



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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February 27, 2009

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Honorable Commissioners:

Pursuant to your instructions and in accordance with Massachusetts General Laws, Chapter 176, Section 44, an examination has been made of the financial condition and affairs of the

CATHOLIC ASSOCIATION OF FORESTERS Braintree, Massachusetts

at its home office located at 182 Forbes Avenue, Suite 119, Braintree, Massachusetts 02184.
The following report thereon is respectfully submitted.

SCOPE OF EXAMINATION

The Catholic Association of Foresters, (hereinafter referred to as the "Society") was last examined as of December 31, 2004, by the Massachusetts Division of Insurance (the "Division"). The current examination was also conducted by the Division and covers the period from January 1, 2005, through December 31, 2007, including any material transactions and/or events subsequent to the examination date and noted during the course of this examination through the report date.

The examination was conducted in accordance with standards and procedures established by the National Association of Insurance Commissioners ("NAIC") Financial Condition (E) Committee and prescribed by the current NAIC Financial Condition Examiners Handbook.

In addition to a review of the financial condition of the Society, the examination also included a review of the Society's business policies and practices, corporate records, reinsurance treaties, conflict of interest disclosure statements, fidelity bonds and other insurance, employees' pension and benefits plans, disaster recovery plan, treatment of policyholders and other pertinent matters to provide reasonable assurance that the Society was in compliance with applicable laws, rules and regulations. In planning and conducting the examination, consideration was given to the concepts of materiality and risk and examination efforts were directed accordingly.

As a fraternal benefit association, the Society is not required by Massachusetts law or regulations to include an opinion of independent certified public accountants in its annual statement. Consequently, workpapers of a public accounting firm were not available for this examination.

For a summary of findings contained within this report, refer to the "Comments and Recommendations" section.

Status of Prior Examination Findings

The examination included a review to verify the current status of any exception conditions commented upon in the previous Report of Examination dated December 31, 2004. All issues raised therein have been addressed by the Society.

HISTORY

General

The Society was chartered on July 30, 1879, and was incorporated on July 31, 1879, as the Massachusetts Catholic Order of Foresters, a not-for-profit fraternal benefit society duly organized under the laws of Massachusetts for the benefits of its members. It operates on the lodge system, with subordinate branches known as Courts, with a representative form of government and ritualistic work. The Society was established for charitable purposes in the promotion of Fraternity, Unity and True Christian Charity among its members. On June 11, 1961, the Agreement of Association, Articles of Incorporation, Constitution and By-Laws of the

Society were amended to change the name of the organization to “Catholic Association of Foresters”.

The Health and Accident Insurance Department was established in 1957 by amendment of the Constitution to provide members insurance protection for the payment of hospital and medical expenses and for the services of surgeons, physicians, and nurses needed as a result of sickness, accident or injury and for the payment of benefits in the event of accidental death. Although some certificates remain in force, the Society has not issued certificates for these coverage's since 1987, other than through a rarely exercised conversion option.

Membership in the Society is limited to members of the Roman Catholic Church who are duly admitted to membership as benefit members or social members in accordance with the Constitution, By-Laws and Rules of the Society and the rules and regulation of the Executive Board duly enacted there under. A non-Catholic spouse of a Catholic member and children of such marriage shall also eligible for membership.

As per the Society's By-Laws, a benefit member is any member who is insured for life, endowment, annuity, hospital and medical or disability benefits. Applications for benefit membership are to be accompanied by evidence of insurability acceptable to the Society under such underwriting rules, regulations and restrictions as the Executive Board may adopt. A benefit member receives a certificate of insurance specifying the amount and nature of benefits provided therein. An adult benefit member is a member of insurance age sixteen or over who has been issued a certificate of insurance upon his/her own application.

A social member is an uninsured member sixteen years or over who has been duly admitted to social membership in the Society under the rules adopted by the Executive Board. A social member is not eligible to serve as an officer of a subordinate court or as a delegate to the Society Convention and has no voice or vote in the management of the Society.

