

**PROCEEDINGS**

of the

Twenty-First

BIENNIAL MEETING

of the

**MISSISSIPPI STATE  
RATING BUREAU**

(A Nonprofit Corporation Chartered Under the  
Laws of the State of Mississippi)

(This Meeting Represents One-Hundredth Year of Operation  
of the Mississippi State Rating Bureau Since Organization in the Year 1924)

Held at the  
Mississippi State Rating Bureau  
Flowood, Mississippi  
April 11, 2024

# **MISSISSIPPI STATE RATING BUREAU**

## **BOARD OF DIRECTORS - TERM EXPIRING 2024**

President – Joe Ulmer – Mathison Insurance

Vice President- Bridget Walker- Mississippi Farm Bureau Casualty Insurance

Cary Breedlove - Travelers Insurance Companies

Jeffrey Carver - Berkley Southeast Insurance Group

Coleman Cummins - EMC Insurance Company

Patrick Feathers - Liberty Mutual Insurance Company

Michelle Harris - The Hartford

Tiffany Hawkins - FCCI Insurance Group

Lauren Smith – Main Street America Insurance

## **BUREAU STAFF**

Lee Harrell, Chief Executive Officer

Brad Little, Assistant Manager

Tony Parker, Assistant Manager

Tim Sterling, General Counsel

Reg Ott, Coastal Services Director/Rating Supervisor

Jamie Alford, Chief Financial Officer

Tammy Rutland, Statistical Reporting Analyst/Assistant to Chief Financial Officer

Ty Windham, Superintendent, Public Protection

Kevin McWilliams, Superintendent, Special Risk

PROCEEDINGS OF THE  
TWENTY-FIRST BIENNIAL MEETING OF THE  
MISSISSIPPI STATE RATING BUREAU  
(A NON-PROFIT CORPORATION CHARTERED UNDER THE  
LAWS OF THE STATE OF MISSISSIPPI)

HELD FROM MISSISSIPPI STATE RATING BUREAU  
FLOWOOD, MISSISSIPPI

April 11, 2024

1. CALL TO ORDER: Board of Directors President Joe Ulmer called the 21<sup>st</sup> Biennial Meeting to order at 3:00 PM central. MSRB staff confirmed a meeting quorum was established based on attending Board of Directors Members and membership proxy responses received.
2. APPROVAL OF PROCEEDINGS FROM THE PREVIOUS MEETING: President Ulmer referred to the May 31, 2022, Biennial Member meeting proceedings provided to Board of Directors Members on 4-8-2024 for review. A motion was made seconded and approved to accept the proceedings as presented.
3. MANAGER'S REPORT: CEO Lee Harrell reviewed the Manager's report supplied to Board of Directors Members in the 4-8-2024 meeting package. A copy of the manager's report covering the years 2021, 2022, 2023 and a portion of 2024 is attached to these proceedings. The recap of department activities and work completed for the years 2019 through 2023 is also attached.
4. NOMINATING COMMITTEE REPORT: The nominating committee composed of the current Board of Directors President Joe Ulmer (Mathison Insurance); Coleman Cummings (EMC), past Board of Directors President; and Bridget Walker, current Board of Directors Vice President; presented their Officer and Board of Directors nominations for the 2024 to 2026 term. A motion was made, seconded, and approved to accept the recommendations as presented. A copy of the approved Board of Directors and officer appointments is attached to this recap of proceedings.

Officers for the 2024 to 2026 term

Joe Ulmer (Mathison Insurance /Great American Insurance) President

Cary Breedlove (Travelers Insurance) Vice President

Executive Committee for 2024 to 2026 term

Joe Ulmer – Mathison Insurance/ Great American Insurance

Cary Breedlove – Travelers Insurance

Jeffrey Carver- Berkley S/E Insurance

Coleman Cummins – EMC Insurance Companies

Patrick Feathers- Liberty Mutual Insurance Co

Tiffany Hawkins – FCCI Insurance

Michelle Harris- Hartford Insurance

Bridget Walker – Mississippi Farm Bureau Casualty Insurance Co

5. OTHER BUSINESS: A copy of the April 11, 2024, valued company and limited license vendor list is attached to these proceedings.

Being no other business, a motion was made, seconded, and approved to adjourn the meeting

**MANAGER'S REPORT  
TWENTY-FIRST BIENNIAL MEETING OF THE  
MISSISSIPPI STATE RATING BUREAU**

**April 11, 2024**

Board President, Members of the Board of Directors, Representatives of member companies and guests, I am pleased to extend to each of you a warm welcome to the Twenty-First Biennial Meeting of the Mississippi State Rating Bureau as a Nonprofit Corporation Chartered Under the Laws of the State of Mississippi. This meeting marks the One Hundredth year of operation of the Mississippi State Rating Bureau since organization in 1924.

My report will generally compare operations for the years 2022 and 2023 with 2021, with some information being applicable to the year 2024.

**FISCAL AFFAIRS**

The Bureau's operating expenses totaled \$4,336,930 for 2022 and \$3,689,410 for 2023 compared with 2021 in which the operating expenses totaled \$3,735,857. The 2022 operating expenses were basically +16% lower compared to 2021 due to timing of expense reimbursement from MWUA and MRPIUA. The 2023 expenses were more in line with the 2021 year and represent a -0.01% decrease.

Assessments produced income of \$3,385,971 in 2022, and \$3,440,706 in 2023. A statement of Receipts and Disbursements for 2022 and 2023, as prepared by our auditor, will be included in the printed report. Each company licensed to write fire and allied lines insurance in Mississippi is required by state statutes to be a member of the MSRB and contribute to the maintenance of the Bureau through assessments as established by MSRB and approved by the Board of Directors, with due consideration given to the extent of utilization of Bureau Service. Special user fees are also applicable for those companies who make special use of Bureau services such as commercial property report services, rating detail information, special diagrams, class rate verifications and town grading reports.

**PERSONNEL**

On December 31, 2023, Bureau employees totaled 45 and on December 31, 2022, Bureau employees totaled 45. As of March 1, 2024, Bureau employees totaled 46. There was 1 new hire in 2022, and 6 new hires in 2023. There were 6 separations in 2023 and 3 separations in 2022. The number of Bureau employees is currently 46 with approximately 20 employees allocated to MWUA and 6 employees allocated to MRPIUA. There is one planned retirement for 2024 based on employee notifications to management (accounting).

## COMPANY AFFILIATIONS

As of April 1, 2024, a total of 729 insurer companies at entity level were affiliated with the MSRB. There were 15 contracted vendors authorized for restricted use of MSRB product and services as of April 1, 2024.

### MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION (MWUA)

The Mississippi State Rating Bureau was named to be the administrative facility for the Mississippi Windstorm Underwriting Association (MWUA) which commenced operations October 1, 1987. The MWUA continues to provide coverage for the perils of Windstorm and Hail in the six (6) southern counties of George, Hancock, Harrison, Jackson, Pearl River and Stone.

In-force active policy exposure for MWUA as of the end of 2023 was \$3,259,961,881 with total written premiums being \$39,900,117.85 generated from 13,808 policies issued.

As of March 30, 2024, the in-force liability was \$3,347,075,709 generated from 13,936 policies. During 2022, there were 205 claims reported resulting in \$1,340,373 losses including adjustment expenses. (Does not include TPA fees to Eberl claims). During 2023 there were 258 claims reported resulting in \$3,299,849 losses including adjustment expenses and net reinsurance recovery of \$339,368. During this period, MWUA experienced losses due to several tornados along with several wind and thunderstorms events.

MWUA was materially reorganized with the passage of HB 1500 of the 2007 Legislative session. HB 1500 restructured the Board of Directors along with changing former member companies to assessable insurers and limiting potential assessments to admitted carriers. Total assessments were capped at 10% of the loss or 10% of the statewide admitted property premium (whichever is greater). It also established methods for recouping assessments based on coastal voluntary written premium for each assessed insurer. It placed policy fees on non-admitted carriers. Effective July 1, 2019 HB444 was enacted and amended assessable insurer participation back to a non-recoupable approach effective January 2020. With this change, insurer non-recoupable assessments are capped at 6% of the total MWUA limit exposure for a single event or \$250M annually whichever is greater. Calculated insurer participation percentages for assessments allow for credits based on reported voluntary coastal premium writings for each year. The recoupment approach was replaced by the voluntary written premium with wind participation credit approach. Credited voluntary premiums reduce assessment participation percentages for those with coastal writings that include wind.

Details of HB 1500 and HB444 along with the current revised Plan of Operations for the MWUA may be viewed at [www.msplans.com](http://www.msplans.com).

The MWUA maintains web-site information pertaining to the operation, Rules and Procedures, Application, Forms and Financial Reports, such as companies' participation percentages and a host of other information. In July 2009, MWUA began offering substantial mitigation credits including credits for code enforcement via MSRB's Building Code Effectiveness Grading System (BCEGS). MWUA also developed credits for the Institute for Business and Home Safety (IBHS) retrofit mitigation programs. Effective March 1, 2020, dwelling policy coverage forms were amended to two options (replacement cost insured to 100% replacement cost value, or actual cash value at 100% actual cash value). Coinsurance penalties were removed from both forms. Additionally, effective 3-1-2020 an IBHS Fortified Roof Endorsement was implemented providing up to \$1,500 added materials and labor expense and \$500 IBHS certification cost coverage at no additional premium charge for those dwelling policies insured on a replacement cost basis.

Beginning March 2007, the MWUA began administering and issuing policies directly in lieu of utilizing the former servicing carrier. All policy administration is currently provided internally with Eberl Claims Service, selected as the claim administrator. MWUA continues to implement upgrades to its policy management system with several enhanced features including electronic pay options. Agents may obtain quotes, applications, report claims and view status of existing policies via the agency portal.

Effective November 1, 2014, MWUA implemented new rules for the handling of percentage deductibles on commercial policies. This rule change amended the application of the deductible percentage to the total individual risk exposed value (or total blanket policy exposed values for blanket schedules) in lieu of attaching at the policy limit of insurance level. This change resulted in reduced total commercial exposed values and commercial policies.

A new and improved website was launched in 2015 (MWUA and MRPIUA) that includes a company data reporting portal section for completion of annual data call reporting functions. This web-site may be viewed at [www.msplans.com](http://www.msplans.com). The reporting of premiums both statewide and voluntary coastal (farm, inland marine, coastal wind/hail, etc.) is now an automated process. Effective January 1, 2020, the premium reporting process was amended to reflect HB 444 changes that replaced the recoupment approach with the voluntary wind premium credit approach with coastal counties of Harrison, Hancock and Jackson admitted property premiums receiving a 1.40 credit factor and George, Stone and Pearl River counties premium receiving a 1.00 credit factor for participation percentage calculations.

## MISSISSIPPI RESIDENTIAL PROPERTY INSURANCE UNDERWRITING ASSOCIATION (MRPIUA)

The Mississippi State Rating Bureau was named to be the administrative facility for the Mississippi Rural Risk Underwriting Association (MRRUA) which commenced operations January 1, 1988. This Association was mandated by the Mississippi Legislature in House Bill 1000 and was designed to provide fire and extended coverage insurance for 1 and 2-family dwellings in 9th and 10th class areas of the State of Mississippi.

In the 2003 regular session of the Mississippi Legislature, House Bill 1113 was passed, effective July 1, 2003, to create the Mississippi Residential Property Insurance Underwriting Association (MRPIUA), replacing the MRRUA. This revision was made in order to expand the market for Fire and Extended Coverages for one and two-family dwellings to all protection classes in Mississippi. Wind and hail coverages are not provided through the MRPIUA for those risks located in the coastal counties of Hancock, Harrison and Jackson.

Beginning March 2007, the MRPIUA also began administering and issuing policies directly in lieu of utilizing the former servicing carrier. All policy administration is currently provided internally with Eberl Claims Service, selected as the claim administrator. Agents may obtain quotes, applications, report claims and view status of existing policies via the agency portal. MRPIUA has a website containing information pertaining to the operation, Rules and Procedures, Application, Forms and Financial Reports, such as companies' participation percentages. This web-site may be viewed at [www.msplans.com](http://www.msplans.com). The MRPIUA Board approved, filed, and received Mississippi Department of Insurance approvals in 2013 and 2014 to revise elements of its coverage and commissions. These changes included reducing the number of eligible rental dwellings from 25 to 5 any one owner, lowering commission from 10% to 8%, raising the policy deductible from \$500 to \$1,000, raising rates 4.9% and adding an annual \$30 per location policy service fee, adding a vacancy clause, adding a notice to policyholders regarding coverage limitations, requiring more information on renovation projects, and other rule changes.

The MRPIUA exposure and policy count information for year 2022 was 2,941 policies with \$170,503,272 limits. For 2023, exposure and policy count information ended with \$149,625,209 generated by 2,542 policies. As of March 30, 2024, the in-force liability was \$146,157,149 generated from 2,455 policies. The MRPIUA policy and limit exposure continues to depopulate.

