

RFP Questions and Clarifications Memorandum

To: Vendors Responding to RFP Number 3781 for the Mississippi Department of Public Safety (MDPS)

From: Craig P. Orgeron, Ph.D.

Date: November 24, 2015

Subject: Responses to Questions Submitted and Clarifications to Specifications

Contact Name: Donna Hamilton

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RFP Number 3781 is hereby amended as follows:

1. **Section VII Technical Specifications, Item 4.10 is being modified to read:**
 - 4.10 Physical MSVIVS components, e.g. servers, communications equipment, etc., shall be housed ~~either at the Vendor's site or at the State Data Center, whichever is most cost effective to the State of Mississippi.~~ In either case, The Vendor will be responsible for all maintenance and support of all MSVIVS components, ~~regardless of physical location, including colocation hosting charges incurred in the event the State Data Center is utilized.~~

2. **Section VII Technical Specifications, Item 19, Project Plan is being modified to read:**
 19. **Project Plan**
 - 19.1 The Vendor must provide a project plan that shows how their company will meet Mississippi's phased implementation, including the following phases:
 - 19.1.1 Contract signing complete ~~(1/2/2016)~~ (2/19/16)

 - ~~19.1.6~~
 - 19.1.2 Work with the State to define and refine the business rules for insurance reporting. ~~(3/1/2016)~~ (3/19/16)
 - ~~19.1.6.4~~ Define business rules for insurance reporting

- 19.1.4
- 19.1.3 State Message Switch verification service ready for production pilot use for the law enforcement officers at roadside (~~3/1/2016~~) (4/19/16)
- 19.1.2
- 19.1.4 Dedicated test system for the State is operational with enough insurance companies reporting data to represent at least 60% of Mississippi's ~~insurance business~~ for insured vehicles (~~3/1/2016~~) (4/19/16)
- 19.1.5 Provide ability for Mississippi's Law Enforcement Network related applications ~~able~~ to request insurance verification information from the Vendor supplied system, including access by Mississippi law enforcement officers (~~3/1/2016~~) (4/19/16)
- 19.1.7
- 19.1.6 Provide a verification tool ready for production use by the State for use in an advisory capacity (~~9/1/2016~~) (4/19/16)
- 19.1.7 ~~Dedicated~~ Production system for the State installed and available; Accuracy of matching motor vehicle records to insurance records must be 95% of valid VIN records matching MSVIVS records before the first production use of the system. (~~7/1/2016~~) (11/19/16)

3. Section VIII, Cost Information Submission, is being modified to replace the existing table with the following table:

Table 1 - Vendor-hosted

Description	Quantity	Unit Cost	Extended Cost
Implementation Services (fully loaded with travel, subsistence and associated per diem costs) Break out costs by:			
Pre-installation (Requirements Analysis, System Design, Database Conversion and other related costs)		\$	\$
Implementation Costs		\$	\$
CPI Switch Interface		\$	\$
Other Costs (specify)		\$	\$
Training/Knowledge Transfer Costs			
Internal-User Training (5-6)		\$	\$
Administrator Training –system controls, security, configuration (1-2)		\$	\$

Annual Costs			
Annual Subscription Fee (5 years)			
Year 1		\$	\$
Year 2		\$	\$
Year 3		\$	\$
Year 4		\$	\$
Year 5		\$	\$
Maintenance and Support Costs (if separate) 8:00 A.M. to 5:00 P.M. Central Time, Monday through Friday* ¹			
Year 1		\$	\$
Year 2		\$	\$
Year 3		\$	\$
Year 4		\$	\$
Year 5		\$	\$
Miscellaneous Costs (must specify)		\$	\$
Proposal Bond			
Performance Bond			
If Change Order Rate varies depending on the level of support, Vendor should specify the Change Order Rate according to position.			
Fully-loaded Change Order Rate		\$	\$

*¹See Section VII, Item 3.7, the MSVIVS Bill sunsets July 1, 2018. The State reserves the right to extend the contract for 2 additional 1-year terms.

4. Title page, INVITATION is modified as follows:

INVITATION: Sealed proposals, subject to the attached conditions, will be received at this office until December 14, 2015 @ 3:00 p.m. local time for the acquisition of the products/services described below for Mississippi Department of Public Safety, Project Number 39947.

5. Title page, third box is modified as follows:

**PROPOSAL, SUBMITTED IN RESPONSE TO
RFP NO. 3781
DUE December 14, 2015 @ 3:00 p.m.,
ATTENTION: Donna Hamilton**

6. Section VII Technical Specifications, Item 3 Project Schedule is amended as follows:

Task	Date
First Advertisement Date for RFP	10/13/15
Second Advertisement Date for RFP	10/20/15
Mandatory Vendor Web Conference	10:00 a.m. Central

	Time on 10/29/2015
Deadline for Vendor's Written Questions	3:00 p.m. Central Time on 11/03/15
Deadline for Questions Answered and Posted to ITS Web Site	11/16/15 11/24/15
Open Proposals	12/01/15 12/14/15
Evaluation of Proposals	12/01/15 12/14/15 – 1/14/16
ITS Board Presentation	2/18/16
Contract Negotiation	1/14/16 – 2/05/16

Vendor must include in their proposal a response to each amended requirement as listed above. Vendor must respond using the same terminology as provided in the original requirements.

The following questions were submitted to ITS and are being presented as they were submitted, except to remove any reference to a specific vendor. This information should assist you in formulating your response.

Question 1: Model User Guide for Implementing Online Insurance Verification, Using Web Services to verify evidence of auto liability insurance, Version 6.0 March, 2015

IICMVA's vision includes simple online applications that support single policy inquiries. This vision incorporates the use of true web services that support the interconnection of systems between authorized trading partners, namely insurance companies and state agencies.

The RFP in the state is going away from the IICMVA. We developed our software to meet the IICMVA request for a web services system with the single policy inquiries that the IICMVA wants.

Since we developed our software to what the IICMVA wants and the state calls for something different, I would like to know where do we go from here?

Response: The interfaces between the Vendor and the insurers are required to be IICMVA compliant. The Vendor will also be required to bridge the IICMVA requirements and the internal processing requirements needed to integrate the solution into the State's information systems.

Question 2: We would need an exception being a new business to the mandatory 2.4 to be able to bid the RFP. Would we get an exception? IICMVA wants a query system that queries the insurance companies directly. Although we can get batch files from the small insurance companies, we would like to query all insurance companies. IICMVA does not want batch files downloaded. We developed our software to what the IICMVA wants. Being new to the market and being a Mississippi company we feel this would give Mississippi a software company that has the potential to go national with our product.

Response: Due to the brief implementation time required by the legislation, the State will maintain this requirement.

Question 3: Interface Requirements 7.1-7.4
Can the state provide specs for new interface system?

Response: Section VII, Item 7.1 - This will be jointly developed between the DPS' message switch vendor and the selected vendor. The State's message switch can make web-service calls. Since the call will be outside the state network, the web-service will have to be secured and encrypted. Mutual certificates are the normal mode for this.

Section VII, Item 7.2 - At this time DOR expects this will be a nightly fixed length records, flat file of all registered vehicles. The State will consider other options at the vendor's request.

Section VII, Item 7.3 - The future DOR interface has not been determined. The state will expect this interface to be secured and encrypted.

Section VII, Item 7.4 - Reference the IICMVA model.

Question 4: Project Plan 19.1
We will have a problem meeting the 60% by 3/1 in 19.1.2. Is there any flexibility in this?

Response: See amendment Item No. 2 above, the date for Item 19.1.2 is now 4/19/16. Due to legislated schedule requirements, the State feels the percentage of policies able to be confirmed must be at this level for the pilot to function properly.

Question 5: Page 2, RFP Response Checklist, #1.
Instead of a "three ring loose binder", can the response be bound using plastic comb binding?

Response: Yes.

Question 6: Page 20, Section 28 Ownership of Developed Software and Section 29 Ownership of Custom Tailored Software. Our solution is considered a proprietary COTS system which is implemented for each State. In most instances, some changes are made to meet specific State requirements. Please confirm that if changes are made to our proprietary software solution, the State does not have ownership or licensing rights to our system including source code.

Response: The State will be the sole owner of software developed to meet requirements specific to the State of Mississippi.

Question 7: Page 21, Number 32, "...the State reserves the right to introduce new policy during the term of the contract resulting from this RFP and require the Vendor to comply with same ...".

Changes in required security have a direct impact to system costs. Does the State anticipate imposing new security requirements without providing the Vendor with the opportunity to increase its price?

Response: **If the State were to impose new security requirements, the Vendor would be expected to work collaboratively with the State to develop a Statement of Work to determine the cost using the Change Order Rate proposed in Section VIII, *Cost Information Submission*.**

Question 8: Page 34, Number 3.4 and 3.4.1, “The Act contains fine and penalty provisions intended to generate sufficient revenue to cover the costs of operating the system and establishes a fund from which the Vendor will be paid ” and “Vendor will not be paid for any products or services until the system is in production and the special revenue fund contains a sufficient unencumbered fund balance to pay the contractor.”

- a. Can charges accrue prior to production that will be paid after the system is in production and funds are available?
- b. Collection of fines and penalties may require significant changes in systems and processes for multiple State agencies. It is possible that even if the Vendor system is ready, the State is not ready or able to make the changes required to collect adequate funds. How will the vendor be paid in such a case?

