

Delaware Compensation Rating Bureau, Inc.



30 South 17th Street • Suite 1500  
Philadelphia, PA 19103-4007  
(302) 654-1435 (215) 568-2371  
FAX (215) 564-4328  
www.dcrb.com

August 4, 2021

**DCRB CIRCULAR NO. A-42**

To All Members of the DCRB:

The following copy of the 2020 audited financial statements of the DCRB is provided for your information. Also following is information pertaining to the adjustment of assessment for the year 2020. This adjustment produces a net refund of \$68,851 to all members combined and is derived from the DCRB's financial results for the year 2020 only. Derivation of this additional assessment is shown on the exhibits titled "Income and Expenses 2020." Member carrier detail of this adjustment of assessment is also attached.

Questions concerning this information should be addressed to Jack Panczner, 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

dn

**Financial Statements**

**Delaware Compensation**

**Rating Bureau, Inc.**

**December 31, 2020 and 2019**



## INDEX

<u>Title</u>	<u>Page No.</u>
Independent Auditors' Report	1 - 2
Statements of Financial Position	3
Statements of Activities Without Donor Restrictions	4
Statements of Cash Flows	5
Notes to Financial Statements	6 - 9



## INDEPENDENT AUDITORS' REPORT

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

We have audited the accompanying financial statements of Delaware Compensation Rating Bureau, Inc. ("DCRB") (a nonprofit corporation), which comprise the statements of financial position as of December 31, 2020 and 2019, 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.

### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

### **Auditors' Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to DCRB's preparation and fair presentation of the financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Delaware Compensation Rating Bureau, Inc. as of December 31, 2020 and 2019, 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.

*Rainer & Company*  
Rainer & Company

Newtown Square, PA  
July 26, 2021

**DELAWARE COMPENSATION RATING BUREAU, INC.**

Statements of Financial Position

December 31, 2020 and 2019

<u>ASSETS</u>	<u>2020</u>	<u>2019</u>
Current:		
Cash and Cash Equivalents	\$ 114,047	\$ 257,653
Accounts Receivable	24,168	36,146
Assessments Due from Members	66,714	0
TOTAL CURRENT ASSETS	<u>204,929</u>	<u>293,799</u>
Investment in CDX, LLC	<u>40,030</u>	<u>40,030</u>
TOTAL ASSETS	<u>\$ 244,959</u>	<u>\$ 333,829</u>
<u>LIABILITIES AND NET ASSETS</u>		
Current:		
Accounts Payable	\$ 89,137	\$ 67,511
Assessments Refundable to Members	0	63,637
Due to PCRFB	123,723	137,420
TOTAL CURRENT LIABILITIES	<u>212,860</u>	<u>268,568</u>
Other Liabilities	<u>130</u>	<u>14,130</u>
TOTAL LIABILITIES	212,990	282,698
Net Assets Without Donor Restrictions	<u>31,969</u>	<u>51,131</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 244,959</u>	<u>\$ 333,829</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, 2020 and 2019**

	<u>2020</u>	<u>2019</u>
Revenues Without Donor Restrictions:		
Assessments	\$3,056,851	\$2,963,863
Assessments - Fines	24,330	65,099
Membership Fees	180,750	175,500
Printing and Special Services	31,040	29,295
Interest and Other	20	62
TOTAL REVENUES WITHOUT DONOR RESTRICTIONS	<u>3,292,991</u>	<u>3,233,819</u>
Expenses Without Donor Restrictions:		
Operating Expenses:		
Program Services:		
Rate Payer Advocate - Actuarial	43,705	29,698
Rate Payer Advocate	5,537	4,883
TOTAL PROGRAM SERVICES	<u>49,242</u>	<u>34,581</u>
Supporting Services:		
Management and General:		
Legal	54,426	52,572
Consultant	7,206	7,206
Delaware Insurance Department Audit	0	10,000
Delaware Insurance Plan Expense	3,537	1,305
Travel	(136)	15,930
Miscellaneous	4,905	3,505
TOTAL SUPPORTING SERVICES	<u>69,938</u>	<u>90,518</u>
TOTAL OPERATING EXPENSES	<u>119,180</u>	<u>125,099</u>
Other Expenses:		
Allocation of Expenses to DCRB from PCRB	3,019,256	2,887,504
Technology Fund Contribution - PCRB	86,467	120,236
IT Surcharge - PCRB	87,250	84,750
TOTAL OTHER EXPENSES	<u>3,192,973</u>	<u>3,092,490</u>
TOTAL EXPENSES WITHOUT DONOR RESTRICTIONS	<u>3,312,153</u>	<u>3,217,589</u>
CHANGE IN NET ASSETS WITHOUT DONOR RESTRICTIONS	(19,162)	16,230
Net Assets Without Donor Restrictions - Beginning	<u>51,131</u>	<u>34,901</u>
NET ASSETS WITHOUT DONOR RESTRICTIONS - ENDING	<u>\$ 31,969</u>	<u>\$ 51,131</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, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Cash Flows From Operating Activities:		
Change in Net Assets Without Donor Restrictions	\$ (19,162)	\$ 16,230
Adjustments to Reconcile Change in Net Assets Without Donor Restrictions to Net Cash Used by Operating Activities:		
Decrease (Increase) in:		
Accounts Receivable	11,978	7,507
Assessments Due from Members	(66,714)	0
Due from PCRБ	0	43,877
Prepaid Expenses	0	3,500
Increase (Decrease) in:		
Accounts Payable	21,626	5,039
Assessments Refundable to Members	(63,637)	(284,281)
Due to PCRБ	(13,697)	137,420
Other Liabilities	(14,000)	13,250
	<u>(143,606)</u>	<u>(57,458)</u>
NET CASH USED BY OPERATING ACTIVITIES		
	(143,606)	(57,458)
Cash and Cash Equivalents - Beginning	<u>257,653</u>	<u>315,111</u>
	<u>\$ 114,047</u>	<u>\$ 257,653</u>
CASH AND CASH EQUIVALENTS - ENDING		

The accompanying notes are an integral part of these statements.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

Notes to Financial Statements

December 31, 2020 and 2019

**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, 2020 and 2019 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, 2020 or 2019.