During 2022 there were 199 claims reported resulting in \$1,196,198 in losses including adjustment expenses. (Does not include TPA fees to Eberl claims). During 2023, there were 148 claims reported resulting in \$1,038,585 in losses including adjustment expenses. (Does not include TPA fees to Eberl claims). During this period, MRPIUA experienced losses due to several tornadoes along with several wind thunderstorms events.

### **PIP AND BLANKET AVERAGE LOSS COSTS/RATES**

MSRB continues to develop Blanket Average and PIP Average Loss Costs/Rates. We received 1 request for Blanket Average Loss Costs/Rates calculations based on a total of 59 items rated for 2022. For 2023, we received 1 request for Blanket Average Loss Costs/Rates calculations based on a total of 59 items rated.

### **RATING DEPARTMENT**

In 2022, Bureau Field Rating Representatives made 4,555 Loss Costs/Rates changes and 2,563 Loss Costs/Rates were changed in 2023. New sprinklered risks inspected, Loss Costs inspections and reports written were 103 in 2020 and 126 in 2023. There were 594 narrative reports written in 2022 and 385 written in 2023. There were 187 sprinkler plans reviewed in 2020 and 157 reviewed in 2023.

The Rating Department provides inspection report services for both MWUA and MRPIUA with a total of 2,755 dwelling surveys made in 2022 and 5,667 dwelling surveys made in 2023. There were 240 commercial property reports completed in 2022 and 216 reports issued in 2023.

### **PUBLIC PROTECTION DEPARTMENT**

A complete survey was made of the public fire protection facilities in 178 municipalities and fire districts in 2022, and 216 municipalities and fire districts in 2023.

Tests were conducted on 47 new fire trucks delivered to municipalities and fire districts in 2022 and 37 new fire trucks were tested in 2023. The number of new fire truck tests witnessed is correlated to variance in funding of the Rural Fire Truck Acquisition Program that financially assists counties and municipalities in the purchase of fire trucks. 48 municipalities or fire districts improved their protection facilities sufficiently to warrant recognition in 2022 along with one retrogression of protection classification in 2022. Forty-two municipalities or fire districts improved their protection facilities sufficiently to warrant recognition in 2023 with no retrogressions in 2023.

There were 91 municipalities or fire districts receiving special service in 2022 and 186 municipalities and fire districts receiving special service in 2023.

The Building Code Effectiveness Grading Schedule (BCEGS) program continues to be utilized with incentive credits provided to MWUA policyholders. There were 85 graded communities in 2022 with 3 communities surveyed. In 2023, there were 85 graded communities with 23 communities surveyed.

#### DATA ENTRY DEPARTMENT

The Bureau's website is available to all member companies and their agent representatives. Loss Costs data, sprinklered property reports and diagrams, public protection classification, maps and other information is available through [www.msratingbureau.com](http://www.msratingbureau.com). The Bureau has added an interactive geographical information system available to subscribing users. Updates and modifications to this system continue to be developed. Response to this product has been good and there are no additional charges for the service.

#### CONCLUSION

A detailed report of activities of various MSRB departments will be included in the printed report.

We wish to express our appreciation to the officers and members of the Bureau Board of Directors for their interest and dedication to the Bureau affairs. It is through unified efforts that we can continue to serve and assist the insurance industry with their needs in this quickly changing business.

We also express our thanks to the member companies and their agent representatives for their continuous support and cooperation. Our relations with the Mississippi Department of Insurance continues to be strong and cordial, and we appreciate their interest and courteous attention when it becomes necessary to call upon them.

The dedication and courteous service of the Bureau Staff and Personnel is to be complimented. It is through their efforts that the MSRB continues to benefit the people and the property insurance business in our state.

Respectfully submitted,

Lee Harrell  
Chief Executive Officer

## REPORT OF PUBLIC PROTECTION DEPARTMENT

Specific information on the work accomplished and a comparison with that done during the preceding year is presented in the following tables:

	2019	2020	2021	2022	2023
Number of municipalities and fire districts grading 8 <sup>th</sup> Class or better	619	626	631	679	732
Number of municipalities and fire districts grading 9 <sup>th</sup> Class	121	132	140	140	146
Number of municipalities having protection of insufficient value to warrant recognition	8	8	8	8	7
Number of municipalities and fire districts having made sufficient improvements to warrant recognition	49	48	42	23	34
Number of municipalities changed to poorer class due to retrogression	1	0	0	0	0
Number of fire districts changed to poorer class due to retrogression.	0	1	0	0	2
Number of municipalities known to be making improvements	51	44	40	43	51
Number of municipalities and fire districts in which special service was rendered	109	91	86	72	81
New Fire Truck Tests Witnessed	55	47	37	55	46
Complete surveys of municipalities and fire districts	131	178	216	191	157
Certified Class 10 Fire Departments surveyed and verified	0	1	6	3	0
Number of Certified Class 10 Fire Departments	110	97	89	84	72

**Building Code Effectiveness Grading Schedule**

Number of Communities with					
BCEGS Classifications	85	85	85	85	87
Number of Communities Surveyed	2	3	23	6	3

**REPORT OF RATING DEPARTMENT ACTIVITIES**

	2019	2020	2021	2022	2023
<b>Sprinkled Risks:</b>					
Total Active Reports and/or					
Related Risks (December 31)	8,078	8,132	8,186	7,315	7,913
Narrative Reports Written	596	594	385	320	321
Number of New Risks (Never Rated)	117	103	126	214	194
Sprinkler Plan and Hydraulic					
Calculation Reviews	182	187	157	150	144
<b>General Rating Activities:</b>					
Total Number of Rate Changes	9,060	4,555	2,563	3,429	3,478
Number of Class Rate Changes	4,117	1,825	885	469	1562
Number of Specific Rate Changes	4,943	2,730	1,678	2,960	1,916
Total Number of Dwelling Reports	6,306	2,755	5,667	6,351	7,795
Number of MRPIUA Dwelling Reports	1,035	1,082	1,145	1,264	1,185
Number of MWUA Dwelling Reports	5,271	1,673	4,522	5,087	6,610
Number of Commercial Reports	420	240	216	779	545
Number of Towns Rerated	0	77	13	3	2
Number of Rate Desk Quotes	1,906	1,330	1,004	928	966

**REPORT OF AUDIT DEPARTMENT**

**NUMBER OF AVERAGE RATES AND LOSS COSTS CALCULATED**

Year Ending December 31	2022	2023
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Blanket Average Rates (Loss Costs) Calculated	0	0
Total Blanket Items	0	0
PIP Rates (Loss Costs) Calculated	1	1
Total PIP Items	58	58

