

Delaware Compensation Rating Bureau, Inc.



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July 21, 2010

**BUREAU CIRCULAR NO. A-32**

To All Members of the DCRB:

The following copy of the 2010 audited financial statements of the DCRB is provided for your information. For comparison purposes these statements include both 2010 and 2009 financial information.

Also following is information pertaining to the adjustment of assessment for the year 2010. This adjustment produces a net refund of \$258,770 to all members combined and is derived from the DCRB's financial results for the year 2010 only. Derivation of this additional assessment is shown on the exhibits titled "Income and Expenses 2010." 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.

Timothy L. Wisecarver  
President

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**DELAWARE COMPENSATION RATING BUREAU, INC.**

**FINANCIAL STATEMENTS**

**For the Years Ended  
December 31, 2010 and 2009**

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**FINANCIAL STATEMENTS**

Years Ended December 31, 2010 and 2009

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## INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying statements of financial position of the Delaware Compensation Rating Bureau, Inc. (the Bureau) (a nonprofit corporation) as of December 31, 2010 and 2009, and the related statements of activities and net assets and cash flows for the years then ended. These financial statements are the responsibility of the Bureau's management. 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 of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Bureau at December 31, 2010 and 2009, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

PRESTON, ROMANO & SHEA, LLP  
Paoli, Pennsylvania  
July 14, 2011

**DELAWARE COMPENSATION RATING BUREAU, INC.****STATEMENTS OF FINANCIAL POSITION**

December 31, 2010 and 2009

	<u>2010</u>	<u>2009</u>
<b>ASSETS</b>		
Cash and cash equivalents	\$ 317,905	\$ 58,862
Accounts receivable	21,073	15,744
Prepaid expenses	3,500	-0-
Assessments due from members	-0-	18,214
Due from PCR B	<u>-0-</u>	<u>97,999</u>
<b>TOTAL ASSETS</b>	<u>\$ 342,478</u>	<u>\$ 190,819</u>
<b>LIABILITIES</b>		
Accounts payable	\$ 80,585	\$ 65,063
Accrued expenses	-0-	141
Assessments refundable to members	258,770	-0-
Due to PCR B	<u>3,074</u>	<u>-0-</u>
<b>TOTAL LIABILITIES</b>	342,429	65,204
<b>NET ASSETS</b>		
Unrestricted		
Board designated technology fund	-0-	125,615
Undesignated	<u>49</u>	<u>-0-</u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u>\$ 342,478</u>	<u>\$ 190,819</u>

*See accompanying notes to financial statements.*

**DELAWARE COMPENSATION RATING BUREAU, INC.****STATEMENTS OF ACTIVITIES**

Years Ended December 31, 2010 and 2009

	<u>2010</u>	<u>2009</u>
<b>UNRESTRICTED NET ASSETS</b>		
<b>REVENUES - OPERATIONS</b>		
Assessments	\$ 275,230	\$ 749,369
Assessments - fines	232,678	183,360
Membership fees	75,500	75,500
Printing and special services	25,191	15,282
Interest	419	765
Other	<u>-0-</u>	<u>619</u>
<b>TOTAL REVENUES FROM OPERATIONS</b>	<u>609,018</u>	<u>1,024,895</u>
<b>EXPENDITURES - OPERATIONS</b>		
Legal	27,378	317,005
Delaware Insurance Department audit	22,000	22,239
Delaware Insurance Department filing	15,356	23,494
Delaware Insurance Plan expense	4,960	4,960
Consultant	3,954	3,499
Insurance	1,500	1,500
Other	762	897
Travel	<u>600</u>	<u>300</u>
	76,510	373,894
Allocation of expenditures from PCRB	<u>658,074</u>	<u>651,001</u>
<b>TOTAL EXPENDITURES FROM OPERATIONS</b>	<u>734,584</u>	<u>1,024,895</u>
<b>TOTAL DECREASE IN UNRESTRICTED NET ASSETS</b>	(125,566)	-0-
<b>NET ASSETS AT BEGINNING OF YEAR</b>	<u>125,615</u>	<u>125,615</u>
<b>NET ASSETS AT END OF YEAR</b>	<u>\$ 49</u>	<u>\$ 125,615</u>

See accompanying notes to financial statements.

