on the strength of its membership and its ability to collect amounts owed on contracts.

Performance Obligations and Significant Judgements

Assessments: Quarterly provisional assessments of member companies for budgeted expenses of DCRB are the primary source of revenue. The assessments are levied pro rata upon members according to their respective proportions of the total Delaware workers compensation premiums written in the prior year. Assessments made each year are adjusted at the end of the year according to actual DCRB expenses and insurer premium writings during the assessment year. Assessments are not recognized as revenues until revenue is earned, which is when services are provided, and the organization does not believe it is required to provide additional activities or services.

Membership Fees Revenue: DCRB assesses membership fees to its members on an annual basis. Revenue from contracts with members for annual dues is reported at the amount that reflects the consideration to which the organization expects to be entitled in exchange for providing membership to its members. Revenue is recognized as performance obligations are satisfied, which is ratably over the membership term, which begins annually on January 1. Membership fees are nonrefundable. Generally, the organization bills members annually with the first quarter assessment.

The organization does not have any significant financing components as payment is received at or shortly after the beginning of membership periods (the year) or when services are provided.

Costs incurred to obtain a contract will be expensed as incurred when the amortization period is less than one year.

The organization recognizes a contract liability (deferred revenue) for quarterly assessments and membership fees received prior to completion of services or their terms, respectively. Upon completion of services or over the membership fee term, the contract liability is reversed and revenue is recognized.

The organization records allowances for expected uncollectible accounts, which is based on historical rates.

DELAWARE COMPENSATION RATING BUREAU, INC.

Notes to Financial Statements

December 31, 2021 and 2020

NOTE 2 - Summary of Significant Accounting Policies (Continued)

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Concentration of Credit Risk - DCRB maintains checking and money market accounts at various financial institutions. The accounts at these institutions are insured by the Federal Deposit Insurance Corporation. In the normal course of business, the balance of these accounts may exceed federally insured limits.

Subsequent Events - Subsequent events have been evaluated through September 15, 2022, the date that the financial statements were available to be issued.

On March 11, 2020, the World Health Organization declared the outbreak of a coronavirus (COVID-19) a pandemic. As a result, economic uncertainties have arisen which are likely to negatively impact operating activity. Other financial impact could occur though such potential impact is unknown at this time.

NOTE 3 - Liquidity and Availability

Financial assets available for general expenditure, that is without donor or other restrictions limiting their use, within one year of the statements of financial position date, comprise the following:

	<u>2021</u>	<u>2020</u>
Financial Assets at Year End		
Cash and Cash Equivalents	\$ 63,513	\$ 114,047
Accounts Receivable	136,339	24,168
Assessments Due from Members	<u>240,577</u>	<u>66,714</u>
Financial Assets Available to Meet General Expenditures Over the Next Twelve Months	<u>\$ 440,429</u>	<u>\$ 204,929</u>

As part of the DCRB's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures and other obligations come due.

NOTE 4 - Related Party Services

PCRB is a separate nonprofit corporation performing activities for the Commonwealth of Pennsylvania. PCRB assessed DCRB in 2021 and 2020 for its share of the cost of services provided to members based on the proportion of staff effort directed to Pennsylvania and Delaware issues for the year. An allocation is selected in advance of each calendar year based on management's estimate of staff efforts anticipated on an ongoing basis for the benefit of PCRB and DCRB, respectively. That allocation was 19.67% and 18.94% of PCRB expenses for 2021 and 2020, respectively.

DELAWARE COMPENSATION RATING BUREAU, INC.

Notes to Financial Statements

December 31, 2021 and 2020

NOTE 4 - Related Party Services (Continued)

There was no information technology surcharge levied by PCRB for the year ended December 31, 2021. DCRB was assessed an \$87,250 surcharge for PCRB's technology fund for the year ended December 31, 2020.

NOTE 5 - Concentration of Credit Risk

Amounts due from three members represented approximately 34% of accounts receivable at December 31, 2021.

Amounts due from five members represented approximately 51% of accounts receivable at December 31, 2020.

DELAWARE COMPENSATION RATING BUREAU, INC.

INCOME AND EXPENSES 2021

INCOME

Membership Fees	\$	94,750	
Tentative Assessments		3,230,000	
Other		<u>65,519</u>	
			\$ 3,390,269

EXPENSES

Direct Expenses	\$	329,863	
DCRB Share of PCRB Expenses - Tentative		3,039,000	
DCRB Share of PCRB Expenses - Adjustment		67,968	
DCRB Share of PCRB Technology Funding		<u>194,015</u>	\$ (3,630,846)
Additional Assessment - the difference between columns (5) and (6) of the attached member detail.			<u>\$ (240,577)</u>

APPORTIONMENT OF EXPENSES

DCRB Allocated Expenses	\$	(3,630,846)
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Less:

Membership Fees	\$	94,750	
Other Income	\$	<u>65,519</u>	\$ <u>160,269</u>

2021 Adjusted Assessment	\$	<u>(3,470,577)</u>
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2021 Adjusted Assessment	\$	<u>(3,470,577)</u>	=	(0.017609744221)	Adjusted Assessment
Delaware Premiums	\$	197,082,775			per dollar of premium

