

Hackens' story is inspiration to others continued from 1

bedrest and allow Maysa to continue to grow in vitro. However, Tammy had tested positive for group B streptococcus, and there was a concern that she would pass that to the yet unborn Maysa. "I was getting sicker by the moment – it wasn't good," Tammy said.

Christiansen wanted to perform an amniocentesis, a procedure in which amniotic fluid is removed from the womb, then tested to get a better understanding of the conditions in which the baby is living. The doctor was unable to find a pocket of fluid from which to take the sample. This meant that there was not fluid enough for the baby. The doctor recommended that an induction take place immediately in an effort to save Maysa.

Though the situation could have been one of great stress and despair, Tammy remembers feeling a different emotion when she and Dean were left alone in the procedure room after the doctor realized they could not complete the amniocentesis. "It was like this peace just came over me. We were not worried. We just knew we had to do what needed to be done," Tammy said.

Labor was induced, and seven hours later another miracle occurred when Tammy delivered Maysa alive, despite a placental abruption occurring during labor. Maysa weighed 1.7 pounds at birth, and she was immediately taken to the neonatal intensive care unit (NICU).

"The whole thing was a miracle. Our pastor was there, we had people praying in the hallway. We had two Christian nurses; there was just an overwhelming peace in the room," Tammy said.

"It was all happening in slow motion for me. It was really orchestrated chaos," said Tammy.

The following months were a battle for Maysa and her parents. Maysa had to be on 100 percent oxygen for nine weeks following her birth. Dean and Tammy did not get to hold their tiny daughter, but they did make sure someone was always there touching, talking to and praying over Maysa. Still, the odds of Maysa's survival did not seem to be in her favor.

"Dr. Christiansen did not usually go visit the babies in the NICU. He was there for the mother's care. But he did keep going in to check on Maysa. The nurses later commented that this was unusual for him. It seemed to fascinate him that she was so tiny and was still alive," Tammy said. The Hackenses spent as much time as they could with Maysa in the NICU. There were numerous nights when they would arrive at their ranch north of New Underwood only to receive a call from the hospital that the nursing staff did not expect Maysa to make it through the night, and Dean and

Tammy would return to the hospital to keep vigil by Maysa's side. Prayer and the hard work of the hospital staff was eventually rewarded, and in early February of 1995, Maysa was released from the NICU and allowed to go home to New Underwood. She had been in the NICU since her birth on September 12, 1994. The battle was not over for the family, though.

An unborn baby's eyes begin to develop in detail during the 16th week of gestation. At this point, according to the National Eye Institute (NEI), the blood vessels of the retina begin to form the optic nerve at the back of the eye. These blood vessels continue to grow slowly for the next 12 weeks, stretching toward developing retina. The vessels are designed to bring oxygen and nutrients to the retina to ensure optimal development. In the last 12 weeks of pregnancy, from week 28 until delivery, the development of this area is rapid, and babies are born with their eyes nearly fully developed.

In cases of premature birth such as Maysa's, the development of the retinal structure is interrupted, and the retina does not receive the oxygen and nutrients it needs. According to the NEI, this can cause the retina to send out signals for oxygen, causing abnormal vessels to form. These vessels can eventually cause the retina to detach from the back of the eye. This is called retinopathy of prematurity (ROP).

There are five separate stages of ROP, ranging from I (mild) to V (severe). This usually occurs in babies born at a weight under 2.75 pounds, or before 31 weeks gestation. Most cases range in stages I-III, and resolve themselves or can be resolved with correction. A rarer occurrence is Stage IV, in which the retina partially detaches, or Stage V, in which the retina completely detaches from the back of the eye.

Two separate milestones occurred when Maysa reached two pounds. The first was that Tammy got to hold Maysa for the first time.

"I just happened to be there when they were moving her from an open air incubator to an enclosed incubator. They asked me if I would like to hold her. I was like 'Oh, can I?' She had so many tubes and wires," Tammy said.

The second notable thing that occurred when Maysa, still in the NICU, hit the two-pound mark was that Dean and Tammy began to notice that something was not right with Maysa's vision. The doctors tried to surgically stimulate blood flow to the retina with a procedure called cryosurgery. This was unsuccessful. Already, the vision in Maysa's right eye was going.

Tammy and Dean realized that Maysa's right eye remained

cloudy after this surgical procedure, never clearing as they had expected. They chose to get a second opinion. Their new doctor, Dr. Robert Nixon, realized that what had happened in Maysa's right eye was now occurring in her left. Immediately, Maysa was rushed to a specialist in Michigan. Again, Tammy acknowledges the providential timing of this.

"We were on such a tight schedule. We had to get there, we had a one-day window right after Christmas before the doctor took time off," Tammy said.

In Michigan, five-month-old Maysa underwent surgery to have a scleral buckle put around her retina to reattach it, thereby saving her eyesight.

Once at home, the Hackens family had to adjust to having a newborn and to meeting Maysa's



Courtesy Photo

Maysa poses with her parents, Dean and Tammy, at her graduation from Lake Area Technical Institute.

continued on 24

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28223
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE AGRIBUSINESS
INSURANCE COMPANY
Home Office Address:
1100 Locust St., Dept 2007
Des Moines, IA 50391-2007
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	92,234,553
Stocks	0
Mortgage Loans on	0
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	12,461,362
Agents Balances or	0
Uncollected Premiums	291,986,641
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	1,051,736
Other Assets	131,336,227
TOTAL ASSETS	529,070,519
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	0
Reserve for Loss	0
Adjustment Expenses	0
Other Expenses (excluding	0
taxes, licenses and fees)	0
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	0
Federal and Foreign	0
Income Taxes	939,193
Unearned Premiums	0
All Other Liabilities	459,323,864
TOTAL LIABILITIES	460,263,057
Special Surplus Funds	0
Capital Paid Up	0
or Statutory Deposit	5,689,976
Gross Paid In and	0
Contributed Surplus	25,250,018
Unassigned Funds (Surplus)	37,867,468
Surplus as Regards	0
Policyholders	68,807,462
TOTAL	529,070,519

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	14,280,586
Direct Premiums Earned	12,714,241
Direct Losses Paid	3,488,501
Direct Losses Incurred	3,652,645

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY

WHEREAS, the Nationwide Agribusiness Insurance Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

66869
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE LIFE
INSURANCE COMPANY
Home Office Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	\$26,869,666,033
Stocks	767,601,449
Mortgage Loans on Real Estate	6,455,650,105
Real Estate Owned	0
Policy Loans	948,793,455
Cash and Bank Deposits	410,884,692
Deferred and	0
Uncollected Premiums	88,482,524
Investment Income	0

28223
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE AGRIBUSINESS
INSURANCE COMPANY
Home Office Address:
1100 Locust St., Dept 2007
Des Moines, IA 50391-2007
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	92,234,553
Stocks	0
Mortgage Loans on	0
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	12,461,362
Agents Balances or	0
Uncollected Premiums	291,986,641
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	1,051,736
Other Assets	131,336,227
TOTAL ASSETS	529,070,519

Due and Accrued	595,034,582
Other Assets	92,448,957,335
TOTAL ASSETS	\$125,585,070,175

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	0
Reserve for Accident & Health Policies	89,905,949
Policy and Contract Claims	0
Life	57,873,204
Accident and Health	36,499,137
General Expenses	0
Due or Accrued	69,940,225
Taxes, Licenses & Fees	0
Due or Accrued	12,851,307
Federal Income Taxes	0
Due or Accrued	83,621,333
All Other Liabilities	94,031,453,982
TOTAL LIABILITIES	\$124,177,092,002
Special Surplus Funds	\$702,087,308
Capital Paid Up	3,814,779
Gross Paid In and	0
Contributed Surplus	963,017,274
Unassigned Surplus	2,739,058,812
Surplus as Regards	0
Policyholders	\$4,407,978,173
TOTAL	128,585,070,175

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$8,595,566
Direct Losses Paid	13,378,003
Losses Incurred	380,548
Life Insurance in Force	138,713,767

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY

WHEREAS, the Nationwide Life Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
 1. Life
 2. Health
 3. Fire & Allied Lines
 4. Inland & Ocean Marine
 5. Workmen's Compensation
 6. Bodily Injury Liability (Other than Auto)
 7. Property Damage (Other than Auto)
 8. Auto Bodily Injury
 9. Auto Property Damage
 10. Auto Physical Damage
 11. Fidelity & Surety
 12. Glass
 13. Burglary & Theft
 14. Boiler & Machinery
 15. Aircraft
 16. Credit
 17. Crop-Hail
 18. Livestock
 19. Title
 20. Var. Annuities
 21. Variable Life
- in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.
- IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.
- LARRY DEITER
 Director of Insurance