**DELAWARE COMPENSATION RATING BUREAU, INC.****STATEMENTS OF CASH FLOWS**

Years Ended December 31, 2010 and 2009

	<u>2010</u>	<u>2009</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Decrease in net assets	\$ (125,566)	\$ -0-
Adjustments to reconcile decrease in net assets to net cash provided (used) by operating activities:		
(Increase) decrease in operating assets		
Accounts receivable	(5,329)	(10,849)
Prepaid expenses	(3,500)	-0-
Assessments due from members	18,214	124,144
Due from PCRB	97,999	(97,999)
Increase (decrease) in operating liabilities		
Accounts payable	15,522	(14,301)
Accrued expenses	(141)	-0-
Assessments refundable to members	258,770	-0-
Due to PCRB	<u>3,074</u>	<u>(90,536)</u>
<b>NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES</b>	259,043	(89,541)
<b>BEGINNING CASH AND CASH EQUIVALENTS</b>	<u>58,862</u>	<u>148,403</u>
<b>ENDING CASH AND CASH EQUIVALENTS</b>	<u>\$ 317,905</u>	<u>\$ 58,862</u>

*See accompanying notes to financial statements.*

## **DELAWARE COMPENSATION RATING BUREAU, INC.**

### **NOTES TO FINANCIAL STATEMENTS**

December 31, 2010

#### **NOTE 1- NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES**

##### **Nature of Activities**

The Delaware Compensation Rating Bureau, Inc. (the Bureau) (a nonprofit corporation) provides services to insurers underwriting workers compensation coverage within Delaware. The Bureau 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.

##### **Cash and Cash Equivalents**

For purposes of the statements of cash flows, the Bureau considers all highly liquid investments available for current use to be cash equivalents.

##### **Accounts Receivable**

The Bureau has not written off Accounts Receivable for member companies in 2010 or 2009. The allowance for doubtful accounts is \$-0- at December 31, 2010 and 2009.

##### **Estimates**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

##### **Assessments**

Quarterly provisional assessments of member companies for budgeted expenses of the Bureau are the primary source of revenue. The assessments are levied pro rata upon companies according to their respective proportions of the total Delaware workers compensation premium written in prior years. Assessments made each year are adjusted in the following year according to actual Bureau expenses and insurer premium writings during the assessment year.

##### **Financial Statement Presentation**

The Bureau has adopted Statement of Financial Accounting Standards SFAS No. 117, *Financial Statements of Not-for-Profit Organizations*. Under SFAS No. 117, the Bureau is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. As permitted by the statement, the Bureau does not use fund accounting.

##### **Income Taxes**

The Bureau is a not-for-profit organization 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.



## **DELAWARE COMPENSATION RATING BUREAU, INC.**

### **NOTES TO FINANCIAL STATEMENTS**

December 31, 2010

#### **NOTE 1 - NATURE OF ACTIVITIES AND SIGNIFICANT ACCOUNTING POLICIES (continued)**

##### **Printing Revenue**

The Bureau elects to present printing revenue net of expenses. Total revenues from this source are unpredictable, therefore, the Bureau is unable to budget for the costs associated in its production.

##### **Subsequent Events**

There have been no subsequent events through July , 2011, the date these financial statements were available for issue, that would affect these statements as reported.

#### **NOTE 2 - UNRESTRICTED NET ASSETS**

In prior years, the Governing Board designated \$186,000 of the membership assessments to enhance the ability of the Bureau to stay technologically correct and capable. Expenditures related to the Board designated technology fund were \$-0- and \$-0- in 2010 and 2009, respectively. The prior surplus retention of \$125,615 was returned to the membership through the 2010 adjustment of assessment process as explained in Note 4.

#### **NOTE 3 - RELATED PARTY SERVICES**

The Pennsylvania Compensation Rating Bureau (PCRB) provides services which enable the Bureau to carry out its principal functions. PCRB assesses the Bureau for its share of the cost of services provided to members based on the proportion of the Bureau's members' workers compensation premium writings in Delaware to the total of PCRB members' workers compensation premium writings in Pennsylvania and the Bureau's members' workers compensation premium writings in Delaware for the year. During the years ended December 31, 2010 and 2009, the Bureau paid \$655,000 and \$749,000, respectively, to PCRB relating to such services. As of December 31, 2010 and 2009, the allocated expenses for such services were \$658,074 and \$651,001, respectively. Accordingly, \$3,074 was due to PCRB on December 31, 2010 and \$97,999 was due to the Bureau from PCRB on December 31, 2009.