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Delaware 2021			Adj. Assmts Inc	Balance Due	Balance Due
TOTALS	Premium Writings	Assmts & Fees	Mem Fees	Members	Bureau
	197,082,775.00	\$3,324,750	\$3,565,327	-\$462,191	\$702,768
Acadia Insurance Co	297,795.00	\$5,987	\$5,494	-\$493	\$0
Accident Fund General Insurance Co	387,824.00	\$10,171	\$7,079	-\$3,092	\$0
Accident Fund Insurance Co Of America	642,024.00	\$9,440	\$11,556	\$0	\$2,116
Accident Fund National Insurance Co	170,146.00	\$3,295	\$3,246	-\$49	\$0
Accredited Surety And Casualty Company Inc	-	\$250	\$250	\$0	\$0
ACE American Insurance Co	2,570,642.00	\$15,466	\$45,518	\$0	\$30,052
ACE Fire Underwriters Insurance Co	-	\$250	\$250	\$0	\$0
ACE Property & Casualty Insurance Co	608,840.00	\$321	\$10,972	\$0	\$10,651
ACIG Insurance Co	113,789.00	\$314	\$2,254	\$0	\$1,940
Acuity A Mutual Insurance Co	-	\$250	\$250	\$0	\$0
AIG Property Casualty Co	53,568.00	\$1,731	\$1,193	-\$538	\$0
AIU Insurance Co	2,206,304.00	\$8,408	\$39,102	\$0	\$30,694
Alea North America Insurance Co	-	\$250	\$250	\$0	\$0
Allied Eastern Indemnity Co	3,921,463.00	\$40,985	\$69,306	\$0	\$28,321
Allied Property & Casualty Insurance Co	2,421.00	\$287	\$293	\$0	\$6
Allmerica Financial Alliance Ins Co	91,200.00	\$1,468	\$1,856	\$0	\$388
Allmerica Financial Benefit Insurance Co	261,710.00	\$4,416	\$4,859	\$0	\$443
Allstate Indemnity Co	-	\$250	\$250	\$0	\$0
Allstate Insurance Co	-	\$2,020	\$250	-\$1,770	\$0
Allstate Northbrook Indemnity Co	-	\$250	\$250	\$0	\$0
Amco Insurance Co	9,943.00	\$591	\$425	-\$166	\$0
American Alternative Insurance Corp	-	\$250	\$250	\$0	\$0
American Automobile Insurance Co	52,904.00	\$1,430	\$1,182	-\$248	\$0
American Casualty Co Of Reading	1,238,048.00	\$20,538	\$22,052	\$0	\$1,514
American Economy Insurance Co	-	\$258	\$250	-\$8	\$0
American European Insurance Co	-	\$250	\$250	\$0	\$0
American Family Home Insurance Co	-	\$250	\$250	\$0	\$0
American Fire And Casualty Co	367,269.00	\$10,710	\$6,718	-\$3,992	\$0
American Guarantee & Liability Ins Co	3,848.00	\$927	\$318	-\$609	\$0
American Home Assurance Co	30,462.00	\$2,384	\$786	-\$1,598	\$0
American Insurance Co	-	\$448	\$250	-\$198	\$0
American Interstate Insurance Co	3,582,928.00	\$69,377	\$63,344	-\$6,033	\$0
American Interstate Insurance Company of Texas	226.00	\$250	\$254	\$0	\$4
American Manufacturers Mutual Ins Co	-	\$250	\$250	\$0	\$0
American Modern Home Insurance Co	-	\$250	\$250	\$0	\$0
American Motorists Insurance Co	-	\$250	\$250	\$0	\$0
American Property Insurance Co	-	\$250	\$250	\$0	\$0

