

PLAN LETTER 776—OCTOBER 1, 2016

2015 ANNUAL REPORT

This report covers the activities of the Wisconsin Automobile Insurance Plan for calendar year 2015. 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, 2015:

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

The Governing Committee reviewed a proposed 12.1% decrease in overall rates for commercial auto lines. By a majority vote, the Committee voted not to file the rate decrease due to the continued decline in Plan volume and the rate credibility on Plan business.

The Governing Committee reviewed a proposed 5.9% increase in overall rate level for private passenger lines. Due to the lack of premium volume, the Committee voted not to file the rate increase.

The Plan made a change to the manual to restructure the way private passenger rates are determined. Violations that appear on a driving record were matched to a predetermined list in rule 24 to develop the total number of underwriting penalty points. This predetermined list had to be reviewed and updated for changes made by the Department of Transportation (DOT). The new method uses the demerit points that the DOT assesses to a driver's license. A minimum of one penalty point per conviction and 2 penalty points for accidents is also assessed. This method allows the Plan to always be up to date on new conviction changes.

WAIP FINANCES—2015

Total Income received in 2015 amounted to \$178,017, which represents Dues and Assessment income received from AIPSO, as well as interest income.

Total expenditures in 2015 were \$169,775, which represents an increase of \$892, over the 2014 total expenditures of \$168,883.

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 \$169,775 in total expenditures for 2015, \$160,536 (94.5%) represents 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
2013	13	1
2014	14	2
2015	14	1

In Force Policies

AIPSO has provided the Plan with an in-force policy count for new and renewal business for calendar year 2015. The counts are:

COMMERCIAL POLICIES	47
Earned Premium	\$310,370.29
Paid Losses	\$133,856.32 (14 total claims)
PERSONAL AUTO POLICIES	3 (assigned in the last 2 years)
Written Premium	\$13,448.00

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.

**2015
MEMBERSHIP LIST
WITH NAIC CODES**

1ST AUTO & CAS INSURANCE CO	44725	AMER BUS & MERCANTILE MUT INC	40789
21ST CENTURY ADVANTAGE INS CO	25232	AMER CASUALTY CO OF READING PA	20427
21ST CENTURY ASSURANCE CO	44245	AMER COMMERCE INSURANCE CO	19941
21ST CENTURY CASUALTY CO	36404	AMER COUNTRY INSURANCE CO	38237
21ST CENTURY CENTENNIAL INS CO	34789	AMER ECONOMY INSURANCE CO	19690
21ST CENTURY INDEMNITY INS CO	43974	AMER EMPIRE INSURANCE CO	37990
21ST CENTURY INSURANCE CO	12963	AMER EQUITY SPECIALTY INS CO	10819
21ST CENTURY NATL INS CO	36587	AMER FAMILY HOME INSURANCE CO	23450