92657
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE LIFE AND
ANNUITY INSURANCE CO.
Home Office Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	\$5,295,473,549
Stocks	0
Mortgage Loans on Real Estate	697,147,775
Real Estate Owned	0
Policy Loans	42,700,033
Cash and Bank Deposits	124,421,749
Deferred and	0
Uncollected Premiums	25,362,001
Investment Income	0
Due and Accrued	65,116,370
Other Assets	1,646,513,523
TOTAL ASSETS	\$7,896,735,000

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	\$4,992,680,075
Reserve for Accident & Health Policies	0
Policy and Contract Claims	0
Life	17,228,747
Accident and Health	0
General Expenses	0
Due or Accrued	2,060,000
Taxes, Licenses & Fees	0
Due or Accrued	2,625,983
Federal Income Taxes	0
Due or Accrued	201,291
All Other Liabilities	2,191,316,333
TOTAL LIABILITIES	\$7,206,112,429
Special Surplus Funds	\$0
Capital Paid Up	2,640,000
Gross Paid In and	0

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NATIONWIDE AGRIBUSINESS
INSURANCE COMPANY
Home Office Address:
1100 Locust St., Dept 2007
Des Moines, IA 50391-2007
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	92,234,553
Stocks	0
Mortgage Loans on	0
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	12,461,362
Agents Balances or	0
Uncollected Premiums	291,986,641
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	1,051,736
Other Assets	131,336,227
TOTAL ASSETS	529,070,519

Contributed Surplus	1,055,624,500
Unassigned Surplus	(367,641,929)
Surplus as Regards	0
Policyholders	\$690,622,571
TOTAL	7,896,735,000

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$4,088,690
Direct Losses Paid	1,745,778
Losses Incurred	715,259
Life Insurance in Force	344,207,808

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY

WHEREAS, the Nationwide Life and Annuity Insurance Co., a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
 1. Life
 2. Health
 3. Fire & Allied Lines
 4. Inland & Ocean Marine
 5. Workmen's Compensation
 6. Bodily Injury Liability (Other than Auto)
 7. Property Damage (Other than Auto)
 8. Auto Bodily Injury
 9. Auto Property Damage
 10. Auto Physical Damage
 11. Fidelity & Surety
 12. Glass
 13. Burglary & Theft
 14. Boiler & Machinery
 15. Aircraft
 16. Credit
 17. Crop-Hail
 18. Livestock
 19. Title
 20. Var. Annuities
 21. Variable Life
- in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.
- IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.
- LARRY DEITER
 Director of Insurance

23779
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE MUTUAL FIRE
INSURANCE COMPANY
Home Office Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	3,764,783,480
Stocks	213,148,033
Mortgage Loans on	0
Real Estate	113,471,877
Real Estate Owned	5,584,818
Cash and Bank Deposits	16,196,219
Agents Balances or	0
Uncollected Premiums	1,017,027,254
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	43,725,062
Other Assets	559,407,697
TOTAL ASSETS	5,733,324,440

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	1,216,195,950
Reserve for Loss	0
Adjustment Expenses	265,665,907
Other Expenses (excluding	0
taxes, licenses and fees)	15,152,525
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	13,645,599
Federal and Foreign	0
Income Taxes	0
Unearned Premiums	871,482,157
All Other Liabilities	792,075,452
TOTAL LIABILITIES	3,174,217,590
Special Surplus Funds	0
Capital Paid Up	0
or Statutory Deposit	0
Gross Paid In and	0
Contributed Surplus	0
Unassigned Funds (Surplus)	2,559,106,850
Surplus as Regards	0
Policyholders	2,559,106,850
TOTAL	5,733,324,440

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	209,857
Direct Premiums Earned	208,537
Direct Losses Paid	51,417
Direct Losses Incurred	38,928

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY

WHEREAS, the Nationwide Mutual Fire Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-11-12-13-14-15-17-18
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail

23779
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE MUTUAL FIRE
INSURANCE COMPANY
Home Office Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	11,459,137,122
Stocks	8,424,742,779
Mortgage Loans on	0
Real Estate	650,266,926
Real Estate Owned	665,635,789
Cash and Bank Deposits	394,158,033
Agents Balances or	0
Uncollected Premiums	5,132,425,020
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	143,013,039
Other Assets	7,841,816,062
TOTAL ASSETS	34,711,194,770

LIABILITIES, SURPLUS, OTHER FUNDS

do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-11-12-13-14-15-17
 1. Life
 2. Health
 3. Fire & Allied Lines
 4. Inland & Ocean Marine
 5. Workmen's Compensation
 6. Bodily Injury Liability (Other than Auto)
 7. Property Damage (Other than Auto)
 8. Auto Bodily Injury
 9. Auto Property Damage
 10. Auto Physical Damage
 11. Fidelity & Surety
 12. Glass
 13. Burglary & Theft
 14. Boiler & Machinery
 15. Aircraft
 16. Credit
 17. Crop-Hail
 18. Livestock
 19. Title
 20. Var. Annuities
 - 21.
- in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.
- IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.
- LARRY DEITER
 Director of Insurance

23779
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
NATIONWIDE MUTUAL FIRE
INSURANCE COMPANY
Home Office Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220
Mail Address:
One W Nationwide Blvd 1-04-701
Columbus, OH 43215-2220

ASSETS

Bonds	3,764,783,480
Stocks	213,148,033
Mortgage Loans on	0
Real Estate	113,471,877
Real Estate Owned	5,584,818
Cash and Bank Deposits	16,196,219
Agents Balances or	0
Uncollected Premiums	1,017,027,254
Interest, Dividends and	0
Real Estate Income	0
Due and Accrued	43,725,062
Other Assets	559,407,697
TOTAL ASSETS	5,733,324,440

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	1,216,195,950
Reserve for Loss	0
Adjustment Expenses	265,665,907
Other Expenses (excluding	0
taxes, licenses and fees)	15,152,525
Taxes, Licenses and Fees	0
(excluding Federal and	0
Foreign Income Taxes)	13,645,599
Federal and Foreign	0
Income Taxes	0
Unearned Premiums	871,482,157
All Other Liabilities	792,075,452
TOTAL LIABILITIES	3,174,217,590
Special Surplus Funds	0
Capital Paid Up	0
or Statutory Deposit	0
Gross Paid In and	0
Contributed Surplus	0
Unassigned Funds (Surplus)	2,559,106,850
Surplus as Regards	0
Policyholders	2,559,106,850
TOTAL	5,733,324,440

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	209,857
Direct Premiums Earned	208,537
Direct Losses Paid	51,417
Direct Losses Incurred	38,928

STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY

WHEREAS, the Nationwide Mutual Fire Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-

Continued from previous page

Harrisburg, PA 17110	
Mail Address:	
175 Water St., 18th Floor	
New York, NY 10038	
ASSETS	
Bonds	232,186,097
Stocks	1,622,433
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	51,174,451
Agents Balances or Uncollected Premiums	0
Interest, Dividends and Real Estate Income	1,866,219
Due and Accrued	27,237,272
Other Assets	314,086,472
TOTAL ASSETS	314,086,472
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	0
Reserve for Loss Adjustment Expenses	0
Other Expenses (excluding taxes, licenses and fees)	0
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	164,769
Federal and Foreign Income Taxes	28,063,353
Unearned Premiums	0
All Other Liabilities	119,744,041
TOTAL LIABILITIES	147,972,163
Special Surplus Funds	0
Capital Paid Up or Statutory Deposit	0
Gross Paid In and Contributed Surplus	111,487,829
Unassigned Surplus (Surplus)	49,301,415
Surplus as Regards Policyholders	166,114,309
TOTAL	314,086,472
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	1,382,248
Direct Premiums Earned	1,339,720
Direct Losses Paid	1,019,329
Direct Losses Incurred	520,758
STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY	
WHEREAS, the New Hampshire Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2-3-4-5-6-7-8-9-10-11-12-13-14-17	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER Director of Insurance	
66915	
FROM ANNUAL STATEMENT Year Ending December 31, 2014	
NEW YORK LIFE INSURANCE COMPANY	
Home Office Address:	
51 Madison Avenue	
New York, NY 10010	
Mail Address:	
51 Madison Avenue	
New York, NY 10010	
ASSETS	
Bonds	\$73,807,108,943
Stocks	9,626,424,085
Mortgage Loans on Real Estate	11,831,058,257
Real Estate Owned	508,592,741
Policy Loans	8,866,326,753
Cash and Bank Deposits	1,100,416,681
Deferred and Uncollected Premiums	1,723,019,877
Investment Income	1,309,506,057
Due and Accrued	37,494,594,350
Other Assets	\$146,267,047,744
TOTAL ASSETS	\$146,267,047,744
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life Policies & Contracts	\$85,760,865,356
Reserve for Accident & Health Policies	0
Policy and Contract Claims	179,373,869
Life	0
Accident and Health	0
General Expenses	4,431,111
Due or Accrued	15,005,652
Taxes, Licenses & Fees	0
Due or Accrued	0
Federal Income Taxes	0
Due or Accrued	0
All Other Liabilities	48,600,579,957
TOTAL LIABILITIES	\$119,155,577,210
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	3,927,757,314
Unassigned Surplus (Surplus)	3,715,745,904
Surplus as Regards Policyholders	\$7,668,503,218
TOTAL	126,824,080,428