American Select Insurance Co	35,588.00	\$502	\$877	\$0	\$375
American States Insurance Co	-	\$262	\$250	-\$12	\$0
American Zurich Insurance Co	3,344,328.00	\$59,654	\$59,143	-\$511	\$0
Amerisure Insurance Co	94,935.00	\$1,332	\$1,922	\$0	\$590
Amerisure Mutual Insurance Co	-	\$2,347	\$250	-\$2,097	\$0
Amerisure Partners Insurance Co	180,300.00	\$2,858	\$3,425	\$0	\$567
Amguard Insurance Co	759,915.00	\$75,096	\$13,632	-\$61,464	\$0
Amtrust Insurance Company	5,320.00	\$250	\$344	\$0	\$94
Arch Indemnity Insurance Co	595,339.00	\$250	\$10,734	\$0	\$10,484
Arch Insurance Co	4,943,843.00	\$83,404	\$87,310	\$0	\$3,906
Arch Property Casualty Insurance Company	-	\$250	\$250	\$0	\$0
Argonaut Insurance Co	195,899.00	\$21,778	\$3,700	-\$18,078	\$0
Argonaut-Midwest Insurance Co	2,113.00	\$558	\$287	-\$271	\$0
ARI Casualty Co	-	\$250	\$250	\$0	\$0
ARI Insurance Company	-	\$250	\$250	\$0	\$0
Ashmere Insurance Co	-	\$250	\$250	\$0	\$0
Associated Indemnity Corporation	-	\$250	\$250	\$0	\$0
Atlantic Specialty Insurance Co	85,263.00	\$1,700	\$1,751	\$0	\$51
Atlantic States Insurance Co	2,727,741.00	\$45,866	\$48,285	\$0	\$2,419
Automobile Insurance Co Of Hartford CT	-	\$250	\$250	\$0	\$0
Bankers Standard Insurance Co	82,491.00	\$1,142	\$1,703	\$0	\$561
Bedivere Insurance Co	-	\$250	\$250	\$0	\$0
Benchmark Insurance Co	575,563.00	\$9,958	\$10,386	\$0	\$428
Berkley Casualty Insurance Co	141,848.00	\$9,573	\$2,748	-\$6,825	\$0
Berkley National Insurance Co	56,076.00	\$971	\$1,237	\$0	\$266
Berkley Regional Insurance Co	18,317.00	\$480	\$573	\$0	\$93
Berkshire Hathaway Direct Insurance Co	246,426.00	\$3,886	\$4,589	\$0	\$703
Berkshire Hathaway Homestate Ins Co	998,170.00	\$15,782	\$17,828	\$0	\$2,046
Bitco General Insurance Corporation	25,825.00	\$948	\$705	-\$243	\$0
Bitco National Insurance Co	320.00	\$250	\$256	\$0	\$6
Blackboard Insurance	-	\$250	\$250	\$0	\$0
Brethren Mutual Insurance Co	54,733.00	\$398	\$1,214	\$0	\$816
Brickstreet Mutual Insurance Co	154,012.00	\$250	\$2,962	\$0	\$2,712
Brotherhood Mutual Insurance Co	265,445.00	\$3,781	\$4,924	\$0	\$1,143
Carolina Casualty Insurance Co	354,401.00	\$4,554	\$6,491	\$0	\$1,937
Century Indemnity Co	-	\$250	\$250	\$0	\$0
Cerity Insurance Company	-	\$250	\$250	\$0	\$0
Charter Oak Fire Insurance Co	378,838.00	\$8,734	\$6,921	-\$1,813	\$0
Cherokee Insurance Co	109,907.00	\$1,798	\$2,185	\$0	\$387
Chiron Insurance Company	4,304.00	\$250	\$326	\$0	\$76

Chubb Indemnity Insurance Co	593,525.00	\$8,053	\$10,702	\$0	\$2,649
Chubb National Insurance Co	326,855.00	\$6,951	\$6,006	-\$945	\$0
Church Mutual Insurance Co	210,443.00	\$2,847	\$3,956	\$0	\$1,109
Cincinnati Casualty Co	567,456.00	\$15,709	\$10,243	-\$5,466	\$0
Cincinnati Indemnity Co	377,607.00	\$9,274	\$6,900	-\$2,374	\$0
Cincinnati Insurance Co	1,352,466.00	\$21,994	\$24,067	\$0	\$2,073
Citizens Insurance Co Of America	317,855.00	\$4,331	\$5,847	\$0	\$1,516
Clarendon National Insurance Co	(199.00)	\$251	\$250	-\$1	\$0
Clear Spring Property and Casualty Company	809,211.00	\$1,515	\$14,500	\$0	\$12,985
Clermont Insurance Co	-	\$250	\$250	\$0	\$0
Colonial Surety Company	-	\$250	\$250	\$0	\$0
Commerce & Industry Insurance Co	15,411.00	\$4,255	\$521	-\$3,734	\$0
Continental Casualty Co	305,106.00	\$7,009	\$5,623	-\$1,386	\$0
Continental Indemnity Co	327,791.00	\$9,448	\$6,022	-\$3,426	\$0
Continental Insurance Co	398,548.00	\$6,130	\$7,268	\$0	\$1,138
Continental Western Insurance Co	67,290.00	\$1,666	\$1,435	-\$231	\$0
Corepointe Insurance Co	-	\$250	\$250	\$0	\$0
Crestbrook Insurance Company	-	\$250	\$250	\$0	\$0
Crum & Forster Indemnity Co	-	\$838	\$250	-\$588	\$0
Cumberland Insurance Co Inc	85,636.00	\$1,231	\$1,758	\$0	\$527
Dakota Truck Underwriters	-	\$250	\$250	\$0	\$0
Depositors Insurance Co	-	\$6,009	\$250	-\$5,759	\$0
Discover Property & Casualty Insurance Co	-	\$250	\$250	\$0	\$0
Donegal Mutual Insurance Co	2,150,668.00	\$35,218	\$38,123	\$0	\$2,905
Eastern Advantage Assurance Co	1,430,236.00	\$31,687	\$25,436	-\$6,251	\$0
Eastern Alliance Insurance Co	2,413,195.00	\$57,880	\$42,746	-\$15,134	\$0
Eastguard Insurance Co	106,730.00	\$950	\$2,129	\$0	\$1,179
Electric Insurance Co	305,740.00	\$7,273	\$5,634	-\$1,639	\$0
EMC Property & Casualty Co	-	\$250	\$250	\$0	\$0
Emcasco Insurance Co	-	\$666	\$250	-\$416	\$0
Employers Assurance Co	931,647.00	\$12,745	\$16,656	\$0	\$3,911
Employers Compensation Insurance Co	231,063.00	\$5,493	\$4,319	-\$1,174	\$0
Employers Fire Insurance Co	-	\$250	\$250	\$0	\$0
Employers Insurance Co Of Wausau	394,806.00	\$7,988	\$7,202	-\$786	\$0
Employers Insurance Company of Nevada	7,042.00	\$250	\$374	\$0	\$124
Employers Mutual Casualty Co	89,204.00	\$1,422	\$1,821	\$0	\$399
Employers Preferred Insurance Co	2,439,035.00	\$22,254	\$43,201	\$0	\$20,947
Everest Denali Insurance Co	242,606.00	\$3,346	\$4,522	\$0	\$1,176
Everest National Insurance Co	462,856.00	\$12,508	\$8,401	-\$4,107	\$0
Everest Premier Insurance Co	132,049.00	\$2,484	\$2,575	\$0	\$91