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 2020 or 2019.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

Notes to Financial Statements

December 31, 2020 and 2019

**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 2017 through 2020 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, 2020 and 2019

**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 July 26, 2021, 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>2020</u>	<u>2019</u>
Financial Assets at Year End		
Cash and Cash Equivalents	\$ 114,047	\$ 257,653
Accounts Receivable	24,168	36,146
Assessments Due from Members	<u>66,714</u>	<u>0</u>
Financial Assets Available to Meet General Expenditures Over the Next Twelve Months	<u>\$ 204,929</u>	<u>\$ 293,799</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 2020 and 2019 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 18.94% and 18.91% of PCRB expenses for 2020 and 2019, respectively.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

Notes to Financial Statements

December 31, 2020 and 2019

**NOTE 4 - Related Party Services** (Continued)

DCRB was assessed \$87,250 and \$84,750 surcharges for PCR B's technology fund for the years ended December 31, 2020 and 2019, respectively.

**NOTE 5 - Concentration of Credit Risk**

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

Amounts due from three members represented approximately 36% of accounts receivable at December 31, 2019.

DELAWARE COMPENSATION RATING BUREAU, INC.

INCOME AND EXPENSES 2020

INCOME

Membership Fees	\$	88,750	
Tentative Assessments		2,988,000	
Other		<u>158,756</u>	\$ 3,235,506

EXPENSES

Direct Expenses	\$	198,634	
DCRB Share of PCRB Expenses - Tentative		2,982,000	
DCRB Share of PCRB Expenses - Adjustment		37,256	
DCRB Share of PCRB Technology Funding		<u>86,467</u>	\$ (3,304,357)
Additional Assessment - the difference between columns (5) and (6) of the attached member detail.			<u>\$ (68,851)</u>

APPORTIONMENT OF EXPENSES

DCRB Allocated Expenses \$ (3,304,357)

Less:

Membership Fees	\$	88,750	
Other Income	\$	<u>158,756</u>	\$ <u>247,506</u>

2020 Adjusted Assessment \$ (3,056,851)

2020 Adjusted Assessment \$ (3,056,851) = (0.014994704924) Adjusted Assessment  
 Delaware Premiums \$ 203,862,049 per dollar of premium

**DELAWARE 2020**

	Premium Writings	Assmts & Fees	Adj. Assmts Inc Mem Fees	Balance Due Members	Balance Due Bureau
<b>TOTALS</b>	\$203,862,049	\$3,076,750	\$3,145,601	-\$411,647	\$480,498
Acadia Insurance Co	\$330,520	\$5,978	\$5,206	-\$772	\$0
Accident Fund General Insurance Co	\$630,842	\$5,746	\$9,709	\$0	\$3,963
Accident Fund Insurance Co Of America	\$466,510	\$9,874	\$7,245	-\$2,629	\$0
Accident Fund National Insurance Co	\$184,569	\$2,634	\$3,018	\$0	\$384
Accredited Surety And Casualty Company I	\$0	\$250	\$250	\$0	\$0
Acuity A Mutual Insurance Co	\$0	\$250	\$250	\$0	\$0
Advantage Workers Compensation Ins Co	\$42,667	\$296	\$890	\$0	\$594
Alea North America Insurance Co	\$0	\$250	\$250	\$0	\$0
Allied Eastern Indemnity Co	\$2,401,705	\$38,980	\$36,263	-\$2,717	\$0
Allied Property & Casualty Insurance Co	\$4,263	\$258	\$314	\$0	\$56
Allmerica Financial Alliance Ins Co	\$94,570	\$898	\$1,668	\$0	\$770
Allmerica Financial Benefit Insurance Co	\$241,458	\$4,576	\$3,871	-\$705	\$0
Allstate Indemnity Co	\$0	\$250	\$250	\$0	\$0
Allstate Insurance Co	\$0	\$1,902	\$250	-\$1,652	\$0
Allstate Northbrook Indemnity Co	\$0	\$250	\$250	\$0	\$0
Amco Insurance Co	\$16,123	\$458	\$492	\$0	\$34
American Alternative Insurance Corp	-\$197	\$448	\$250	-\$198	\$0
American Automobile Insurance Co	\$77,288	\$1,312	\$1,409	\$0	\$97
American Casualty Co Of Reading	\$1,403,217	\$18,152	\$21,291	\$0	\$3,139
American Economy Insurance Co	\$42	\$264	\$251	-\$13	\$0
American European Insurance Co	\$0	\$250	\$250	\$0	\$0
American Family Home Insurance Co	\$0	\$250	\$250	\$0	\$0
American Fire And Casualty Co	\$515,519	\$13,686	\$7,980	-\$5,706	\$0
American Guarantee & Liability Ins Co	\$25,378	\$690	\$631	-\$59	\$0
American Home Assurance Co	-\$666	\$3,804	\$250	-\$3,554	\$0
American Insurance Co	-\$9	\$498	\$250	-\$248	\$0
American Interstate Insurance Co	\$4,150,438	\$69,800	\$62,485	-\$7,315	\$0
American Manufacturers Mutual Ins Co	\$0	\$250	\$250	\$0	\$0
American Modern Home Insurance Co	\$0	\$250	\$250	\$0	\$0