The Society is a Catholic family membership society engaged in fraternal, charitable and religious activities with a life insurance program for both adult and juvenile members. It has subordinate branches known as Courts.

On October 4, 2005, The Society sold its Home Office/Headquarters Building located at 347 Commonwealth Avenue, Boston, MA for \$5.1 million. The net profit from the sale was approximately \$4.8 million. The Society relocated its Home Office/Headquarters to, 182 Forbes Road, Suite 119, Braintree, MA.

Growth of the Society

The growth of the Society for the years 2005 through 2007 is shown in the following schedule which was prepared from the Society's Annual Statements, including any changes as a result of the examination.

<u>Year</u>	<u>Admitted Assets</u>	<u>Net Premiums Written</u>	<u>Capital and Surplus</u>
2005	\$ 13,107,849	\$ 266,310	\$ 6,441,156
2006	13,424,335	243,861	6,605,923
2007	13,688,614	238,694	6,831,564

MANAGEMENT

According to the Society's By-Laws, the governing authority of the Society is reserved to the membership thereof acting through duly elected delegates in the Convention assembled. The Convention is the supreme legislative and governing body of the Society with full jurisdiction and final authority to resolve all appeals brought before it by Subordinate Courts and members.

Annual Meeting

The By-Laws require the Society to hold a Convention between May 1 and June 30 of each year at a date and place selected by the Executive Board. A special Convention of the Society may also be called by the Executive Board at its discretion or by the written request of one-fourth of the number of Subordinate Courts for the transactions of such business as stated in the notice of the special Convention.

The Society's Convention is composed of the present members of the Executive Board and past members in good standing. The members of the Investment Board, the Finance Board, the Corporation Counsel, the Chief Rangers of Subordinate Courts during their term of office, the duly elected delegates of the Subordinate Courts, and no more than fifteen delegates-at-large. Each Subordinate Court is entitled to elect one adult benefit member in good standing in the Court as a delegate to the Convention for every twenty-five members of the Court; the Court also elects an alternate for each delegate who may act only in the absence of the delegate. In addition to the delegates elected by the Subordinate Courts, fifteen delegates-at-large are elected by membership by mail. The delegates of the Subordinate Court and delegates-at-large are eligible to serve as delegates for a term of one year from the date of their election and constitute at least two-thirds of the voting membership of the Convention. A quorum for the transaction of business at any session of the Convention consists of one-third of the duly accredited delegates who have registered as delegates for that session.

Board of Directors

In the interim between Conventions, the responsibility for managing the affairs of the Society is vested in a subcommittee of the Board of Directors known as the Executive Board, except for the powers specifically delegated in the By-Laws to the Investment and Finance Board. The Officers of the Society are directors by virtue of office and constitute the Executive Board.

Members of the Executive Board of the Society at December 31, 2007, were as follows:

<u>Name of Director</u>	<u>Business Affiliation</u>	<u>Residence</u>
Mary C. McNeil	High Chief Ranger Building Inspector, Randolph, MA	Carver, MA
Thomas J. King	High Vice Chief Ranger Worcester, MA Police Department	Southbridge, MA
John F. Anderson, Jr.	High Secretary-Treasurer Catholic Association of Foresters	Dedham, MA
Stephanie M. Fiano	High Inside Sentinel School Teacher	New Bedford, MA
Kathleen T. Niermeyer	High Outside Sentinel School Teacher	Tyngsboro, MA
Joseph J. Brady	High Conductor Retired	Worcester, MA
Rev. Leonard M. Mullaney	High Court Chaplain Pastor St. Anthony's Church	Mattapoisett, MA
Peter H. Maher, MD	High Medical Examiner Physician Greenwich, Connecticut	Cos Cob, CT
Ronald R. Michaud	Junior Past High Chief Ranger Accountant, Bank of America	New Bedford, MA

Committees

The Constitution, By-Laws and Rules of the Society define the establishment and empowerment of the three standing boards and seven Convention Committees. The Executive Board, the Investment Board and the Finance Board perform necessary duties of the Society between Conventions. The seven Convention Committees are: the Committee on Constitution, Credentials, Resolution, Appeals, Nominations, State of the Order and the Committee on Ritualistic Work.