Excelsior Insurance Co	-	\$250	\$250	\$0	\$0
Explorer Insurance Co	-	\$250	\$250	\$0	\$0
Falls Lake National Insurance Co	5,234.00	\$250	\$342	\$0	\$92
Farm Family Casualty Insurance Co	821,278.00	\$11,368	\$14,712	\$0	\$3,344
Farmers Insurance Exchange	-	\$250	\$250	\$0	\$0
Farmington Casualty Co	1,102,490.00	\$25,037	\$19,665	-\$5,372	\$0
Farmland Mutual Insurance Co	-	\$250	\$250	\$0	\$0
Federal Insurance Co	404,888.00	\$22,653	\$7,380	-\$15,273	\$0
Federated Mutual Insurance Co	1,161,425.00	\$30,436	\$20,702	-\$9,734	\$0
Federated Reserve Insurance Co	311,934.00	\$4,267	\$5,743	\$0	\$1,476
Federated Rural Electric Ins Exchange	156,338.00	\$3,192	\$3,003	-\$189	\$0
Federated Service Insurance Co	136,691.00	\$1,732	\$2,657	\$0	\$925
Fidelity & Guaranty Insurance Co	-	\$250	\$250	\$0	\$0
Fidelity & Guaranty Insurance Underwriters Inc	-	\$250	\$250	\$0	\$0
Fidelity And Deposit Co Of Maryland	-	\$250	\$250	\$0	\$0
Firemans Fund Insurance Co	-	\$350	\$250	-\$100	\$0
Firemens Insurance Co Of Washington DC	726,221.00	\$12,115	\$13,039	\$0	\$924
First Dakota Indemnity Co	-	\$250	\$250	\$0	\$0
First Liberty Insurance Corp	348,054.00	\$7,099	\$6,379	-\$720	\$0
First Nonprofit Insurance Co	-	\$250	\$250	\$0	\$0
Firstline National Insurance Co	777,085.00	\$10,510	\$13,934	\$0	\$3,424
Florists Mutual Insurance Co	8,465.00	\$404	\$399	-\$5	\$0
Foremost Insurance Co Grand Rapids MI	-	\$284	\$250	-\$34	\$0
Foremost Property & Casualty Ins Co	-	\$250	\$250	\$0	\$0
Foremost Signature Insurance Co	-	\$252	\$250	-\$2	\$0
Frank Winston Crum Insurance Company	96,909.00	\$2,480	\$1,957	-\$523	\$0
Frontier Insurance Co	-	\$250	\$250	\$0	\$0
General Casualty Co Of Wisconsin	4,287.00	\$412	\$325	-\$87	\$0
General Insurance Co Of America	-	\$250	\$250	\$0	\$0
Genesis Insurance Co	-	\$250	\$250	\$0	\$0
Glencar Insurance Company	-	\$250	\$250	\$0	\$0
Goodville Mutual Casualty Co	72,381.00	\$309	\$1,525	\$0	\$1,216
Granite State Insurance Co	115,060.00	\$4,119	\$2,276	-\$1,843	\$0
Graphic Arts Mutual Insurance Co	73,759.00	\$1,442	\$1,549	\$0	\$107
Gray Insurance Co (The)	757.00	\$322	\$263	-\$59	\$0
Great American Alliance Insurance Co	611,990.00	\$4,807	\$11,027	\$0	\$6,220
Great American Assurance Co	84,104.00	\$1,155	\$1,731	\$0	\$576
Great American Insurance Co	1,422.00	\$250	\$275	\$0	\$25
Great American Insurance Co Of New York	8,868.00	\$4,564	\$406	-\$4,158	\$0
Great American Spirit Insurance Co	19,580.00	\$346	\$595	\$0	\$249