#### **NOTE 4 - ASSESSMENTS DUE FROM / REFUNDABLE TO MEMBERS**

Under the terms of the By-laws, the balance of net revenues assessed or expenditures paid by the Bureau (after deducting membership fees, increases in unrestricted net assets, 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 due from, or refundable to members in the accompanying statements of financial position reflect the adjustment of assessments based upon actual net premiums written and expenditures paid.

**DELAWARE COMPENSATION RATING BUREAU, INC.**

**NOTES TO FINANCIAL STATEMENTS**

December 31, 2010

**NOTE 5 - CONCENTRATION OF CREDIT RISK**

The Bureau maintains checking and money market accounts at a financial institution. Periodically, the balance of these accounts may exceed federally insured limits. The amount in excess of federally insured limits at December 31, 2010 and 2009 was \$61,601 and \$-0-, respectively.

DELAWARE COMPENSATION RATING BUREAU  
INCOME AND EXPENSES 2010

INCOME

Membership Fees	\$	75,500	
Tentative Assessments		534,000	
Other		<u>383,904</u>	
			\$ 993,404

EXPENSES

Direct Expenses	\$	76,560	
DCRB Share of PCRB Expenses		<u>658,074</u>	\$ (734,634)
Refundable Surplus - the difference between columns (5) and (6) of the attached member detail.			<u><u>\$ 258,770</u></u>

APPORTIONMENT OF EXPENSES

DCRB Allocated Expenses		\$	734,634	
Less:				
Membership Fees	\$	75,500		
Other Income	\$	<u>383,904</u>	\$	<u>(459,404)</u>
2010 Adjusted Assessment			\$	<u><u>275,230</u></u>

2010 Adjusted Assessment	\$	<u>275,230</u>	=	0.002194116578	Adjusted Assessment
Delaware Premiums	\$	125,440,167			per dollar of premium

## DELAWARE 2010

BUREAU MEMBERS	COMPENSATION PREMIUM WRITINGS	ASSESSMENTS MEMBERSHIP FEES PAID	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE	BALANCE DUE MEMBERS	BALANCE DUE BUREAU
(1)	(2)	(3)	(4)	(5)	(6)
TOTALS	125,440,167	609,500	350,730	271,931	13,161
ACADIA INSURANCE CO	113,729	842	500	342	
ACCIDENT FUND GENERAL INSURANCE CO	18,906	252	291		39
ACCIDENT FUND INSURANCE CO OF AMERICA	65,668	294	394		100
ACCIDENT FUND NATIONAL INSURANCE CO	41,051	298	340		42
ACE AMERICAN INSURANCE CO	3,160,875	5,976	7,185		1,209
ACE FIRE UNDERWRITERS INSURANCE CO	494,210	1,256	1,334		78
ACE INDEMNITY INS CO		250	250		
ACE PROPERTY & CASUALTY INSURANCE CO	35,150	1,942	327	1,615	
ACIG INSURANCE CO	7,653	270	267	3	
ACUITY A MUTUAL INSURANCE COMPANY		250	250		
ADVANTAGE WORKERS COMPENSATION INS CO	401	256	251	5	
AIU INSURANCE CO	-4,937	550	250	300	
ALEA NORTH AMERICA INSURANCE CO		252	250	2	
ALLIANZ GLOBAL RISKS US INSURANCE CO		250	250		
ALLIED EASTERN INDEMNITY CO	608,341	422	1,585		1,163
ALLIED PROPERTY & CASUALTY INSURANCE CO		250	250		
ALLMERICA FINANCIAL BENEFIT INSURANCE CO		250	250		
ALLSTATE INDEMNITY CO		250	250		
ALLSTATE INSURANCE CO		250	250		
AMCO INSURANCE CO	-473	250	250		
AMERICAN ALTERNATIVE INSURANCE CORP	11,742	262	276		14
AMERICAN AUTOMOBILE INSURANCE CO	977	280	252	28	
AMERICAN CASUALTY CO OF READING	665,315	4,706	1,710	2,996	
AMERICAN ECONOMY INSURANCE CO	6,111	276	263	13	
AMERICAN EUROPEAN INSURANCE CO		250	250		
AMERICAN FIRE AND CASUALTY CO	19,071	432	292	140	
AMERICAN GUARANTEE & LIABILITY INS CO	126,920	250	528		278
AMERICAN HARDWARE MUTUAL INSURANCE CO	77,319	550	420	130	
AMERICAN HOME ASSURANCE CO	-171,029	5,070	250	4,820	
AMERICAN INSURANCE CO	29,690	798	315	483	
AMERICAN INTERSTATE INSURANCE CO	1,559,526	7,766	3,672	4,094	
AMERICAN SAFETY CASUALTY INSURANCE CO		250	250		
AMERICAN STATES INSURANCE CO	1,289	266	253	13	
AMERICAN ZURICH INSURANCE CO	2,691,640	14,248	6,155	8,093	
AMERIHEALTH CASUALTY INSURANCE CO	1,199,378	6,310	2,882	3,428	
AMERISURE MUTUAL INSURANCE CO	76,199	442	417	25	
AMGUARD INSURANCE CO	1,587,383	9,354	3,733	5,621	
ARCH INSURANCE CO	1,045,847	3,380	2,545	835	
ARGONAUT INSURANCE CO	324,219	2,866	961	1,905	
ARGONAUT-MIDWEST INSURANCE CO	73,699	294	412		118
ARI CASUALTY CO		250	250		
ARI MUTUAL INSURANCE CO		250	250		
ASSOCIATED INDEMNITY CORPORATION	1,223	338	253	85	
ASSURANCE CO OF AMERICA	93,502	811	455	356	
ATHENA ASSURANCE CO		250	250		
ATLANTIC SPECIALTY INSURANCE CO		252	250	2	
ATLANTIC STATES INSURANCE CO	1,266,442	5,979	3,029	2,950	
AUTOMOBILE INSURANCE CO OF HARTFORD CT		250	250		