Executive Board

The responsibility for managing the affairs of the Society in the interim between Conventions is vested in the Executive Board, except for powers specifically delegated to the Investment Board and the Finance Board. The Officers of the Society constitute the Executive Board and are elected for one year at the annual Convention. Any benefit member in good standing, over 21 years of age, who has been a member of the Society for at least one year, is eligible for election to this Board. The Executive Board may elect any benefit member in good standing over 21 years of age who has been a member of the Society for at least one year to fill a vacancy on the Board occurring between annual conventions.

The Executive Board meets at least once a month with four members constituting a quorum. The Executive Board engages the services of one or more competent actuaries to perform such services as the Executive Board may require. The actuary(s) must report at least annually to the Board on the mortality and morbidity experience of the Society.

The Executive Board supervises and controls all funds and property of the Society except funds and property transferred to the custody of the Investment Board. The Executive Board transfers to the custody of the Investment Board from time to time the portion of the insurance funds that the High Secretary-Treasurer estimates are not needed currently for the payment of claims, dividends, surrender values and other benefits payable to members.

The Executive Board and the Finance Board review the annual budget of the Society as developed by the High Secretary-Treasurer, revise, amend, or modify it as desired and make their recommendations to the annual Convention. In the interim between Conventions, expenditures in excess of the total budget appropriation require a three-fourths vote of the Executive Board.

Investment Board

The Investment Board consists of the High Chief Ranger, High Secretary-Treasurer and three elected members, each of whom, is elected on successive years to serve a term of three years and whose terms of service expire alternately on successive years.

The Investment Board submits to the Executive Board in January and July of each year a full and detailed statement of investment information ending on the last day of June and December preceding, and such other investment information as the Executive Board may require. The Investment Board makes a full and complete report of all investments to the annual Convention. The Executive Board fills a vacancy in the Investment Board between the annual Conventions.

At December 31, 2007, the Investment Board consisted of the following members:

Richard J. Davis, Chairperson
Charles C. Wills
Mary C. McNeil
John F. Anderson, Jr.

Finance Board

The Finance Board consists of four members, one of whom shall be the High Chief Ranger, with the same authority as the other three members. The other three are elected on successive years, to serve a term of three years and whose terms of service expire alternately on successive years. At the Annual Convention each year, one member is elected for a three-year term to fill a vacancy by any member. The Board usually elects a Chairperson from its membership who is to preside at all meetings of the Board.

At December 31, 2007, members serving on the Finance Board were as follows:

Ronald R. Michaud, Chairperson
Patricia Langis
Mary C. Cahalane
Mary C. McNeil

Officers

As per the By-Laws, the Officers of the Society are the High Chief Ranger, High Vice Chief Ranger, High Secretary-Treasurer, High Conductor, High Inside Sentinel, and High Outside Sentinel, all of whom are directors by virtue of office. Officers are elected by ballot at the annual Convention and serve for a term of one year or until their successors are duly elected. A majority of votes cast are necessary for election. The Junior Past High Chief Ranger remains a voting member of the Executive Board for an additional year or until his/her successor is duly qualified.

The High Secretary-Treasurer is the full time administrative officer of the Society charged with the duty of managing the business affairs of the Society subject to the supervision of the Executive Board. He receives compensation for his services as determined by the annual Convention. He is to prepare and file with the Insurance Departments of States in which the Society conducts business the Annual Statements of the financial condition of the Society as required by Law.