Great Divide Insurance Co	462,383.00	\$11,714	\$8,392	-\$3,322	\$0
Great Midwest Insurance Co	-	\$250	\$250	\$0	\$0
Great Northern Insurance Co	74,550.00	\$1,082	\$1,563	\$0	\$481
Great West Casualty Co	1,457.00	\$503	\$276	-\$227	\$0
Greater New York Mutual Insurance Co	-	\$250	\$250	\$0	\$0
Greenwich Insurance Co	-	\$484	\$250	-\$234	\$0
Guideone Mutual Insurance Co	448.00	\$1,748	\$258	-\$1,490	\$0
Hanover American Insurance Co The	268,929.00	\$3,839	\$4,986	\$0	\$1,147
Hanover Insurance Co	176,723.00	\$3,537	\$3,362	-\$175	\$0
Harco National Insurance Co	-	\$250	\$250	\$0	\$0
Harford Mutual Insurance Co	5,762,083.00	\$102,347	\$101,719	-\$628	\$0
Harleysville Insurance Co	25,125.00	\$1,748	\$692	-\$1,056	\$0
Harleysville Preferred Insurance Co	143,254.00	\$2,630	\$2,773	\$0	\$143
Harleysville Worcester Insurance Co	357,799.00	\$6,570	\$6,551	-\$19	\$0
Hartford Accident & Indemnity Co	1,129,832.00	\$18,775	\$20,146	\$0	\$1,371
Hartford Casualty Insurance Co	2,268,405.00	\$38,880	\$40,196	\$0	\$1,316
Hartford Fire Insurance Co	551,063.00	\$12,230	\$9,954	-\$2,276	\$0
Hartford Insurance Co Of The Midwest	692,060.00	\$11,494	\$12,437	\$0	\$943
Hartford Insurance Co Of The Southeast	-	\$250	\$250	\$0	\$0
Hartford Insurance Company Of Illinois	-	\$250	\$250	\$0	\$0
Hartford Underwriters Insurance Co	1,469,318.00	\$30,319	\$26,124	-\$4,195	\$0
HDI-Gerling America Insurance Co	10,200.00	\$1,786	\$430	-\$1,356	\$0
Highlands Insurance Co	-	\$250	\$250	\$0	\$0
Imperium Insurance Co	35,673.00	\$5,873	\$878	-\$4,995	\$0
Incline Casualty Company	105,629.00	\$1,762	\$2,110	\$0	\$348
Indemnity Insurance Co Of North America	2,468,828.00	\$33,066	\$43,725	\$0	\$10,659
Insurance Co Of Greater New York	-	\$250	\$250	\$0	\$0
Insurance Co Of North America / Ina	-	\$250	\$250	\$0	\$0
Insurance Co Of The Americas	-	\$250	\$250	\$0	\$0
Insurance Co Of The State of PA	26,690.00	\$6,897	\$720	-\$6,177	\$0
Insurance Co Of The West	135,470.00	\$3,720	\$2,636	-\$1,084	\$0
Intrepid Insurance Co	95,725.00	\$1,070	\$1,936	\$0	\$866
Key Risk Insurance Co	30,779.00	\$427	\$792	\$0	\$365
Lamorak Insurance Co	-	\$1,506	\$250	-\$1,256	\$0
Lancer Insurance Co	-	\$250	\$250	\$0	\$0
Liberty Insurance Corporation	570,699.00	\$21,677	\$10,300	-\$11,377	\$0
Liberty Mutual Fire Insurance Co	1,166,469.00	\$22,672	\$20,791	-\$1,881	\$0
Liberty Mutual Insurance Co	(1.00)	\$251	\$250	-\$1	\$0
LM Insurance Corp	3,732,606.00	\$73,782	\$65,980	-\$7,802	\$0
Lumbermens Mutual Casualty Co	-	\$250	\$250	\$0	\$0