DELAWARE 2010

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	ASSESSMENTS MEMBERSHIP FEES PAID (3)	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
BANCINSURE INC	975	256	252	4	
BANKERS STANDARD FIRE & MARINE CO		250	250		
BANKERS STANDARD INSURANCE CO	155,654	332	592		260
BERKLEY NATIONAL INSURANCE CO		250	250		
BERKLEY REGIONAL INSURANCE CO		250	250		
BITUMINOUS CASUALTY CORPORATION	44,931	328	349		21
BITUMINOUS FIRE & MARINE INSURANCE CO	-3,405	250	250		
BROTHERHOOD MUTUAL INSURANCE CO		250	250		
CAMDEN FIRE INSURANCE ASSOCIATION (THE)		250	250		
CASTLEPOINT NATIONAL INSURANCE CO		250	250		
CENTURY INDEMNITY CO		250	250		
CHARTER OAK FIRE INSURANCE CO	518,859	768	1,388		620
CHARTIS PROPERTY CASUALTY CO	41,390	452	341	111	
CHEROKEE INSURANCE CO	23,482	382	302	80	
CHUBB INDEMNITY INSURANCE CO	116,978	452	507		55
CHURCH MUTUAL INSURANCE CO	755,442	2,172	1,908	264	
CINCINNATI CASUALTY CO	949,682	2,325	2,334		9
CINCINNATI INDEMNITY CO	169,905	324	623		299
CINCINNATI INSURANCE CO	1,933,480	5,408	4,492	916	
CLARENDON NATIONAL INSURANCE CO		250	250		
CLERMONT INSURANCE CO		250	250		
COMMERCE & INDUSTRY INSURANCE CO	3,775,851	8,616	8,535	81	
COMMERCIAL CASUALTY INSURANCE CO		250	250		
COMPANION COMMERCIAL INSURANCE CO	149,713	844	578	266	
COMPANION PROP & CASUALTY INSURANCE CO	269,857	872	842	30	
CONTINENTAL CASUALTY CO	685,069	3,468	1,753	1,715	
CONTINENTAL INDEMNITY CO	363,042	980	1,047		67
CONTINENTAL INSURANCE CO	3,773	250	258		8
COREPOINTE INSURANCE CO		264	250	14	
CRUM & FORSTER INDEMNITY CO		250	250		
CUMBERLAND INSURANCE CO INC	226,492	1,536	747	789	
DALLAS NATIONAL INSURANCE CO	132,208	250	540		290
DEPOSITORS INSURANCE CO		250	250		
DIAMOND STATE INSURANCE CO		250	250		
DISCOVER PROPERTY & CASUALTY INSUR CO	8,305	270	268	2	
DONEGAL MUTUAL INSURANCE CO	1,521,254	6,332	3,588	2,744	
EASTERN ADVANTAGE ASSURANCE CO	147,969	452	575		123
EASTERN ALLIANCE INSURANCE CO	934,535	6,748	2,300	4,448	
EASTGUARD INSURANCE CO	132,800	2,806	541	2,265	
ELECTRIC INSURANCE CO	124,555	650	523	127	
EMPLOYERS FIRE INSURANCE CO	62,658	464	387	77	
EMPLOYERS INSURANCE CO OF WAUSAU	807,221	2,534	2,021	513	
EMPLOYERS MUTUAL CASUALTY CO	20,564	340	295	45	
EVEREST NATIONAL INSURANCE CO	225,800	1,216	745	471	
EXCELSIOR INSURANCE CO	1,857,701	9,383	4,325	5,058	
FAIRFIELD INSURANCE CO		250	250		
FAIRMONT INSURANCE CO		250	250		
FAIRMONT PREMIER INSURANCE CO		250	250		