**STATEMENTS OF RECEIPTS AND DISBURSEMENTS**

<b>RECEIPTS:</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
Assessment	3,327,042	3,385,971	3,440,706	3,539,283	4,183,170
Net Assessments Earned	3,327,042	3,385,971	3,440,706	3,539,283	4,183,170
Bureau Service Charge	2,700	2,700	3,000	2,700	7,500
Interest Earned	19,102	27,251	12,967	14,225	114,069
Inspections and Fees	213,795	95,385	193,005	204,600	282,495
Miscellaneous Income	32,822	15,173	55,788	16,849	24,587
<b>TOTALS</b>	<b>3,595,461</b>	<b>3,526,480</b>	<b>3,705,466</b>	<b>3,777,657</b>	<b>4,611,821</b>
<b>DISBURSEMENTS:</b>					
Salaries	1,366,064	1,578,414	1,469,845	1,683,882	1,366,609
Employee Benefit Costs, Pension Insurance and Other	658,393	688,724	719,377	941,544	609,310
Taxes and Licenses	95,816	100,810	113,222	123,586	99,299
Automobile and Travel Costs	162,508	43,963	167,220	224,114	242,819
Postage/Telephone	21,849	42,587	22,919	39,420	43,435
Membership Fees/Meetings	10,617	2,067	9,133	25,114	9,289
Rent	163,899	113,797	139,329	156,059	128,927
Printing/Office Supplies	19,326	11,248	0	16,418	15,303
Purchase of Equipment/ Equipment Rentals	99,819	105,413	103,549	103,859	171,478
Web Hosting/Internet Service	87,516	40,020	103,122	100,464	63,252
Insurance	34,634	36,505	58,332	57,840	59,561
Legal and Audit	9,914	10,461	17,401	27,215	27,134
Surveys/Underwriting Reports	109,830	14,940	23,340	28,620	18,180
Professional Consultant Fee	725,784	769,822	789,068	808,795	834,814
<b>TOTALS</b>	<b>3,565,969</b>	<b>3,558,771</b>	<b>3,735,857</b>	<b>4,336,930</b>	<b>3,689,410</b>

## MSRB Member Companies

No	Name	No	Name
990	@Home Insurance Company	229	Allianz Global Risks US Ins Co
354	21st Century Centennial Insurance Company	962	Allianz Reinsurance America, Inc.
354	21st Century North America Insurance Company	922	Allied Insurance Company of America
354	21st Century Pacific Insurance Company	923	Allied Property & Casually Insurance Company
354	21st Century Premier Insurance Company	871	Allied World Insurance Company
750	Acadia Insurance Company	871	Allied World National Assurance Company
167	Accelerant National Insurance Company	871	Allied World Specialty Insurance Company
968	Accident Fund General Insurance Company	261	Allmerica Financial Alliance Ins Co
969	Accident Fund Insurance Company of America	261	Allmerica Financial Benefit Insurance Company
970	Accident Fund National Insurance Company	115	Allstate Indemnity Company
911	Accredited Surety and Casualty Company, Inc.	115	Allstate Insurance Company
176	ACE American Insurance Company	148	Allstate North American Insurance Company
176	ACE Fire Underwriters Insurance Company	115	Allstate Northbrook Indemnity Company
176	ACE Property & Casualty Insurance Company	115	Allstate Prop & Cas Ins Co
554	ACIG Insurance Company	115	Allstate Vehicle and Property Insurance Company
102	ACSTAR Insurance Company	348	AMCO Insurance Company
714	ACUITY, A Mutual Insurance Company	801	American Agri-Business Insurance Company
904	Admiral Indemnity Company	575	American Agricultural Ins. Company
104	Aegis Security Insurance Company	552	American Alternative Insurance Corporation
106	Affiliated F M Insurance Company	226	American Automobile Insurance Company
229	AGCS Marine Insurance Company	117	American Bankers Insurance Co. of Florida
176	Agri General Insurance Company	792	American Builders Insurance Company
352	AIG Assurance Company	119	American Business & Mercantile Insurance Mutual, Inc.
352	AIG Property Casualty Company	184	American Casualty Company of Reading, Pennsylvania
V129	AIS Network, Inc.	157	American Commerce Insurance Company
352	AIU Insurance Company	405	American Economy Insurance Company
891	Alamance Insurance Company	123	American Empire Insurance Company
747	Alea North America Insurance Company	448	American Equity Specialty Insurance Company
110	Alfa General Insurance Corporation	810	American Family Connect Insurance Company
109	Alfa Insurance Corporation	803	American Family Connect Property and Casualty Insurance Company
111	Alfa Mutual General Insurance Company		
917	All America Insurance Company		

No	Name	No	Name
501	American Family Home Ins. Company	888	Amerisure Partners Insurance Company
125	American Federated Insurance Company	145	AMEX Assurance Company
405	American Fire & Casualty Company	178	AmFed Casualty Insurance Company
488	American Guarantee & Liability Insurance Company	174	AmFed Casualty Insurance Company
859	American Hallmark Insurance Company of Texas	772	AmFed National Insurance Company
352	American Home Assurance Company	949	AmFirst Specialty Insurance Company
226	American Insurance Company, The	898	AmGUARD Insurance Company
126	American Mercury Insurance Company	569	Amica Mutual Insurance Company
501	American Modern Home Insurance Company	529	AmTrust Insurance Company
501	American Modern Property & Casualty Insurance Company	744	Ansur America Insurance Company
501	American Modern Select Insurance Company	614	Anthem Insurance Companies, Inc.
134	American National General Ins Co	215	Arch Indemnity Insurance Company
135	American National Property and Casualty Company	228	Arch Insurance Company
693	American Property Insurance Company	100	Arch Property Casualty Insurance Company
137	American Reliable Insurance Company	950	Arch Reinsurance Company
138	American Resources Insurance Company, Inc.	146	Argonaut Great Central Insurance Company
140	American Security Insurance Company	146	Argonaut Insurance Company
483	American Select Insurance Company	146	Argonaut-Midwest Insurance Company
781	American Sentinel Insurance Company	149	Armed Forces Insurance Exchange
501	American Southern Home Insurance Company	343	Ascot Insurance Company
141	American Southern Insurance Company	590	Aspen American Insurance Company
405	American States Insurance Company	226	Associated Indemnity Corporation
405	American States Insurance Company of Texas	718	Association Casualty Insurance Company
405	American States Preferred Insurance Company	833	Atain Insurance Company
896	American Strategic Insurance Corporation	242	Atlantic Specialty Insurance Company
143	American Summit Insurance Company	854	Austin Mutual Insurance Company
182	American Underwriters Insurance Company	701	Auto Club Family Insurance Company
488	American Zurich Insurance Company	702	Automobile Club Inter-Insurance Exchange
144	Amerisure Insurance Company	448	Automobile Ins. Co. of Hartford, Ct., The
322	Amerisure Mutual Insurance Company	608	Auto-Owners Insurance Company
		884	Auto-Owners Specialty Insurance Company
		591	AVEMCO Insurance Company
		805	Aventus Insurance Company
		121	AXIS Insurance Company
		765	AXIS Reinsurance Company