Main Street America Assurance Co	79,585.00	\$2,172	\$1,651	-\$521	\$0
Manufacturers Alliance Insurance Co	1,476,316.00	\$23,459	\$26,248	\$0	\$2,789
Markel Insurance Co	449,093.00	\$5,833	\$8,158	\$0	\$2,325
Massachusetts Bay Insurance Co	436,649.00	\$2,362	\$7,939	\$0	\$5,577
Memic Indemnity Co	1,883,120.00	\$41,084	\$33,411	-\$7,673	\$0
Merchants Mutual Insurance Co	-	\$250	\$250	\$0	\$0
Mid-Century Insurance Co	447.00	\$366	\$258	-\$108	\$0
Middlesex Insurance Co	65,996.00	\$604	\$1,412	\$0	\$808
Midwest Employers Casualty Co	10,465.00	\$372	\$434	\$0	\$62
Mitsui Sumitomo Insurance Co Of America	190,629.00	\$2,045	\$3,607	\$0	\$1,562
Mitsui Sumitomo Insurance USA Inc	579,240.00	\$11,528	\$10,450	-\$1,078	\$0
Montgomery Mutual Insurance Co	-	\$250	\$250	\$0	\$0
Motorists Commercial Mutual Insurance Co	-	\$250	\$250	\$0	\$0
National American Insurance Co	703.00	\$258	\$262	\$0	\$4
National Casualty Co	189,871.00	\$5,604	\$3,594	-\$2,010	\$0
National Fire Insurance Co Of Hartford	1,189,772.00	\$5,744	\$21,202	\$0	\$15,458
National Interstate Insurance Co	190,143.00	\$2,600	\$3,598	\$0	\$998
National Liability & Fire Insurance Co	447,037.00	\$8,710	\$8,122	-\$588	\$0
National Specialty Insurance Co	-	\$250	\$250	\$0	\$0
National Surety Corp	6,258.00	\$376	\$360	-\$16	\$0
National Union Fire Ins Of Pittsburgh	2,338,539.00	\$23,562	\$41,431	\$0	\$17,869
Nationwide Agribusiness Insurance Co	-	\$690	\$250	-\$440	\$0
Nationwide Assurance Insurance Company	7,969.00	\$281	\$390	\$0	\$109
Nationwide General Insurance Company	17,148.00	\$296	\$552	\$0	\$256
Nationwide Insurance Company of America	2,936.00	\$255	\$302	\$0	\$47
Nationwide Mutual Fire Insurance Co	-	\$5,925	\$250	-\$5,675	\$0
Nationwide Mutual Insurance Co	-	\$7,485	\$250	-\$7,235	\$0
Nationwide Property/Casualty Insurance	-	\$7,912	\$250	-\$7,662	\$0
Netherlands Insurance Co	-	\$250	\$250	\$0	\$0
New Hampshire Insurance Co	3,072,512.00	\$82,002	\$54,356	-\$27,646	\$0
New Jersey Manufacturers Ins Co	1,136,020.00	\$20,834	\$20,255	-\$579	\$0
New York Marine And General Insurance Co	54,784.00	\$5,641	\$1,215	-\$4,426	\$0
NGM Insurance Co	196,772.00	\$4,407	\$3,715	-\$692	\$0
Norguard Insurance Co	2,004,727.00	\$39,419	\$35,553	-\$3,866	\$0
North American Elite Insurance Co	-	\$250	\$250	\$0	\$0
North American Specialty Insurance Co	-	\$250	\$250	\$0	\$0
North Pointe Insurance Co	14,369.00	\$1,252	\$503	-\$749	\$0
North River Insurance Co	60,878.00	\$2,414	\$1,322	-\$1,092	\$0
Northstone Insurance Company	413,545.00	\$250	\$7,532	\$0	\$7,282
Nova Casualty Co	36,355.00	\$1,645	\$890	-\$755	\$0

Nutmeg Insurance Company	-	\$250	\$250	\$0	\$0
Oak River Insurance Co	45,602.00	\$2,028	\$1,053	-\$975	\$0
OBI America Insurance Co	486.00	\$250	\$259	\$0	\$9
OBI National Insurance Co	39,993.00	\$490	\$954	\$0	\$464
Ohio Casualty Insurance Co	254,155.00	\$6,833	\$4,726	-\$2,107	\$0
Ohio Farmers Insurance Co	-	\$250	\$250	\$0	\$0
Ohio Security Insurance Co	1,735,351.00	\$37,978	\$30,809	-\$7,169	\$0
Old Dominion Insurance Co	110,263.00	\$2,485	\$2,192	-\$293	\$0
Old Guard Insurance Co	234.00	\$250	\$254	\$0	\$4
Old Republic General Insurance Corp	998.00	\$768	\$268	-\$500	\$0
Old Republic Insurance Co	2,924,016.00	\$47,497	\$51,741	\$0	\$4,244
Pacific Employers Insurance Co	33,078.00	\$339	\$832	\$0	\$493
Pacific Indemnity Co	813,672.00	\$14,607	\$14,579	-\$28	\$0
Partner Reinsurance Company Of the US	-	\$250	\$250	\$0	\$0
Peerless Indemnity Insurance Co	-	\$250	\$250	\$0	\$0
Peerless Insurance Co	-	\$250	\$250	\$0	\$0
Peninsula Indemnity Co	3,665,890.00	\$60,968	\$64,805	\$0	\$3,837
Peninsula Insurance Co (The)	1,044,527.00	\$15,205	\$18,644	\$0	\$3,439
Penn National Security Insurance Co	1,220,136.00	\$20,434	\$21,736	\$0	\$1,302
Pennsylvania Lumbermens Mutual Ins Co	-	\$250	\$250	\$0	\$0
Pennsylvania Manufacturers Assn Ins Co	5,075,931.00	\$33,552	\$89,636	\$0	\$56,084
Pennsylvania Manufacturers Indemnity Co	672,412.00	\$22,902	\$12,091	-\$10,811	\$0
Pennsylvania National Mutual Casualty	577,960.00	\$7,455	\$10,428	\$0	\$2,973
Petroleum Casualty Co	154.00	\$253	\$253	\$0	\$0
Pharmacists Mutual Insurance Co	432,761.00	\$8,389	\$7,871	-\$518	\$0
Phoenix Insurance Co	2,361,819.00	\$46,004	\$41,841	-\$4,163	\$0
Pinnaclepoint Insurance Co	170,629.00	\$250	\$3,255	\$0	\$3,005
Praetorian Insurance Co	532,362.00	\$6,173	\$9,625	\$0	\$3,452
Preferred Professional Insurance Co	20,389.00	\$250	\$609	\$0	\$359
Princeton Insurance Co	-	\$250	\$250	\$0	\$0
Property And Casualty Ins Co Of Hartford	8,916,480.00	\$121,293	\$157,267	\$0	\$35,974
Protective Insurance Co	1,029,467.00	\$11,345	\$18,379	\$0	\$7,034
Public Service Insurance Co	-	\$250	\$250	\$0	\$0
QBE Insurance Corporation	712,658.00	\$10,528	\$12,800	\$0	\$2,272
Red Rock Insurance Co	-	\$250	\$250	\$0	\$0
Redwood Fire And Casualty Insurance Co	1,082,868.00	\$22,355	\$19,319	-\$3,036	\$0
Regent Insurance Co	1,579.00	\$252	\$278	\$0	\$26
Republic Franklin Insurance Co	296,219.00	\$7,915	\$5,466	-\$2,449	\$0
Riverport Insurance Co	165.00	\$259	\$253	-\$6	\$0
RLI Insurance Co	24,770.00	\$761	\$686	-\$75	\$0