## DELAWARE 2010

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	ASSESSMENTS MEMBERSHIP FEES PAID (3)	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
FAIRMONT SPECIALTY INSURANCE CO		250	250		
FARM FAMILY CASUALTY INSURANCE CO	948,829	3,918	2,332	1,586	
FARMINGTON CASUALTY CO	2,550,745	9,532	5,847	3,685	
FARMLAND MUTUAL INSURANCE CO	531	264	251	13	
FEDERAL INSURANCE CO	1,397,374	4,966	3,316	1,650	
FEDERATED MUTUAL INSURANCE CO	421,400	2,660	1,175	1,485	
FEDERATED RURAL ELECTRIC INS EXCHANGE	140,790	946	559	387	
FEDERATED SERVICE INSURANCE CO	-2,900	442	250	192	
FIDELITY & GUARANTY INS UNDERWRITERS INC		250	250		
FIDELITY & GUARANTY INSURANCE CO	244,307	1,619	786	833	
FIDELITY AND DEPOSIT CO OF MARYLAND	-1,000	280	250	30	
FIREMANS FUND INSURANCE CO	2,913	300	256	44	
FIREMENS INSURANCE CO OF WASHINGTON DC	241,128	3,112	779	2,333	
FIRST LIBERTY INSURANCE CORP	899,515	1,827	2,224		397
FIRST NONPROFIT INSURANCE CO		250	250		
FIRSTLINE NATIONAL INSURANCE CO	108,368	804	488	316	
FLORISTS MUTUAL INSURANCE CO	28,204	350	312	38	
GATEWAY INSURANCE CO	240,646	250	778		528
GENERAL CASUALTY CO OF WISCONSIN	-1,821	270	250	20	
GENERAL INSURANCE CO OF AMERICA		250	250		
GENESIS INSURANCE CO		250	250		
GRANITE STATE INSURANCE CO	2,872	332	256	76	
GRAPHIC ARTS MUTUAL INSURANCE CO	192,329	1,236	672	564	
GRAY INSURANCE CO (THE)		250	250		
GREAT AMERICAN ASSURANCE CO	22,920	322	300	22	
GREAT AMERICAN INSURANCE CO	6,288	344	264	80	
GREAT AMERICAN INSURANCE CO OF NEW YORK	19,164	426	292	134	
GREAT DIVIDE INSURANCE CO	75,666	308	416		108
GREAT NORTHERN INSURANCE CO	114,239	796	501	295	
GREAT WEST CASUALTY CO	33,357	296	323		27
GREATER NEW YORK MUTUAL INSURANCE CO	19,957	416	294	122	
GREENWICH INSURANCE CO	82,356	256	431		175
GUARANTEE INSURANCE CO	252,695	724	804		80
GUIDEONE MUTUAL INSURANCE CO	105,054	872	481	391	
HANOVER INSURANCE CO	17,793	300	289	11	
HARBOR SPECIALTY INSURANCE CO		250	250		
HARCO NATIONAL INSURANCE CO	5,512	278	262	16	
HARFORD MUTUAL INSURANCE CO	1,457,886	6,636	3,449	3,187	
HARLEYSVILLE INSURANCE CO	341,465	466	999		533
HARLEYSVILLE MUTUAL INSURANCE CO	538,735	4,214	1,432	2,782	
HARLEYSVILLE PREFERRED INSURANCE CO	191,487	1,366	670	696	
HARLEYSVILLE WORCESTER INSURANCE CO	234,292	463	764		301
HARTFORD ACCIDENT & INDEMNITY CO	423,655	1,814	1,180	634	
HARTFORD CASUALTY INSURANCE CO	634,311	2,214	1,642	572	
HARTFORD FIRE INSURANCE CO	390,752	4,528	1,106	3,422	
HARTFORD INSURANCE CO OF THE MIDWEST	2,031,251	12,224	4,707	7,517	
HARTFORD UNDERWRITERS INSURANCE CO	993,674	5,429	2,430	2,999	
IMPERIAL CASUALTY AND INDEMNITY CO		261	250	11	