Response: **a. Yes. The only exception would be if charges accrue over more than 1 Fiscal Year then the Agency would have to request special appropriation authority from the Legislature.**

b. Civil penalties will be assessed and collected by the courts. The courts will settle those monies to the state. This is the courts’ and the State’s normal process for fines and penalties. The vendor will only be paid from the unencumbered balance in the [Uninsured Motorist Identification Fund].

Question 9: Page 35, Number 3.8, “The State requires a business model whereby the Vendor provides MSVIVS products, implementation, and services, including changes to the Law Enforcement Network, at no up-front cost to the State. The business model must generate sufficient revenue to fully sustain the MSVIVS system, including ongoing operating costs, going forward. ”

- a. The collection of the civil penalties that put monies into the fund may require changes to the DOR/DPS systems and processes for registration suspension, clearance, and fine collection. When does the State plan to make these changes? Will the vendor be responsible for the cost of these changes? Will the cost of these changes come out of the Uninsured Motorist Identification Fund?

Response: **See response to Question 8b. Other than message switch changes, which the vendor is responsible for, the state does not anticipate other system changes at this time. Other State’s cost related to changes in processes needed to enable or maintain the systems could be paid from this fund.**

Question 10: Page 3037, Section VII, Item 5.

ITS Board Presentation – Is this date (2/18/16) correct? Will the vendor be making the presentation and will the vendor be required to be on-site for the presentation?

Response: **Yes, the 2016 February ITS Board meeting will be held Thursday, February 18, 2016. No, the vendor does not make the presentation and is not required to be onsite for the presentation.**

Question 11: Page 35, Section VII, Item 4.2.1,” ...the switch will make a second web-service call to MSVIVS..”

a. Does the VQ/VR NLETS switch have the ability to call a Web Service on the Internet? Or will a VPN connection have to be set up between the State System and MSVIVS?

Response: **See Response to Question 3.**

Question 12: Page 38, Section VII, Item 7.4

“The system must be capable of broadcasting an IICMVA web-service query to a specific insurance company or to all insurance companies reporting for Mississippi.”

- a. Smaller local companies are often unable to host Web Services. Is there any exception for smaller companies?
- b. Will the vendor be held responsible for non-compliant companies who are unable or unwilling to host web services to support the system?
- c. Not all insurance companies support broadcasting as they are not required by the IICMVA specifications. Will this be a new requirement for insurance companies or is the Vendor only required to broadcast to those that allow broadcasting?

Response:

- a. **Section VII, Item 11.12 requires the vendor to provide an interactive web tool and an internet process for upload, in common file format(s), for small insurers.**
- b. **See Response to Question 4. The vendor will be responsible for meeting the 95% accuracy of the overall system (95% of vehicles queried must report accurately when the data is available).**
- c. **The State expects the vendor to broadcast only to insurers that accept broadcast inquiries.**

Question 13: Page 39, Section VII, Item 9.4

“The Vendor's proposed application must be able to verify insurance for the vehicles identified in the attached Exhibit B: Senate Bill 2631 Regular Session 2012, Section 6.1 a-f and 8. Confirm that insurance coverage can be determined for these types of vehicles within your application.”

- a. Senate Bill 2631 specifically excludes the reporting of Commercial and Fleet insurance policy information by insurance companies. Can the State confirm that MVSIVS will not be required to verify insurance for these policies?

Response: **Though not required, if an insurer chooses to provide this data and the vendor's system can accept, the State wishes to benefit from the optional data.**

Question 14: Page 39 Section VII, Item 9.6 and Page 42, Section VII, Item 12.1.5. These sections cover the collection of binder data. However, Section 6 of Senate Bill 2631 specifically excludes reporting of binder information. Can you please clarify?

Response: **Please review RFP 3781 Exhibit C, 2015-HB946 MSC 63-16-5 Section 2(2) line 100-106. The reference here is how law enforcement will handle temporary coverage for new or newly acquired vehicles or new insurance policies.**

Question 15: Page 41, Section VII, Item 11.8. This section states "...what other attributes can be used to uniquely determine if the person and vehicle combination is insured."
a. The IICMVA standard does not support the capability of determining if a person and vehicle combination is insured. Is the State requiring the vendor to support this functionality?

Response: **Though not required, if an insurer chooses to provide this data and the vendor's system can accept, the State wishes to benefit from the optional data.**

Question 16: Page 41, Section VII, Item 11.11. States "The system must identify if a person, rather than a vehicle (e.g. via broad form insurance, and certain SR 22 filings) can be identified as insured or not insured. This includes situations like a vehicle not being insured if a certain person is driving it (person exclusion), vehicles that are insured only if a given person is driving it, and broad form insurance, including certain SR 22 filings, where the person is covered no matter what vehicle they drive. The system must be able to accept SR-22 data from DPS. The information returned to a call must identify SR-22 insurance.
a. The IICMVA format does not support excluded drivers. If the IICMVA format must be used we cannot list excluded or included drivers. Please clarify.
b. Does DPS currently receive and maintain SR22 information? Will DPS be providing the vendor with this data in order to return SR22 information in an insurance verification request response?

Response:
a. **Though not required, if an insurer chooses to provide this data and the vendor's system can accept, the State wishes to benefit from the optional data.**
b. **DPS does accept SR22 insurance however; DPS assumes this insurance information will be provided by the insurers thru the normal IICMVA process.**

Question 17: Page 41, Section VII, Item 11.12.

Does DPS currently receive and/or maintain information of Self-Insured, Seasonal Vehicles, and vehicles insured by Bond/Cash/Deposit? Does the State currently have a statute or policy in place for seasonally used vehicles?

Response: **DOR does tag seasonal vehicles detailed in MSC 27-19-77. In the new registration system DOR hopes to be able to track this. The State has no process for insuring vehicles by Bond/Cash/Deposit.**

Question 18: Page 41, Section VII, Item 11.12. Several categories including “Excluded and included drivers” and “Vehicle only insured if given person(s) is (are) driving” are not reported using the IICMVA model.

a. Will the State require the Vendor to support these?

Response: **Though not required, if an insurer chooses to provide this data and the vendor’s system can accept, the State wishes to benefit from the optional data.**

Question 19: Page 41, Section VII, Item 11.12.1.

This section covers the collection of data from Self-insured parties. However, Section 6 of Senate Bill 2631 specifically excludes Self-insured parties from reporting. Can you please clarify?

Response: **DPS does maintain a small number of drivers that self-insure by cash bond. The State is willing to discuss suitability of this data for vendor access.**

Question 20: Page 46, Section VII, Item 19.

Statute requires a 6 month pilot period following the dedicated test system becomes available on 3/1/16, however this section identifies production system available on 7/1/16. Is this correct? Additionally, Section 19.1.7 states production use begins on 9/1/16.

Response: **Start of production is scheduled for 09/19/16. Please see amendment #1 above.**

Question 21: Page 46, Section VII, Item 19.1.4.

Does the State expect that the message switch changes will be in production by 3/1/2016 (two months after the contract is signed)?

Response: **The date for State Message Switch changes to be in production has been amended to 4/19/16. Please see amendment #1 above.**

Question 22: Page 46, Section VII, Item 19.1.6.

The project plan requires testing with insurance companies by 3/1/16, however according to this section business rules for insurance reporting will not be defined until 3/1/16. Please clarify.

Response: **See the revised Project Schedule dates in amendment item #2 above.**

Question 23: Page 46, Section VII, Item 19.1.5.

“Provide ability for Mississippi's Law Enforcement Network related applications able to request insurance verification information from the Vendor supplied system, including access by Mississippi law enforcement officers (3/1/2016).”

- a. Will the State and the State’s switch contractor complete all the changes required for this by 3/1/2016?

Response: See the revised Project Schedule dates in amendment #1 above.

Question 24: Page 66: Article 3.2 (e) states “(e) meet with MDPS on a regular basis at a mutually agreeable time.” Do these meetings have to be in person or can they be conducted over the telephone?

Response: A combination of mutually agreeable teleconferences and face-to-face meetings.

Question 25: Page 66: Article 3.3 states “The parties understand and agree that the project shall be structured with interim deliverables as set forth in the agreed upon project work plan so as to allow MDPS an opportunity to accept or reject the deliverables, including but not limited to, specifications, requirement definitions, process designs, data analyses, web layouts, screen layouts, and report layouts. The actual customizations shall not begin until after MDPS has communicated its conceptual approval of the results the Licensor plans to provide. MDPS shall have ten (10) business days to review interim materials, which review period can only be reduced by mutual agreement of the Licensor and MDPS.”

- a. With the project beginning early January 2016 (at the earliest) and the system to be available on March 1, 2016 – can MDPS reduce the review period for interim materials and deliverables?

Response: The State is willing to consider alternatives for review times.

Question 26: Page 62: Article 3.5 (L) states “Proposing and adhering to a disaster recovery plan and providing access to such plan to the State, all at Licensor’s expense; and Article 3.5 (M) states “Participating with MDPS in disaster recovery planning and testing based on a mutually agreed upon schedule;”

- a) How often does MDPS typically perform disaster recovery testing? Will this have to be done multiple times during the contract?
- b) Is there a requirement for multiple redundant hosting sites to be provided in case of catastrophic disaster at the primary hosting site?
- c) What are the State’s expectations in actually performing a disaster recovery test? Can the state provide an overview of its current testing process?

Response:

- a) Annually.
- b) Vendor will be expected to respond with information on how it will ensure required up-time for its systems.
- c) The state maintains redundant message switches and regularly swaps between the available systems.