American Property Insurance Co	\$0	\$250	\$250	\$0	\$0
American Select Insurance Co	\$10,878	\$640	\$413	-\$227	\$0
American States Insurance Co	\$17	\$272	\$250	-\$22	\$0
American Zurich Insurance Co	\$3,369,063	\$65,996	\$50,767	-\$15,229	\$0
Amerisure Insurance Co	\$63,103	\$2,630	\$1,196	-\$1,434	\$0
Amerisure Mutual Insurance Co	\$208,557	\$2,576	\$3,377	\$0	\$801
Amerisure Partners Insurance Co	-\$4,490	\$2,886	\$250	-\$2,636	\$0
Amguard Insurance Co	\$4,214,110	\$81,290	\$63,439	-\$17,851	\$0
Arch Indemnity Insurance Co	\$0	\$250	\$250	\$0	\$0
Arch Insurance Co	\$5,278,234	\$65,718	\$79,396	\$0	\$13,678
Arch Property Casualty Insurance Company	\$0	\$250	\$250	\$0	\$0
Argonaut Insurance Co	\$1,319,477	\$18,056	\$20,035	\$0	\$1,979
Argonaut-Midwest Insurance Co	\$38,821	\$560	\$832	\$0	\$272
Ashmere Insurance Co	\$0	\$360	\$250	-\$110	\$0
Associated Indemnity Corporation	\$0	\$524	\$250	-\$274	\$0
Atlantic Specialty Insurance Co	\$108,958	\$1,448	\$1,884	\$0	\$436
Atlantic States Insurance Co	\$2,819,309	\$42,256	\$42,525	\$0	\$269
Automobile Insurance Co Of Hartford CT	\$0	\$250	\$250	\$0	\$0
ACE American Insurance Co	\$1,126,671	\$44,100	\$17,144	-\$26,956	\$0
ACE Fire Underwriters Insurance Co	\$0	\$266	\$250	-\$16	\$0
ACE Property & Casualty Insurance Co	\$7,747	\$260	\$366	\$0	\$106
ACIG Insurance Co	-\$6,904	\$678	\$250	-\$428	\$0
AIG Property Casualty Co	\$120,530	\$1,296	\$2,057	\$0	\$761
AIU Insurance Co	\$1,028,755	\$250	\$15,676	\$0	\$15,426
ARI Casualty Co	\$0	\$250	\$250	\$0	\$0
Bankers Standard Insurance Co	\$78,051	\$534	\$1,420	\$0	\$886
Bedivere Insurance Co	\$0	\$250	\$250	\$0	\$0
Benchmark Insurance Co	\$750,328	\$4,828	\$11,501	\$0	\$6,673
Berkley Casualty Insurance Co	\$956,027	\$2,944	\$14,585	\$0	\$11,641
Berkley National Insurance Co	\$50,399	\$1,630	\$1,006	-\$624	\$0
Berkley Regional Insurance Co	\$8,576	\$434	\$379	-\$55	\$0
Berkshire Hathaway Direct Insurance Co	\$314,212	\$2,432	\$4,962	\$0	\$2,530

Berkshire Hathaway Homestate Ins Co	\$801,313	\$14,884	\$12,265	-\$2,619	\$0
Bitco General Insurance Corporation	\$52,283	\$720	\$1,034	\$0	\$314
Bitco National Insurance Co	\$0	\$250	\$250	\$0	\$0
Blackboard Insurance	\$0	\$250	\$250	\$0	\$0
Brethren Mutual Insurance Co	\$9,134	\$328	\$387	\$0	\$59
Brotherhood Mutual Insurance Co	\$215,612	\$3,574	\$3,483	-\$91	\$0
Carolina Casualty Insurance Co	\$305,982	\$2,394	\$4,838	\$0	\$2,444
Century Indemnity Co	\$0	\$250	\$250	\$0	\$0
Cerity Insurance Company	\$0	\$250	\$250	\$0	\$0
Charter Oak Fire Insurance Co	\$713,250	\$4,156	\$10,945	\$0	\$6,789
Cherokee Insurance Co	\$99,794	\$1,530	\$1,746	\$0	\$216
Chubb Indemnity Insurance Co	\$362,516	\$9,908	\$5,686	-\$4,222	\$0
Chubb National Insurance Co	\$684,069	\$2,026	\$10,507	\$0	\$8,481
Church Mutual Insurance Co	\$215,555	\$4,920	\$3,482	-\$1,438	\$0
Cincinnati Casualty Co	\$672,706	\$16,432	\$10,337	-\$6,095	\$0
Cincinnati Indemnity Co	\$560,916	\$10,602	\$8,661	-\$1,941	\$0
Cincinnati Insurance Co	\$1,320,178	\$20,362	\$20,045	-\$317	\$0
Citizens Insurance Co Of America	\$284,467	\$2,540	\$4,515	\$0	\$1,975
Clarendon National Insurance Co	\$199	\$250	\$253	\$0	\$3
Clermont Insurance Co	\$0	\$250	\$250	\$0	\$0
Commerce & Industry Insurance Co	\$129,821	\$6,228	\$2,197	-\$4,031	\$0
Continental Casualty Co	\$270,574	\$9,558	\$4,307	-\$5,251	\$0
Continental Indemnity Co	\$518,727	\$10,484	\$8,028	-\$2,456	\$0
Continental Insurance Co	\$319,557	\$5,938	\$5,042	-\$896	\$0
Continental Western Insurance Co	\$96,475	\$892	\$1,697	\$0	\$805
Crestbrook Insurance Company	\$0	\$250	\$250	\$0	\$0
Crum & Forster Indemnity Co	\$74,119	\$254	\$1,361	\$0	\$1,107
Cumberland Insurance Co Inc	\$47,121	\$1,502	\$957	-\$545	\$0
Dakota Truck Underwriters	\$0	\$250	\$250	\$0	\$0
Depositors Insurance Co	\$662,102	\$1,204	\$10,178	\$0	\$8,974
Discover Property & Casualty Insurance C	\$0	\$250	\$250	\$0	\$0
Donegal Mutual Insurance Co	\$2,232,960	\$33,536	\$33,733	\$0	\$197