No	Name	No	Name
159	Bankers Insurance Company	961	Cerity Insurance Company
176	Bankers Standard Insurance Company	448	Charter Oak Fire Insurance Company, The
162	BCS Insurance Company	756	Cherokee Insurance Company
999	Beazley America Insurance Company, Inc.	226	Chicago Insurance Company
370	Beazley Insurance Company, Incorporated	168	Chiron Insurance Company
561	Benchmark Insurance Company	176	Chubb Indemnity Insurance Company
492	Berkley Casualty Company	176	Chubb Lloyd's Insurance Co of Tx
708	Berkley Insurance Company	176	Chubb National Insurance Company
278	Berkley National Insurance Company	177	Church Mutual Insurance Company, S.I.
576	Berkley Regional Insurance Company	283	CIM Insurance Corporation
120	Berkshire Hathaway Direct Insurance Company	977	Cimarron Insurance Company, Inc.
623	Berkshire Hathaway Homestate Insurance Company	180	Cincinnati Casualty Company, The
431	Berkshire Hathaway Specially Insurance Company	180	Cincinnati Indemnity Company, The
164	BITCO General Insurance Corporation	180	Cincinnati Insurance Company, The
164	BITCO National Insurance Company	261	Citizens Insurance Company of America
601	Blackboard Insurance Company	735	City National Insurance Company
166	Branch Insurance Exchange	183	Clarendon National Insurance Company
712	Brierfield Insurance Company	728	Clear Blue Insurance Company
627	Brotherhood Mutual Insurance Company	734	Clear Spring Property and Casualty Company
247	Builders Alliance Insurance Company	133	ClearPath Insurance Company
842	Builders Mutual Insurance Company	978	Clermont Insurance Company
936	Builders Premier Insurance Company	983	CM Regent Insurance Company
622	Capitol Indemnity Corporation	853	Coastal American Insurance Company
169	Carolina Casualty Insurance Company	841	Coface North America Insurance Company
729	Caterpillar Insurance Company	V142	Cognizant Worldwide Limited
118	Callin Insurance Company, Incorporated	953	Coliseum Reinsurance Company
V751	CDS Business Mapping, LLC	488	Colonial American Casualty and Surety Co.
879	Centauri Specially Insurance Company	223	Colonial Surety Company
917	Central Mutual Insurance Company	146	Colony Specially Insurance Company
172	Central States Indemnity Company of Omaha	989	Colorado Farm Bureau Insurance Company
309	Centre Insurance Company	189	Columbia Mutual Insurance Company
176	Century Indemnity Company	873	Columbia National Insurance Company
559	Century-National Insurance Company	352	Commerce and Industry Insurance Company
		836	Commercial Alliance Insurance Company
		771	Concert Insurance Company

No	Name	No	Name
763	Constitution Insurance Company	319	Economy Preferred Insurance Company
938	Consumers Insurance USA, Incorporated	319	Economy Premier Assurance Company
184	Continental Casually Company	210	Electric Insurance Company
107	Continental Indemnity Company	929	Elephant Insurance Company
184	Continental Insurance Company, The	132	EMC Property & Casualty Company
546	Continental Western Insurance Company	212	Emcasco Insurance Company
582	Contractors Bonding and Insurance Company	488	Empire Fire & Marine Insurance Company
175	Corepointe Insurance Company	302	Employers Insurance Company of Wausau
348	Crestbrook Insurance Company	216	Employers Mutual Casualty Company
947	Cronus Insurance Company	115	Encompass Indemnity Company
200	Crum & Forster Indemnity Company	115	Encompass Insurance Company
170	Crum and Forster Insurance Company	678	Endurance American Insurance Company
202	CUMIS Insurance Society, Inc.	921	Endurance Assurance Corporation
213	Curative Insurance Company of Illinois	785	Equity Insurance Company
667	Cypress Insurance Company	236	Essentia Insurance Company
415	Dairyland Insurance Company	103	Esurance Insurance Company
937	Dealers Assurance Company	717	Euler Hermes North America Insurance Company
587	Delta Fire & Casualty Insurance Company	933	Everest Denali Insurance Company
348	Depositors Insurance Company	506	Everest National Insurance Company
886	Developers Surety and Indemnity Company	934	Everest Premier Insurance Company
205	Diamond State Insurance Company	955	Everest Reinsurance Company
993	Digital Advantage Insurance Company	682	Evergreen National Indemnity Company
632	Digital Affect Insurance Company Digital Affect Insurance Company	163	Everspan Insurance Company
997	Digital Edge Insurance Company	176	Executive Risk Indemnity, Inc.
663	Direct General Insurance Company	910	Explorer Insurance Company
672	Direct General Insurance Company of Mississippi	112	Factory Mutual Insurance Company
448	Discover Property & Casualty Insurance Company	907	Fair American Insurance and Reinsurance Company
638	Doctors' Company, an Interinsurance Exchange, The	207	Falls Lake National Insurance Company
954	Dorinco Reinsurance Company	594	Farmers Casualty Insurance Company
V846	Duck Creek Technologies, LLC	594	Farmers Direct Property and Casualty Insurance Co.
V806	DXC Technology Services LLC	594	Farmers Insurance Exchange
925	EastGUARD Insurance Company	594	Farmers Metropolitan Group Property and Casualty Ins Co
319	Economy Fire & Casualty Company	528	Farmers Mutual Hail Insurance Co. of Iowa