Question 27: Page 63: Article 3.5 (Y) states “Ensuring that upon termination or expiration of this Agreement that transition of the site from the Licensor to MDPS or to a successor host will be accomplished at no expense to MDPS, and with minimal

interruption of the site's accessibility and insignificant changes in the site's appearance and functionality.”

- a) Does this refer to the hosting site or the web site?
- b) Will the Licensor have to provide the application or the application code to the Licensee or the Licensor's successor as part of this Article?

Response: a) **The State does not intend to transition the hosting site or the web site upon termination or expiration of the Agreement. The State views the MSVIVS as a service provided by the Vendor to the State.**
b) **No.**

Question 28: Page 63: Article 4.4 states “...In the event that MDPS or an Active User is unable to achieve the 99% application availability during any given month, excluding scheduled maintenance, required repairs, and unavailability due to causes beyond the control of Licensor, the Licensor shall reimburse MDPS twenty five percent (25%) of the monthly ASP hosting fees for each twenty-four (24) hour day during which there were any incidents of unavailability.”

- a) If the application availability goes below the 99% for a given day but has not crossed the threshold for the month, will the Licensor have to reimburse the 25% of the monthly fees for that day?
- b) Does the unavailability of insurance company web services count as application unavailability?

Response: a) **Application availability is computed on a monthly basis.**
b) **No.**

Question 29: Page 71: Article 7.3 states “.... In the event Licensor is unable to repair or replace the Software within the mutually agreed upon time frame after receipt of notice of the Defect, MDPS shall be entitled to a full refund of fees paid”

- a. If a defect is noticed by the Licensee well after the acceptance period, will the Licensor still have to provide a full refund of ALL fees paid to the Licensee up to that point?

Response: a) **Article 7.3 are provisions during the “Warranty Period” and the above sentence would come into play if the Licensor is unable to correct the issue in the timeframe required during the Warranty Period.**

Question 30: Page 67: Article 7.13 states “Licensor represents and warrants that the system provided pursuant to this Agreement will pass both internal security audits and independent security audits.”

- a. Is the licensor required to get independent external security done? Will there be just one security audit or will multiple security audits have to be performed throughout the life of the contract? If multiple security audits have to be performed, how many and how frequently will they have to be performed?

Response: **Yes, a third-party security audit is required at implementation and annually thereafter.**

Question 31: Page 75: Article 39.2 states “Licensor shall also provide unlimited email and toll-free telephone technical support in the operation of the Software Products twenty-four (24) hours a day, seven (7) days a week. Licensor shall respond by telephone within one (1) hour to requests for support services.” however, section 23.2 on Page 49 states “one (1) hour response to all service-related calls or e-mails during prime-shift hours (8:00 a.m. to 5:00 p.m. Central Time, Monday through Friday” and section 23.2.2 on Page 49 states “ongoing technical support for law enforcement 24x7 with 4 hour response.”

a. Please clarify the required hours of operation and response time.

Response: See the following references for information regarding system support:

- **Customer service to citizens, see RFP Section VII, Item 18.1**
- **Help desk for insurers, see RFP Section VII, Item 18.2.**
- **Support of the implementation during warranty period, see RFP Section VII, Items 23.1.2 and 23.2.1.**
- **Law enforcement support, see RFP Section VII, Item 23.2.3.**

Contract Article 39.2 will be amended to match the requirements of the RFP.

Question 32: Page 77: ARTICLE 18 HOLD HARMLESS states “To the fullest extent allowed by law, Licensor shall indemnify, defend, save and hold harmless, protect and exonerate Licensee, ITS and the State, its Board Members, officers, employees, agents and representatives from and against any and all claims, demands, liabilities, suits, actions, damages, losses, costs and expenses of every kind and nature whatsoever, including without limitation, court costs, investigative fees and expenses, attorney fees and claims for damages arising out of or caused by Licensor and/or its partners, principals, agents, employees or subcontractors in the performance of or failure to perform this Agreement.”

a) Will the Licensor (Vendor) have to indemnify the Licensee (the State, ITS, etc.) in the case of lawsuits filed by citizens related to suspensions and penalties based on the insurance status indicated by the system?

b) Will the vendor be held harmless if the incorrect insurance status is provided due to errors in data or systems of insurance companies?

Response:

a) **The Vendor will have to indemnify the State if the error is caused by the Vendor.**

b) **The State cannot indemnify a Vendor per Section 100 of the Mississippi Constitution.**

Question 33: Page 78: Article 44 LIQUIDATED DAMAGES.

“In the event of a delay as described herein, Licensor shall pay MDPS, within five (5) calendar days from the date of receipt of notice, fixed and liquidated damages of \$1,000.00 per day for each calendar day of delay caused by Licensor.”

a) Delays can be caused by the State, the State’s switch contractor, insurance companies, or other parties. Who will decide that the Licensor is responsible for the delay? Is the vendor responsible for delays caused by other parties?

What process will be made available to the Licensor to protest the awarded damages?

Response: **The State will decide responsibility for delays. Damages may be assessed for calendar days of delay caused by vendor or its subcontractors' failure to meet the agreed schedule. Dispute resolution is detailed in Article 24 of the standard contract.**

Question 34: Page 87-99: Section 7 (1) of SENATE BILL NO. 2631 states "the Commissioner of Public Safety, the Commissioner of Revenue or a court of proper jurisdiction shall suspend the vehicle registration and/or the owner's or the operator's driving privilege and shall impose a civil penalty in an amount of Three Hundred Dollars (\$300.00) upon a first conviction, in an amount of Four Hundred Dollars (\$400.00) upon a second conviction and in an amount of Five Hundred Dollars (\$500.00) upon a third or subsequent conviction. If suspended, the registration or driving privilege shall not be reinstated until the owner has motor vehicle liability insurance in at least the minimum amounts required under Section 63-15-3(j) and has paid the civil penalties imposed. "

- a) Which Department (DPS, DOR, ITS, or other department) shall impose the civil penalty?
- b) Which Department will track the first, second, and third convictions? When will the related system changes be made and who will be responsible for making them? Who will be responsible for paying the cost of these changes?
- c) Who will be responsible for collecting the civil penalties?
- d) Will the vehicle registration, operator's driving privilege, or both be suspended for lack of adequate insurance? Who will be responsible for suspending the registration and preventing reinstatement unless the civil penalties are paid? Who will be responsible for making the related system changes and when will these changes be made?

Response:

- a) **Courts will assess the civil penalties during the adjudication process.**
- b) **Record of convictions are maintained in the State's Driver Records system and is made available through standard driving record processes.**
- c) **The courts collect the civil penalties.**
- d) **DPS receives the adjudicated citations electronically or on paper. DPS will use existing systems to send convicted drivers notice to provide evidence of current insurance within 30 days. If the driver fails to submit evidence of insurance within 30 days, the driver's license is suspended until the driver provides proof of insurance and pays the reinstatement fee.**

Question 35: Page 91: Section 8 (4) of the SENATE BILL NO. 2631 states "Failure of the owner or the operator of a motor vehicle to have the insurance card in the motor vehicle is a misdemeanor and, upon conviction, is punishable by a fine of Five Hundred Dollars (\$500.00) and suspension of driving privilege for a period of one (1) year or until the owner of the motor vehicle shows proof of liability insurance

that is in compliance with the liability limits required by Section 63-15-3(j). Fraudulent use of an insurance card shall be punishable in accordance with Section 97-7-10. The funds from such fines shall be deposited in the State General Fund in the State Treasury.A person convicted of a criminal offense under this subsection (4) shall not be convicted of a civil violation under Section 7(1) of this act arising from the same incident. "

a) The above section seems to indicate that if the operator of an uninsured vehicle does not have an insurance card in the motor vehicle, they will be issued a criminal penalty (misdemeanor) and shall not be convicted of a civil violation for lack of insurance. The funds from the criminal penalty will go into the State General Fund and not the Uninsured Motorist Identification Fund. Is our interpretation of the law correct?

Response: Yes.

Question 36: General: How many registered private passenger vehicles in MS?

Response: DOR reports approximately 1.9 million registered private vehicles.

Question 37: General: How many failure to show proof of insurance citations were written in 2014? How many in 2015?

Response: From DPS Driver Records Information:

Calendar Year	Guilty	FTA/FTP	Total Citations
2013	31,797	6,623	40,144
2014	25,088	7,570	35,410
2015 YTD	13,389	4,969	21,803

The difference between the sum of "guilty" plus "Fail-To-Appear"/"Fail-To-Pay" less the "Total Citations" would be those citations categorized as "Not Guilty" or "Dismissed" or "Pending". Many courts do not provide non-guilty or dismissed citations to DPS. There is no statewide accounting for issued citations.

Question 38: General: If a driver is issued a failure to show proof of insurance citation, are they required to show proof of insurance at Court? If they cannot provide proof at court, are they issued uninsured motorist citation?

Response: Citation is issued at the roadside by law enforcement, not courts. Requirement to provide proof of insurance is enforced during the DPS notice, response, suspension reinstatement process.

Question 39: General: How many failure to have motor vehicle liability insurance citations where written in 2014? How many in 2015? Of these, how many were appealed?

Response: See Response to Question 37.

Question 40: General: Currently, what is the fine for failure to have motor vehicle liability insurance citations?

Response: The fine is \$500 for failure to maintain insurance, \$100 if evidence is provided at court.

Question 41: General: For failure to have motor vehicle liability insurance citations is the citation issuance policy standardized for all state and local law enforcement?

Response: Safety responsibility is a state law enforced by all agencies and the associated courts that handle the resulting citations.