21ST CENTURY NORTH AMERICA INS CO	32220	AMERICAN FAMILY INSURANCE CO	10386
21ST CENTURY PREMIER INS CO	20796	AMER FAMILY MUTUAL INSURANCE CO	19275
21ST CENTURY SECURITY INS CO	23833	AMER FARMERS & RANCHERS INS CO	37931
ACADIA INSURANCE CO	31325	AMER FIRE & CASUALTY CO	24066
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 INSURANCE CO	15911
ADDISON INSURANCE CO	10324	AMER MODERN HOME INSURANCE CO	23469
ADMIRAL INDEMNITY CO	44318	AMER MODERN PROP & CAS INS CO	42722
ADM INSURANCE CO	33987	AMER MODERN SELECT INSURANCE CO	38652
AEGIS SECURITY INSURANCE CO	33898	AMER NATIONAL GENERAL INS CO	39942
AETNA INSURANCE CO OF CT	36153	AMER NATIONAL PROP & CAS CO	28401
AFFILIATED FM INSURANCE CO	10014	AMER PHYSICIANS ASSURANCE CORP	33006
AFFIRMATIVE INSURANCE CO	42609	AMER RELIABLE INSURANCE CO	19615
AGCS MARINE INSURANCE CO	22837	AMER ROAD INSURANCE CO	19631
AGRI GENERAL INSURANCE CO	42757	AMER SAFETY CASUALTY INS CO	39969
AIG ASSURANCE CO	40258	AMER SECURITY INSURANCE CO	42978
AIG PROPERTY CASUALTY CO	19402	AMER SELECT INSURANCE CO	19992
AIOI NISSAY DOWA INS CO OF AMERICA	34886	AMER SENTINEL INSURANCE CO	17965
AIU INSURANCE CO	19399	AMER SOUTHERN HOME INSURANCE CO	41998
ALAMANCE INSURANCE CO	10957	AMER SOUTHERN INSURANCE CO	10235
ALEA NORTH AMER INSURANCE CO	24899	AMER STANDARD INSURANCE CO OF WI	19283
ALL AMERICA INSURANCE CO	20222	AMER STATES INSURANCE CO	19704
ALLIANZ GLOBAL RISKS US INS CO	35300	AMER STATES PREFERRED INS CO	37214
ALLIED INSURANCE CO OF AMERICA	10127	AMER SUMMIT INSURANCE CO	19623
ALLIED PROP & CAS INS CO	42579	AMER WEST INSURANCE CO	44270
ALLIED WORLD INSURANCE CO	22730	AMER ZURICH INSURANCE CO	40142
ALLIED WORLD NATL ASSURANCE CO	10690	AMERIPRISE INSURANCE CO	12504
ALLIED WORLD SPECIALTY INS CO	16624	AMERISURE INSURANCE CO	19488
ALLMERICA FINANCIAL BENEFIT INS	41840	AMERISURE MUTUAL INSURANCE CO	23396
ALLMERICA FNCL ALLIANCE INS CO	10212	AMERISURE PARTNERS INSURANCE CO	11050
ALLSTATE FIRE & CAS INS CO	29688	AMEX ASSURANCE CO	27928
ALLSTATE INDEMNITY CO	19240	AMGUARD INSURANCE CO	42390
ALLSTATE INSURANCE CO	19232	AMICA MUTUAL INSURANCE CO	19976
ALLSTATE NORTHBROOK INDEMNITY CO	36455	AMTRUST INSURANCE CO OF KANSAS INC	15954
ALLSTATE PROP & CASUALTY INS CO	17230	ANSUR AMERICA INSURANCE CO	10984
ALLSTATE VEHICLE & PROPERTY CO	37907	ANTHEM INSURANCE CO A MUTUAL CO	28207
ALPHA PROP & CASUALTY INS CO	38156	ARCH INDEMNITY INSURANCE CO	30830
ALTERRA AMER INSURANCE CO	21296	ARCH INSURANCE CO	11150
AMALGAMATED CASUALTY INS CO	13293	ARCH SPECIALTY INSURANCE CO	21199
AMCO INSURANCE CO	19100	ARGONAUT GREAT CENTRAL INS CO	19860
AMER AGRICULTURAL INSURANCE CO	10103	ARGONAUT INSURANCE CO	19801
AMER ALTERNATIVE INS CORP	19720	ARGONAUT-MIDWEST INSURANCE CO	19828
AMER AUTO INSURANCE CO	21849	ARMED FORCES INSURANCE EXCHANGE	41459
AMER BANKERS INS CO OF FLORIDA	10111	ARROWOOD INDEMNITY CO	24678