Officers elected as of December 31, 2007, were as follows:

<u>Name of Officer</u>	<u>Title</u>
Mary C. McNeil	High Chief Ranger
Thomas J. King	High Vice Chief Ranger
John F. Anderson, Jr.	High Secretary-Treasurer
Joseph J. Brady	High Conductor
Stephanie M. Fiano	High Inside Sentinel
Kathleen T. Niermeyer	High Outside Sentinel
Rev. Leonard M. Mullaney	High Court Chaplain
Peter H. Maher, MD	High Medical Examiner
Ronald R. Michaud	Junior Past High Chief Ranger
Robert P. Turner, Esq.	Corporation Counsel *

*Nonvoting member of Executive Board

Conflict of Interest Procedures

The Society has adopted a policy statement pertaining to conflict of interest and code of ethics in accordance with Question 16 of the General Interrogatories of the Annual Statement. The

Society has an established procedure for the disclosure to the Board of Directors of any material interest or affiliation on the part of any Officer or Director which is in or is likely to conflict with his/her official duties.

Annually, each officer, director and responsible employee completes a questionnaire disclosing any material conflicts of interest. The completed questionnaires were reviewed and no discrepancies were noted.

CORPORATE RECORDS

Constitution By-Laws and Rules

The Constitution, By-Laws and Rules amendments thereto were read. There were two (2) amendments to the Constitution adopted at the 125th Annual Convention held on June 18, 2005. Amendment #1 reduced the number of Convention Committee members from seven (7) to four (4). Amendment # 2 increased the number of members of the Finance Board from three (3) to four (4) by adding the sitting High Chief Ranger. The revised Constitution and By – Laws were submitted and approved by the appropriate state regulators. There were no other changes during the period of examination.

Disaster Recovery and Business Continuity

The Society does provide for the continuity of management and operations in the event of a catastrophe or national emergency.

Executive Board Minutes

The minutes of the Executive Board for the period under statutory examination were read and indicated that all meetings were held in accordance with the Society's By-Laws and the laws of the Commonwealth of Massachusetts.

FIDELITY BOND AND OTHER INSURANCE

The Society maintains fidelity coverage with an authorized Massachusetts insurer, consistent with M.G.L. c.175 s.60. The aggregate limit of liability meets the NAIC suggested minimum.

The Society has further protected its interests and property by securing policies of insurance covering other insurable risks. Coverage is provided by insurers licensed in the Commonwealth of Massachusetts and was in force as of December 31, 2007.

PENSION AND INSURANCE PLANS

To fulfill the By-Laws, a retirement plan for employees was established by the Society effective January 1, 1958. Under the plan, retirement benefits shall be paid to eligible employees upon retirement at age sixty-five or upon actual retirement if any employee continues in services after attaining such age. It is a non-contributory pension plan that covers substantially all of the Society's employees. The plan has been amended from time to time as necessary to remain qualified under Internal Revenue Service standards. All earned benefits, vested and non-vested, are fully funded and, other than benefit payments, no expenses are charged to the plan that is managed by the Society. The Society has no deferred compensation plans and no post-retirement benefit plans. The Society offers life insurance to its employees effective September 1, 2002. On a non-contributory basis, the Society offers its employees health protection through a choice of plans with Blue Cross/Blue Shield of Massachusetts.

Territory and Plan of Operation

The Society is licensed to write business in the following States:

Connecticut
Florida
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

The Society's principal lines of business are Life and Accident and Health insurance.

Claims Settlement Practices

Procedures performed in conjunction with the claims test work indicated that the Society investigates and settles claims on a timely and equitable basis.

REINSURANCE

Ceded Reinsurance

The Society has two reinsurance agreements with Swiss Re Life and Health America Inc. (formerly known as North American Reinsurance Company); a New York company authorized to conduct business in Massachusetts. One agreement, which has been in effect since January 1, 1959, provides excess reinsurance on an automatic basis of all life insurance risks for life, waiver of premium, payer, and accidental death benefits above the Society's retention. Subject to

certain jumbo limits for total insurance on any one life, the reinsurer will automatically accept life reinsurance for an amount not exceeding 150% of the amount retained by the Society; the Society's maximum retention on any one risk is \$20,000. Reinsurance of life risks under the agreement is upon the yearly renewable term plan for the amount at risk under the certificate(s) reinsured.