Question 42: General: We understand that Uninsured Motorist Identification Fund has been established. Are monies currently being allocated to this fund from failure to have motor vehicle liability insurance citations? If not, at what point will monies be allocated? Will monies from citations issued from all state and local enforcement agencies for failure to have motor vehicle liability insurance be allocated to this Fund?

Response: Fund 371R [Uninsured Motorist Identification Fund] does exist and no revenues as of 11/06/15.

Question 43: General: Are the technical changes and processes currently in place to collect the civil penalties for failure to have motor vehicle liability insurance citations which will be used to fund this system?

Response: Courts will collect fines and penalties as they do today. Settlement of monies to State funds will follow normal processes.

Question 44: General: Can the state provide a list of insurance companies licensed to write motor vehicle liability insurance in MS? Please identify those with premiums. Please provide company name and NAIC.

Response: See Attachments A and B. The State will work with awarded vendor on a comprehensive list with further detail. Please refer to the following site for more information: <http://www.mid.ms.gov/companies/companies.aspx>.

Question 45: The Cost Information Submission in Section VIII lists items for pricing and then a Section for General Costs. Will the charges accrue and be paid for the entire period once the funds are available? Please include enough detail to understand which costs will be paid in the order and timing of payment?

Response: See Response to Question 34.

Question 47: How do we mark information CONFIDENTIAL?

Response: The State does not have a preference for the method used to mark information in the RFP as confidential. The State may receive requests for proposal information including information marked as "Confidential". If

such a request is received, ITS will notify the affected Vendor so as to make it possible for the affected Vendor to seek an order from chancery court to prevent or limit the disclosure. For more details, please see the Article 41 of the Standard Contract in Exhibit A, Section IV, Item 34, *Disclosure of Proposal Information*, and <http://www.its.ms.gov/Procurement/Documents/ISS%20Procurement%20Manual.pdf#page=153>.

Question 48: Section 5 of the Procurement Schedule shows Contract Negotiations taking place between 1/14/16 – 2/06/16. Section 19 assumes Contract signing on 1/2/16. Please clarify the dates and the impact on other implementation dates in Section 9.

Response: See the revised Project Schedule dates in amendment #1 above.

Question 49: What do the numbers mean in the following references in Section VIII Cost Information Sheet: Internal User Training (5-6) and Administrator Training – system controls, security, configuration (1-2)? Is it the number of sessions?

Response: No, the number of individuals to receive training. Of note, comprehensive training requirements are detailed in Section VII Items 4.4 and 22.

Question 50: Will the State provide a list of licensed MS insurance companies so that this may be compared against the Vendor's list of reporting insurance companies?

Response: See Response to Question 44.

Question 51: Page 63 Section 3.5 (Y) of the Contract discusses the duty of the Licensor to turn over the site. Can you clarify what is being turned over? The Licensor should not be required to turn over proprietary code?

Response: See the response to Question No. 27.

Question 52: Page 63 Section 4.4 discusses penalties for downtime. First, there are two different on-line systems (Law Enforcement, Other State Users) being accessed. Can you clarify the calculation? Second, define the ASP Services as it relates to the Cost Information Submission in Section VIII.

Response: Vendor will be responsible for those systems, components, services it procures, operates and/or controls.

Question 53: Page 64 Articles 4.7 and 4.8 discuss provisions of the Licensor that should not apply given Article 30 and the fact that the software is the property of the Licensor.

Response: The State does not agree with this statement. Content contained in the MSVIVS is the exclusive property of the State which is covered in Article 4.7 and Article 30. The software product is the exclusive property of the Licensor.

Question 54: Exhibit A, Standard Contract

Exhibit A includes highlighted fields to insert vendor information. Is Exhibit A required as part of the proposal response, or will the Contract be addressed with the awarded vendor?

Response: **The Standard Contract will be addressed with the awarded Vendor. However, any Vendor responding to the RFP is required to review the Standard Contract and note any exceptions in Section V, *Proposal Exceptions*.**

Question 55: Section II, Item 8

Item 8 states, "The vendor may intersperse their response following each RFP specification but must not otherwise alter or rekey any of the original text of the RFP." Does this requirement prevent a vendor from copying and pasting the RFP requirements into its response template?

Response: **Yes. The State expects Vendors to insert their response to each requirement following the specification.**

Question 56: Section VII, Requirement 4.10

Requirement 4.10 states, "Physical MSVIVS components, e.g. servers, communications equipment, etc., shall be housed at either the Vendor's site or at the State Data Center, whichever is more cost effective to the State of Mississippi." Will the State please provide pricing information for the State Data Center?

Response: **Please see amendment item number 1 above. The State expects the system to be hosted by the Vendor. In addition, the State has amended the *Cost Information Submission* in Section VIII. Please see amendment item number 3.**

Question 57: Exhibit B, SB2631

SB2631 establishes the Uninsured Motorist Identification Fund to offset the costs associated with this project. To date, have monies been deposited into this fund? If so, please state the amounts deposited by month. If not, please provide the anticipated timeframe for funds to become available and state what will trigger these funds. Also, by month for the most recent 24-month period, please state the number of statewide traffic citations written for driving without insurance which (a) resulted in a guilty disposition and (b) resulted in a non-guilty disposition (originating with State Highway Patrol, county deputies, and city policemen).

Response: **See response to Question 8, 37, 42 and 43.**

Question 58: ITS RFP Response Checklist, Item 1

Item 1 states, "One clearly marked original response and 5 identical copies of the complete proposal with **each response** containing an accompanying electronic copy of the complete proposal." Please clarify the number of electronic copies the State requires. Additionally, the vendor conference presentation references

the electronic copy on CD, but the RFP does not specify. Please clarify if the State wishes the electronic copy to be provided on a CD versus a flash drive.

Response: The State requires the Vendor to provide an electronic copy of the complete proposal with each hard copy of the proposal. Vendor may provide the electronic copy on CD or flash drive.

RFP responses are due December 14, 2015, at 3:00 p.m. (Central Time).

If you have any questions concerning the information above or if we can be of further assistance, please contact Donna Hamilton at 601-432-8114 or via email at Donna.Hamilton@its.ms.gov.

cc: ITS Project File Number 39947

**Attachment A
Other Private Passenger Auto 2014**

Companies Filing on Property/Casualty Blank									
Other private passenger auto liability Business in Mississippi 12/31/2014									
Types: PCM - Property/Casualty Multi-Line; PCS - Property/Casualty Single-line; SLF - Surplus Lines Foreign; RR - Risk Retention; NPML - Nonprofit Medical Liability									
The information in this report is unaudited and was compiled from data pulled from the NAIC database and the Mississippi Insurance Department's Company Licensing Database									
Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE	Loss Ratio w LAE	Type
State Farm Mutual Automobile Insurance Company	208,504,440	23.71%	125,708,133	204,707,964	124,760,116	6,354,773	60.9%	64.0%	PCM
Mississippi Farm Bureau Casualty Insurance Company	107,373,744	12.21%	77,654,392	106,191,278	80,106,219	2,745,974	75.4%	78.0%	PCM
Progressive Gulf Insurance Company	65,026,048	7.39%	41,974,352	65,333,118	41,865,366	687,216	64.1%	65.1%	PCM
Allstate Property and Casualty Insurance Company	47,667,837	5.42%	24,780,074	46,230,185	26,284,071	786,878	56.9%	58.6%	PCM
Safeco Insurance Company of Illinois	30,322,262	3.45%	13,068,381	26,728,331	13,425,508	709,943	50.2%	52.9%	PCM
Nationwide Property and Casualty Insurance Company	26,481,925	3.01%	15,272,292	27,058,428	15,875,295	378,044	58.7%	60.1%	PCM
Mountain Laurel Assurance Company	26,435,369	3.01%	15,066,647	26,303,324	15,042,784	208,584	57.2%	58.0%	PCM
Shelter Mutual Insurance Company	25,671,162	2.92%	17,909,790	24,848,667	19,841,516	1,070,017	79.8%	84.2%	PCM
Alfa Insurance Corporation	25,580,102	2.91%	17,126,696	25,103,455	17,685,319	377,001	70.4%	72.0%	PCM
GEICO General Insurance Company	24,051,172	2.73%	15,618,598	23,827,611	16,872,568	1,128,712	70.8%	75.5%	PCM