Rockwood Casualty Insurance Co	152,032.00	\$1,208	\$2,927	\$0	\$1,719
Safeco Insurance Co Of America	-	\$250	\$250	\$0	\$0
Safety First Insurance Co	9,861.00	\$332	\$424	\$0	\$92
Safety National Casualty Corp	511,144.00	\$8,656	\$9,251	\$0	\$595
Sagamore Insurance Co	237,103.00	\$6,166	\$4,425	-\$1,741	\$0
Samsung Fire & Marine Ins Co Ltd USB	148.00	\$302	\$253	-\$49	\$0
Security National Insurance Co	1,534,213.00	\$22,046	\$27,267	\$0	\$5,221
Select Insurance Co	-	\$250	\$250	\$0	\$0
Selective Insurance Co Of America	1,642,496.00	\$19,917	\$29,174	\$0	\$9,257
Selective Insurance Co Of South Carolina	1,634,898.00	\$16,294	\$29,040	\$0	\$12,746
Selective Way Insurance Co	1,360,244.00	\$43,163	\$24,204	-\$18,959	\$0
Seneca Insurance Co Inc	-	\$250	\$250	\$0	\$0
Sentinel Insurance Co Ltd	957,310.00	\$16,287	\$17,108	\$0	\$821
Sentry Casualty Co	1,031,067.00	\$17,880	\$18,407	\$0	\$527
Sentry Insurance Company	497,709.00	\$8,062	\$9,015	\$0	\$953
Sentry Select Insurance Co	28,468.00	\$688	\$751	\$0	\$63
Sequoia Insurance Company	842,151.00	\$1,993	\$15,080	\$0	\$13,087
Service American Indemnity Company	600,981.00	\$4,488	\$10,833	\$0	\$6,345
Service Lloyds Insurance Company	-	\$250	\$250	\$0	\$0
Silver Oak Casualty, Inc	701.00	\$250	\$262	\$0	\$12
Sirius America Insurance Company	1,149,589.00	\$2,384	\$20,494	\$0	\$18,110
Sompo Japan Fire And Marine Insurance Co Of America	-	\$8,250	\$250	-\$8,000	\$0
Sompo Japan Insurance Co Of America	705,911.00	\$7,472	\$12,681	\$0	\$5,209
Southern Insurance Co	-	\$250	\$250	\$0	\$0
Southern Insurance Co Of Virginia	4,497,880.00	\$66,716	\$79,457	\$0	\$12,741
Southern States Insurance Exchange	47,771.00	\$4,253	\$1,091	-\$3,162	\$0
Sparta Insurance Co	-	\$250	\$250	\$0	\$0
St Paul Fire & Marine Insurance Co	-	\$250	\$250	\$0	\$0
St Paul Guardian Insurance Co	-	\$250	\$250	\$0	\$0
St Paul Mercury Insurance Co	-	\$250	\$250	\$0	\$0
St Paul Protective Insurance Co	-	\$250	\$250	\$0	\$0
Standard Fire Insurance Co	1,413,681.00	\$19,528	\$25,145	\$0	\$5,617
Star Insurance Co	144,538.00	\$5,135	\$2,795	-\$2,340	\$0
Starnet Insurance Co	231,872.00	\$2,474	\$4,333	\$0	\$1,859
Starr Indemnity & Liability Company	777,427.00	\$18,866	\$13,940	-\$4,926	\$0
Starr Specialty Insurance Company	59,970.00	\$2,058	\$1,306	-\$752	\$0
Starstone National Insurance Co	413,338.00	\$302	\$7,529	\$0	\$7,227
State Automobile Mutual Insurance Co	189,446.00	\$1,100	\$3,586	\$0	\$2,486
State Farm Fire & Casualty Co	851,623.00	\$14,592	\$15,247	\$0	\$655
State National Insurance Co Inc	388,723.00	\$4,475	\$7,095	\$0	\$2,620