The Society also has in place an automatic coinsurance agreement with the same reinsurer. Effective April 1, 1983, the automatic coinsurance agreement automatically provides on a coinsurance basis reinsurance of insured's under the Society's One-Year and Five-Year Term Plans, including life and waiver of premium benefits. Unless the total life insurance on a life would exceed \$2.5 million or the substandard mortality rating assessed to a risk would exceed 500%, the reinsurer will automatically accept life reinsurance for an amount not exceeding 150% of the amount retained by the Society. The Society's maximum retention on any one risk is \$20,000 and the maximum amount of coinsurance on one life is \$2.0 million.

Also in place is a health insurance reinsurance agreement with the same reinsurer. It automatically provides on a coinsurance basis reinsurance of insured's under Income Protection Certificates issued by the Society from July 1, 1978, through December 31, 1984. For loss-of-time benefits, the maximum automatic reinsurance is \$200 and the Society's maximum automatic reinsurance is \$5,000 and the Society's maximum retention is \$5,000 on any one risk.

The Society, after retaining its maximum retention for a risk, may bind the reinsurer automatically up to the limit specified under each of the agreements. Business must originate with the Society. The reinsurer agrees to accept such reinsurance automatically. Risks not automatically ceded (such as amounts in excess of maximums for automatic reinsurance) may be offered to the reinsurer for consideration on a facultative basis with acceptance optional by the reinsurer.

According to the agreements, the liability of the reinsurer on risks reinsured commences and terminates simultaneously with that of the Society. If a claim is made upon the Society under reinsured certificate(s), whether the claim is made under strict certificate conditions or is compromised for a lesser amount, the settlement made by the Society is to be unconditionally binding on the reinsurer. If the reinsurer carries the entire risk and the claim is contestable the reinsurer is to be consulted before admission or acknowledgement of the claim is made by the Society. Effective March 31, 1999, reinsurance will terminate when the risk amount falls to \$10,000 or less.

The Society does not assume any reinsurance. All of the agreements satisfy the requirement for an insolvency clause in reinsurance agreements as set forth in Section 28, Chapter 176 of Massachusetts General Law.

ACCOUNTS AND RECORDS

The internal controls structure was discussed with management through questionnaires. No material deficiencies were noted.

The NAIC provides a questionnaire covering the evaluation of the controls in the IT systems environment. The questionnaire was completed by the Society and reviewed. No material deficiencies were noted.

The Society uses a manual general ledger system and an automated trial balance system. Account balances were traced from the general ledger and supporting documents to the 2007 Annual Statement. No material exceptions were noted.

FINANCIAL STATEMENTS

The following financial statements are presented on the basis of accounting practices prescribed or permitted by the Division of Insurance of the Commonwealth of Massachusetts and by the National Association of Insurance Commissioners as of December 31, 2007.

Statement of Assets, Liabilities, Surplus and Other Funds, December 31, 2007

Statement of Income, For the Year Ended December 31, 2007

Reconciliation of Capital and Surplus, For the Three Year Period Ended
December 31, 2007

Catholic Association of Foresters
Statement of Assets, Liabilities, Surplus and Other Funds
December 31, 2007

Assets	Reported by the Society	Examination Changes	Per Statutory Examination	Notes
Bonds	\$ 9,728,032	\$ -	\$ 9,728,032	
Preferred stocks	1,855,000		1,855,000	
Common stocks	996,975		996,975	
Cash and short-term investments	817,061		817,061	
Contract loans	144,719		144,719	
Subtotals, cash and invested assets	13,541,787	-	13,541,787	
Investment income, due and accrued	144,327		144,327	
Premiums and considerations:				
Uncollected premiums and agents' balances in course of collection	2,500		2,500	
Total Assets	<u>\$ 13,688,614</u>	<u>\$ -</u>	<u>\$ 13,688,614</u>	
Liabilities				
Aggregate reserve for life certificates and contracts	\$ 5,443,102	\$ -	\$ 5,443,102	
Aggregate reserve for accident and health contracts	4,200		4,200	
Liability for deposit-type contacts	55,807		55,807	
Contract claims:				
Life	35,500		35,500	
Accident and health	3,000		3,000	
Refunds due and unpaid	2,315		2,315	
Provision for refunds payable in following calendar year-estimated amounts: Apportioned for payment	15,000		15,000	
Premium and annuity considerations for life and accident and health contracts received in advance	1,200		1,200	
Interest Maintenance Reserve	57,014		57,014	
General expenses due and accrued	6,200		6,200	
Taxes, licenses and fees due and accrued	3,300		3,300	
Amounts withheld or retained by Society as agent or trustee	(1,265)		(1,265)	
Liability for benefits for employees or fieldworkers if not included above	941,779		941,779	
Asset valuation reserve	237,504		237,504	
Aggregate write-ins for liabilities	52,394		52,394	
Total Liabilities	<u>6,857,050</u>	<u>-</u>	<u>6,857,050</u>	
Surplus and Other Funds				
Unassigned funds	6,831,564		6,831,564	
Total Liabilities, Surplus and Other Funds	<u>\$ 13,688,614</u>	<u>\$ -</u>	<u>\$ 13,688,614</u>	