Allstate Insurance Company	23,659,430	2.69%	16,096,596	24,586,396	15,526,007	552,529	63.1%	65.4%	PCM
Safeway Insurance Company	19,787,064	2.25%	11,546,051	19,484,780	11,809,606	591,201	60.6%	63.6%	PCM
State Farm Fire and Casualty Company	19,738,141	2.24%	13,162,776	19,587,453	13,145,998	916,018	67.1%	71.8%	PCM
United Services Automobile Association	19,677,765	2.24%	14,466,390	19,724,880	14,233,289	633,105	72.2%	75.4%	PCM
GEICO Indemnity Company	16,158,421	1.84%	11,379,580	16,157,330	12,031,095	644,913	74.5%	78.5%	PCM
Direct General Insurance Company of Mississippi	13,010,134	1.48%	8,215,896	12,695,295	8,522,669	263,052	67.1%	69.2%	PCM
Nationwide Mutual Insurance Company	12,679,182	1.44%	6,362,780	12,711,405	5,692,708	174,912	44.8%	46.2%	PCM
Government Employees Insurance Company	10,057,398	1.14%	7,024,111	10,079,029	6,001,588	253,911	59.5%	62.1%	PCM
USAA Casualty Insurance Company	9,362,957	1.06%	6,421,927	9,265,376	7,191,694	265,626	77.6%	80.5%	PCM
Metropolitan Casualty Insurance Company	8,943,678	1.02%	4,587,249	8,602,127	4,802,531	237,528	55.8%	58.6%	PCM
Nationwide Affinity Insurance Company of America	8,718,419	.99%	2,105,448	6,131,501	4,204,469	125,826	68.6%	70.6%	PCM
ACCC Insurance Company	7,487,482	.85%	3,062,294	6,544,314	4,114,718	390,354	62.9%	68.8%	PCM
USAA General Indemnity Company	7,455,365	.85%	4,758,638	7,091,125	7,027,685	189,739	99.1%	101.8%	PCM
State Auto Property & Casualty Insurance Company	7,378,612	.84%	3,597,128	7,067,596	4,300,673	219,219	60.9%	64.0%	PCM
Coast National Insurance Company	7,184,845	.82%	7,686,734	7,671,765	4,943,908	-173,170	64.4%	62.2%	PCS
GuideOne Mutual Insurance Company	6,485,311	.74%	3,322,391	6,682,267	3,933,202	204,047	58.9%	61.9%	PCM
Travelers Home and Marine Insurance Company, The	6,484,658	.74%	3,042,517	7,028,859	3,169,108	18,911	45.1%	45.4%	PCM
Esurance Insurance Company	6,284,857	.71%	3,822,167	6,091,475	4,219,962	115,609	69.3%	71.2%	PCM

USA Insurance Company	5,712,628	.65%	4,442,321	5,738,573	4,964,405	0	86.5%	86.5%	PCM
Trumbull Insurance Company	5,589,115	.64%	3,036,337	5,234,782	2,966,067	79,372	56.7%	58.2%	PCM
LM General Insurance Company	5,017,279	.57%	1,690,704	3,802,277	3,168,335	186,323	83.3%	88.2%	PCM
Viking Insurance Company of Wisconsin	4,581,457	.52%	2,654,008	4,618,600	2,789,716	235,642	60.4%	65.5%	PCM
Automobile Club Inter-Insurance Exchange	4,105,390	.47%	2,201,447	4,130,590	2,932,084	123,498	71.0%	74.0%	PCM
Omni Indemnity Company	3,166,130	.36%	2,313,859	3,373,268	1,897,201	498,799	56.2%	71.0%	PCM
Garrison Property and Casualty Insurance Company	3,043,481	.35%	2,408,488	3,069,123	1,702,228	2,842	55.5%	55.6%	PCM
Mendakota Insurance Company	2,958,951	.34%	1,712,530	2,786,798	2,732,361	173,871	98.0%	104.3%	PCM
United Automobile Insurance Company	2,879,998	.33%	2,116,468	3,034,988	1,609,440	240,510	53.0%	61.0%	PCS
National General Insurance Company	2,761,041	.31%	1,620,013	2,831,884	1,185,611	65,406	41.9%	44.2%	PCM
American National Property and Casualty Company	2,543,115	.29%	900,020	2,498,332	782,706	181,050	31.3%	38.6%	PCM
Alfa General Insurance Corporation	2,411,922	.27%	2,396,034	2,653,603	1,850,725	11,511	69.7%	70.2%	PCM
Liberty Mutual Fire Insurance Company	2,266,150	.26%	1,464,680	2,462,668	1,804,925	28,598	73.3%	74.5%	PCM
Property and Casualty Insurance Company of Hartford	2,226,725	.25%	1,806,393	2,388,204	1,882,693	71,955	78.8%	81.8%	PCM
Alfa Specialty Insurance Corporation	2,193,613	.25%	2,284,037	2,585,159	2,450,007	83,873	94.8%	98.0%	PCS
21st Century Centennial Insurance Company	2,185,563	.25%	1,118,895	2,169,568	1,111,563	83,646	51.2%	55.1%	PCM
Metropolitan Direct Property and Casualty Insurance Company	2,157,021	.25%	1,155,910	1,975,864	1,357,516	22,102	68.7%	69.8%	PCM
Economy Premier Assurance	2,128,009	.24%	756,915	2,241,685	921,691	40,057	41.1%	42.9%	PCM

Company									
Standard Fire Insurance Company, The	2,065,797	.23%	178,372	970,048	862,115	127,469	88.9%	102.0%	PCM
Victoria Fire & Casualty Company	1,968,539	.22%	1,441,200	2,003,737	1,523,536	-4,998	76.0%	75.8%	PCM
Unique Insurance Company	1,751,546	.20%	1,057,780	1,541,053	2,026,647	56,411	131.5%	135.2%	PCS
Nationwide General Insurance Company	1,721,612	.20%	1,319,882	2,441,779	889,470	3,346	36.4%	36.6%	PCM
First Acceptance Insurance Company, Inc.	1,671,031	.19%	819,096	1,649,697	788,855	68,800	47.8%	52.0%	PCM
Travelers Personal Security Insurance Company	1,551,718	.18%	795,919	1,770,513	1,080,160	20,344	61.0%	62.2%	PCM
Permanent General Assurance Corporation	1,472,221	.17%	683,017	1,367,156	830,015	7,735	60.7%	61.3%	PCS
Safe Auto Insurance Company	1,383,784	.16%	788,338	1,324,835	618,743	12,881	46.7%	47.7%	PCS
Hartford Underwriters Insurance Company	1,250,835	.14%	704,603	1,352,053	758,876	129,906	56.1%	65.7%	PCM
Allstate Indemnity Company	954,646	.11%	352,514	940,987	463,408	32,036	49.2%	52.7%	PCM
Republic Underwriters Insurance Company	782,618	.09%	425,903	833,345	378,408	59,295	45.4%	52.5%	PCM
21st Century North America Insurance Company	758,466	.09%	504,156	816,058	308,477	41,921	37.8%	42.9%	PCM
Unitrin Auto and Home Insurance Company	695,846	.08%	387,345	912,588	-15,342	898	-1.7%	-1.6%	PCM
LM Insurance Corporation	437,109	.05%	136,433	342,874	331,072	4,476	96.6%	97.9%	PCM
Nationwide Assurance Company	428,247	.05%	201,023	427,018	184,498	7,854	43.2%	45.0%	PCM
Access Insurance Company	383,958	.04%	676,289	414,803	671,805	-5,615	162.0%	160.6%	PCM
Victoria Select Insurance Company	383,945	.04%	239,530	400,569	222,824	-671	55.6%	55.5%	PCS
Dairyland Insurance Company	381,080	.04%	197,008	381,922	-536,386	-236,249	-140.4%	-202.3%	PCM
Metropolitan Property and Casualty Insurance Company	358,021	.04%	190,631	374,049	139,488	-5,685	37.3%	35.8%	PCM

Amica Mutual Insurance Company	257,190	.03%	790,110	247,638	-61,951	-57,166	-25.0%	-48.1%	PCM
IDS Property Casualty Insurance Company	247,427	.03%	341,593	246,505	-32,740	-19,298	-13.3%	-21.1%	PCM
California Casualty Indemnity Exchange	235,173	.03%	79,495	224,890	258,437	8,045	114.9%	118.5%	PCM
Foremost Insurance Company Grand Rapids, Michigan	226,342	.03%	114,237	230,992	85,458	6,395	37.0%	39.8%	PCM
Privilege Underwriters Reciprocal Exchange	221,027	.03%	117,435	184,429	186,541	1,282	101.1%	101.8%	PCM
Sagamore Insurance Company	212,503	.02%	120,660	227,021	85,173	17,151	37.5%	45.1%	PCM
Essentia Insurance Company	178,670	.02%	28,821	171,657	179,759	1,108	104.7%	105.4%	PCM
Americas Insurance Company	172,684	.02%	159,362	222,731	232,268	30,150	104.3%	117.8%	PCM
Markel American Insurance Company	157,653	.02%	61,797	166,500	87,169	1,934	52.4%	53.5%	PCM
Vigilant Insurance Company	133,933	.02%	111,295	140,096	84,719	-1,650	60.5%	59.3%	PCM
Nationwide Mutual Fire Insurance Company	125,087	.01%	707,843	135,815	740,277	-4,987	545.1%	541.4%	PCM
AIG Property Casualty Company	117,398	.01%	11,680	110,562	266,157	39,565	240.7%	276.5%	PCM
First Liberty Insurance Corporation, The	116,527	.01%	58,752	137,030	19,633	-4,153	14.3%	11.3%	PCM
Federal Insurance Company	112,788	.01%	30,789	120,104	33,667	-3,477	28.0%	25.1%	PCM
Merastar Insurance Company	110,267	.01%	48,660	120,145	61,730	-1,640	51.4%	50.0%	PCM
Mendota Insurance Company	103,332	.01%	50,959	110,676	-25,060	-99,847	-22.6%	-112.9%	PCM
Lyndon Southern Insurance Company	87,886	.01%	10,961	36,811	17,405	1,087	47.3%	50.2%	PCM
American National General Insurance Company	83,081	.01%	9,607	91,370	-34,872	-4,646	-38.2%	-43.3%	PCM
Electric Insurance Company	81,497	.01%	35,419	65,805	35,419	0	53.8%	53.8%	PCM
Shelter General Insurance Company	74,211	.01%	133,924	129,456	242,614	53,552	187.4%	228.8%	PCM