ARTISAN AND TRUCKERS CASUALTY CO	10194	CENTURION CASUALTY CO	42765
ASHMERE INS CO	40398	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	CGB INS CO	11445
ATAIN INSURANCE CO	29033	CHARTER OAK FIRE INSURANCE CO	25615
ATLANTA INTERNATIONAL INSURANCE CO	20931	CHEROKEE INSURANCE CO	10642
ATLANTIC SPECIALTY INSURANCE CO	27154	CHICAGO INSURANCE CO	22810
ATX PREMIER INSURANCE CO	37001	CHUBB INDEMNITY INSURANCE CO	12777
AUSTIN MUTUAL INSURANCE CO	13412	CHUBB NATL INSURANCE CO	10052
AUTO CLUB GROUP INSURANCE CO	21210	CHURCH INSURANCE CO	10669
AUTO CLUB INSURANCE ASSN	21202	CHURCH MUTUAL INSURANCE CO	18767
AUTO INSURANCE CO OF HARTFORD CT	19062	CIM INSURNACE CORP	22004
AUTO-OWNERS INSURANCE CO	18988	CINCINNATI CASUALTY CO	28665
AVEMCO INSURANCE CO	10367	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	CLEAR BLUE INSURANCE CO	28860
BADGER MUTUAL INSURANCE CO	13420	CLEARWATER INSURANCE CO	25070
BALBOA INSURANCE CO	24813	CLEARWATER SELECT INSURANCE CO	10019
BANKERS STANDARD INSURANCE CO	18279	CLERMONT INSURANCE CO	33480
BCS INSURANCE CO	38245	COFACE NORTH AMER INSURANCE CO	31887
BEAZLEY INSURANCE CO INC	37540	COLISEUM REINSURANCE CO	36552
BEDIVERE INS CO	21970	COLONIAL AMER CASUALTY & SURETY CO	34347
BENCHMARK INSURANCE CO	41394	COLONY SPECIALTY INSURANCE CO	36927
BERKLEY INSURANCE CO	32603	COLORADO CASUALTY INSURANCE CO	41785
BERKLEY NATIONAL INSURANCE CO	38911	COMMERCE & INDUSTRY INSURANCE CO	19410
BERKLEY REGIONAL INSURANCE CO	29580	COMPASS INSURANCE CO	21989
BERKSHIRE HATHAWAY DIRECT INS CO	10391	CONSOLIDATED INSURANCE CO	22640
BERKSHIRE HATHAWAY HOMESTATE INS CO	20044	CONSTITUTION INSURANCE CO	32190
BERKSHIRE HATHAWAY SPEC INS CO	22276	CONTINENTAL CASUALTY CO	20443
BITCO GENERAL INS CORP	20095	CONTINENTAL INDEMNITY CO	28258
BITCO NATIONAL INS CO	20109	CONTINENTAL INSURANCE CO	35289
BLUE RIDGE INDEMNITYCO	40754	CONTINENTAL WESTERN INSURANCE CO	10804
BLUESHORE INS CO	22250	COREPOINTE INSURANCE CO	10499
BRISTOL WEST INSURANCE CO	19658	COUNTRY CASUALTY INURANCE CO	20982
BROTHERHOOD MUTUAL INSURANCE CO	13528	COUNTRY MUTUAL INSURANCE CO	20990
BUCKEYE STATE MUTUAL INSURANCE CO	16713	COUNTRY PREFERRED INSURANCE CO	21008
BUILDERS MUTUAL INSURANCE CO	10844	COURTESY INSURANCE CO	26492
CALIFORNIA CAS & FIRE INSURANCE CO	27464	CRESTBROOK INS CO	18961
CALIFORNIA CAS GEN INS CO OF OR	35955	CRUM & FORSTER INDEMNITY CO	31348
CALIFORNIA CAS INDEMNITY EXCHANGE	20117	CUMIS INSURANCE SOCIETY INC	10847
CALIFORNIA CASUALTY INSURANCE CO	20125	DAIRYLAND INSURANCE CO	21164
CANAL INSURANCE CO	10464	DAKOTA TRUCK UNDERWRITERS	34924
CAPITOL INDEMNITY CORP	10472	DEALERS ASSURANCE CO	16705
CAPITOL SPECIALTY INSURANCE CORP	10328	DEERFIELD INSURANCE CO	37184
CAPSON PHYSICIANS INSURANCE CO	19348	DENTISTS INSURANCE CO	40975
CAROLINA CASUALTY INSURANCE CO	10510	DEPOSITORS INSURANCE CO	42587
CASUALTY UNDERWRITERS INS CO	26697	DIAMOND STATE INSURANCE CO	42048
CASTLEPOINT NATIONAL INSURANCE CO	40134	DIRECT NATIONAL INSURANCE CO	23736
CATERPILLAR INSURANCE CO	11255	DISCOVER PROP & CAS INS CO	36463
CATLIN INDEMNITY INSURANCE CO	24503	DOCTORS' CO AN INTERINS EXCHANGE	34495
CATLIN INSURANCE CO INC	19518	DONEGAL MUTUAL INSURANCE CO	13692
CENTRAL MUTUAL INSURANCE CO	20230	DORINCO REINSURANCE CO	33499
CENTRAL STATES IND CO OF OMAHA	34274	EASTGUARD INSURANCE CO	14702
CENTRE INSURANCE CO	34649	ECONOMY FIRE & CASUALTY CO	22926
		ECONOMY PREFERRED INSURANCE CO	38067