Eastern Advantage Assurance Co	\$1,693,573	\$43,782	\$25,645	-\$18,137	\$0
Eastern Alliance Insurance Co	\$3,095,690	\$56,962	\$46,669	-\$10,293	\$0
Eastguard Insurance Co	\$39,959	\$1,154	\$849	-\$305	\$0
Electric Insurance Co	\$447,773	\$7,282	\$6,964	-\$318	\$0
Emcasco Insurance Co	\$23,715	\$460	\$606	\$0	\$146
Employers Assurance Co	\$917,314	\$5,130	\$14,005	\$0	\$8,875
Employers Compensation Insurance Co	\$337,813	\$2,622	\$5,315	\$0	\$2,693
Employers Fire Insurance Co	\$0	\$250	\$250	\$0	\$0
Employers Insurance Co Of Wausau	\$734,973	\$2,508	\$11,271	\$0	\$8,763
Employers Insurance Company of Nevada	\$0	\$250	\$250	\$0	\$0
Employers Mutual Casualty Co	\$59,003	\$2,798	\$1,135	-\$1,663	\$0
Employers Preferred Insurance Co	\$1,913,662	\$6,570	\$28,945	\$0	\$22,375
Everest Denali Insurance Co	\$180,152	\$2,094	\$2,951	\$0	\$857
Everest National Insurance Co	\$792,127	\$9,250	\$12,128	\$0	\$2,878
Everest Premier Insurance Co	\$77,433	\$1,750	\$1,411	-\$339	\$0
Excelsior Insurance Co	\$0	\$250	\$250	\$0	\$0
Explorer Insurance Co	\$0	\$250	\$250	\$0	\$0
EMC Property & Casualty Co	\$0	\$250	\$250	\$0	\$0
Falls Lake National Insurance Co	\$0	\$250	\$250	\$0	\$0
Farm Family Casualty Insurance Co	\$722,331	\$12,994	\$11,081	-\$1,913	\$0
Farmers Insurance Exchange	\$0	\$250	\$250	\$0	\$0
Farmington Casualty Co	\$1,220,892	\$29,244	\$18,557	-\$10,687	\$0
Farmland Mutual Insurance Co	\$0	\$250	\$250	\$0	\$0
Federal Insurance Co	\$1,498,531	\$23,114	\$22,720	-\$394	\$0
Federated Mutual Insurance Co	\$2,217,862	\$23,764	\$33,506	\$0	\$9,742
Federated Reserve Insurance Co	\$241,133	\$2,866	\$3,866	\$0	\$1,000
Federated Rural Electric Ins Exchange	\$193,281	\$3,160	\$3,148	-\$12	\$0
Federated Service Insurance Co	\$73,561	\$1,676	\$1,353	-\$323	\$0
Fidelity & Guaranty Insurance Co	\$0	\$250	\$250	\$0	\$0
Fidelity & Guaranty Insurance Underwrite	\$0	\$250	\$250	\$0	\$0
Fidelity And Deposit Co Of Maryland	\$0	\$250	\$250	\$0	\$0
Firemans Fund Insurance Co	\$3,040	\$424	\$296	-\$128	\$0