## DELAWARE 2010

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	ASSESSMENTS MEMBERSHIP FEES PAID (3)	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
IMPERIUM INSURANCE CO	129,046	2,094	533	1,561	
INDEMNITY INSURANCE CO OF NORTH AMERICA	3,232,805	7,346	7,343	3	
INSURANCE CO OF GREATER NEW YORK	24	252	250	2	
INSURANCE CO OF NORTH AMERICA / INA		250	250		
INSURANCE CO OF THE AMERICAS		250	250		
INSURANCE CO OF THE STATE OF PA	3,189,908	6,388	7,249		861
INSURANCE CO OF THE WEST	669	250	251		1
LANCER INSURANCE CO		250	250		
LIBERTY INSURANCE CORPORATION	3,150,719	12,282	7,163	5,119	
LIBERTY INSURANCE UNDERWRITERS INC		250	250		
LIBERTY MUTUAL FIRE INSURANCE CO	2,529,421	11,502	5,800	5,702	
LIBERTY MUTUAL INSURANCE CO	220,796	1,308	734	574	
LINCOLN GENERAL INSURANCE CO		250	250		
LM INSURANCE CORP	3,217,054	17,708	7,309	10,399	
LUMBERMENS UNDERWRITING ALLIANCE	58,488	458	378	80	
MANUFACTURERS ALLIANCE INSURANCE CO	547,022	3,222	1,450	1,772	
MARKEL INSURANCE CO		250	250		
MARYLAND CASUALTY CO	88,741	1,980	445	1,535	
MASSACHUSETTS BAY INSURANCE CO	57,000	308	375		67
MEMIC INDEMNITY CO	-1,220	352	250	102	
MERCHANTS MUTUAL INSURANCE CO		250	250		
MID-CENTURY INSURANCE CO	103,792	524	478	46	
MIDDLESEX INSURANCE CO		254	250	4	
MIDWEST EMPLOYERS CASUALTY CO	927,342	1,896	2,285		389
MITSUI SUMITOMO INSURANCE CO OF AMERICA	143,984	704	566	138	
MITSUI SUMITOMO INSURANCE CO INC	7,121	278	266	12	
MONTGOMERY MUTUAL INSURANCE CO	308,753	2,822	927	1,895	
NATIONAL FIRE INSURANCE CO OF HARTFORD	391,042	2,186	1,108	1,078	
NATIONAL INTERSTATE INSURANCE CO	418,517	1,778	1,168	610	
NATIONAL LIABILITY & FIRE INSURANCE CO		250	250		
NATIONAL SURETY CORP	2,102	254	255		1
NATIONAL UNION FIRE INS OF PITTSBURGH	3,019,881	15,646	6,876	8,770	
NATIONWIDE AGRIBUSINESS INSURANCE CO	4,040	258	259		1
NATIONWIDE MUTUAL FIRE INSURANCE CO	556,634	3,258	1,471	1,787	
NATIONWIDE MUTUAL INSURANCE CO	233,475	1,550	762	788	
NATIONWIDE PROPERTY/CASUALTY INSURANCE	127,217	672	529	143	
NETHERLANDS INSURANCE CO	2,373,438	8,860	5,458	3,402	
NEW HAMPSHIRE INSURANCE CO	5,014,461	21,943	11,252	10,691	
NEW JERSEY MANUFACTURERS INS CO		250	250		
NGM INSURANCE CO	608,860	3,388	1,586	1,802	
NIPPONKOA INSURANCE CO LTD US BRANCH		250	250		
NORGUARD INSURANCE CO	848,527	3,996	2,112	1,884	
NORTH AMERICAN SPECIALTY INSURANCE CO	-16,401	438	250	188	
NORTH RIVER INSURANCE CO	98,155	870	465	405	
NORTHBROOK INDEMNITY CO		250	250		
NORTHERN ASSURANCE CO OF AMERICA		250	250		
NORTHERN INSURANCE CO OF NY	635,799	1,882	1,645	237	
NOVA CASUALTY CO	163,801	1,086	609	477	