ECONOMY PREMIER ASSURANCE CO	40649	FIRST NONPROFIT INSURANCE CO	10859
ELECTRIC INSURANCE CO	21261	FLAGSHIP CITY INSURANCE CO	35585
EMC PROPERTY & CASUALTY CO	25186	FLORISTS MUTUAL INSURANCE CO	13978
EMCASCO INSURANCE CO	21407	FMH AG RISK INSURANCE CO	36781
EMPIRE FIRE & MARINE INSURANCE CO	21326	FOREMOST INS CO OF GRAND RAPIDS MI	11185
EMPLOYERS ASSURANCE COMPANY	25402	FOREMOST PROP & CAS INS CO	11800
EMPLOYERS FIRE INSURANCE CO	20648	FOREMOST SIGNATURE INSURANCE CO	41513
EMPLOYERS INSURANCE CO OF WAUSAU	21458	FORTUITY INSURANCE CO	10985
EMPLOYERS MUTUAL CASUALTY CO	21415	FOUNDERS INSURANCE CO (IL)	14249
ENCOMPASS INDEMNITY CO	15130	FRANKENMUTH MUTUAL INSURANCE CO	13986
ENCOMPASS INSURANCE CO OF AMERICA	10071	FREEDOM SPECIALTY INSURANCE CO	22209
ENDURANCE AMER INSURANCE CO	10641	FREMONT INSURANCE CO	13994
ENDURANCE RISK SOLUTION ASSUR CO	43630	GARRISON PROP & CAS INS CO	21253
ERIE INSURANCE CO	26263	GATEWAY INSURANCE CO	28339
ERIE INSURANCE EXCHANGE	26271	GEICO ADVANTAGE INSURANCE CO	14138
ERIE INSURANCE PROP & CAS CO	26830	GEICO CASUALTY CO	41491
ESSENTIA INSURANCE CO	37915	GEICO CHOICE INSURANCE CO	14139
ESURANCE INSURANCE CO	25712	GEICO GENERAL INSURANCE CO	35882
ESURANCE INSURANCE CO OF NJ	21741	GEICO INDEMNITY CO	22055
ESURANCE PROPERTY & CASUALTY INSURANCE CO	30210	GEICO SECURE INSURANCE CO	14137
EVEREST NATIONAL INSURANCE CO	10120	GENERAL CASUALTY CO OF WISCONSIN	24414
EVEREST REINSURANCE CO	26921	GENERAL CASUALTY INSURANCE CO	18821
EVERGREEN NATL INDEMNITY CO	12750	GENERAL FIDELITY INSURANCE CO	30007
EXCALIBUR REINSURANCE CORP	39675	GENERAL INSURANCE CO OF AMERICA	24732
EXECUTIVE RISK INDEMNITY INC	35181	GENERAL REINSURANCE CORP	22039
FACTORY MUTUAL INSURANCE CO	21482	GENERAL SECURITY NATL INSURANCE CO	39322
FAIR AMER INS CO & REINS CO	35157	GENERAL STAR NATIONAL INSURANCE CO	11967
FALLS LAKE NATIONAL INS CO	31925	GENERALI US BRANCH	11231
FARMERS AUTO INSURANCE ASSN	24201	GENESIS INSURANCE CO	38962
FARMERS INSURANCE EXCHANGE	21652	GERMANTOWN MUTUAL INSURANCE CO	14036
FARMERS MUTUAL HAIL INS CO OF IOWA	13897	GLOBAL REINS CORP OF AMERICA	21032
FARMERS SPECIALTY INS CO	43699	GOVERNMENT EMPLOYEES INS CO	22063
FARMERS UNION MUTUAL INS CO (ND)	32670	GOVERNMENTAL INTERINSURANCE EXCHANGE	37036
FARMINGTON CASUALTY CO	41483	GRANGE INDEMNITY INSURANCE CO	10322
FARMLAND MUTUAL INSURANCE CO	13838	GRANGE MUTUAL CASUALTY CO	14060
FEDERAL INSURANCE CO	20281	GRANITE STATE INSURANCE CO	23809
FEDERATED MUTUAL INSURANCE CO	13935	GRAY INSURANCE CO	36307
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	11118	GREAT AMER ALLIANCE INSURANCE CO	26832
FEDERATED SERVICE INSURANCE CO	28304	GREAT AMER ASSURANCE CO	26344
FIDELITY & DEPOSIT CO OF MD	39306	GREAT AMER INSURANCE CO	16691
FIDELITY & GUARANTY INSURANCE CO	35386	GREAT AMER INSURANCE CO OF NY	22136
FIDELITY & GUARANTY INS U/W INC	25879	GREAT AMER PROTECTION INS CO	38580
FINANCIAL INDEMNITY CO	19852	GREAT AMER SECURITY INSURANCE CO	31135
FINANCIAL PACIFIC INSURANCE CO	31453	GREAT AMER SPIRIT INSURANCE CO	33723
FINIAL REINSURANCE CO	39136	GREAT DIVIDE INSURANCE CO	25224
FIRE INSURANCE EXCHANGE	21660	GREAT MIDWEST INSURANCE CO	18694
FIREMANS FUND INSURANCE CO	21873	GREAT NORTHWEST INSURANCE CO	20303
FIREMENS INS CO WASHINGTON DC	21784	GREAT NORTHWEST INSURANCE CO	26654
FIRST AMER PROP & CAS INS CO	37710	GREAT WEST CASUALTY CO	11371
FIRST CHICAGO INSURANCE CO	13587	GREATER NEW YORK MUTUAL INS CO	22187
FIRST COLONIAL INSURANCE CO	29980	GREENWICH INSURANCE CO	22322
FIRST DAKOTA INEMNITY CO	10351	GRINNELL MUTUAL REINSURANCE CO	14117
FIRST FINANCIAL INSURANCE CO	11177	GRINNELL SELECT INSURANCE CO	16144
FIRST GUARD INSURANCE CO	10676	GUARANTEE CO OF NORTH AMER	36650
FIRST LIBERTY INSURANCE CORP	33588	GUIDEONE AMER INSURANCE CO	42331
FIRST NATIONAL INS CO OF AMERICA	24724	GUIDEONE ELITE INSURANCE CO	42803
		GUIDEONE MUTUAL INSURANCE CO	15032