No	Name	No	Name
594	Farmers Property and Casualty Ins Co	190	Gateway Insurance Company
448	Farmington Casualty Company	240	GEICO General Insurance Company
690	FCCI Insurance Company	240	GEICO Indemnity Company
176	Federal Insurance Company	187	GEICO Marine Insurance Company
221	Federated Mutual Insurance Company	522	General Casualty Company Of Wisconsin
940	Federated Reserve Insurance Company	405	General Insurance Company of America
222	Federated Rural Electric Insurance Exchange	957	General Reinsurance Corporation
688	Federated Service Insurance Company	754	General Security National Insurance Company
488	Fidelity and Deposit Company of Maryland	245	General Star National Insurance Company
448	Fidelity and Guaranty Insurance Company	244	Generali - U.S. Branch
448	Fidelity and Guaranty Insurance Underwriters, Inc.	246	Genesis Insurance Company
186	Fidelity Security Assurance Company	V973	Genpact UK Limited
226	Fireman's Fund Insurance Company	798	GeoVera Insurance Company
825	Firemen's Insurance Company of Washington, D.C.	373	Glencar Insurance Company
899	First Acceptance Insurance Company of Tennessee, Inc.	956	Global Reinsurance Corporation of America
760	First Acceptance Insurance Company, Incorporated	240	Government Employees Ins Co
526	First American Property & Casualty Insurance Company	248	Grain Dealers Mutual Insurance Company
115	First Colonial Insurance Company	361	Granada Indemnity Company
230	First Financial Insurance Company	188	Grange Indemnity Insurance Company
302	First Liberty Insurance Corporation, The	191	Grange Insurance Company
405	First National Insurance Company of America	352	Granite State Insurance Company
285	Fletcher Reinsurance Company	473	Graphic Arts Mutual Insurance Company
415	Florists' Mutual Insurance Company	249	Gray Insurance Company, The
920	FMH Ag Risk Insurance Company	250	Great American Alliance Insurance Company
235	Foremost Insurance Company	250	Great American Assurance Company
235	Foremost Property and Casualty Insurance Company	250	Great American Insurance Co. of New York
235	Foremost Signature Insurance Company	250	Great American Insurance Company
741	Fortuity Insurance Company	250	Great American Protection Insurance Company
694	Frankenmuth Insurance Company	250	Great American Security Insurance Company
924	Freedom Specially Insurance Company	250	Great American Spirit Insurance Company
464	Garrison Property and Casualty Insurance Company	250	Great American Divide Insurance Company
		516	Great Divide Insurance Company
		572	Great Midwest Insurance Company
		176	Great Northern Insurance Company
		799	Great Northwest Insurance Company

No	Name	No	Name
253	Great West Casually Company	193	Homeowners of America Insurance Company
254	Greater New York Mutual Ins Co	698	Homesite Insurance Company
262	Greenwich Insurance Company	908	Homesite Insurance Company of the Midwest
171	Greenwood Insurance Company	312	Horace Mann Insurance Company
794	Greystone Insurance Company	312	Horace Mann Property & Casually Insurance Company
384	GuideOne America Insurance Company	849	Housing Authority Property Insurance, A Mutual Company
384	GuideOne Elite Insurance Company	843	Housing Enterprise Insurance Company, Incorporated
384	GuideOne Specialty Insurance Company	753	Hudson Insurance Company
384	GuideOneI Insurance Company	281	Imperial Fire and Casually Insurance Company
256	Gulf Guaranty Insurance Company	687	Imperium Insurance Company
192	Gulf Guaranty Life Insurance Company	942	Incline Casuality Company
823	Hallmark Insurance Company	176	Indemnity Insurance Company of North America
231	Hallmark National Insurance Company	530	Indemnity National Insurance Company
261	Hanover American Ins Co, The	919	Independent Mutual Fire Insurance Company
261	Hanover Insurance Company, The	277	Indiana Lumbermens Mutual Insurance Co.
263	Harco National Insurance Company	206	Infinity Insurance Company
330	Harleysville Insurance Company	176	Insurance Company of North America
330	Harleysville Preferred Insurance Company	122	Insurance Company of the South
330	Harleysville Worcester Insurance Company	352	Insurance Company of the State of Pennsylvania, The
265	Hartford Accident and Indemnity Company	498	Insurance Company of the West
265	Hartford Casuality Insurance Company	V808	Insurance Services Office, Inc.
265	Hartford Fire Insurance Company	V882	Insurity LLC
265	Hartford Insurance Company of Illinois	281	Integon Indemnity Corporation
265	Hartford Insurance Company of The Midwest	281	Integon National Insurance Company
265	Hartford Insurance Company of the Southeast	194	Intrepid Casuality Company
746	Hartford Steam Boiler Inspection & Ins Co of Ct	770	Intrepid Insurance Company
266	Hartford Steam Boiler Inspection and Insurance Company, The	V928	IRMI
265	Hartford Underwriters Insurance Company	337	Ironshore Indemnity, Incorporated
706	Haulers Insurance Company, Inc.	548	Jefferson Insurance Company
502	HDI Global Insurance Company	293	Jewelers Mutual Insurance Company
269	Heritage Indemnity Company	863	Key Risk Insurance Company
915	Heritage Property & Casually Insurance Company		
858	Hiscox Insurance Company, Inc.		

No	Name	No	Name
867	Knightbrook Insurance Company	324	Mid-Continent Casuality Company
297	Lafayette Insurance Company	415	Middlesex Insurance Company
298	Lancer Insurance Company	901	MidSouth Mutual Insurance Company
998	Lemonade Insurance Company	295	Midvale Indemnity Company
302	Liberty Insurance Corporation	635	Midwest Employers Casuality Company
302	Liberty Insurance Underwriters, Inc.	405	Midwestern Indemnity Company, The
302	Liberty Mutual Fire Insurance Company	233	Milbank Insurance Company
302	Liberty Mutual Insurance Company	870	Milford Casuality Insurance Company
985	Liberty Mutual Personal Insurance Company	331	Mississippi Farm Bureau Casuality Insurance Company
160	Lio Insurance Company	435	Mitsui Sumitomo Insurance Company of America
302	LM General Insurance Company	435	Mitsui Sumitomo Insurance USA Incorporated
302	LM Insurance Corporation	864	Monroe Guaranty Insurance Company
302	LM Property and Casuality Ins Co	283	Motors Insurance Corporation
795	Lyndon Southern Insurance Company	670	Munich Reinsurance America, Incorporated
713	Mag Mutual Insurance Company	336	Mutual Savings Fire Insurance Company
131	Mainsail Insurance Company	339	National American Insurance Company
V814	Majesco	196	National Builders Insurance Company
382	Manufacturers Alliance Insurance Company	348	National Casuality Company
767	Mapfre Insurance Company	522	National Farmers Union Property and Casuality Company
313	Markel American Insurance Company	626	National Fire & Indemnity Exchange
680	Markel Global Reinsurance Company	184	National Fire Insurance Company of Hartford
279	Markel Insurance Company	281	National General Assurance Company
261	Massachusetts Bay Insurance Company	281	National General Insurance Company
204	MEDMARC Casuality Insurance Company	281	National General Insurance Company Online, Inc.
557	Mendakola Insurance Company	525	National Interstate Insurance Company
557	Mendota Insurance Company	598	National Liability & Fire Insurance Company
449	Merastar Insurance Company	535	National Security Fire & Casuality Company
233	Meridian Security Insurance Company	276	National Specialty Insurance Company
260	Metromile Insurance Company	155	National Summit Insurance Company
319	Metropolitan General Insurance Company	226	National Surety Corporation
320	MGA Insurance Company, Inc.	345	National Trust Insurance Company
974	MGT Insurance Company	352	National Union Fire Insurance Company of Pittsburg, PA
281	MIC General Insurance Corporation		
283	MIC Property and Casuality Insurance Corporation		
594	Mid-Century Insurance Company		