Reserve for Accident & Health Policies	3,308,225,762
Policy and Contract Claims	693,232,470
Life	25,994,839
Accident and Health	0
General Expenses	1,152,403,299
Due or Accrued	69,711,906
Taxes, Licenses & Fees	106,842,225
Due or Accrued	36,543,779,304
Federal Income Taxes	\$127,661,055,161
Due or Accrued	\$0
All Other Liabilities	21,381,571
TOTAL LIABILITIES	\$18,605,992,583
Special Surplus Funds	0
Capital Paid Up	1,992,023,795
Gross Paid In and Contributed Surplus	16,613,968,788
Unassigned Surplus (Surplus)	0
Surplus as Regards Policyholders	146,267,047,744
TOTAL	\$46,006,090
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	51,923,083
Direct Losses Paid	21,381,571
Direct Losses Incurred	5,587,598,294
Life Insurance in Force	0
STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY	
WHEREAS, the New York Life Insurance Company, a Corporation organized under the Laws of New York, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2-20	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER Director of Insurance	
91596	
FROM ANNUAL STATEMENT Year Ending December 31, 2014	
NEW YORK LIFE INSURANCE & ANNUITY CORPORATION	
Home Office Address:	
200 Continental Dr. #306	
Newark, DE 19713	
Mail Address:	
51 Madison Avenue	
New York, NY 10010	
ASSETS	
Bonds	\$68,210,254,760
Stocks	687,835,560
Mortgage Loans on Real Estate	10,376,899,045
Real Estate Owned	55,682,126
Policy Loans	875,415,962
Cash and Bank Deposits	544,336,660
Deferred and Uncollected Premiums	511,270
Investment Income	623,728,836
Due and Accrued	45,462,665,113
Other Assets	\$126,837,329,332
TOTAL ASSETS	\$126,837,329,332
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life Policies & Contracts	\$70,356,186,621
Reserve for Accident & Health Policies	0
Policy and Contract Claims	179,373,869
Life	0
Accident and Health	0
General Expenses	4,431,111
Due or Accrued	15,005,652
Taxes, Licenses & Fees	0
Due or Accrued	0
Federal Income Taxes	0
Due or Accrued	0
All Other Liabilities	48,600,579,957
TOTAL LIABILITIES	\$119,155,577,210
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	3,927,757,314
Unassigned Surplus (Surplus)	3,715,745,904
Surplus as Regards Policyholders	\$7,668,503,218
TOTAL	126,824,080,428

BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$89,636,068
Direct Losses Paid	51,872,436
Losses Incurred	8,298,974
Life Insurance in Force	1,681,221,332
STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY	
WHEREAS, the New York Life Insurance & Annuity Corporation, a Corporation organized under the Laws of Delaware, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2-20-21	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21. Variable Life	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER Director of Insurance	
14788	
FROM ANNUAL STATEMENT Year Ending December 31, 2014	
NGM INSURANCE COMPANY	
Home Office Address:	
4601 Touchton Rd E., Ste 3400	
Jacksonville FL 32246	
Mail Address:	
55 West Street	
Kenne, NH 03431	
ASSETS	
Bonds	1,408,509,937
Stocks	356,411,415
Mortgage Loans on Real Estate	16,815,311
Real Estate Owned	4,144,352
Cash and Bank Deposits	31,031,730
Agents Balances or Uncollected Premiums	235,581,413
Interest, Dividends and Real Estate Income	13,170,198
Due and Accrued	248,736,419
Other Assets	2,314,400,775
TOTAL ASSETS	2,314,400,775
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	626,387,827
Reserve for Loss Adjustment Expenses	117,691,918
Other Expenses (excluding taxes, licenses and fees)	26,554,822
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	9,878,431
Federal and Foreign Income Taxes	0
Unearned Premiums	467,003,904
All Other Liabilities	98,662,130
TOTAL LIABILITIES	1,346,179,032
Special Surplus Funds	30,000,000
Capital Paid Up or Statutory Deposit	5,250,000
Gross Paid In and Contributed Surplus	69,518,826
Unassigned Funds (Surplus)	863,452,917
Surplus as Regards Policyholders	968,221,743
TOTAL	2,314,400,775
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	12,108
Direct Premiums Earned	11,928
Direct Losses Paid	0
Direct Losses Incurred	145
STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY	
WHEREAS, the NGM Insurance Company, a Corporation organized under the Laws of Florida, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
3-7-11-13	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked,	

2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER Director of Insurance	
31470	
FROM ANNUAL STATEMENT Year Ending December 31, 2014	
NORGUARD INSURANCE COMPANY	
Home Office Address:	
16 South River Street	
Wilkes-Barre, PA 18702	
Mail Address:	
PO Box AH	
Wilkes-Barre, PA 18703-0020	
ASSETS	
Bonds	\$140,372,094
Stocks	87,95,992
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	20,159,734
Cash and Bank Deposits	197,573,447
Deferred and Uncollected Premiums	1,399,365
Investment Income	35,253,707
Due and Accrued	482,712,339
Other Assets	\$144,106,162
TOTAL ASSETS	\$144,106,162
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life Policies & Contracts	\$20,211,457
Reserve for Accident & Health Policies	166,073
Policy and Contract Claims	9,539,329
Life	0
Accident and Health	0
General Expenses	53,533,680
Due or Accrued	92,765,226
Taxes, Licenses & Fees	320,321,927
Due or Accrued	0
Federal Income Taxes	0
Due or Accrued	0
All Other Liabilities	5,250,000
TOTAL LIABILITIES	\$5,250,000
Special Surplus Funds	\$36,400,000
Capital Paid Up or Statutory Deposit	120,740,412
Gross Paid In and Contributed Surplus	162,390,412
Unassigned Surplus (Surplus)	482,712,339
Surplus as Regards Policyholders	\$6,333
TOTAL	451
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$0
Direct Losses Paid	75
Direct Losses Incurred	0
Life Insurance in Force	0
STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY	
WHEREAS, the Norguard Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY	

Continued from previous page

Stocks	69,151,899
Mortgage Loans on	
Real Estate	0
Real Estate Owned	4,736,250
Cash and Bank Deposits	21,849,999
Agents Balances or	
Uncollected Premiums	44,904,072
Interest, Dividends and	
Real Estate Income	
Due and Accrued	2,278,048
Other Assets	16,157,784
TOTAL ASSETS	566,749,504
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	82,218,980
Reserve for Loss	
Adjustment Expenses	13,831,714
Other Expenses (excluding	
taxes, licenses and fees)	2,535,006
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	1,603,129
Federal and Foreign	
Income Taxes	0
Unearned Premiums	143,009,485
All Other Liabilities	17,607,304
TOTAL LIABILITIES	260,265,618
Special Surplus Funds	1,000,000
Capital Paid Up	
or Statutory Deposit	0
Gross Paid In and	
Contributed Surplus	0
Unassigned Funds (Surplus)	305,483,886
Surplus as Regards	
Policyholders	306,483,886
TOTAL	566,749,504
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	37,285,298
Direct Premiums Earned	35,963,160
Direct Losses Paid	24,710,464
Direct Losses Incurred	26,603,253
STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE	
STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE	
OF AUTHORITY	
WHEREAS, the North Star Mutual Insurance Company, a Corporation organized under the Laws of Minnesota, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
2-3-4-5-6-7-8-9-10-11-12-13-14-17	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER	
Director of Insurance	
19372	
FROM ANNUAL STATEMENT	
Year Ending December 31, 2014	
NORTHERN INSURANCE	
COMPANY OF NEW YORK	
Home Office Address:	
One Liberty Plaza/165 Broadway	
New York, NY 10006	
Mail Address:	
1400 American Lane	
Schaumburg, IL 60196-1056	
ASSETS	
Bonds	28,541,926
Stocks	0
Mortgage Loans on	
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	1,919,117
Agents Balances or	
Uncollected Premiums	(22,040)
Interest, Dividends and	
Real Estate Income	
Due and Accrued	170,375
Other Assets	6,323,137
TOTAL ASSETS	36,932,515
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	0
Reserve for Loss	
Adjustment Expenses	0
Other Expenses (excluding	
taxes, licenses and fees)	6,373
Taxes, Licenses and Fees	
(excluding Federal and	