GEICO Casualty Company	71,854	.01%	62,087	76,148	78,734	3,907	103.4%	108.5%	PCM
Sentinel Insurance Company, Ltd.	49,093	.01%	3,767	42,781	2,267	301	5.3%	6.0%	PCM
American Family Home Insurance Company	44,529	.01%	0	47,160	1,256	125	2.7%	2.9%	PCM
American Bankers Insurance Company of Florida	42,966	.00%	28,817	41,456	29,517	0	71.2%	71.2%	PCM
Philadelphia Indemnity Insurance Company	38,826	.00%	10,036	37,704	-707	843	-1.9%	.4%	PCM
Pharmacists Mutual Insurance Company	38,168	.00%	16,809	38,251	13,249	-1,550	34.6%	30.6%	PCM
Liberty Insurance Corporation	35,070	.00%	4,162	46,052	312	-4,353	.7%	-8.8%	PCM
American Modern Home Insurance Company	33,630	.00%	12,150	33,970	78,958	11,652	232.4%	266.7%	PCM
Foremost Property and Casualty Insurance Company	31,682	.00%	25,041	33,114	23,932	-25	72.3%	72.2%	PCM
Metropolitan General Insurance Company	20,929	.00%	37,000	21,338	20,078	-1,662	94.1%	86.3%	PCM
Ironshore Indemnity Inc.	18,832	.00%	0	19,607	3,814	340	19.5%	21.2%	PCM
Bankers Standard Insurance Company	15,591	.00%	0	14,641	2,482	210	17.0%	18.4%	PCM
Hartford Accident and Indemnity Company	11,036	.00%	0	12,357	-2,603	-192	-21.1%	-22.6%	PCM
Southern Farm Bureau Casualty Insurance Company	10,070	.00%	0	10,253	0	0	.0%	.0%	PCM
Sentry Insurance a Mutual Company	-2,341	-.00%	0	-2,332	0	0	.0%	.0%	PCM
Titan Indemnity Company	-1,551	-.00%	0	-1,551	0	0	.0%	.0%	PCM
AssuranceAmerica Insurance Company	7,281	.00%	51,237	8,578	-27,654	-86,561	-322.4%	*****	PCM
Pacific Specialty Insurance	3,376	.00%	0	3,475	0	0	.0%	.0%	PCM

Company									
Auto Club Family Insurance Company	2,587	.00%	-240	2,644	-703	3,289	-26.6%	97.8%	PCM
Safeco Insurance Company of America	2,236	.00%	14,000	2,184	-9,829	-1,919	-450.0%	-537.9%	PCM
Fireman's Fund Insurance Company	1,640	.00%	0	1,933	-429	-69	-22.2%	-25.8%	PCM
Pacific Indemnity Company	1,499	.00%	2,069	1,967	85,708	10,711	*****	*****	PCM
Commercial Alliance Insurance Company	-822	-.00%	548,787	14,721	79,526	-12,906	540.2%	452.6%	PCM
Omni Insurance Company	-435	-.00%	10,799	1,541	10,141	0	658.1%	658.1%	PCM
Hallmark National Insurance Company	-117	-.00%	16,609	1,792	-38,919	-1,396	*****	*****	PCM
Associated Indemnity Corporation	934	.00%	0	944	-139	-2	-14.7%	-14.9%	PCM
United States Liability Insurance Company	492	.00%	0	489	235	53	48.1%	58.9%	PCM
Farmers Insurance Exchange	-57	-.00%	410,913	4,124	-208,056	-5,761	*****	*****	PCM
Nationwide Insurance Company of America	-44	-.00%	0	-44	0	0	.0%	.0%	PCM
ALLIED Property and Casualty Insurance Company	-43	-.00%	0	-43	0	0	.0%	.0%	PCM
Nationwide Agribusiness Insurance Company	-14	-.00%	0	-14	0	0	.0%	.0%	PCM
Truck Insurance Exchange	-1	-.00%	870	970	-22,224	-3,703	*****	*****	PCM
American Home Assurance Company	0	.00%	-253,308	0	-106,659	11,177			PCM
National Union Fire Insurance Company of Pittsburgh, Pa.	0	.00%	-141,382	0	511,155	52,493			PCM
Zurich American Insurance Company	0	.00%	-132,834	0	-132,834	-8,634			PCM

GuideOne America Insurance Company	0	.00%	526,807	0	26,485	24,157			PCM
GuideOne Elite Insurance Company	0	.00%	119,254	0	-122,082	6,237			PCM
Commerce and Industry Insurance Company	0	.00%	-44,809	0	0	3,585			PCM
New Hampshire Insurance Company	0	.00%	-20,363	0	5	1,629			PCM
Insurance Company of the State of Pennsylvania, The	0	.00%	81,558	0	100,426	9,852			PCM
American Guarantee & Liability Insurance Company	0	.00%	23,575	0	23,575	2,545			PCM
Granite State Insurance Company	0	.00%	15,700	0	-15,200	3,741			PCM
Universal Underwriters Insurance Company	0	.00%	11,768	0	11,768	929			PCM
Travelers Property Casualty Insurance Company	0	.00%	10,995	0	-10,418	-7,711			PCM
General Insurance Company of America	0	.00%	10,198	0	10,198	18			PCM
Progressive Advanced Insurance Company	0	.00%	-8,454	0	-8,454	0			PCM
Progressive Max Insurance Company	0	.00%	-3,695	0	-3,695	-62			PCM
Union Insurance Company of Providence	0	.00%	-2,272	0	-2,272	0			PCM
American Service Insurance Company, Inc.	0	.00%	-2,229	0	-2,229	-3,500			PCM
Southern Fire & Casualty Company	0	.00%	-2,156	0	-657	165			PCM
Travelers Indemnity Company of America, The	0	.00%	9,500	0	-12,916	-3,701			PCM

American Zurich Insurance Company	0	.00%	9,464	0	9,464	8			PCM
Lexington Insurance Company	0	.00%	2,234	0	0	0			SLF
AIG Specialty Insurance Company	0	.00%	-833	0	-1,186	0			SLF
Providence Washington Insurance Company	0	.00%	-267	0	-267	0			PCM
American States Preferred Insurance Company	0	.00%	-198	0	-198	0			PCM
21st Century National Insurance Company	0	.00%	-196	0	-9,269	932			PCM
National Farmers Union Property and Casualty Company	0	.00%	-154	0	-154	0			PCM
21st Century Security Insurance Company	0	.00%	-125	0	-2,254	0			PCM
Travelers Commercial Insurance Company	0	.00%	-100	0	-3,814	-1,343			PCM
AIU Insurance Company	0	.00%	242	0	0	-19			PCM
Illinois National Insurance Co.	0	.00%	33	0	33	0			SLF
Integon National Insurance Company	0	.00%	0	108	-1,162	2,718	*****	*****	PCM
TravCo Insurance Company	0	.00%	0	0	130,433	33,626			PCM
Atlantic Specialty Insurance Company	0	.00%	0	0	-27,092	-145			PCM
Hallmark Insurance Company	0	.00%	0	0	23,817	4,005			PCM
National Security Fire and Casualty Company	0	.00%	0	0	-9,300	-524			PCM
Phoenix Insurance Company, The	0	.00%	0	0	-2,966	-1,011			PCM
Encompass Insurance Company	0	.00%	0	0	-2,491	-169			PCM
GuideOne Specialty Mutual Insurance Company	0	.00%	0	0	-2,291	1,088			PCM

Continental Casualty Company	0	.00%	0	0	2,716	0			PCM
Automobile Insurance Company of Hartford, Connecticut, The	0	.00%	0	0	-457	-660			PCM
American Reliable Insurance Company	0	.00%	0	0	-314	0			PCM
Foremost Signature Insurance Company	0	.00%	0	0	-233	-5			PCM
Response Worldwide Insurance Company	0	.00%	0	0	-196	-2,781			PCM
Twin City Fire Insurance Company	0	.00%	0	0	486	-424			PCM
OneBeacon Insurance Company	0	.00%	0	0	375	27			PCM
Progressive Casualty Insurance Company	0	.00%	0	0	-74	-6			PCM
Southern Guaranty Insurance Company	0	.00%	0	0	-72	-4			PCM
Fidelity and Guaranty Insurance Underwriters, Inc.	0	.00%	0	0	-45	0			PCM
Allstate Vehicle and Property Insurance Company	0	.00%	0	0	35	4			PCM
American Casualty Company of Reading, Pennsylvania	0	.00%	0	0	28	14			PCM
Liberty Mutual Insurance Company	0	.00%	0	0	14	-35			PCM
Trinity Universal Insurance Company	0	.00%	0	0	-9	-5			PCM
Fidelity and Guaranty Insurance Company	0	.00%	0	0	-8	0			PCM
ACE American Insurance Company	0	.00%	0	0	-1	0			PCM
Travelers Indemnity Company, The	0	.00%	0	0	-1	0			PCM

Chicago Insurance Company	0	.00%	0	0	2	1			PCM
Great American Spirit Insurance Company	0	.00%	0	0	1	0			PCM
Great American Alliance Insurance Company	0	.00%	0	0	0	-140			PCM
Totals	879,527,959		546,504,391	865,032,935	559,216,110	22,522,490	64.6%	67.3%	

**Attachment B
Private Passenger Auto Physical Damage 2014**

Companies Filing on Property/Casualty Blank

Private passenger auto physical damage Business in Mississippi 12/31/2014

Types: PCM - Property/Casualty Multi-Line; PCS - Property/Casualty Single-line; SLF - Surplus Lines Foreign; RR - Risk Retention; NPML - Nonprofit Medical Liability