Stonington Insurance Co	5,589.00	\$463	\$348	-\$115	\$0
Strathmore Insurance Co	-	\$250	\$250	\$0	\$0
Summitpoint Insurance Co	64,792.00	\$250	\$1,391	\$0	\$1,141
Sunz Insurance Co	16,229.00	\$250	\$536	\$0	\$286
T H E Insurance Co	706.00	\$337	\$262	-\$75	\$0
Technology Insurance Co	6,155,073.00	\$143,253	\$108,639	-\$34,614	\$0
Tokio Marine America Insurance Company	65,047.00	\$998	\$1,395	\$0	\$397
Trans Pacific Insurance Co	44,117.00	\$1,199	\$1,027	-\$172	\$0
Transguard Insurance Co Of America Inc	20,580.00	\$815	\$612	-\$203	\$0
Transportation Insurance Co	183,841.00	\$2,278	\$3,487	\$0	\$1,209
Travelers Casualty & Surety Co	665,680.00	\$10,098	\$11,972	\$0	\$1,874
Travelers Casualty & Surety Co Of Amer	-	\$250	\$250	\$0	\$0
Travelers Casualty Co Of Connecticut	-	\$250	\$250	\$0	\$0
Travelers Casualty Company	-	\$250	\$250	\$0	\$0
Travelers Casualty Insurance Co Of America	672,714.00	\$0	\$11,846	\$0	\$11,846
Travelers Casualty Insurance Co Of America	-	\$18,440	\$250	-\$18,190	\$0
Travelers Commercial Insurance Co	-	\$250	\$250	\$0	\$0
Travelers Constitution State Insurance Co	-	\$250	\$250	\$0	\$0
Travelers Indemnity Co	549,165.00	\$10,139	\$9,921	-\$218	\$0
Travelers Indemnity Co Of America	1,085,807.00	\$14,061	\$19,371	\$0	\$5,310
Travelers Indemnity Co Of Connecticut	628,443.00	\$8,086	\$11,317	\$0	\$3,231
Travelers Property Casualty Co Of Amer	3,445,723.00	\$31,349	\$60,928	\$0	\$29,579
Tri-State Insurance Co of MN	8,638.00	\$585	\$402	-\$183	\$0
Triumphe Casualty Co	-	\$250	\$250	\$0	\$0
Truck Insurance Exchange	-	\$250	\$250	\$0	\$0
Trumbull Insurance Co	1,362,457.00	\$19,517	\$24,243	\$0	\$4,726
Twin City Fire Insurance Co	2,502,170.00	\$37,914	\$44,313	\$0	\$6,399
Union Insurance Co	1,672,488.00	\$15,540	\$29,702	\$0	\$14,162
Union Insurance Company Of Providence	-	\$250	\$250	\$0	\$0
United States Fidelity & Guaranty Co	-	\$250	\$250	\$0	\$0
United States Fire Insurance Co	259,881.00	\$5,447	\$4,826	-\$621	\$0
United Wisconsin Insurance Co	788,978.00	\$8,737	\$14,144	\$0	\$5,407
Universal Underwriters Insurance Co	-	\$250	\$250	\$0	\$0
UPMC Health Benefits Inc	2,561,974.00	\$49,562	\$45,366	-\$4,196	\$0
UPMC Work Alliance Inc	1,688,114.00	\$28,507	\$29,977	\$0	\$1,470
US Specialty Insurance Co	-	\$250	\$250	\$0	\$0
Utica Mutual Insurance Co	121,637.00	\$2,128	\$2,392	\$0	\$264
Valley Forge Insurance Co	467,757.00	\$8,651	\$8,487	-\$164	\$0
Vanliner Insurance Co	724,471.00	\$6,356	\$13,008	\$0	\$6,652
Vigilant Insurance Co	189,809.00	\$8,124	\$3,592	-\$4,532	\$0

Washington International Insurance Company	-	\$250	\$250	\$0	\$0
Wausau Business Insurance Co	-	\$250	\$250	\$0	\$0
Wausau Underwriters Insurance Co	-	\$250	\$250	\$0	\$0
WCF National Insurance Company	60,834.00	\$612	\$1,321	\$0	\$709
Wellfleet Insurance Company	47,647.00	\$570	\$1,089	\$0	\$519
Wellfleet New York Insurance Co	60,655.00	\$701	\$1,318	\$0	\$617
Wesco Insurance Co	4,685,022.00	\$63,414	\$82,752	\$0	\$19,338
West American Insurance Co	246,034.00	\$2,086	\$4,583	\$0	\$2,497
West Bend Mutual Insurance Co	65,317.00	\$666	\$1,400	\$0	\$734
Westchester Fire Insurance Co	54,851.00	\$272	\$1,216	\$0	\$944
Westfield Champion Insurance Company	-	\$250	\$250	\$0	\$0
Westfield Insurance Co	79,844.00	\$4,519	\$1,656	-\$2,863	\$0
Westfield National Insurance Co	30,788.00	\$452	\$792	\$0	\$340
Westfield Premier Insurance Company	-	\$250	\$250	\$0	\$0
Westfield Superior Insurance Company	-	\$250	\$250	\$0	\$0
Westfield Touchstone Insurance Company	-	\$250	\$250	\$0	\$0
Westport Insurance Corporation	-	\$250	\$250	\$0	\$0
Williamsburg National Insurance Co	-	\$250	\$250	\$0	\$0
Work First Casualty Co	32,239.00	\$251	\$818	\$0	\$567
XL Insurance America Inc	393,053.00	\$6,511	\$7,172	\$0	\$661
XL Specialty Insurance Co	156,317.00	\$250	\$3,003	\$0	\$2,753
Zenith Insurance Co	187,315.00	\$3,185	\$3,549	\$0	\$364
Zurich American Insurance Co	13,815,674.00	\$177,582	\$243,540	\$0	\$65,958