Foreign Income Taxes)	
0	
Federal and Foreign	
Income Taxes	235,029
Unearned Premiums	0
All Other Liabilities	6,331,312
TOTAL LIABILITIES	6,572,714
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	9,762,500
Gross Paid In and	
Contributed Surplus	8,293,361
Unassigned Funds (Surplus)	12,303,940
Surplus as Regards	
Policyholders	30,359,801
TOTAL	36,932,515
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	(3,431)
Direct Premiums Earned	39,481
Direct Losses Paid	67,469
Direct Losses Incurred	19,328
STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE	
STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE	
OF AUTHORITY	
WHEREAS, the Northern Insurance Company of New York, a Corporation organized under the Laws of New York, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
3-4-5-6-7-8-9-10-11-12-13-14-15-17-18	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER	
Director of Insurance	
69000	
FROM ANNUAL STATEMENT	
Year Ending December 31, 2014	
NORTHWESTERN LONG	
TERM CARE INS. CO.	
Home Office Address:	
720 East Wisconsin Avenue	
Milwaukee, WI 53202-4797	
Mail Address:	
720 East Wisconsin Avenue	
Milwaukee, WI 53202-4797	
ASSETS	
Bonds	\$89,246,405
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	0
Cash and Bank Deposits	4,354,572
Deferred and	
Uncollected Premiums	0
Investment Income	
Due and Accrued	340,143
Other Assets	67,500,357
TOTAL ASSETS	\$161,441,477
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$435,253
Reserve for Accident	
& Health Policies	0
Policy and Contract Claims	
Life	0
Accident and Health	0
General Expenses	
Due or Accrued	74,950
Taxes, Licenses & Fees	
Due or Accrued	669,778
Federal Income Taxes	
Due or Accrued	0
All Other Liabilities	83,081,024
TOTAL LIABILITIES	\$84,261,005
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and	
Contributed Surplus	115,045,146
Unassigned Surplus	(40,364,674)
Surplus as Regards	
Policyholders	\$77,180,472
TOTAL	\$161,441,477
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$3,221,071
Direct Losses Paid	126,669
Losses Incurred	419,735
Life Insurance in Force	0
STATE OF SOUTH DAKOTA	

DIVISION OF INSURANCE	
STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE	
OF AUTHORITY	
WHEREAS, the Northwestern Long Term Care Ins. Co., a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER	
Director of Insurance	
67091	
FROM ANNUAL STATEMENT	
Year Ending December 31, 2014	
NORTHWESTERN MUTUAL	
LIFE INSURANCE COMPANY	
Home Office Address:	
720 E Wisconsin Avenue	
Milwaukee, WI 53202-4797	
Mail Address:	
720 E Wisconsin Avenue	
Milwaukee, WI 53202-4797	
ASSETS	
Bonds	\$128,071,367,185
Stocks	3,789,110,944
Mortgage Loans on Real Estate	29,367,332,235
Real Estate Owned	1,609,666,672
Policy Loans	16,756,088,753
Cash and Bank Deposits	2,583,951,797
Deferred and	
Uncollected Premiums	2,028,521,935
Investment Income	
Due and Accrued	1,901,982,163
Other Assets	43,895,942,436
TOTAL ASSETS	\$230,003,964,120
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$156,766,985,356
Reserve for Accident	
& Health Policies	7,356,743,172
Policy and Contract Claims	
Life	446,931,634
Accident and Health	67,189,415
General Expenses	
Due or Accrued	161,189,903
Taxes, Licenses & Fees	
Due or Accrued	14,539,315
Federal Income Taxes	
Due or Accrued	338,064,760
All Other Liabilities	45,797,192,838
TOTAL LIABILITIES	\$210,948,836,393
Special Surplus Funds	\$1,750,000,000
Capital Paid Up	0
Gross Paid In and	
Contributed Surplus	0
Unassigned Surplus	17,305,127,727
Surplus as Regards	
Policyholders	\$19,055,127,727
TOTAL	\$230,003,964,120
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$60,724,486
Direct Losses Paid	40,039,024
Losses Incurred	1,377,274
Life Insurance in Force	0
STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE	
STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE	
OF AUTHORITY	
WHEREAS, the Northwestern Mutual Life Insurance Company, a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2-20-21	
1. Life	
2. Health	
3. Fire & Allied Lines	
4. Inland & Ocean Marine	
5. Workmen's Compensation	
6. Bodily Injury Liability (Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21.	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER	
Director of Insurance	

(Other than Auto)	
7. Property Damage (Other than Auto)	
8. Auto Bodily Injury	
9. Auto Property Damage	
10. Auto Physical Damage	
11. Fidelity & Surety	
12. Glass	
13. Burglary & Theft	
14. Boiler & Machinery	
15. Aircraft	
16. Credit	
17. Crop-Hail	
18. Livestock	
19. Title	
20. Var. Annuities	
21. Variable Life	
in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.	
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.	
LARRY DEITER	
Director of Insurance	
81353	
FROM ANNUAL STATEMENT	
Year Ending December 31, 2014	
NYLIFE INSURANCE	
COMPANY OF ARIZONA	
Home Office Address:	
14850 N. Scottsdale Rd. #400	
Scottsdale AZ 85254	
Mail Address:	
51 Madison Avenue	
New York, NY 10010	
ASSETS	
Bonds	\$154,710,955
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	0
Cash and Bank Deposits	2,471,177
Deferred and	
Uncollected Premiums	31,004,002
Investment Income	
Due and Accrued	1,181,954
Other Assets	10,412,574
TOTAL ASSETS	\$199,780,662
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$105,143,086
Reserve for Accident	
& Health Policies	0
Policy and Contract Claims	
Life	1,677,190
Accident and Health	0
General Expenses	
Due or Accrued	130,452
Taxes, Licenses & Fees	
Due or Accrued	0
Federal Income Taxes	
Due or Accrued	5,710,234
All Other Liabilities	7,472,197
TOTAL LIABILITIES	\$120,133,159
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and	
Contributed Surplus	98,500,000
Unassigned Surplus	(21,352,497)
Surplus as Regards	
Policyholders	\$79,647,503
TOTAL	\$199,780,662
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$700,378
Direct Losses Paid	602,985
Losses Incurred	500,000
Life Insurance in Force	314,447,600
STATE OF SOUTH DAKOTA	
DIVISION OF INSURANCE	
STATE CAPITOL, PIERRE	
COMPANY'S CERTIFICATE	
OF AUTHORITY	
WHEREAS, the NYLife Insurance Company of Arizona, a Corporation organized under the Laws of Arizona, has complied with all requirements of the Insurance Laws of the State of South Dakota:	
NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:	
1-2-20-21	
1. Life	
2. Health	</

Continued from previous page

Agents Balances or Uncollected Premiums	118,519,090
Interest, Dividends and Real Estate Income	
Due and Accrued	5,654,356
Other Assets	133,289,794
TOTAL ASSETS	2,595,105,375

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	210,695,265
Reserve for Loss	
Adjustment Expenses	71,531,479
Other Expenses (excluding taxes, licenses and fees)	12,156,811
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	5,795,954
Federal and Foreign Income Taxes	1,767,794
Unearned Premiums	159,967,851
All Other Liabilities	230,740,687
TOTAL LIABILITIES	692,655,841

SPECIAL SURPLUS FUNDS

Capital Paid Up	
or Statutory Deposit	0
Gross Paid In and Contributed Surplus	3,000,746
Unassigned Funds (Surplus)	8,199,503
Surplus as Regards Policyholders	34,069,784
TOTAL	45,270,033

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	534,626
Direct Premiums Earned	51,499
Direct Losses Paid	81,717
Direct Losses Incurred	51,906

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Ohio Farmers Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-11-12-13-14-16
- 1. Life
- 2. Health
- 3. Fire & Allied Lines
- 4. Inland & Ocean Marine
- 5. Workmen's Compensation
- 6. Bodily Injury Liability (Other than Auto)
- 7. Property Damage (Other than Auto)
- 8. Auto Bodily Injury
- 9. Auto Property Damage
- 10. Auto Physical Damage
- 11. Fidelity & Surety
- 12. Glass
- 13. Burglary & Theft
- 14. Boiler & Machinery
- 15. Aircraft
- 16. Credit
- 17. Crop-Hail
- 18. Livestock
- 19. Title
- 20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**26565
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OHIO INDEMNITY
COMPANY**

Home Office Address: 250 E. Broad Street, 7th Floor Columbus OH 43215	
Mail Address: 250 E. Broad Street, 7th Floor Columbus, OH 43215	
ASSETS	
Bonds	101,991,692
Stocks	19,141,633
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	111,157,286
Agents Balances or Uncollected Premiums	9,390,506
Interest, Dividends and Real Estate Income	
Due and Accrued	0
Other Assets	8,049,314
TOTAL ASSETS	149,730,431

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	12,200,702
Reserve for Loss	
Adjustment Expenses	344,470
Other Expenses (excluding taxes, licenses and fees)	1,732,903
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	839,137
Federal and Foreign Income Taxes	831,117
Unearned Premiums	61,524,604
All Other Liabilities	26,987,467