GUIDEONE SPECIALTY MUTUAL INS CO	14559	INTERSTATE FIRE & CASUALTY CO	22829
GUIDERLAND REINSURANCE CO	28630	INTREPID INSURANCE CO	10749
GULF INSURANCE CO	22217	IOWA MUTUAL INSURANCE CO	14338
HALLMARK INSURANCE CO	34037	IRONSHORE INDEMNITY INC	23647
HALLMARK NATL INSURANCE CO	19530	JEFFERSON INS CO	11630
HAMILTON INS CO	26611	KEMPER INDEPENDENCE INSURANCE CO	10914
HAMILTON MUTUAL INSURANCE CO OF CINCINNATI	14125	KEY RISK INSURANCE CO	10885
HANOVER AMER INSURANCE CO	36064	KNIGHTBROOK INSURANCE CO	13722
HANOVER INSURANCE CO	22292	LAMORAK	20621
HARCO NATIONAL INSURANCE CO	26433	LANCER INSURANCE CO	26077
HARLEYSVILLE INSURANCE CO	23582	LE MARS INSURANCE CO	14389
HARLEYSVILLE LAKE STATES INSURANCE CO	14516	LIBERTY INSURANCE CORP	42404
HARLEYSVILLE PREFERRED INSURANCE CO	35696	LIBERTY INSURANCE UNDERWRITERS INC	19917
HARLEYSVILLE WORCESTER INSURANCE	26182	LIBERTY MUTUAL FIRE INSURANCE CO	23035
HARTFORD ACCIDENT & INDEMNITY CO	22357	LIBERTY MUTUAL INSURANCE CO	23043
HARTFORD CASUALTY INSURANCE CO	29424	LIBERTY PERSONAL INSURANCE CO	11746
HARTFORD FIRE INSURANCE CO	19682	LM GENERAL INSURANCE CO	36447
HARTFORD INS CO OF THE MIDWEST	37478	LM INSURANCE CORP	33600
HARTFORD UNDERWRITERS INS CO	30104	LM PROP & CAS INS CO	32352
HASTINGS MUTUAL INSURANCE CO	14176	LUMBERMENS UNDERWRITING ALLIANCE	23108
HAWKEYE-SECURITY INSURANCE CO	36919	LYNDON INSURANCE CO	39365
HDI-GLOBAL INSURANCE CO	41343	LYNDON PROPERTY INSURANCE CO	35769
HERITAGE CASUALTY INSURANCE CO	32077	MADISON MUTUAL INS CO	14443
HERITAGE INDEMNITY CO	39527	MAIDEN REINSURANCE NORTH AMER INC	11054
HIGHLANDS INSURANCE CO	22489	MANUFACTURERS ALLIANCE INS CO	36897
HISCOX INSURANCE CO INC	10200	MAPFRE INSURANCE CO	23876
HOME-OWNERS INSURANCE CO	26638	MARKEL AMER INSURANCE CO	28932
HOMESITE INSURANCE CO	17221	MARKEL GLOBAL REINSURANCE CO	10829
HOMESITE INS CO OF THE MIDWEST	13927	MARKEL INSURANCE CO	38970
HOMESTEAD MUTUAL INS CO	11753	MARYLAND CASUALTY CO	19356
HORACE MANN INSURANCE CO	22578	MASSACHUSETTS BAY INSURANCE CO	22306
HORACE MANN PROP & CAS INS CO	22756	MAXUM CASUALTY INSURANCE CO	10784
HOUSING AUTHORITY PROP INSURANCE -	10069	MEDICAL PROTECTIVE CO	11843
HOUSING ENTERPRISE INS CO INC	11206	MEDMARC CASUALTY INSURANCE CO	22241
HUDSON INSURANCE CO	25054	MEEMIC INSURANCE CO	16101
IDS PROPERTY CASUALTY INSURANCE CO	29068	MENDAKOTA INSURANCE CO	22454
ILLINOIS FARMERS INSURANCE CO	21679	MENDOTA INSURANCE CO	33650
ILLINOIS INS CO	35246	MERASTAR INSURANCE CO	31968
ILLINOIS NATIONAL INSURANCE CO	23817	MERIDIAN SECURITY INSURANCE CO	23353
IMPERIUM INSURANCE CO	35408	MERITPLAN INSURANCE CO	24821
IMT INSURANCE CO MUTUAL	14257	METROPOLITAN CASUALTY INS CO	40169
IND INSURANCE CO OF NORTH AMERICA	43575	METROPOLITAN DIRECT P & C INS CO	25321
INDIANA INSURANCE CO	22659	METROPOLITAN GENERAL INS CO	39950
INDIANA LUMBERMENS MUTUAL INS CO	14265	METROPOLITAN GROUP P & C INS CO	34339
INFINITY INSURANCE CO	22268	METROPOLITAN PROPERTY & CASUALTY	26298
INSURANCE CO OF ILLINOIS	26700	MIC GENERAL INSURANCE CORP	38660
INSURANCE CO OF NORTH AMERICA	22713	MIC PROPERTY & CASUALTY INS CORP	38601
INSURANCE CO OF THE AMERICAS	33030	MICHIGAN MILLERS MUTUAL INSURANCE	14508
INSURANCE CO OF THE STATE OF PA	19429	MID-AMER FIRE & CASUALTY CO	23507
INSURANCE CO OF THE WEST	27847	MID-CENTURY INSURANCE CO	21687
INSUREMAX INSURANCE CO	10922	MIDDLESEX INSURANCE CO	23434
INTEGON GENERAL INSURANCE CORP	22780	MIDDLESEX MUTUAL ASSURANCE CO	14532
INTEGON INDEMNITY CORP	22772	MIDSTATES REINSURANCE CORP	20451
INTEGON NATIONAL INSURANCE CO	29742	MIDWEST EMPLOYERS CASUALTY CO	23612
INTEGRITY MUTUAL INSURANCE CO	14303	MIDWEST FAMILY MUTUAL INSURANCE CO	23574
INTEGRITY PROP & CAS INS CO	12986	MIDWESTERN INDEMNITY CO	23515
		MILBANK INSURANCE CO	41653
		MILLERS CLASSIFIED INSURANCE CO	40185