The information in this report is unaudited and was compiled from data pulled from the NAIC database and the Mississippi Insurance Department's Company Licensing Database

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE	Loss Ratio w LAE	Type
State Farm Mutual Automobile Insurance Company	171,792,740	24.31%	118,203,870	169,129,722	120,975,320	172,823	71.5%	71.6%	PCM
Mississippi Farm Bureau Casualty Insurance Company	90,362,725	12.79%	58,487,940	89,281,538	60,162,924	366,626	67.4%	67.8%	PCM
Progressive Gulf Insurance Company	44,962,554	6.36%	30,862,315	45,166,820	30,380,110	55,166	67.3%	67.4%	PCM
Allstate Property and Casualty Insurance Company	42,639,614	6.03%	20,100,751	40,868,311	20,013,645	76,596	49.0%	49.2%	PCM
Allstate Insurance Company	25,613,453	3.62%	10,878,044	26,372,784	10,304,655	24,536	39.1%	39.2%	PCM
Safeco Insurance Company of Illinois	23,021,055	3.26%	11,328,782	20,307,375	11,548,580	59,322	56.9%	57.2%	PCM
Alfa Insurance Corporation	21,636,697	3.06%	15,105,422	21,056,251	13,796,637	-18,528	65.5%	65.4%	PCM
GEICO General Insurance Company	19,882,194	2.81%	13,519,073	19,266,549	13,621,668	491,882	70.7%	73.3%	PCM
Nationwide Property and Casualty Insurance Company	19,658,666	2.78%	12,572,149	19,959,821	12,522,047	28,443	62.7%	62.9%	PCM
Shelter Mutual Insurance Company	17,623,167	2.49%	10,757,064	16,985,659	10,761,148	98,718	63.4%	63.9%	PCM
United Services Automobile Association	16,816,909	2.38%	9,805,197	16,760,735	9,986,568	74,378	59.6%	60.0%	PCM

Mountain Laurel Assurance Company	16,709,952	2.36%	11,682,911	16,532,898	11,517,787	15,443	69.7%	69.8%	PCM
State Farm Fire and Casualty Company	14,184,298	2.01%	10,878,354	14,051,907	11,058,222	-74,757	78.7%	78.2%	PCM
Safeway Insurance Company	13,958,718	1.98%	9,006,029	14,192,089	8,130,425	55,810	57.3%	57.7%	PCM
GEICO Indemnity Company	12,315,478	1.74%	7,465,687	12,069,783	7,570,039	304,057	62.7%	65.2%	PCM
Direct General Insurance Company of Mississippi	11,744,999	1.66%	5,916,713	10,965,045	6,040,703	10,667	55.1%	55.2%	PCM
Government Employees Insurance Company	8,658,575	1.23%	5,300,360	8,509,266	5,309,436	260,519	62.4%	65.5%	PCM
Nationwide Mutual Insurance Company	8,378,700	1.19%	3,739,062	8,375,825	3,799,802	4,682	45.4%	45.4%	PCM
USAA General Indemnity Company	7,368,234	1.04%	4,632,759	7,111,914	4,615,652	21,839	64.9%	65.2%	PCM
USAA Casualty Insurance Company	6,884,516	.97%	4,803,313	6,889,580	4,921,888	31,696	71.4%	71.9%	PCM
Metropolitan Casualty Insurance Company	6,643,998	.94%	3,761,240	6,316,077	3,653,928	2,114	57.9%	57.9%	PCM
Nationwide Affinity Insurance Company of America	6,489,649	.92%	3,119,690	4,558,658	3,479,495	5,465	76.3%	76.4%	PCM
State Auto Property & Casualty Insurance Company	5,739,841	.81%	3,308,969	5,324,820	3,185,719	13,569	59.8%	60.1%	PCM
GuideOne Mutual Insurance Company	5,527,111	.78%	2,484,071	5,623,521	2,547,998	7,633	45.3%	45.4%	PCM
ACCC Insurance Company	5,265,431	.75%	4,021,083	4,465,427	4,238,540	126,812	94.9%	97.8%	PCM
LM General Insurance Company	5,243,818	.74%	2,977,272	4,039,103	2,958,210	9,135	73.2%	73.5%	PCM
USA Insurance Company	5,156,127	.73%	2,698,319	5,006,585	2,680,503	0	53.5%	53.5%	PCM
Travelers Home and Marine Insurance Company, The	4,554,995	.64%	2,610,802	4,841,086	2,610,212	11,919	53.9%	54.2%	PCM
Coast National Insurance Company	4,392,936	.62%	2,636,629	4,643,282	2,590,344	-3,989	55.8%	55.7%	PCS

American Bankers Insurance Company of Florida	4,251,162	.60%	1,468,050	4,403,247	1,488,303	0	33.8%	33.8%	PCM
Metropolitan Direct Property and Casualty Insurance Company	3,481,807	.49%	1,139,390	3,142,960	1,167,482	3,331	37.1%	37.3%	PCM
Esurance Insurance Company	3,390,906	.48%	2,861,088	3,256,903	2,753,539	55,638	84.5%	86.3%	PCM
Trumbull Insurance Company	2,977,816	.42%	2,387,896	2,721,853	2,428,916	228	89.2%	89.2%	PCM
Automobile Club Inter-Insurance Exchange	2,964,436	.42%	1,714,170	2,969,362	1,683,533	-5,855	56.7%	56.5%	PCM
Omni Indemnity Company	2,457,598	.35%	1,817,035	2,684,135	1,739,956	1,761	64.8%	64.9%	PCM
Lyndon Southern Insurance Company	2,408,251	.34%	418,950	2,073,823	425,547	2,653	20.5%	20.6%	PCM
National General Insurance Company	2,387,685	.34%	1,698,967	2,418,961	1,641,000	3,455	67.8%	68.0%	PCM
Garrison Property and Casualty Insurance Company	2,383,424	.34%	1,868,445	2,383,100	1,875,881	9,849	78.7%	79.1%	PCM
Economy Premier Assurance Company	2,064,427	.29%	704,305	2,132,073	680,864	139	31.9%	31.9%	PCM
United Automobile Insurance Company	2,031,500	.29%	1,524,755	2,359,773	1,535,798	32,639	65.1%	66.5%	PCS
Mendakota Insurance Company	1,953,356	.28%	1,312,391	1,858,491	1,366,099	675	73.5%	73.5%	PCM
Alfa General Insurance Corporation	1,899,540	.27%	1,557,170	2,086,008	1,354,907	-14,923	65.0%	64.2%	PCM
Liberty Mutual Fire Insurance Company	1,795,800	.25%	990,427	1,977,297	912,530	-415	46.2%	46.1%	PCM
American Reliable Insurance Company	1,739,403	.25%	791,992	1,833,158	741,316	-3,700	40.4%	40.2%	PCM
Travelers Personal Security Insurance Company	1,708,967	.24%	952,053	1,829,942	1,095,094	2,739	59.8%	60.0%	PCM
Standard Fire Insurance Company, The	1,467,323	.21%	452,823	695,894	472,548	1,216	67.9%	68.1%	PCM

First Acceptance Insurance Company, Inc.	1,412,031	.20%	606,106	1,374,039	631,666	5,263	46.0%	46.4%	PCM
21st Century Centennial Insurance Company	1,360,999	.19%	1,274,102	1,348,716	1,316,940	4,567	97.6%	98.0%	PCM
Property and Casualty Insurance Company of Hartford	1,333,165	.19%	853,366	1,385,084	857,932	-3,522	61.9%	61.7%	PCM
Nationwide General Insurance Company	1,274,420	.18%	856,807	1,777,627	827,155	-222	46.5%	46.5%	PCM
American National Property and Casualty Company	1,242,132	.18%	693,222	1,214,847	764,782	2,817	63.0%	63.2%	PCM
Unique Insurance Company	1,157,208	.16%	659,798	1,018,049	669,427	13,832	65.8%	67.1%	PCS
Victoria Fire & Casualty Company	1,033,777	.15%	690,944	1,059,771	696,670	3,603	65.7%	66.1%	PCM
Nationwide Assurance Company	969,077	.14%	525,933	887,046	537,514	8,988	60.6%	61.6%	PCM
Hartford Underwriters Insurance Company	953,403	.13%	418,284	1,034,174	437,667	871	42.3%	42.4%	PCM
Foremost Insurance Company Grand Rapids, Michigan	890,740	.13%	564,715	886,654	530,015	-756	59.8%	59.7%	PCM
Alfa Specialty Insurance Corporation	886,702	.13%	821,700	1,149,633	766,658	11,744	66.7%	67.7%	PCS
Permanent General Assurance Corporation	867,387	.12%	617,066	781,008	593,051	10,603	75.9%	77.3%	PCS
Safe Auto Insurance Company	772,769	.11%	543,044	728,336	588,305	36	80.8%	80.8%	PCS
Allstate Indemnity Company	633,289	.09%	335,476	631,018	346,752	13,395	55.0%	57.1%	PCM
Republic Underwriters Insurance Company	569,171	.08%	220,965	622,414	225,876	3,223	36.3%	36.8%	PCM
Unitrin Auto and Home Insurance Company	548,370	.08%	398,255	698,023	388,374	5,918	55.6%	56.5%	PCM
21st Century North America Insurance Company	472,558	.07%	198,894	511,522	223,790	-412	43.7%	43.7%	PCM
Viking Insurance Company of	436,762	.06%	278,827	438,485	263,599	96	60.1%	60.1%	PCM