TOTAL LIABILITIES	104,460,400
Special Surplus Funds	0
Capital Paid Up or Statutory Deposit	3,000,746
Gross Paid In and Contributed Surplus	8,199,503
Unassigned Funds (Surplus)	34,069,784
Surplus as Regards Policyholders	45,270,033
TOTAL	149,730,433

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	101,136
Direct Premiums Earned	24,446
Direct Losses Paid	15,808
Direct Losses Incurred	15,745

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Ohio Indemnity Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-8-9-10-11-16
- 1. Life
- 2. Health
- 3. Fire & Allied Lines
- 4. Inland & Ocean Marine
- 5. Workmen's Compensation
- 6. Bodily Injury Liability (Other than Auto)
- 7. Property Damage (Other than Auto)
- 8. Auto Bodily Injury
- 9. Auto Property Damage
- 10. Auto Physical Damage
- 11. Fidelity & Surety
- 12. Glass
- 13. Burglary & Theft
- 14. Boiler & Machinery
- 15. Aircraft
- 16. Credit
- 17. Crop-Hail
- 18. Livestock
- 19. Title
- 20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**89206
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OHIO NATIONAL LIFE
ASSURANCE CORPORATION**

Home Office Address: One Financial Way Cincinnati, OH 45242	
Mail Address: PO Box 237 Cincinnati, OH 45201-0237	
ASSETS	
Bonds	\$2,466,038,395
Stocks	16,867,648
Mortgage Loans on Real Estate	378,230,220
Real Estate Owned	0
Policy Loans	100,276,517
Cash and Bank Deposits	(5,720,075)
Deferred and Uncollected Premiums	133,594,822
Investment Income Due and Accrued	28,382,229
Other Assets	488,141,876
TOTAL ASSETS	\$3,605,811,632

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life Policies & Contracts	\$2,738,554,702
Reserve for Accident & Health Policies	97,556,956
Policy and Contract Claims Life	7,893,469
Accident and Health	600,101
General Expenses Due or Accrued	1,387,120
Taxes, Licenses & Fees Due or Accrued	6,581,795
Federal Income Taxes Due or Accrued	0
All Other Liabilities	457,217,299
TOTAL LIABILITIES	\$3,309,791,442

SPECIAL SURPLUS FUNDS

Capital Paid Up	9,600,005
Gross Paid In and Contributed Surplus	87,976,286
Unassigned Surplus	198,443,899
Surplus as Regards Policyholders	\$296,020,190
TOTAL	3,605,811,632

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$535,137
Direct Losses Paid	169,032
Losses Incurred	0
Life Insurance in Force	204,468,236

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Ohio National Life Assurance Corporation, a Corporation organized under the

Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
- 1. Life
- 2. Health
- 3. Fire & Allied Lines
- 4. Inland & Ocean Marine
- 5. Workmen's Compensation
- 6. Bodily Injury Liability (Other than Auto)
- 7. Property Damage (Other than Auto)
- 8. Auto Bodily Injury
- 9. Auto Property Damage
- 10. Auto Physical Damage
- 11. Fidelity & Surety
- 12. Glass
- 13. Burglary & Theft
- 14. Boiler & Machinery
- 15. Aircraft
- 16. Credit
- 17. Crop-Hail
- 18. Livestock
- 19. Title
- 20. Var. Annuities
- 21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**67172
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OHIO NATIONAL LIFE
INSURANCE COMPANY**

Home Office Address: One Financial Way Cincinnati, OH 45242	
Mail Address: P.O. Box 237 Cincinnati, OH 45201-0237	
ASSETS	
Bonds	\$4,750,474,687
Stocks	413,421,576
Mortgage Loans on Real Estate	796,770,788
Real Estate Owned	23,982,106
Policy Loans	343,920,189
Cash and Bank Deposits	345,335,694
Deferred and Uncollected Premiums	46,027,119
Investment Income Due and Accrued	52,344,632
Other Assets	20,677,060,140
TOTAL ASSETS	\$27,449,336,931

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life Policies & Contracts	\$5,094,471,077
Reserve for Accident & Health Policies	26,186,961
Policy and Contract Claims Life	14,322,947
Accident and Health	140,848
General Expenses Due or Accrued	14,376,189
Taxes, Licenses & Fees Due or Accrued	4,590,966
Federal Income Taxes Due or Accrued	0
All Other Liabilities	21,198,174,154
TOTAL LIABILITIES	\$26,352,263,142

SPECIAL SURPLUS FUNDS

Capital Paid Up	5,024,834
Gross Paid In and Contributed Surplus	283,297,154
Unassigned Surplus	499,358,461
Surplus as Regards Policyholders	\$1,097,073,789
TOTAL	27,449,336,931

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$2,379,867
Direct Losses Paid	1,567,637
Losses Incurred	151,367
Life Insurance in Force	34,360,646

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Ohio National Life Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20
- 1. Life
- 2. Health
- 3. Fire & Allied Lines
- 4. Inland & Ocean Marine
- 5. Workmen's Compensation
- 6. Bodily Injury Liability (Other than Auto)
- 7. Property Damage (Other than Auto)
- 8. Auto Bodily Injury
- 9. Auto Property Damage
- 10. Auto Physical Damage
- 11. Fidelity & Surety

- 12. Glass
- 13. Burglary & Theft
- 14. Boiler & Machinery
- 15. Aircraft
- 16. Credit
- 17. Crop-Hail
- 18. Livestock
- 19. Title
- 20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**24082
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OHIO SECURITY
INSURANCE COMPANY**

Home Office Address: 175 Berkeley Street Boston, MA 02116	
Mail Address: 175 Berkeley Street Boston, MA 02116	
ASSETS	
Bonds	14,971,913
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	170,044
Agents Balances or Uncollected Premiums	0
Interest, Dividends and Real Estate Income	
Due and Accrued	116,171
Other Assets	777,678
TOTAL ASSETS	16,035,806

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	0
Reserve for Loss	
Adjustment Expenses	0
Other Expenses (excluding taxes, licenses and fees)	0
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	0
Federal and Foreign Income Taxes	42,400
Unearned Premiums	0
All Other Liabilities	811,609
TOTAL LIABILITIES	854,009

SPECIAL SURPLUS FUNDS

Capital Paid Up or Statutory Deposit	3,500,430
Gross Paid In and Contributed Surplus	1,499,570
Unassigned Funds (Surplus)	10,181,797
Surplus as Regards Policyholders	15,181,797
TOTAL	16,035,806

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	1,492,348
Direct Premiums Earned	1,310,602
Direct Losses Paid	558,905
Direct Losses Incurred	681,697

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Ohio Security Insurance Company, a Corporation organized under the Laws of New Hampshire, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14-17
- 1. Life
- 2. Health
- 3. Fire & Allied Lines
- 4. Inland & Ocean Marine
- 5. Workmen's Compensation
- 6. Bodily Injury Liability (Other than Auto)
- 7. Property Damage (Other than Auto)
- 8. Auto Bodily Injury
- 9. Auto Property Damage
- 10. Auto Physical Damage
- 11. Fidelity & Surety
- 12. Glass
- 13. Burglary & Theft
- 14. Boiler & Machinery
- 15. Aircraft
- 16. Credit
- 17. Crop-Hail
- 18. Livestock
- 19. Title
- 20. Var. Annuities
- 23A. Travel, Accident & Baggage

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**40444
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OLD REPUBLIC
SURETY COMPANY**

Home Office Address: 445 S Moorland Road, Suite 200 Brookfield, WI 53005	
Mail Address: PO Box 1635 Milwaukee, WI 53201	
ASSETS	
Bonds	82,252,828
Stocks	22,926,090
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	2,197,800
Agents Balances or Uncollected Premiums	3,134,476
Interest, Dividends and Real Estate Income	
Due and Accrued	806,251
Other Assets	1,446,731

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

**24147
FROM ANNUAL STATEMENT
Year Ending December 31, 2014
OLD REPUBLIC**

INSURANCE COMPANY

Home Office Address: 133 Oakland Avenue Greensburg, PA 15601	
Mail Address: PO Box 789 Greensburg, PA 15601-0789	
ASSETS	
Bonds	1,709,332,919
Stocks	489,204,192
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	59,381,828
Agents Balances or Uncollected Premiums	208,796,510
Interest, Dividends and Real Estate Income	
Due and Accrued	18,183,010
Other Assets	124,458,564
TOTAL ASSETS	2,609,357,023

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	
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Continued from previous page

TOTAL ASSETS	112,764,176
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	12,354,656
Reserve for Loss	
Adjustment Expenses	7,586,301
Other Expenses (excluding taxes, licenses and fees)	4,139,443
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	673,507
Federal and Foreign Income Taxes	1,509,690
Unearned Premiums	27,795,303
All Other Liabilities	2,640,533
TOTAL LIABILITIES	56,699,433
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	2,900,000
Gross Paid In and	
Contributed Surplus	16,534,036
Unassigned Funds (Surplus)	36,630,707
Surplus as Regards	
Policyholders	56,064,743
TOTAL	112,764,176