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	DELAWARE 2010		ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
		ASSESSMENTS MEMBERSHIP FEES PAID (3)				
OHIO CASUALTY INSURANCE CO	6,806	402		265	137	
OHIO SECURITY INSURANCE CO	-337	300		250	50	
OLD REPUBLIC GENERAL INSURANCE CORP	298,092	1,374		904	470	
OLD REPUBLIC INSURANCE CO	371,638	2,841		1,065	1,776	
ONEBEACON AMERICA INSURANCE CO	17,164	552		288	264	
ONEBEACON INSURANCE CO	80,130	254		426		172
PACIFIC EMPLOYERS INSURANCE CO	166,806	1,232		616	616	
PACIFIC INDEMNITY CO	253,572	1,378		806	572	
PEERLESS INDEMNITY INSURANCE CO	-11,648	396		250	146	
PEERLESS INSURANCE CO	905,975	3,776		2,238	1,538	
PENINSULA INDEMNITY CO	1,751,666	3,380		4,093		713
PENINSULA INSURANCE CO (THE)	125,333	1,058		525	533	
PENN NATIONAL SECURITY INSURANCE CO	389,857	2,540		1,105	1,435	
PENN-AMERICA INSURANCE CO		250		250		
PENNSYLVANIA GENERAL INSURANCE CO		250		250		
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	-201	250		250		
PENNSYLVANIA MANUFACTURERS ASSN INS CO	2,428,215	16,252		5,578	10,674	
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	746,307	4,996		1,887	3,109	
PENNSYLVANIA NATIONAL MUTUAL CASUALTY	1,037,259	4,824		2,526	2,298	
PETROLEUM CASUALTY CO		250		250		
PHARMACISTS MUTUAL INSURANCE CO	14,734	738		282	456	
PHOENIX INSURANCE CO	1,125,210	5,238		2,719	2,519	
PRAETORIAN INSURANCE CO	18,970	284		292		8
PREFERRED PROFESSIONAL INSURANCE CO		250		250		
PRINCETON INSURANCE CO		250		250		
PROPERTY AND CASUALTY INS CO OF HARTFORD		250		250		
PROTECTIVE INSURANCE CO	205,255	880		700	180	
PUBLIC SERVICE MUTUAL INSURANCE CO	39,889	861		338	523	
QBE INSURANCE CORPORATION		250		250		
REDLAND INSURANCE CO		250		250		
REDWOOD FIRE AND CASUALTY INSURANCE CO	1,622	250		254		4
REGENT INSURANCE CO	1,721	262		254	8	
REPUBLIC-FRANKLIN INSURANCE CO	871,576	2,066		2,162		96
RIVERPORT INSURANCE CO	4,500	250		260		10
ROCKWOOD CASUALTY INSURANCE CO	53,587	620		368	252	
SAFECO INSURANCE CO OF AMERICA		250		250		
SAFETY FIRST INSURANCE CO	660	296		251	45	
SAFETY NATIONAL CASUALTY CORP	50,439	668		361	307	
SEA BRIGHT INSURANCE CO	398,813	6,178		1,125	5,053	
SELECT INSURANCE CO		250		250		
SELECTIVE INSURANCE CO OF AMERICA	1,421,953	9,689		3,370	6,319	
SELECTIVE INSURANCE CO OF SOUTH CAROLINA	379,219	2,002		1,082	920	
SELECTIVE WAY INSURANCE CO	947,317	2,768		2,329	439	
SENECA INSURANCE CO INC		250		250		
SENTINEL INSURANCE CO LTD	1,509,878	6,466		3,563	2,903	
SENTRY CASUALTY CO	22,124	760		299	461	
SENTRY INSURANCE A MUTUAL COMPANY	61,804	490		386	104	
SENTRY SELECT INSURANCE CO	-25,150	696		250	446	