No	Name	No	Name
348	Nationwide Affinity Insurance Company of America	483	Old Guard Insurance Company
348	Nationwide Agribusiness Insurance Company	284	Old Republic General Insurance Corporation
348	Nationwide Assurance Company	369	Old Republic Insurance Company
348	Nationwide General Insurance Company	556	Old United Casualty Company
348	Nationwide Insurance Company of America	372	Omni Indemnity Company
348	Nationwide Mutual Fire Insurance Company	372	Omni Insurance Company
348	Nationwide Mutual Insurance Company	V218	Origami Risk, LLC
348	Nationwide Property and Casualty Insurance Company	179	Orion180 Select Insurance Company
522	NAU Country Insurance Company	608	Owners Insurance Company
351	Navigators Insurance Company	382	Pa Manufacturers' Association Insurance Company
585	NCMIC Insurance Company	176	Pacific Employers Insurance Company
959	New England Reinsurance Corporation	176	Pacific Indemnity Company
352	New Hampshire Insurance Company	684	Pacific Specialty Insurance Company
281	New South Insurance Company	916	Palomar Specialty Insurance Company
574	New York Marine and General Insurance Company	173	Park National Insurance Company
994	Next Insurance US Company	960	Partner Reinsurance Company of the U.S.
926	NorGUARD Insurance Company	733	PartnerRe America Insurance Company
522	North Pointe Insurance Company	415	Peak Property & Casualty Insurance Corporation
200	North River Insurance Company, The	405	Peerless Indemnity Insurance Company
448	Northland Casualty Company	176	Penn Millers Insurance Company
448	Northland Insurance Company	689	Penn-America Insurance Company
261	NOVA Casually Company	241	Pennsylvania Insurance Company
265	Nutmeg Insurance Company	376	Pennsylvania Lumbermens Mutual Ins. Co.
634	Oak River Insurance Company	382	Pennsylvania Manufacturers Indemnity Company
127	Oakwood Insurance Company	378	Pennsylvania National Mutual Casualty Insurance Company
198	Obsidian Insurance Company	379	Petroleum Casualty Company
197	Obsidian Pacific Insurance Company	286	Pharmacists Mutual Insurance Company
366	Occidental Fire & Casualty Company of North Carolina	515	Philadelphia Indemnity Insurance Company
828	Ocean Harbor Casualty Insurance Company	448	Phoenix Insurance Company, The
445	Odyssey Reinsurance Company	199	Pie Casualty Insurance Company
405	Ohio Casualty Insurance Company, The	150	Pinnacle National Insurance Company
483	Ohio Farmers Insurance Company	786	Plateau Casualty Insurance Company
405	Ohio Security Insurance Company	496	Platte River Insurance Company

No	Name	No	Name
233	Plaza Insurance Company	952	Root Property & Casualty Insurance Company
991	Plymouth Rock Assurance Preferred Corporation	779	RSUI Indemnity Company
415	Point Insurance Company	802	Rural Community Insurance Company
201	Point Specialty Insurance Company	224	Rural Trust Insurance Company
282	Praetorian Insurance Company	829	Safe Harbor Insurance Company
817	Preferred Professional Insurance Company	405	SAFECO Insurance Company of America
852	Privilege Underwriters Reciprocal Exchange	405	SAFECO Insurance Company of Indiana
832	ProCentury Insurance Company	986	Safepoint Insurance Company
335	Producers Agriculture Insurance Company	749	SafePort Insurance Company
773	Professional Solutions Insurance Company	508	Safety National Casualty Corporation
709	Professionals Advocate Insurance Company	704	Sagamore Insurance Company
387	Progressive Advanced Insurance Company	V995	SageSure Insurance Managers LLC
387	Progressive Casualty Insurance Company	963	Scor Reinsurance Company
387	Progressive Gulf Insurance Company	348	Scottsdale Indemnity Company
265	Property & Casualty Insurance Company of Hartford	909	Securian Casualty Company
151	Property Insurance Company of North America	945	Security First Insurance Company
389	Protective Insurance Company	691	Security National Insurance Company
289	Protective Property & Casualty Insurance Company	V948	Seibels Processing Solutions, Inc.
939	Providence Washington Insurance Company	448	Select Insurance Company
522	QBE Insurance Corporation	411	Selective Insurance Company of America
927	QBE Reinsurance Corporation	411	Selective Insurance Company of South Carolina
930	Radnor Specialty Insurance Company	411	Selective Insurance Company of the Southeast
522	Regent Insurance Company	414	Seneca Insurance Company, Inc.
762	Renaissance Reinsurance U.S. Inc.	265	Sentinel Insurance Company, Ltd.
819	Republic Fire and Casualty Insurance Company	415	Sentry Casualty Company
738	Republic Indemnity Company of America	415	Sentry Insurance Company
740	Republic Indemnity Company of California	415	Sentry Select Insurance Company
820	Republic Underwriters Insurance Company	809	Sequoia Insurance Company
402	Repwest Insurance Company	497	Service American Indemnity Company
821	Riverport Insurance Company	417	Shelter General Insurance Company
396	RLI Insurance Company	418	Shelter Mutual Insurance Company
992	Rock Ridge Insurance Company	566	Silver Oak Casualty, Inc.
816	Rockwood Casualty Insurance Company	875	SiriusPoint America Insurance Company
		485	Sompo America Insurance Company