Firemens Insurance Co Of Washington DC	\$727,766	\$10,682	\$11,163	\$0	\$481
First Dakota Indemnity Co	\$0	\$250	\$250	\$0	\$0
First Liberty Insurance Corp	\$570,856	\$3,532	\$8,810	\$0	\$5,278
First Nonprofit Insurance Co	\$0	\$258	\$250	-\$8	\$0
Firstline National Insurance Co	\$761,036	\$8,328	\$11,662	\$0	\$3,334
Florists Mutual Insurance Co	\$9,382	\$438	\$391	-\$47	\$0
Foremost Insurance Co Grand Rapids MI	\$4,300	\$946	\$314	-\$632	\$0
Foremost Property & Casualty Ins Co	-\$124	\$284	\$250	-\$34	\$0
Foremost Signature Insurance Co	\$321	\$334	\$255	-\$79	\$0
Frank Winston Crum Insurance Company	\$98,111	\$2,720	\$1,721	-\$999	\$0
General Casualty Co Of Wisconsin	-\$18,092	\$428	\$250	-\$178	\$0
General Insurance Co Of America	\$0	\$250	\$250	\$0	\$0
Genesis Insurance Co	\$0	\$250	\$250	\$0	\$0
Glencar Insurance Company	\$0	\$250	\$250	\$0	\$0
Goodville Mutual Casualty Co	\$6,197	\$258	\$343	\$0	\$85
Granite State Insurance Co	\$228,298	\$13,898	\$3,673	-\$10,225	\$0
Graphic Arts Mutual Insurance Co	\$111,224	\$1,394	\$1,918	\$0	\$524
Gray Insurance Co (The)	\$9,194	\$250	\$388	\$0	\$138
Great American Alliance Insurance Co	\$573,159	\$262	\$8,844	\$0	\$8,582
Great American Assurance Co	\$64,758	\$1,680	\$1,221	-\$459	\$0
Great American Insurance Co	-\$34,289	\$656	\$250	-\$406	\$0
Great American Insurance Co Of New York	\$76,584	\$7,944	\$1,398	-\$6,546	\$0
Great American Spirit Insurance Co	\$12,195	\$250	\$433	\$0	\$183
Great Divide Insurance Co	\$532,713	\$11,148	\$8,238	-\$2,910	\$0
Great Midwest Insurance Co	\$0	\$250	\$250	\$0	\$0
Great Northern Insurance Co	\$57,537	\$906	\$1,113	\$0	\$207
Great West Casualty Co	\$7,981	\$520	\$370	-\$150	\$0
Greater New York Mutual Insurance Co	\$0	\$250	\$250	\$0	\$0
Greenwich Insurance Co	\$29,498	\$250	\$692	\$0	\$442
Guideone Mutual Insurance Co	\$95,841	\$1,852	\$1,687	-\$165	\$0
Hanover American Insurance Co The	\$275,390	\$2,706	\$4,379	\$0	\$1,673
Hanover Insurance Co	\$223,814	\$2,342	\$3,606	\$0	\$1,264

Harco National Insurance Co	\$0	\$250	\$250	\$0	\$0
Harford Mutual Insurance Co	\$5,969,472	\$98,764	\$89,760	-\$9,004	\$0
Harleysville Insurance Co	\$83,916	\$4,732	\$1,508	-\$3,224	\$0
Harleysville Preferred Insurance Co	\$79,797	\$3,458	\$1,447	-\$2,011	\$0
Harleysville Worcester Insurance Co	\$481,281	\$6,634	\$7,467	\$0	\$833
Hartford Accident & Indemnity Co	\$839,282	\$17,772	\$12,835	-\$4,937	\$0
Hartford Casualty Insurance Co	\$2,522,763	\$35,552	\$38,078	\$0	\$2,526
Hartford Fire Insurance Co	\$879,497	\$11,432	\$13,438	\$0	\$2,006
Hartford Insurance Co Of The Midwest	\$653,989	\$15,786	\$10,056	-\$5,730	\$0
Hartford Insurance Co Of The Southeast	\$0	\$250	\$250	\$0	\$0
Hartford Insurance Company Of Illinois	\$0	\$250	\$250	\$0	\$0
Hartford Underwriters Insurance Co	\$1,724,624	\$32,274	\$26,110	-\$6,164	\$0
HDI-Gerling America Insurance Co	\$12,678	\$7,890	\$440	-\$7,450	\$0
Imperium Insurance Co	\$448,005	\$2,256	\$6,968	\$0	\$4,712
Indemnity Insurance Co Of North America	\$2,186,272	\$32,676	\$33,033	\$0	\$357
Insurance Co Of Greater New York	\$0	\$250	\$250	\$0	\$0
Insurance Co Of North America / Ina	\$0	\$250	\$250	\$0	\$0
Insurance Co Of The Americas	\$0	\$250	\$250	\$0	\$0
Insurance Co Of The State of PA	\$431,120	\$6,910	\$6,715	-\$195	\$0
Insurance Co Of The West	\$283,355	\$2,236	\$4,499	\$0	\$2,263
Intrepid Insurance Co	\$98,927	\$284	\$1,733	\$0	\$1,449
Key Risk Insurance Co	\$22,410	\$250	\$586	\$0	\$336
Lamorak Insurance Co	\$317,119	\$250	\$5,005	\$0	\$4,755
Lancer Insurance Co	\$0	\$250	\$250	\$0	\$0
Liberty Insurance Corporation	\$1,006,254	\$30,800	\$15,338	-\$15,462	\$0
Liberty Mutual Fire Insurance Co	\$1,381,847	\$17,984	\$20,970	\$0	\$2,986
Liberty Mutual Insurance Co	\$157	\$254	\$252	-\$2	\$0
LM Insurance Corp	\$4,995,827	\$68,872	\$75,160	\$0	\$6,288
Main Street America Assurance Co	\$132,522	\$2,070	\$2,237	\$0	\$167
Manufacturers Alliance Insurance Co	\$1,522,526	\$19,496	\$23,080	\$0	\$3,584
Markel Insurance Co	\$350,901	\$5,016	\$5,512	\$0	\$496
Massachusetts Bay Insurance Co	\$119,654	\$2,116	\$2,044	-\$72	\$0