MILLERS FIRST INSURANCE CO	14583	OHIC INSURANCE CO	35602
MILWAUKEE CASUALTY INSURANCE CO	26662	OHIO CASUALTY INSURANCE CO	24074
MITSUI SUMITOMO INS CO OF AMER	20362	OHIO FARMERS INSURANCE CO	24104
MITSUI SUMITOMO INSURANCE USA INC	22551	OHIO INDEMNITY CO	26565
MONROE GUARANTY INSURANCE CO	32506	OHIO MUTUAL INSURANCE CO	10202
MOSAIC INSURANCE CO	16187	OHIO SECURITY INSURANCE CO	24082
MOTORISTS COMM MUTUAL INS CO	13331	OLD REPUBLIC GENERAL INS CORP	24139
MOTORS INSURANCE CORP	22012	OLD REPUBLIC INSURANCE CO	24147
MT MORRIS MUTUAL INSURANCE CO	10831	OLD REPUBLIC SECURITY ASSURANCE CO	35424
MUNICH REINSURANCE AMER INC	10227	OMAHA INDEMNITY CO	12254
NATIONAL AMER INSURANCE CO	23663	OMNI INSURANCE CO	39098
NATIONAL CASUALTY CO	11991	OWNERS INSURANCE CO	32700
NATIONAL CONTINENTAL INSURANCE CO	10243	PACIFIC EMPLOYERS INSURANCE CO	22748
NATIONAL FARMERS UNION PROP & CAS	16217	PACIFIC INDEMNITY CO	20346
NATIONAL FIRE & CASUALTY CO	41068	PACIFIC SPECIALTY INSURANCE CO	37850
NATIONAL FIRE INS CO HARTFORD	20478	PACIFIC STAR INSURANCE CO	29793
NATIONAL GENERAL ASSURANCE CO	42447	PACO ASSURANCE CO INC	10222
NATIONAL GENERAL INSURANCE CO	23728	PARTNER RE INSURANCE CO OF NY	10006
NATIONALGENERAL INS ONLINE INC	11044	PARTNERRE AMERICA INS CO	11835
NATIONAL INDEMNITY CO	20087	PARTNERS MUTUAL INSURANCE CO	13439
NATIONAL INSURANCE ASSN	27944	PATRIOT GENERAL INSURANCE CO	23442
NATIONAL INS CO OF WISCONSIN INC	30155	PEAK PROP & CAS INS CORP	18139
NATIONAL INTERSTATE INSURANCE CO	32620	PEERLESS INDEMNITY INSURANCE CO	18333
NATIONAL LIABILITY & FIRE INS CO	20052	PEERLESS INSURANCE CO	24198
NATIONAL SPECIALTY INSURANCE CO	22608	PEKIN INSURANCE CO	24228
NATIONAL SURETY CORP	21881	PENINSULA INDEMNITY CO	39900
NATIONWIDE AFFINITY INS CO AMER	26093	PENINSULA INSURANCE CO	14958
NATIONWIDE AGRIBUSINESS INS CO	28223	PENN LUMBERMENS MUTUAL INS CO	14974
NATIONWIDE ASSURANCE CO	10723	PENN MANUFACTURERS ASSN INS	12262
NATIONWIDE INSURANCE CO OF AMERICA	25453	PENN MANUFACTURERS INDEMNITY CO	41424
NATIONWIDE MUTUAL FIRE INS CO	23779	PENN MILLERS INSURANCE CO	14982
NATIONWIDE MUTUAL INSURANCE CO	23787	PENN NATIONAL MUTUAL CAS INS CO	14990
NATL UNION FIRE INS CO OF PITTS	19445	PENN-AMERICA INSURANCE CO	32859
NAU COUNTRY INSURANCE CO	25240	PENN-STAR INSURANCE CO	10673
NAVIGATORS INSURANCE CO	42307	PENNSYLVANIA INSURANCE CO	21962
NCMIC INSURANCE CO	15865	PERMANENT GENERAL ASSR CORP OF OH	22906
NETHERLANDS INSURANCE CO	24171	PERMANENT GENERAL ASSR CORP	37648
NEW ENGLAND INSURANCE CO	21830	PHARMACISTS MUTUAL INSURANCE CO	13714
NEW HAMPSHIRE INSURANCE CO	23841	PHILADELPHIA IND INSURANCE CO	18058
NEW SOUTH INSURANCE CO	12130	PHILADELPHIA REINSURANCE CORP	12319
NEW YORK MARINE & GENERAL INS	16608	PHOENIX INSURANCE CO	25623
NGM INSURANCE CO	14788	PIONEER SPECIALTY INSURANCE CO (MN)	40312
NLC MUTUAL INSURANCE CO	27905	PLATEAU CASUALTY INC CO	10817
NN INSURANCE CO	29785	PLATTE RIVER INSURANCE CO	18619
NORGUARD INSURANCE CO	31470	PLAZA INSURANCE CO	30945
NORTH AMER ELITE INSURANCE CO	29700	PRAETORIAN INSURANCE CO	37257
NORTH AMER SPECIALTY INSURANCE CO	29874	PREFERRED PROFESSIONAL INS CO	36234
NORTH POINTE INSURANCE CO	27740	PRESERVER INSURANCE CO	15586
NORTH RIVER INSURANCE CO	21105	PREVISOR INS CO	21776
NORTH STAR MUTUAL INSURANCE CO	14850	PRIMERO INSURANCE CO	11855
NORTHERN INS CO OF NEW YORK	19372	PRIVILEGE INDERWRITERS RECIP EXCH	12873
NORTHLAND CASUALTY CO	24031	PROASSURANCE CASUALTY CO	38954
NORTHLAND INSURANCE CO	24015	PROCENTURY INSURANCE CO	21903
NORTHWESTERN NATL INS CO MIL WI	23914	PROFESSIONALS ADVOCATE INS CO	29017
NOVA CASUALTY CO	42552	PROGRESSIVE ADVANCED INS CO	11851
OAKWOOD INS CO	31208	PROGRESSIVE CASUALTY INSURANCE CO	24260
OCCIDENTAL FIRE & CASUALTY CO OF NC	23248	PROGRESSIVE CLASSIC INSURANCE CO	42994
ODYSSEY REINSURANCE CO	23680	PROGRESSIVE DIRECT INSURANCE CO	16322