No	Name	No	Name
932	Sompo America Fire & Marine Insurance Company	153	Sutton National Insurance Company
331	Southern Farm Bureau Casualty Insurance Company	395	Swiss Re Corporate Elite Insurance Corporation
976	Southern Guaranty Insurance Company	395	Swiss Re Corporate Solutions America Insurance Corporation
523	Southern Insurance Company	395	Swiss Re Solutions Premier Insurance Corporation
522	Southern Pilot Insurance Company	965	Swiss Reinsurance America Corporation
761	Southern Pioneer Property & Casualty Insurance Company	596	T. H. E. Insurance Company
116	Sparla Insurance Company	742	TDC National Assurance Company
645	Spinnaker Insurance Company	312	Teachers Insurance Company
448	St. Paul Fire and Marine Insurance Company	906	Technology Insurance Company, Inc.
448	St. Paul Guardian Insurance Company	158	Tesla Insurance Company
448	St. Paul Mercury Insurance Company	156	Tesla Property & Casualty, Inc.
448	St. Paul Protective Insurance Company	787	The Dentists Insurance Company
448	Standard Fire Insurance Company, The	774	The Gray Casualty and Surety Company
422	Standard Guaranty Insurance Company	683	The Guarantee Company of North America USA
423	Star Insurance Company	592	The Medical Protective Company
726	StarNet Insurance Company	405	The Netherlands Insurance Company
401	Starr Indemnity & Liability Company	600	TIG Insurance Company
918	Starr Specialty Insurance Company	353	TNUS Insurance Company
442	StarStone National Insurance Company	966	Toa Reinsurance Company of America, The
233	State Auto Property and Casualty Insurance Company	354	Toggle Insurance Company
233	State Automobile Mutual Insurance Company	438	Tokio Marine America Insurance Company
426	State Farm Fire and Casualty Company	972	Tower Hill Prime Insurance Company
426	State Farm General Insurance Company	439	Toyota Motor Insurance Company
426	State Farm Mutual Automobile Insurance Company	446	Trans Pacific Insurance Company
267	State National Insurance Company, Incorporated	375	Transamerica Casualty Insurance Company
775	Stillwater Insurance Company	912	Transatlantic Reinsurance Company
570	Stillwater Prop & Cas Ins Company	679	TransGuard Insurance Company of America, Inc.
943	Stonewood Insurance Company	184	Transportation Insurance Company
522	Stonington Insurance Company	533	Transverse Insurance Company
432	Stratford Insurance Company	448	Travco Insurance Company
161	Surechoice Underwriters Reciprocal Exchange	448	Travelers Casualty & Surety Company
		448	Travelers Casualty & Surety Company of America

No	Name	No	Name
448	Travelers Casualty Company of Connecticut	463	United Fire & Casualty Company
448	Travelers Casualty Company, The	130	United Fire & Indemnity Company
448	Travelers Casualty Insurance Company of America	464	United Services Automobile Association
448	Travelers Commercial Casualty Company	448	United States Fidelity & Guaranty Company
448	Travelers Commercial Insurance Company	200	United States Fire Insurance Company
448	Travelers Constitution State Insurance Company	468	United States Liability Insurance Company
448	Travelers Home & Marine Insurance Company	905	United Wisconsin Insurance Company
448	Travelers Indemnity Co. of America, The	449	Unitrin Auto and Home Insurance Company
448	Travelers Indemnity Company of Connecticut, The	449	Unitrin Direct Property and Casually Company
448	Travelers Indemnity Company, The	449	Unitrin Safeguard Insurance Company
448	Travelers Personal Insurance Company	208	Universal Fire & Casualty Insurance Company
448	Travelers Personal Security Insurance Company	488	Universal Underwriters Insurance Company
448	Travelers Property Casualty Company of America	165	US Coastal Property & Casualty Insurance Company
448	Travelers Property Casualty Insurance Company	619	USA Insurance Company
755	Triangle Insurance Company, Incorporated	464	USAA Casualty Insurance Company
449	Trinity Universal Insurance Company	464	USAA General Indemnity Company
826	Tri-State Insurance Company of Minnesota	473	Ulica Mutual Insurance Company
124	Trisura Insurance Company	184	Valley Forge Insurance Company
903	Triumphe Casualty Company	475	Vanliner Insurance Company
219	TRM Specialty Insurance Company	332	Vantage Risk Assurance Company
594	Truck Insurance Exchange	902	Vantapro Specially Insurance Company
265	Trumbull Insurance Company	979	Vault Reciprocal Exchange
265	Twin City Fire Insurance Company	677	Verde Insurance Company
147	TypTap Insurance Company	261	Verlan Fire Insurance Company
280	U. S. Specialty Insurance Company	V720	Vertafore, Inc.
894	U.S. Underwriters Insurance Company	114	Victoria Fire & Casualty Company
130	UFG Specialty Insurance Company	176	Vigilant Insurance Company
776	Union Insurance Company	478	Virginia Surety Company, Incorporated
457	Union Insurance Company of Providence	931	Walford Insurance Company
458	Union National Fire Insurance Company	302	Wausau Business Insurance Company
461	United Casualty Insurance Company of America	302	Wausau Underwriters Insurance Company
		214	WCF National Insurance Company
		481	Wesco Insurance Company
		405	West American Insurance Company

No	Name
980	West Bend Insurance Company
176	Westchester Fire Insurance Company
483	Westfield Champion Insurance Company
483	Westfield Insurance Company
483	Westfield National Insurance Company
483	Westfield Premier Insurance Company
483	Westfield Select Insurance Company
483	Westfield Superior Insurance Company
483	Westfield Touchstone Insurance Company
209	Westguard Insurance Company
395	Westport Insurance Corporation
897	White Pine Insurance Company
211	Wilmington Insurance Company
V900	Wolters Kluwer Financial Services
333	Work First Casualty Company
856	Wright National Flood Insurance Company
748	XL Insurance America, Inc.
710	XL Insurance Company of New York, Incorporated
338	XL Reinsurance America Inc.
560	XL Specialty Insurance Company
225	XLNT Insurance Company
486	Yosemite Insurance Company
487	Zale Indemnity Company
914	Zenith Insurance Company
880	ZNAT Insurance Company
488	Zurich American Insurance Company
488	Zurich American Insurance Company of Illinois

Mississippi State Rating Bureau

Date: 4-5-2024

The nominating Committee composed of Mr. Joe Ulmer (President), Mrs. Bridget Walker (Vice President) met via teleconference and email. Note, past President Rita Horlock is now retired and did not participate in the nomination process. By common consent, it was recommended that the following slate of Officer and Board of Director Members be presented to the membership for election for the 2024-2026 term.

For President for a two- year term: Mr. Joe Ulmer (Mathison Partners/Great American Ins).

For Vice President for a two-year term: Mr. Cary Breedlove (Travelers Insurance Company ).

For Election to the Board of Directors for the 2024 to 2026 term:

1. Bridget Walker – MS Farm Bureau Casualty Insurance Company
2. Jeffrey Carver – Berkley Southeast
3. Coleman Cummins – EMC Insurance
4. Tiffany Hawkins – FCCI Group
5. Patrick Feathers- Liberty Mutual Group
6. Michel Harris – The Hartford Insurance Company
7. Lauren Smith – Midvale Indemnity Company

Joe Ulmer, President/Nominating Committee Chairperson

Nominating Committee