Memic Indemnity Co	\$2,733,240	\$38,176	\$41,234	\$0	\$3,058
Merchants Mutual Insurance Co	\$0	\$250	\$250	\$0	\$0
Mid-Century Insurance Co	-\$134,286	\$456	\$250	-\$206	\$0
Middlesex Insurance Co	\$27,635	\$388	\$664	\$0	\$276
Midwest Employers Casualty Co	\$10,424	\$340	\$406	\$0	\$66
Mitsui Sumitomo Insurance Co Of America	\$98,079	\$3,256	\$1,721	-\$1,535	\$0
Mitsui Sumitomo Insurance USA Inc	\$722,603	\$10,060	\$11,085	\$0	\$1,025
Montgomery Mutual Insurance Co	\$0	\$1,404	\$250	-\$1,154	\$0
Motorists Commercial Mutual Insurance Co	\$0	\$250	\$250	\$0	\$0
National American Insurance Co	\$1,069	\$250	\$266	\$0	\$16
National Casualty Co	\$306,842	\$3,840	\$4,851	\$0	\$1,011
National Fire Insurance Co Of Hartford	\$447,215	\$3,722	\$6,956	\$0	\$3,234
National Interstate Insurance Co	\$149,630	\$2,574	\$2,494	-\$80	\$0
National Liability & Fire Insurance Co	\$441,550	\$7,586	\$6,871	-\$715	\$0
National Surety Corp	\$9,934	\$336	\$399	\$0	\$63
National Union Fire Ins Of Pittsburgh	\$1,330,665	\$23,932	\$20,203	-\$3,729	\$0
Nationwide Agribusiness Insurance Co	\$52,173	\$450	\$1,032	\$0	\$582
Nationwide Assurance Insurance Company	\$4,023	\$250	\$310	\$0	\$60
Nationwide General Insurance Company	\$5,814	\$250	\$337	\$0	\$87
Nationwide Insurance Company of America	\$682	\$250	\$260	\$0	\$10
Nationwide Mutual Fire Insurance Co	\$308,484	\$6,112	\$4,876	-\$1,236	\$0
Nationwide Mutual Insurance Co	\$417,755	\$8,694	\$6,514	-\$2,180	\$0
Nationwide Property/Casualty Insurance	\$92,800	\$13,590	\$1,642	-\$11,948	\$0
Netherlands Insurance Co	\$0	\$1,778	\$250	-\$1,528	\$0
New Hampshire Insurance Co	\$4,641,730	\$76,414	\$69,850	-\$6,564	\$0
New Jersey Manufacturers Ins Co	\$1,368,405	\$13,392	\$20,769	\$0	\$7,377
New York Marine And General Insurance Co	\$317,119	\$6,432	\$5,005	-\$1,427	\$0
Norguard Insurance Co	\$1,886,318	\$39,910	\$28,534	-\$11,376	\$0
North American Specialty Insurance Co	\$0	\$250	\$250	\$0	\$0
North Pointe Insurance Co	\$55,715	\$1,604	\$1,085	-\$519	\$0
North River Insurance Co	\$94,748	\$3,200	\$1,671	-\$1,529	\$0
Nova Casualty Co	\$94,275	\$2,596	\$1,664	-\$932	\$0

Nutmeg Insurance Company	\$0	\$250	\$250	\$0	\$0
NGM Insurance Co	\$227,477	\$5,116	\$3,661	-\$1,455	\$0
Oak River Insurance Co	\$76,668	\$1,770	\$1,400	-\$370	\$0
Ohio Casualty Insurance Co	\$335,526	\$7,700	\$5,281	-\$2,419	\$0
Ohio Security Insurance Co	\$2,056,691	\$35,448	\$31,089	-\$4,359	\$0
Old Dominion Insurance Co	\$207,809	\$1,402	\$3,366	\$0	\$1,964
Old Republic General Insurance Corp	\$46,723	\$1,258	\$951	-\$307	\$0
Old Republic Insurance Co	\$3,248,673	\$34,452	\$48,962	\$0	\$14,510
OBI America Insurance Co	-\$1	\$250	\$250	\$0	\$0
OBI National Insurance Co	\$30,256	\$436	\$704	\$0	\$268
Pacific Employers Insurance Co	\$2,925	\$612	\$294	-\$318	\$0
Pacific Indemnity Co	\$640,090	\$15,160	\$9,848	-\$5,312	\$0
Partner Reinsurance Company Of the US	\$0	\$250	\$250	\$0	\$0
Peerless Indemnity Insurance Co	\$0	\$256	\$250	-\$6	\$0
Peerless Insurance Co	-\$1,230	\$350	\$250	-\$100	\$0
Peninsula Indemnity Co	\$3,908,688	\$50,822	\$58,860	\$0	\$8,038
Peninsula Insurance Co (The)	\$920,573	\$10,840	\$14,054	\$0	\$3,214
Penn National Security Insurance Co	\$1,537,578	\$12,264	\$23,306	\$0	\$11,042
Pennsylvania Insurance Company	\$0	\$250	\$250	\$0	\$0
Pennsylvania Lumbermens Mutual Ins Co	\$0	\$250	\$250	\$0	\$0
Pennsylvania Manufacturers Assn Ins Co	\$1,940,637	\$27,460	\$29,349	\$0	\$1,889
Pennsylvania Manufacturers Indemnity Co	\$1,390,601	\$16,476	\$21,102	\$0	\$4,626
Pennsylvania National Mutual Casualty	\$455,844	\$6,932	\$7,085	\$0	\$153
Petroleum Casualty Co	\$152	\$250	\$252	\$0	\$2
Pharmacists Mutual Insurance Co	\$586,220	\$5,892	\$9,040	\$0	\$3,148
Phoenix Insurance Co	\$3,104,828	\$40,366	\$46,806	\$0	\$6,440
Praetorian Insurance Co	\$386,720	\$5,040	\$6,049	\$0	\$1,009
Preferred Professional Insurance Co	\$0	\$250	\$250	\$0	\$0
Princeton Insurance Co	\$0	\$250	\$250	\$0	\$0
Property And Casualty Ins Co Of Hartford	\$7,385,970	\$107,304	\$111,000	\$0	\$3,696
Protective Insurance Co	\$628,085	\$13,620	\$9,668	-\$3,952	\$0
Public Service Insurance Co	\$0	\$250	\$250	\$0	\$0