PROGRESSIVE MAX INSURANCE CO	24279	SIRIUS AMERICA INS CO	38776
PROGRESSIVE NORTHERN INS CO	38628	SOCIETY INSURANCE CO - A MUTUAL CO	15261
PROGRESSIVE NORTHWESTERN INS CO	42919	SOMPO JAPAN INS CO OF AMERICA	11126
PROGRESSIVE SPECIALTY INS CO	32786	SOUTHERN FIRE & CASUALTY CO	22888
PROGRESSIVE UNIVERSAL INS CO	21727	SOUTHERN GUARANTY INSURANCE CO	19178
PROPERTY & CASUALTY INS CO OF HARTFORD	34690	SOUTHERN INSURANCE CO	19216
PROPERTY-OWNERS INSURANCE CO	32905	SOUTHERN PILOT INSURANCE CO	22861
PROTECTIVE INSURANCE CO	12416	SPARTA INSURANCE CO	20613
PROVIDENCE WASHINGTON INSURANCE	24295	SPINNAKER INSURANCE CO	24376
PUBLIC SERVICE INSURANCE CO	15059	ST PAUL FIRE & CASUALTY INS CO	40967
PXRE REINSURANCE CO	29807	ST PAUL FIRE & MARINE INSURANCE	24767
QBE INSURANCE CORP	39217	ST PAUL GUARDIAN INSURANCE CO	24775
QBE REINSURANCE CORP	10219	ST PAUL MERCURY INSURANCE CO	24791
QUANTA INDEMNITY CO	23752	ST PAUL PROTECTIVE INSURANCE CO	19224
R & Q REINSURANCE CO	22705	STANDARD FIRE INSURANCE CO	19070
RAMPART INSURANCE CO	38512	STANDARD GUARANTY INSURANCE CO	42986
REGENT INSURANCE CO	24449	STAR INSURANCE CO	18023
REP WEST INSURANCE CO	31089	STARNET INSURANCE CO	40045
REPUBLIC CREDIT INDEMNITY CO	33715	STARR INDEMNITY & LIABILITY CO	38318
REPUBLIC FRANKLIN INSURANCE CO	12475	STARSTONE NATIONAL INS CO	25496
REPUBLIC INDEMNITY CO OF AMERICA	22179	STATE AUTO INSURANCE CO OF WI	31755
REPUBLIC INDEMNITY CO OF CA	43753	STATE AUTO MUTUAL INSURANCE CO	25135
RESPONSE INSURANCE CO	43044	STATE AUTO PROP & CAS INS CO	25127
RESPONSE WORLDWIDE DIRECT AUTO	20133	STATE FARM FIRE & CASUALTY CO	25143
RESPONSE WORLDWIDE INSURANCE CO	26050	STATE FARM GENERAL INSURANCE CO	25151
RIVERPORT INSURANCE CO	36684	STATE FARM MUTUAL AUTO INS CO	25178
RLI INSURANCE CO	13056	STATE NATL INSURANCE CO INC	12831
ROCHDALE INSURANCE CO	12491	STILLWATER INS CO	25180
ROCKFORD MUTUAL INSURANCE CO	27065	STILLWATER PROP & CAS	16578
RURAL MUTUAL INSURANCE CO	15091	STONINGTON INSURANCE CO	10340
RURAL TRUST INS CO	11134	STRATFORD INSURANCE CO	40436
SAFECO INSURANCE CO OF AMERICA	24740	SUSSEX INSURANCE CO	12157
SAFECO INSURANCE CO OF ILLINOIS	39012	SWISS REINSURANCE AMERICA CORP	25364
SAFECO INSURANCE CO OF IN	11215	T.H.E. INSURANCE CO	12866
SAFECO NATL INSURANCE CO	24759	TEACHERS INSURANCE CO	22683
SAFETY NATL CASUALTY CORP	15105	TECHNOLOGY INS CO INC	42376
SAFEWAY INSURANCE CO	12521	THE TRAVELERS CASUALTY CO	41769
SAGAMORE INSURANCE CO	40460	TIG INSURANCE CO	25534
SAMSUNG FIRE & MARINE INS CO	38300	TITAN INDEMNITY CO	13242
SCOR REINSURANCE CO	30058	TNUS INSURANCE CO	32301
SCOTTSDALE INDEMNITY CO	11580	TOA REINSURANCE INS CO OF AMERICA	42439
SEABRIGHT INSURANCE CO	15563	TOKIO MARINE AMERICA INS CO	10945
SECURA INSURANCE A MUTUAL CO	22543	TOWER INSURANCE CO OF NY	44300
SECURA SUPREME INSURANCE CO	10239	TOWER NATL INSURANCE CO	43702
SECURIAN CASUALTY CO	10054	TOYOTA MOTOR INSURANCE CO	37621
SECURITY NATIONAL INSURANCE CO	19879	TRADERS INSURANCE CO	42749
SELECT INSURANCE CO	22233	TRANS PACIFIC INSURANCE CO	41238
SELECTIVE INSURANCE CO OF AMERICA	12572	TRANSAMERICA CASUALTY INS CO	10952
SELECTIVE INS CO OF SOUTH CAROLINA	19259	TRANSATLANTIC REINSURANCE CO	19453
SELECTIVE INS CO OF THE SOUTHEAST	39926	TRANSGUARD INS CO OF AMERICA INC	28886
SENECA INSURANCE CO INC	10936	TRANSPORT INSURANCE CO	33014
SENTINEL INSURANCE CO LTD	11000	TRANSPORTATION INSURANCE CO	20494
SENTRY CASUALTY CO	28460	TRAVCO INSURANCE CO	28188
SENTRY INSURANCE - A MUTUAL CO	24988	TRAVELERS CAS & SUR CO OF AMERICA	31194
SENTRY SELECT INSURANCE CO	21180	TRAVELERS CASUALTY & SURETY CO	19038
SEQUOIA INSURANCE CO	22985	TRAVELERS CASUALTY CO OF CT	36170
SHEBOYGAN FALLS INSURANCE CO	15148	TRAVELERS CAS INS CO OF AMERICA	19046
		TRAVELERS COMMERCIAL CASUALTY CO	40282