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	126,077
Direct Premiums Earned	118,587
Direct Losses Paid	0
Direct Losses Incurred	0

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Old Republic Surety Company, a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

32700
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
OWNERS INSURANCE COMPANY
 Home Office Address:
 6101 Anacapri Boulevard
 Lansing MI 48917
 Mail Address:
 PO Box 30660
 Lansing, MI 48909-8160
ASSETS

Bonds	2,868,367,825
Stocks	315,877,538
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	13,391,364
Agents Balances or Uncollected Premiums	336,355,638
Interest, Dividends and Real Estate Income	
Due and Accrued	24,213,941
Other Assets	163,719,581
TOTAL ASSETS	3,721,925,886
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	921,849,357
Reserve for Loss	
Adjustment Expenses	257,544,666
Other Expenses (excluding taxes, licenses and fees)	4,708,780
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	17,507,987
Federal and Foreign Income Taxes	11,925,566
Unearned Premiums	847,466,936
All Other Liabilities	265,425,481
TOTAL LIABILITIES	2,326,428,773
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	6,500,000
Gross Paid In and	
Contributed Surplus	220,998,592
Unassigned Funds (Surplus)	1,167,998,521

Surplus as Regards
 Policyholders
 1,395,497,113

TOTAL 3,721,925,886

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	23,747,568
Direct Premiums Earned	23,353,095
Direct Losses Paid	21,472,655
Direct Losses Incurred	24,735,519

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Owners Insurance Company, a Corporation organized under the Laws of Ohio, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

76112
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
OXFORD LIFE INSURANCE COMPANY
 Home Office Address:
 2721 N. Central Avenue
 Phoenix, AZ 85004
 Mail Address:
 2721 N. Central Avenue
 Phoenix, AZ 85004
ASSETS

Bonds	\$941,450,817
Stocks	42,384,578
Mortgage Loans on Real Estate	115,708,137
Real Estate Owned	13,695,172
Policy Loans	16,060,445
Cash and Bank Deposits	35,118,206
Deferred and Uncollected Premiums	4,296,976
Investment Income	
Due and Accrued	12,377,899
Other Assets	28,798,535
TOTAL ASSETS	\$1,197,512,867
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$983,383,768
Reserve for Accident & Health Policies	7,474,155
Policy and Contract Claims	
Life	11,395,567
Accident and Health	3,187,583
General Expenses	
Due or Accrued	1,716,153
Taxes, Licenses & Fees	
Due or Accrued	468,411
Federal Income Taxes	
Due or Accrued	543,013
All Other Liabilities	30,875,635
TOTAL LIABILITIES	\$1,039,044,285
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and	
Contributed Surplus	16,434,855
Unassigned Surplus	139,533,727
Surplus as Regards	
Policyholders	\$158,468,582
TOTAL	1,197,512,867

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	\$923,034
Direct Losses Paid	310,116
Losses Incurred	99,994
Life Insurance in Force	4,357,851

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Oxford Life Insurance Company, a Corporation organized under the Laws of Arizona, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title

to transact the numbered lines of business listed below:

- 1-2-23A
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

22748
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
PACIFIC EMPLOYERS INSURANCE COMPANY
 Home Office Address:
 436 Walnut Street PO Box 1000
 Philadelphia, PA 19106
 Mail Address:
 436 Walnut Street PO Box 1000
 Philadelphia, PA 19106
ASSETS

Bonds	2,262,509,211
Stocks	159,730,909
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	185,239,914
Agents Balances or Uncollected Premiums	163,902,839
Interest, Dividends and Real Estate Income	
Due and Accrued	22,485,628
Other Assets	596,640,898
TOTAL ASSETS	3,390,509,399
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	1,189,689,617
Reserve for Loss	
Adjustment Expenses	254,638,880
Other Expenses (excluding taxes, licenses and fees)	0
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	9,895,893
Federal and Foreign Income Taxes	0
Unearned Premiums	258,156,998
All Other Liabilities	507,948,498
TOTAL LIABILITIES	2,220,329,886
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	0
Gross Paid In and	
Contributed Surplus	265,229,512
Unassigned Funds (Surplus)	904,950,001
Surplus as Regards	
Policyholders	1,170,179,513
TOTAL	3,390,509,399

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	22,793
Direct Premiums Earned	85,050
Direct Losses Paid	120,882
Direct Losses Incurred	(180,581)

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Pacific Employers Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

67466
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
PACIFIC LIFE INSURANCE COMPANY
 Home Office Address:
 700 Newport Center Drive
 Newport Beach, CA 92660
 Mail Address:
 700 Newport Center Drive
 Newport Beach, CA 92660
ASSETS

Bonds	5,458,448,274
Stocks	630,610,610
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	7,675,066
Agents Balances or Uncollected Premiums	359,522,310
Interest, Dividends and Real Estate Income	
Due and Accrued	62,263,349
Other Assets	303,833,271
TOTAL ASSETS	6,822,352,880
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	2,109,452,610
Reserve for Loss	
Adjustment Expenses	710,580,504
Other Expenses (excluding taxes, licenses and fees)	68,246,778
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	8,520,390
Federal and Foreign Income Taxes	10,442,117
Unearned Premiums	837,512,973
All Other Liabilities	155,383,948
TOTAL LIABILITIES	3,900,139,320
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	5,535,000
Gross Paid In and	
Contributed Surplus	520,019,566
Unassigned Funds (Surplus)	2,396,658,994
Surplus as Regards	
Policyholders	2,922,213,560
TOTAL	6,822,352,880

20. Var. Annuities
 23A. Travel, Accident & Baggage
 in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

20346
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
PACIFIC INDEMNITY COMPANY
 Home Office Address:
 330 E. Kilbourn Ave. #1450
 Milwaukee, WI 53202-3146
 Mail Address:
 15 Mtn. View Rd/PO Box 1615
 Warren, NJ 07059
ASSETS

Bonds	5,458,448,274
Stocks	630,610,610
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	7,675,066
Agents Balances or Uncollected Premiums	359,522,310
Interest, Dividends and Real Estate Income	
Due and Accrued	62,263,349
Other Assets	303,833,271
TOTAL ASSETS	6,822,352,880
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	2,109,452,610
Reserve for Loss	
Adjustment Expenses	710,580,504
Other Expenses (excluding taxes, licenses and fees)	68,246,778
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	8,520,390
Federal and Foreign Income Taxes	10,442,117
Unearned Premiums	837,512,973
All Other Liabilities	155,383,948
TOTAL LIABILITIES	3,900,139,320
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	5,535,000
Gross Paid In and	
Contributed Surplus	520,019,566
Unassigned Funds (Surplus)	2,396,658,994
Surplus as Regards	
Policyholders	2,922,213,560
TOTAL	6,822,352,880

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	161,892
Direct Premiums Earned	166,731
Direct Losses Paid	192,091
Direct Losses Incurred	90,306

STATE OF SOUTH DAKOTA DIVISION OF INSURANCE STATE CAPITOL, PIERRE COMPANY'S CERTIFICATE OF AUTHORITY

WHEREAS, the Pacific Indemnity Company, a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

93262
FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
PENN INSURANCE AND ANNUITY COMPANY
 Home Office Address:
 1209 Orange Street
 Wilmington, DE 19801
 Mail Address:
 Penn Insurance & Annuity
 Philadelphia, PA 19172
ASSETS

Bonds	\$1,772,028,993
Stocks	19,648,371
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	432,623,320
Cash and Bank Deposits	62,048,181
Deferred and Uncollected Premiums	0
Investment Income	
Due and Accrued	38,845,629
Other Assets	929,501,948
TOTAL ASSETS	\$3,254,696,442
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$1,817,069,027
Reserve for Accident & Health Policies	0
Policy and Contract Claims	
Life	10,041,281
Accident and Health	0

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	161,892
Direct Premiums Earned	166,731
Direct Losses Paid	192,091

Continued from previous page

General Expenses	
Due or Accrued	0
Taxes, Licenses & Fees	
Due or Accrued	(1,733,945)
Federal Income Taxes	
Due or Accrued	0
All Other Liabilities	2,825,686,988
TOTAL LIABILITIES	\$2,837,462,214
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and	
Contributed Surplus	289,661,695
Unassigned Surplus	125,072,533
Surplus as Regards	
Policyholders	\$417,234,228
TOTAL	3,254,696,442

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$978,196
Direct Losses Paid	198,230
Losses Incurred	0
Life Insurance in Force	61,576,167

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn Insurance and Annuity Company, a Corporation organized under the Laws of Delaware, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**14982
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PENN MILLERS
 INSURANCE COMPANY INC.**

Home Office Address:
 436 Walnut Street, Box 1000
 Philadelphia, PA 19106
 Mail Address:
 436 Walnut Street, Box 1000
 Philadelphia, PA 19106