## DELAWARE 2010

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	ASSESSMENTS MEMBERSHIP FEES PAID (3)	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
SOMPO JAPAN INSURANCE CO OF AMERICA	-2,618	320	250	70	
SOUTHERN INSURANCE CO	573,295	250	1,508		1,258
SOUTHERN STATES INSURANCE EXCHANGE	113,692	816	499	317	
SPARTA INSURANCE CO	146,095	328	571		243
ST PAUL FIRE & MARINE INSURANCE CO	1,292	250	253		3
ST PAUL GUARDIAN INSURANCE CO		250	250		
ST PAUL MEDICAL LIABILITY INSURANCE CO		250	250		
ST PAUL MERCURY INSURANCE CO		250	250		
ST PAUL PROTECTIVE INSURANCE CO		250	250		
STANDARD FIRE INSURANCE CO	660,579	2,072	1,699	373	
STAR INSURANCE CO	300,246	1,264	909	355	
STARNET INSURANCE CO		250	250		
STATE AUTOMOBILE MUTUAL INSURANCE CO	51,145	250	362		112
STATE FARM FIRE & CASUALTY CO	646,644	3,774	1,669	2,105	
STRATHMORE INSURANCE CO		250	250		
T H E INSURANCE CO	4,206	265	259	6	
TECHNOLOGY INSURANCE CO	1,623,991	8,673	3,813	4,860	
TIG INSURANCE CO		250	250		
TOKIO MARINE & NICHIDO FIRE INS CO LTD	-7,566	494	250	244	
TORUS NATIONAL INSURANCE CO		250	250		
TOWER INSURANCE CO OF NEW YORK	50,882	386	362	24	
TOWER NATIONAL INSURANCE CO	64,722	372	392		20
TRANS PACIFIC INSURANCE CO	4,392	258	260		2
TRANSGUARD INSURANCE CO OF AMERICA INC	41,227	290	340		50
TRANSPORTATION INSURANCE CO	141,109	2,688	560	2,128	
TRAVELERS CASUALTY & SURETY CO	226,787	1,208	748	460	
TRAVELERS CASUALTY & SURETY CO OF AMER		250	250		
TRAVELERS CASUALTY CO OF CONNECTICUT		250	250		
TRAVELERS CASUALTY INS CO OF AMERICA	476,174	4,808	1,295	3,513	
TRAVELERS COMMERCIAL INSURANCE CO		250	250		
TRAVELERS INDEMNITY CO	1,547,107	7,994	3,645	4,349	
TRAVELERS INDEMNITY CO OF AMERICA	1,353,441	8,900	3,220	5,680	
TRAVELERS INDEMNITY CO OF CONNECTICUT	803,172	3,080	2,012	1,068	
TRAVELERS PROPERTY CASUALTY CO OF AMER	2,166,176	4,848	5,003		155
TRUMBULL INSURANCE CO		250	250		
TWIN CITY FIRE INSURANCE CO	3,280,850	14,178	7,449	6,729	
ULLICO CASUALTY CO	492,609	396	1,331		935
UNION INSURANCE CO	434,898	2,502	1,204	1,298	
UNITED NATIONAL SPECIALTY INSURANCE CO		250	250		
UNITED STATES FIDELITY & GUARANTY CO	346,940	1,670	1,011	659	
UNITED STATES FIRE INSURANCE CO	24,381	484	303	181	
UNITED WISCONSIN INSURANCE CO	-14,933	284	250	34	
UNIVERSAL UNDERWRITERS INSURANCE CO	-765	296	250	46	
US SPECIALTY INSURANCE CO		250	250		
UTICA MUTUAL INSURANCE CO	250,342	1,264	799	465	
VALLEY FORGE INSURANCE CO	316,292	4,692	944	3,748	
VANLINER INSURANCE CO	72,651	686	409	277	
VIGILANT INSURANCE CO	17,984	684	289	395	

DELAWARE 2010

BUREAU MEMBERS (1)	COMPENSATION PREMIUM WRITINGS (2)	ASSESSMENTS MEMBERSHIP FEES PAID (3)	ADJUSTED 2010 ASSESSMENTS INC.MEM.FEE (4)	BALANCE DUE MEMBERS (5)	BALANCE DUE BUREAU (6)
WAUSAU BUSINESS INSURANCE CO	1,703,889	5,267	3,989	1,278	
WAUSAU UNDERWRITERS INSURANCE CO	2,853,056	6,198	6,510		312
WESCO INSURANCE CO	450,926	494	1,239		745
WEST AMERICAN INSURANCE CO	6,182	280	264	16	
WESTCHESTER FIRE INSURANCE CO		250	250		
WESTFIELD INSURANCE CO	4,438,439	18,817	9,988	8,829	
WESTPORT INSURANCE CORPORATION	-5,015	574	250	324	
WILLIAMSBURG NATIONAL INSURANCE CO		250	250		
WORK FIRST CASUALTY CO	30,711	604	317	287	
XL INSURANCE AMERICA INC	30,352	256	317		61
XL SPECIALTY INSURANCE CO	378,967	1,660	1,081	579	
ZENITH INSURANCE CO	546,358	2,156	1,449	707	
ZURICH AMERICAN INSURANCE CO	3,675,160	28,635	8,314	20,321	
ASAJ006 - EXCEL RECORDS OUT 303					
21ST CENTURY CENTENNIAL INSURANCE CO		250	250		