QBE Insurance Corporation	\$756,976	\$5,240	\$11,601	\$0	\$6,361
Redwood Fire And Casualty Insurance Co	\$1,349,532	\$30,768	\$20,486	-\$10,282	\$0
Regent Insurance Co	\$321	\$392	\$255	-\$137	\$0
Republic Franklin Insurance Co	\$313,616	\$10,172	\$4,953	-\$5,219	\$0
Riverport Insurance Co	\$1,209	\$250	\$268	\$0	\$18
Rockwood Casualty Insurance Co	\$62,542	\$1,058	\$1,188	\$0	\$130
RLI Insurance Co	\$24,693	\$844	\$620	-\$224	\$0
Safeco Insurance Co Of America	\$0	\$250	\$250	\$0	\$0
Safety First Insurance Co	-\$16,174	\$424	\$250	-\$174	\$0
Safety National Casualty Corp	-\$171,799	\$10,276	\$250	-\$10,026	\$0
Sagamore Insurance Co	\$485,668	\$4,106	\$7,532	\$0	\$3,426
Samsung Fire & Marine Ins Co Ltd USB	\$4,588	\$282	\$319	\$0	\$37
Seabright Insurance Co (Clearspring)	\$165,882	\$354	\$2,737	\$0	\$2,383
Security National Insurance Co	\$1,322,462	\$18,796	\$20,080	\$0	\$1,284
Select Insurance Co	\$0	\$250	\$250	\$0	\$0
Selective Insurance Co Of America	\$1,484,576	\$13,346	\$22,511	\$0	\$9,165
Selective Insurance Co Of South Carolina	\$990,245	\$16,416	\$15,098	-\$1,318	\$0
Selective Way Insurance Co	\$2,102,818	\$48,420	\$31,781	-\$16,639	\$0
Seneca Insurance Co Inc	\$0	\$250	\$250	\$0	\$0
Sentinel Insurance Co Ltd	\$976,022	\$15,712	\$14,885	-\$827	\$0
Sentry Casualty Co	\$1,014,202	\$17,352	\$15,458	-\$1,894	\$0
Sentry Insurance Company	\$428,185	\$8,498	\$6,671	-\$1,827	\$0
Sentry Select Insurance Co	\$21,288	\$654	\$569	-\$85	\$0
Sequoia Insurance Company	\$219,921	\$250	\$3,548	\$0	\$3,298
Service American Indemnity Company	\$532,960	\$262	\$8,242	\$0	\$7,980
Sirius America Insurance Company	\$259,606	\$320	\$4,143	\$0	\$3,823
Sompo Japan Fire And Marine Insurance Co	\$588,666	\$5,556	\$9,077	\$0	\$3,521
Sompo Japan Insurance Co Of America	\$470,873	\$4,034	\$7,311	\$0	\$3,277
Southern Insurance Co	\$0	\$250	\$250	\$0	\$0
Southern Insurance Co Of Virginia	\$4,262,940	\$56,764	\$64,172	\$0	\$7,408
Southern States Insurance Exchange	\$239,589	\$4,000	\$3,843	-\$157	\$0
Sparta Insurance Co	\$0	\$250	\$250	\$0	\$0