ASSETS

Bonds	99,185,778
Stocks	1,000
Mortgage Loans on	
Real Estate	0
Real Estate Owned	1,807,814
Cash and Bank Deposits	3,978,848
Agents Balances or	
Uncollected Premiums	4,560,371
Interest, Dividends and	
Real Estate Income	
Due and Accrued	884,098
Other Assets	37,028,493
TOTAL ASSETS	147,446,402
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	29,907,707
Reserve for Loss	
Adjustment Expenses	6,481,727
Other Expenses (excluding	
taxes, licenses and fees)	0
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	1,707,674
Federal and Foreign	
Income Taxes	164,174
Unearned Premiums	0
All Other Liabilities	25,872,574
TOTAL LIABILITIES	64,133,856
Special Surplus Funds	2,250,000
Capital Paid Up	
or Statutory Deposit	5,000,00
Gross Paid In and	
Contributed Surplus	30,000,000
Unassigned Funds (Surplus)	46,062,546
Surplus as Regards	
Policyholders	83,312,546
TOTAL	147,446,402

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	1,468,985
Direct Premiums Earned	1,461,426
Direct Losses Paid	129,954

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn Mutual Life Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn Millers Insurance Company Inc., a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**67644
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PENN MUTUAL LIFE
 INSURANCE COMPANY**

Home Office Address:
 PennMutual Life Insurance Co.
 Philadelphia, PA 19172
 Mail Address:
 PennMutual Life Insurance Co.
 Philadelphia, PA 19172

ASSETS

Bonds	\$7,528,487,793
Stocks	569,222,500
Mortgage Loans on Real Estate	0
Real Estate Owned	27,642,425
Policy Loans	298,689,122
Cash and Bank Deposits	128,700,147
Deferred and	
Uncollected Premiums	63,550,716
Investment Income	
Due and Accrued	99,000,901
Other Assets	8,555,472,104
TOTAL ASSETS	\$17,270,765,708
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	
Policies & Contracts	\$6,592,952,861
Reserve for Accident	
& Health Policies	10,461,569
Policy and Contract Claims	
Life	43,810,408
Accident and Health	189,292
General Expenses	
Due or Accrued	66,391,254
Taxes, Licenses & Fees	
Due or Accrued	3,918,324
Federal Income Taxes	
Due or Accrued	88,222,119
All Other Liabilities	15,268,457,770
TOTAL LIABILITIES	\$15,470,989,167
Special Surplus Funds	\$0
Capital Paid Up	0
Gross Paid In and	
Contributed Surplus	389,231,053
Unassigned Surplus	1,410,545,488
Surplus as Regards	
Policyholders	\$1,799,776,541
TOTAL	17,270,765,708

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$734,348
Direct Losses Paid	2,030,267
Losses Incurred	159,984
Life Insurance in Force	84,836,199

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn Mutual Life Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto

4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**41424
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PENN. MANUFACTURERS'
 INDEMNITY COMPANY**

Home Office Address:
 380 Sentry Parkway
 Blue Bell, PA 19422-0754
 Mail Address:
 380 Sentry Parkway
 Blue Bell, PA 19422-0754

ASSETS

Bonds	96,357,017
Stocks	11,450,563
Mortgage Loans on	
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	7,725,196
Agents Balances or	
Uncollected Premiums	61,714,300
Interest, Dividends and	
Real Estate Income	
Due and Accrued	1,223,363
Other Assets	12,699,747
TOTAL ASSETS	191,170,186
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	67,209,934
Reserve for Loss	
Adjustment Expenses	12,875,067
Other Expenses (excluding	
taxes, licenses and fees)	2,008,137
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	2,948,217
Federal and Foreign	
Income Taxes	0
Unearned Premiums	27,940,198
All Other Liabilities	5,989,345
TOTAL LIABILITIES	118,970,898
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	4,600,000
Gross Paid In and	
Contributed Surplus	60,103,139
Unassigned Funds (Surplus)	7,496,149
Surplus as Regards	
Policyholders	72,199,288
TOTAL	191,170,186

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	173
Direct Premiums Earned	173
Direct Losses Paid	0
Direct Losses Incurred	(133)

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn. Manufacturers' Association Ins. Co., a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto

set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**12262
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PENN. MANUFACTURERS'
 ASSOCIATION INS. CO.**

Home Office Address:
 380 Sentry Parkway
 Blue Bell, PA 19422-0754
 Mail Address:
 380 Sentry Parkway
 Blue Bell, PA 19422-0754

ASSETS

Bonds	393,095,642
Stocks	59,783,314
Mortgage Loans on	
Real Estate	1,435,331
Real Estate Owned	8,578,882
Cash and Bank Deposits	28,875,485
Agents Balances or	
Uncollected Premiums	185,142,897
Interest, Dividends and	
Real Estate Income	
Due and Accrued	4,744,480
Other Assets	152,388,043
TOTAL ASSETS	834,044,074
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	201,629,810
Reserve for Loss	
Adjustment Expenses	38,625,202
Other Expenses (excluding	
taxes, licenses and fees)	6,024,410
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	8,844,651
Federal and Foreign	
Income Taxes	0
Unearned Premiums	83,820,593
All Other Liabilities	229,030,297
TOTAL LIABILITIES	567,974,963
Special Surplus Funds	60,000,000
Capital Paid Up	
or Statutory Deposit	6,116,300
Gross Paid In and	
Contributed Surplus	55,679,814
Unassigned Funds (Surplus)	144,272,997
Surplus as Regards	
Policyholders	266,069,111
TOTAL	834,044,074

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	64,807
Direct Premiums Earned	67,398
Direct Losses Paid	11,013
Direct Losses Incurred	5,166

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Penn. Manufacturers' Association Ins. Co., a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**18058
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PHILADELPHIA INDEMNITY
 INSURANCE COMPANY**

Home Office Address:
 One Bala Plaza, Suite 100
 Bala Cynwyd, PA 19004
 Mail Address:
 One Bala Plaza, Suite 100
 Bala Cynwyd, PA 19004

ASSETS

Bonds	5,869,602,139
Stocks	157,029,359
Mortgage Loans on	
Real Estate	21,402,208
Real Estate Owned	0
Cash and Bank Deposits	45,053,731
Agents Balances or	
Uncollected Premiums	673,590,267
Interest, Dividends and	
Real Estate Income	
Due and Accrued	0
Other Assets	415,539,189
TOTAL ASSETS	7,182,216,894
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	2,490,150,599
Reserve for Loss	
Adjustment Expenses	679,759,544
Other Expenses (excluding	
taxes, licenses and fees)	3,387,587
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	25,494,542
Federal and Foreign	
Income Taxes	13,989,521
Unearned Premiums	1,260,064,986

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	1,468,985
Direct Premiums Earned	1,461,426
Direct Losses Paid	129,954

**14974
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PENNSYLVANIA LUMBERMENS
 MUTUAL INSURANCE CO.**

Home Office Address:
 2005 Market Street, Suite 1200
 Philadelphia, PA 19103-7008
 Mail Address:
 2005 Market Street, Suite 1200
 Philadelphia, PA 19103-7008

ASSETS

Bonds	170,851,733
Stocks	115,647,429
Mortgage Loans on	
Real Estate	0
Real Estate Owned	0

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	1,468,985
Direct Premiums Earned	1,461,426
Direct Losses Paid	129,954

Cash and Bank Deposits	13,017,098
Agents Balances or	
Uncollected Premiums	121,777,810
Interest, Dividends and	
Real Estate Income	
Due and Accrued	2,038,619
Other Assets	21,718,161
TOTAL ASSETS	445,050,850
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	123,318,695
Reserve for Loss	
Adjustment Expenses	31,721,935
Other Expenses (excluding	
taxes, licenses and fees)	30,489,684
Taxes, Licenses and Fees	
(excluding Federal and</	

Continued from previous page

All Other Liabilities	371,994,573
TOTAL LIABILITIES	4,844,841,353
Special Surplus Funds	0
Capital Paid Up	
or Statutory Deposit	3,599,950
Gross Paid In and	
Contributed Surplus	386,970,316
Unassigned Funds (Surplus)	1,946,805,273
Surplus as Regards	
Policyholders	2,337,375,540
TOTAL	7,182,216,894

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	8,849,600
Direct Premiums Earned	8,585,418
Direct Losses Paid	3,297,712
Direct Losses Incurred	3,738,969

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Philadelphia Indemnity Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-6-7-8-9-10-11
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**93548
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PHL VARIABLE
 INSURANCE COMPANY**

Home Office Address:
 One American Row
 Hartford, CT 06115
 Mail Address:
 PO Box 5056, Mail Stop H-3-W
 Hartford, CT 06102-5056
ASSETS