TRAVELERS COMMERCIAL INSURANCE CO	36137	WARNER INSURANCE CO	26085
TRAVELERS CONSTITUTION STATE INS CO	41150	WASHINGTON INTERNATIONAL INS CO	32778
TRAVELERS HOME & MARINE INS CO	27998	WAUSAU BUSINESS INSURANCE CO	26069
TRAVELERS INDEMNITY CO	25658	WAUSAU GENERAL INSURANCE CO	26425
TRAVELERS INDEMNITY CO OF AMERICA	25666	WAUSAU UNDERWRITERS INSURANCE CO	26042
TRAVELERS INDEMNITY CO OF CT	25682	WEA PROPERTY & CASUALTY INS CO	14550
TRAVELERS PERS SEC INSURANCE CO	36145	WESCO INSURANCE CO	25011
TRAVELERS PERSONAL INSURANCE CO	38130	WEST AMER INSURANCE CO	44393
TRAVELERS PROP CAS CO OF AMERICA	25674	WEST BEND MUTUAL INSURANCE CO	15350
TRAVELERS PROP CAS INS CO	36161	WESTCHESTER FIRE INSURANCE CO	10030
TRI-STATE INSURANCE CO OF MN	31003	WESTCHESTER SURPLUS LINES INS CO	10172
TRIANGLE INSURANCE CO INC	28535	WESTERN AGRICULTURAL INSURANCE CO	27871
TRINITY UNIVERSAL INS CO	19887	WESTERN GENERAL INSURANCE CO	27502
TRITON INSURANCE CO	41211	WESTERN NATIONAL ASSURANCE CO	24465
TRIUMPHE CASUALTY CO	41106	WESTERN NATIONAL MUTUAL INS CO	15377
TRUCK INSURANCE EXCHANGE	21709	WESTFIELD INSURANCE CO	24112
TRUMBULL INSURANCE CO	27120	WESTFIELD NATIONAL INSURANCE CO	24120
TRUSTGARD INSURANCE CO	40118	WESTPORT INS CORP	39845
TWIN CITY FIRE INSURANCE CO	29459	WILLIAMSBURG NATL INSURANCE CO	25780
U/W FOR THE PROFESSIONS INS CO	41050	WILSHIRE INSURANCE CO	13234
UNIGARD INDEMNITY CO	25798	WILSON MUTUAL INSURANCE CO	19950
UNIGARD INSURANCE CO	25747	WISCONSIN MUTUAL INSURANCE CO	27022
UNION INSURANCE CO	25844	WOLVERINE MUTUAL INSURANCE CO	15407
UNION INSURANCE CO OF PROVIDENCE	21423	WORKMENS AUTO INSURANCE CO	13250
UNITED AMERICAS INSURANCE CO	36285	WRM AMERICA INDEMNITY CO	20273
UNITED EQUITABLE INSURANCE CO	24910	XL INSURANCE AMERICA INC	24554
UNITED FINANCIAL CASUALTY CO	11770	XL INSURANCE CO OF NY INC	40193
UNITED FIRE & CASUALTY CO	13021	XL REINSURANCE AMERICA INC	20583
UNITED FIRE & INDEMNITY CO	19496	XL SPECIALTY INSURANCE CO	37885
UNITED NATL SPECIALTY INSURANCE CO	41335	YOSEMITE INSURANCE CO	26220
UNITED OHIO INSURANCE CO	13072	ZURICH AMER INSURANCE CO	16535
UNITED SERVICES AUTO ASSN	25941	ZURICH AMERICAN INSURANCE CO OF IL	27855
UNITRIN AUTO AND HOME INSURANCE CO	16063		
UNITRIN DIRECT INSURANCE CO	10226		
UNITRIN DIRECT PROP & CAS CO	10915		
UNITRIN PREFERRED INSURANCE CO	25909		
UNITRIN PROPERTY & CASUALTY CO	00629		
UNITRIN SAFEGUARD INSURANCE CO	40703		
UNIVERSAL UNDERWRITERS INS CO	41181		
UNIVERSAL UNDERWRITERS OF TX	40843		
US FIDELITY & GUARANTY CO	25887		
US FIRE INSURANCE CO	21113		
US LIABILITY INSURANCE CO	25895		
US SPECIALTY INSURANCE CO	29599		
US UNDERWRITERS INS CO	35416		
USAA CASUALTY INSURANCE CO	25968		
USAA GENERAL INDEMNITY CO	18600		
UTICA MUTUAL INSURANCE CO	25976		
VALLEY FORGE INSURANCE CO	20508		
VALLEY PROPERTY & CASUALTY INS CO	10698		
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		