St Paul Fire & Marine Insurance Co	\$0	\$250	\$250	\$0	\$0
St Paul Guardian Insurance Co	\$0	\$250	\$250	\$0	\$0
St Paul Mercury Insurance Co	\$0	\$250	\$250	\$0	\$0
St Paul Protective Insurance Co	\$0	\$250	\$250	\$0	\$0
Standard Fire Insurance Co	\$1,184,433	\$16,638	\$18,010	\$0	\$1,372
Star Insurance Co	\$250,836	\$6,388	\$4,011	-\$2,377	\$0
Starnet Insurance Co	\$76,455	\$3,124	\$1,396	-\$1,728	\$0
Starr Indemnity & Liability Company	\$1,845,108	\$26,164	\$27,917	\$0	\$1,753
Starr Specialty Insurance Company	\$131,239	\$960	\$2,218	\$0	\$1,258
Starstone National Insurance Co	-\$23,792	\$1,148	\$250	-\$898	\$0
State Automobile Mutual Insurance Co	\$52,214	\$784	\$1,033	\$0	\$249
State Farm Fire & Casualty Co	\$794,675	\$13,934	\$12,166	-\$1,768	\$0
State National Insurance Co Inc	\$304,673	\$4,156	\$4,818	\$0	\$662
Stonington Insurance Co	\$12,600	\$446	\$439	-\$7	\$0
Strathmore Insurance Co	\$0	\$250	\$250	\$0	\$0
Sunz Insurance Co	-\$10,837	\$534	\$250	-\$284	\$0
T H E Insurance Co	\$2,927	\$390	\$294	-\$96	\$0
Technology Insurance Co	\$8,874,901	\$137,018	\$133,327	-\$3,691	\$0
Tokio Marine America Insurance Company	\$74,912	\$504	\$1,373	\$0	\$869
Trans Pacific Insurance Co	\$39,022	\$952	\$835	-\$117	\$0
Transguard Insurance Co Of America Inc	\$11,252	\$1,152	\$419	-\$733	\$0
Transportation Insurance Co	\$155,227	\$1,700	\$2,578	\$0	\$878
Travelers Casualty & Surety Co	\$1,073,578	\$4,540	\$16,348	\$0	\$11,808
Travelers Casualty & Surety Co Of Amer	\$0	\$250	\$250	\$0	\$0
Travelers Casualty Co Of Connecticut	\$0	\$250	\$250	\$0	\$0
Travelers Casualty Company	\$0	\$250	\$250	\$0	\$0
Travelers Casualty Insurance Co Of Ameri	\$829,217	\$17,504	\$12,684	-\$4,820	\$0
Travelers Commercial Insurance Co	\$0	\$250	\$250	\$0	\$0
Travelers Constitution State Insurance C	\$0	\$250	\$250	\$0	\$0
Travelers Indemnity Co	\$660,325	\$9,626	\$10,151	\$0	\$525
Travelers Indemnity Co Of America	\$697,696	\$17,126	\$10,712	-\$6,414	\$0
Travelers Indemnity Co Of Connecticut	\$478,990	\$7,352	\$7,432	\$0	\$80

Travelers Property Casualty Co Of Amer	\$2,021,796	\$28,548	\$30,566	\$0	\$2,018
Tri-State Insurance Co of MN	\$23,390	\$440	\$601	\$0	\$161
Triumphe Casualty Co	\$0	\$1,092	\$250	-\$842	\$0
Truck Insurance Exchange	-\$3,621	\$250	\$250	\$0	\$0
Trumbull Insurance Co	\$1,189,019	\$18,478	\$18,079	-\$399	\$0
Twin City Fire Insurance Co	\$2,202,228	\$36,478	\$33,272	-\$3,206	\$0
Ullico Casualty Co	\$0	\$250	\$250	\$0	\$0
Union Insurance Co	\$1,071,192	\$9,542	\$16,312	\$0	\$6,770
Union Insurance Company Of Providence	\$0	\$250	\$250	\$0	\$0
United States Fidelity & Guaranty Co	\$0	\$250	\$250	\$0	\$0
United States Fire Insurance Co	\$354,273	\$6,518	\$5,562	-\$956	\$0
United Wisconsin Insurance Co	\$662,456	\$3,512	\$10,183	\$0	\$6,671
Universal Underwriters Insurance Co	\$0	\$250	\$250	\$0	\$0
Utica Mutual Insurance Co	\$98,960	\$2,506	\$1,734	-\$772	\$0
UPMC Health Benefits Inc	\$2,479,665	\$30,124	\$37,432	\$0	\$7,308
UPMC Work Alliance Inc	\$2,757,034	\$6,504	\$41,591	\$0	\$35,087
US Specialty Insurance Co	\$0	\$250	\$250	\$0	\$0
Valley Forge Insurance Co	\$604,368	\$5,902	\$9,312	\$0	\$3,410
Vanliner Insurance Co	\$503,184	\$2,470	\$7,795	\$0	\$5,325
Vigilant Insurance Co	\$265,158	\$10,686	\$4,226	-\$6,460	\$0
Wausau Business Insurance Co	\$0	\$250	\$250	\$0	\$0
Wausau Underwriters Insurance Co	\$0	\$250	\$250	\$0	\$0
Wellfleet Insurance Company	\$22,560	\$422	\$588	\$0	\$166
Wellfleet New York Insurance Co	\$56,953	\$250	\$1,104	\$0	\$854
Wesco Insurance Co	\$3,981,268	\$66,382	\$59,948	-\$6,434	\$0
West American Insurance Co	\$79,072	\$3,730	\$1,436	-\$2,294	\$0
West Bend Mutual Insurance Co	\$39,168	\$348	\$837	\$0	\$489
Westchester Fire Insurance Co	\$2,838	\$250	\$293	\$0	\$43
Westfield Insurance Co	\$227,055	\$6,388	\$3,655	-\$2,733	\$0
Westfield National Insurance Co	-\$6,796	\$710	\$250	-\$460	\$0
Westport Insurance Corporation	\$0	\$250	\$250	\$0	\$0
Williamsburg National Insurance Co	\$0	\$250	\$250	\$0	\$0

Work First Casualty Co	\$199	\$250	\$253	\$0	\$3
Worth Casualty Company	\$180,437	\$326	\$2,956	\$0	\$2,630
XL Insurance America Inc	\$261,039	\$8,036	\$4,164	-\$3,872	\$0
XL Specialty Insurance Co	-\$179,672	\$3,344	\$250	-\$3,094	\$0
Zenith Insurance Co	\$201,408	\$3,464	\$3,270	-\$194	\$0
Zurich American Insurance Co	\$13,599,478	\$151,172	\$204,169	\$0	\$52,997