Catholic Association of Foresters
Summary of Operations
For the Year Ended December 31, 2007

	Reported by the Society	Examination Changes	Per Statutory Examination	Notes
Premium and annuity considerations for life and accident and health contracts	\$ 238,694	\$ -	\$ 238,694	
Net investment income	787,820		787,820	
Amortization of Interest Maintenance Reserve	9,134		9,134	
Aggregate reserve of miscellaneous income	584		584	
Totals	<u>1,036,232</u>	<u>-</u>	<u>1,036,232</u>	
Death benefits	143,100		143,100	
Matured endowments	24,000		24,000	
Disability benefits and benefits under accident and health contracts	3,355		3,355	
Surrender benefits and withdrawals for life contracts	75,875		75,875	
Interest and adjustments on contracts or deposit-type contracts funds	1,591		1,591	
Increase in aggregate reserve for life and accident and health contracts	23,728		23,728	
Totals	<u>271,649</u>	<u>-</u>	<u>271,649</u>	
Commissions on premiums, annuity considerations and deposit-type contract funds	15,191		15,191	
General insurance expenses and fraternal expenses	574,672		574,672	
Insurance taxes, licenses and fees	34,677		34,677	
Aggregate write-ins for deductions	1,099		1,099	
Totals	<u>897,288</u>	<u>-</u>	<u>897,288</u>	
Net gain from operations before refunds to members	138,944	-	138,944	
Refunds to members	16,076		16,076	
Net gain from operations after refunds to members and before realized capital gains (losses)	122,868	-	122,868	
Net realized capital gain (Losses) less capital gains tax (less amounts transferred to the IMR)	-		-	
Net income	<u>\$ 122,868</u>	<u>\$ -</u>	<u>\$ 122,868</u>	

Catholic Association of Foresters
Reconciliation of Capital and Surplus
For the Three Year Period Ended December 31, 2007

	2007	2006	2005
Surplus, December 31, previous year	\$ 6,605,923	\$ 6,441,156	\$ 2,049,927
Net income from operations	122,868	(8,744)	4,521,290
Change in net unrealized capital gains (losses)	137,463	254,204	(99,602)
Change in nonadmitted assets and related items	855	2,000	(5,906)
Change in asset valuation reserve	(35,541)	(82,664)	(23,924)
Aggregate write-ins for gains and losses in surplus	(4)	(29)	(629)
Surplus, December 31, current year	<u>\$ 6,831,564</u>	<u>\$ 6,605,923</u>	<u>\$ 6,441,156</u>

For Information Purposes Only

ACKNOWLEDGMENT

Acknowledgment is made of the cooperation and courtesies extended by the officers and employees of the Society to all the examiners during the course of the examination.

The following member of the Massachusetts Division of Insurance is hereby acknowledged for his participation in this examination:

Steven Tsimtsos, AFE

Insurance Examiner II

Hilton A. Irizarry, CFE
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Commonwealth of Massachusetts
Division of Insurance

Kenneth R. Brenner, CFE, CPA
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Commonwealth of Massachusetts
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For Information Purposes Only