Wisconsin									
Philadelphia Indemnity Insurance Company	431,160	.06%	382,894	411,652	301,186	-14	73.2%	73.2%	PCM
Vigilant Insurance Company	400,965	.06%	119,894	416,753	124,967	-47	30.0%	30.0%	PCM
LM Insurance Corporation	370,768	.05%	165,145	293,383	160,667	115	54.8%	54.8%	PCM
Federal Insurance Company	343,433	.05%	61,717	359,159	66,124	-50	18.4%	18.4%	PCM
Access Insurance Company	332,988	.05%	458,479	385,404	457,560	-115	118.7%	118.7%	PCM
IDS Property Casualty Insurance Company	290,038	.04%	95,378	284,021	96,333	273	33.9%	34.0%	PCM
Privilege Underwriters Reciprocal Exchange	265,548	.04%	167,083	221,984	178,688	317	80.5%	80.6%	PCM
Amica Mutual Insurance Company	265,234	.04%	80,582	245,267	79,478	3,526	32.4%	33.8%	PCM
Victoria Select Insurance Company	237,648	.03%	110,710	247,014	109,047	-117	44.1%	44.1%	PCS
Metropolitan Property and Casualty Insurance Company	235,690	.03%	79,721	243,514	86,876	-87	35.7%	35.6%	PCM
California Casualty Indemnity Exchange	207,612	.03%	228,633	201,430	203,209	325	100.9%	101.0%	PCM
Dairyland Insurance Company	176,274	.02%	59,337	169,202	41,474	-105	24.5%	24.4%	PCM
Markel American Insurance Company	166,350	.02%	5,018	173,696	3,963	-251	2.3%	2.1%	PCM
American Modern Home Insurance Company	153,343	.02%	60,556	148,184	81,019	484	54.7%	55.0%	PCM
Yosemite Insurance Company	148,055	.02%	55,096	152,881	63,716	0	41.7%	41.7%	PCM
Sagamore Insurance Company	137,772	.02%	82,349	135,997	79,149	1,853	58.2%	59.6%	PCM
AIG Property Casualty Company	120,139	.02%	83,354	114,642	80,119	1,435	69.9%	71.1%	PCM
First Liberty Insurance Corporation, The	106,266	.02%	44,793	127,981	38,526	-131	30.1%	30.0%	PCM
American Security Insurance Company	-27,497	-.00%	89,129	212,973	72,091	0	33.8%	33.8%	PCM
Merastar Insurance Company	93,636	.01%	68,027	105,748	75,985	-248	71.9%	71.6%	PCM

Ironshore Indemnity Inc.	93,325	.01%	40,189	87,409	45,535	2,373	52.1%	54.8%	PCM
Americas Insurance Company	92,984	.01%	8,301	119,933	12,098	16,235	10.1%	23.6%	PCM
Electric Insurance Company	86,917	.01%	76,285	66,838	76,285	0	114.1%	114.1%	PCM
Nationwide Mutual Fire Insurance Company	75,684	.01%	31,294	81,152	27,888	-133	34.4%	34.2%	PCM
GEICO Casualty Company	72,851	.01%	28,179	74,343	19,799	-442	26.6%	26.0%	PCM
Shelter General Insurance Company	67,374	.01%	51,898	75,994	49,964	-337	65.7%	65.3%	PCM
Mendota Insurance Company	61,190	.01%	24,208	65,396	23,790	-281	36.4%	35.9%	PCM
Sentinel Insurance Company, Ltd.	33,261	.00%	14,447	26,920	20,198	2,525	75.0%	84.4%	PCM
American Family Home Insurance Company	30,560	.00%	11,861	32,813	6,013	124	18.3%	18.7%	PCM
American National General Insurance Company	29,822	.00%	10,074	32,849	8,144	-109	24.8%	24.5%	PCM
Pharmacists Mutual Insurance Company	26,628	.00%	10,415	26,539	10,415	10	39.2%	39.3%	PCM
Foremost Property and Casualty Insurance Company	22,219	.00%	16,174	23,883	16,630	10	69.6%	69.7%	PCM
Liberty Insurance Corporation	18,033	.00%	4,027	25,728	3,126	-50	12.2%	12.0%	PCM
Bankers Standard Insurance Company	15,704	.00%	18,048	14,382	18,163	237	126.3%	127.9%	PCM
Metropolitan General Insurance Company	14,168	.00%	4,807	14,791	4,334	4	29.3%	29.3%	PCM
Voyager Indemnity Insurance Company	12,085	.00%	71,902	14,418	71,773	-42	497.8%	497.5%	SLF
Hartford Accident and Indemnity Company	10,170	.00%	68	11,325	68	0	.6%	.6%	PCM
Commercial Alliance Insurance Company	-1,319	-.00%	14,703	12,904	5,703	1,786	44.2%	58.0%	PCM
AssuranceAmerica Insurance	5,928	.00%	-500	6,904	2,507	3	36.3%	36.4%	PCM

Company									
Pacific Indemnity Company	4,042	.00%	35,977	5,739	36,085	-8	628.8%	628.6%	PCM
Safeco Insurance Company of America	3,118	.00%	121,454	2,930	121,452	16	*****	*****	PCM
Auto Club Family Insurance Company	3,118	.00%	-67	3,118	-74	38	-2.4%	-1.2%	PCM
United States Liability Insurance Company	2,345	.00%	0	2,184	7,016	508	321.2%	344.5%	PCM
Fireman's Fund Insurance Company	1,880	.00%	0	2,280	-6	-21	-.3%	-1.2%	PCM
Associated Indemnity Corporation	1,548	.00%	0	1,562	-137	-21	-8.8%	-10.1%	PCM
Pacific Specialty Insurance Company	1,140	.00%	5,788	1,469	3,809	-369	259.3%	234.2%	PCM
Farmers Insurance Exchange	-59	-.00%	-15,253	2,199	-59,233	-476	*****	*****	PCM
Omni Insurance Company	-52	-.00%	1,972	750	-518	0	-69.1%	-69.1%	PCM
Hallmark National Insurance Company	-26	-.00%	-4,408	309	61	1	19.7%	20.1%	PCM
Truck Insurance Exchange	-2	-.00%	-1,087	1,000	-5,696	-51	-569.6%	-574.7%	PCM
National Union Fire Insurance Company of Pittsburgh, Pa.	0	.00%	-16,806	0	-16,806	0			PCM
GuideOne Elite Insurance Company	0	.00%	-14,434	0	-14,591	-1,795			PCM
GuideOne America Insurance Company	0	.00%	-10,170	0	-4,982	-4,516			PCM
American Home Assurance Company	0	.00%	40,412	0	40,412	0			PCM
General Insurance Company of America	0	.00%	14,520	0	14,520	0			PCM
Infinity Insurance Company	0	.00%	-3,497	0	-3,497	0			PCM
Southern Fire & Casualty	0	.00%	-1,333	0	-610	-160			PCM

Company									
Travelers Commercial Insurance Company	0	.00%	-1,100	0	197	57			PCM
Progressive Max Insurance Company	0	.00%	-1,069	0	-1,069	0			PCM
American Service Insurance Company, Inc.	0	.00%	-453	0	-453	0			PCM
Travelers Property Casualty Insurance Company	0	.00%	-212	0	4,640	344			PCM
21st Century National Insurance Company	0	.00%	-123	0	256	-284			PCM
Union Insurance Company of Providence	0	.00%	920	0	920	2			PCM
Sirius America Insurance Company	0	.00%	-67	0	-67	0			PCM
Liberty Mutual Insurance Company	0	.00%	-47	0	-47	0			PCM
Progressive Advanced Insurance Company	0	.00%	-9	0	-9	15			PCM
Southern Farm Bureau Casualty Insurance Company	0	.00%	0	552	0	0	.0%	.0%	PCM
Granite State Insurance Company	0	.00%	0	0	-3,567	-464			PCM
Phoenix Insurance Company, The	0	.00%	0	0	1,081	27			PCM
American States Insurance Company	0	.00%	0	0	-185	0			PCM
Horace Mann Insurance Company	0	.00%	0	0	-126	0			PCM
Hanover Insurance Company, The	0	.00%	0	0	-114	0			PCM
Travelers Indemnity Company of America, The	0	.00%	0	0	845	22			PCM
TravCo Insurance Company	0	.00%	0	0	810	25			PCM

Stonington Insurance Company	0	.00%	0	0	214	0			PCM
Automobile Insurance Company of Hartford, Connecticut, The	0	.00%	0	0	171	2			PCM
Foremost Signature Insurance Company	0	.00%	0	0	-81	-2			PCM
American Western Home Insurance Company	0	.00%	0	0	-57	-16			SLF
21st Century Security Insurance Company	0	.00%	0	0	-37	0			PCM
ACE American Insurance Company	0	.00%	0	0	-11	0			PCM
Trinity Universal Insurance Company	0	.00%	0	0	74	0			PCM
GuideOne Specialty Mutual Insurance Company	0	.00%	0	0	59	-67			PCM
Response Worldwide Insurance Company	0	.00%	0	0	45	-15			PCM
Security National Insurance Company	0	.00%	0	0	29	0			PCM
AmTrust Insurance Company of Kansas, Inc.	0	.00%	0	0	10	0			PCM
Southern Guaranty Insurance Company	0	.00%	0	0	10	0			PCM
Great American Alliance Insurance Company	0	.00%	0	0	0	-240			PCM
Totals	706,644,569		439,966,464	692,535,355	441,955,044	2,423,678	63.8%	64.2%	