Bonds	\$1,825,429,566
Stocks	22,608,654
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	68,119,906
Cash and Bank Deposits	182,998,654
Deferred and	
Uncollected Premiums	21,999,552
Investment Income	
Due and Accrued	15,206,845
Other Assets	4,397,538,776
TOTAL ASSETS	\$6,533,901,953

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	
Policies & Contracts	\$1,836,877,872
Reserve for Accident	
& Health Policies	124,154,370
Policy and Contract Claims	
Life	39,500,346
Accident and Health	0
General Expenses	
Due or Accrued	6,274,716
Taxes, Licenses & Fees	
Due or Accrued	862,599
Federal Income Taxes	
Due or Accrued	22,179,604
All Other Liabilities	4,305,463,408
TOTAL LIABILITIES	\$6,335,312,915

Special Surplus Funds	\$2,500,000
Capital Paid Up	30,000,000
Gross Paid In and	
Contributed Surplus	841,887,888
Unassigned Surplus	(675,798,850)
Surplus as Regards	
Policyholders	\$198,589,038
TOTAL	6,533,901,953

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$3,624,508
Direct Losses Paid	2,263,692
Direct Losses Incurred	2,263,692
Life Insurance in Force	261,239,529

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE**

WHEREAS, the Philadelphia Indemnity Insurance Company, a Corporation organized under the Laws of Pennsylvania, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14-15-17-18
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury

OF AUTHORITY

WHEREAS, the PHL Variable Insurance Company, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**25623
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PHOENIX INSURANCE
 COMPANY**

Home Office Address:
 One Tower Square 8MS
 Hartford, CT 06183-6014
 Mail Address:
 One Tower Square 8MS
 Hartford, CT 06183-6014
ASSETS

Bonds	2,458,679,634
Stocks	1,092,705,169
Mortgage Loans on	
Real Estate	1,360,407
Real Estate Owned	0
Cash and Bank Deposits	92,935,463
Agents Balances or	
Uncollected Premiums	292,794,348
Interest, Dividends and	
Real Estate Income	27,603,898
Due and Accrued	230,080,105
Other Assets	4,196,159,024
TOTAL ASSETS	4,196,159,024

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	1,459,257,445
Reserve for Loss	
Adjustment Expenses	355,316,344
Other Expenses (excluding	
taxes, licenses and fees)	32,235,715
Taxes, Licenses and Fees	
(excluding Federal and	
Foreign Income Taxes)	16,817,476
Federal and Foreign	
Income Taxes	4,773,000
Unearned Premiums	456,233,514
All Other Liabilities	132,138,076
TOTAL LIABILITIES	2,456,771,571

Special Surplus Funds	4,203,217
Capital Paid Up	
or Statutory Deposit	10,000,000
Gross Paid In and	
Contributed Surplus	126,369,748
Unassigned Funds (Surplus)	1,598,814,488
Surplus as Regards	
Policyholders	1,739,387,453
TOTAL	4,196,159,024

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	2,889,505
Direct Premiums Earned	2,278,745
Direct Losses Paid	975,075
Direct Losses Incurred	922,232

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Phoenix Insurance Company, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury

9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**72125
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PHYSICIANS LIFE
 INSURANCE COMPANY**

Home Office Address:
 2600 Dodge Street
 Omaha, NE 68131
 Mail Address:
 2600 Dodge Street
 Omaha, NE 68131
ASSETS

Bonds	\$1,309,195,130
Stocks	18,885,362
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	28,468,725
Cash and Bank Deposits	26,459,979
Deferred and	
Uncollected Premiums	0
Investment Income	
Due and Accrued	14,039,733
Other Assets	47,475,973
TOTAL ASSETS	\$1,430,485,169

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	
Policies & Contracts	\$1,167,618,855
Reserve for Accident	
& Health Policies	0
Policy and Contract Claims	
Life	17,021,361
Accident and Health	0
General Expenses	
Due or Accrued	814,932
Taxes, Licenses & Fees	
Due or Accrued	928,496
Federal Income Taxes	
Due or Accrued	791,989
All Other Liabilities	113,247,655
TOTAL LIABILITIES	\$1,300,423,288

Special Surplus Funds	\$0
Capital Paid Up	2,505,000
Gross Paid In and	
Contributed Surplus	102,487,905
Unassigned Surplus	25,068,977
Surplus as Regards	
Policyholders	\$130,061,882
TOTAL	1,430,485,169

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$2,801,336
Direct Losses Paid	1,467,009
Losses Incurred	593,968
Life Insurance in Force	32,139,355

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Physicians Mutual Insurance Company, a Corporation organized under the Laws of Nebraska, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**40312
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PIONEER SPECIALTY
 INSURANCE COMPANY**

Home Office Address:
 5350 W. 78th Street
 Edina, MN 55439
 Mail Address:
 5350 W. 78th Street
 Edina, MN 55439
ASSETS

Bonds	40,302,937
Stocks	0
Mortgage Loans on	
Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	(403,022)
Agents Balances or	
Uncollected Premiums	12,835,843
Interest, Dividends and	
Real Estate Income	
Due and Accrued	412,370

**FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PHYSICIANS MUTUAL
 INSURANCE COMPANY**

Home Office Address:
 2600 Dodge Street
 Omaha, NE 68131-2671
 Mail Address:
 2600 Dodge Street
 Omaha, NE 68131-2671
ASSETS

Bonds	\$1,699,227,804
Stocks	256,481,538
Mortgage Loans on Real Estate	0
Real Estate Owned	9,393,856
Policy Loans	0
Cash and Bank Deposits	15,365,953
Deferred and	
Uncollected Premiums	0
Investment Income	
Due and Accrued	22,063,165
Other Assets	23,619,483
TOTAL ASSETS	\$2,026,151,800

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	
Policies & Contracts	\$0
Reserve for Accident	
& Health Policies	1,045,392,268
Policy and Contract Claims	
Life	0
Accident and Health	34,242,482
General Expenses	
Due or Accrued	11,467,962
Taxes, Licenses & Fees	
Due or Accrued	2,835,577
Federal Income Taxes	
Due or Accrued	89,371
All Other Liabilities	86,657,233
TOTAL LIABILITIES	\$1,180,684,893

Special Surplus Funds	\$0
Capital Paid Up	0
Gross Paid In and	
Contributed Surplus	0
Unassigned Surplus	845,466,907
Surplus as Regards	
Policyholders	\$845,466,907
TOTAL	2,026,151,800

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$2,750,899
Direct Losses Paid	1,625,025
Losses Incurred	1,749,538
Life Insurance in Force	0

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Pioneer Specialty Insurance Company, a Corporation organized under the Laws of Minnesota, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**65919
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRIMERICA LIFE
 INSURANCE COMPANY**

Home Office Address:
 1 Premerica Parkway
 Duluth, GA 30099
 Mail Address:
 1 Premerica Parkway
 Duluth, GA 30099
ASSETS

Bonds	\$841,218,520
Stocks	396,554,139
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	0
Cash and Bank Deposits	33,267,810
Deferred and	
Uncollected Premiums	(160,072,513)
Investment Income	
Due and Accrued	9,287,990
Other Assets	159,181,016
TOTAL ASSETS	\$1,279,436,962

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life	
Policies & Contracts	\$138,554,990
Reserve for Accident	
& Health Policies	0
Policy and Contract Claims	
Life	720,077
Accident and Health	0
General Expenses	
Due or Accrued	24,077,460
Taxes, Licenses & Fees	
Due or Accrued	13,846,069
Federal Income Taxes	
Due or Accrued	5,621,734
All Other Liabilities	597,625,012
TOTAL LIABILITIES	\$780,445,342

Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and	
Contributed Surplus	0
Unassigned Surplus	0
Surplus as Regards	
Policyholders	0
TOTAL	2,500,000

Other Assets	1,934,128
TOTAL ASSETS	55,082,256
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	14,756,177
Reserve for Loss	
Adjustment Expenses	3,147,556
Other Expenses (excluding	
taxes, licenses	

Continued from previous page

Contributed Surplus	486,733,750
Unassigned Surplus	9,757,870
Surplus as Regards	
Policyholders	\$498,991,620
TOTAL	1,279,436,962

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$3,861,157
Direct Losses Paid	2,376,250
Losses Incurred	2,102,050
Life Insurance in Force	1,343,686,054

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Primerica Life Insurance Company, a Corporation organized under the Laws of Massachusetts, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**11855
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRIMERO INSURANCE
 COMPANY**

**Home Office Address:
 2640 S. Jones Blvd. Suite 2
 Las Vegas, NV89146
 Mail Address:
 506 5th Street
 Spearfish, SD 57783
 ASSETS**

Bonds	0
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	494,882
Cash and Bank Deposits	11,512,374
Agents Balances or Uncollected Premiums	165,453
Interest, Dividends and Real Estate Income Due and Accrued	42
Other Assets	2,470,408
TOTAL ASSETS	14,643,159

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	5,010,956
Reserve for Loss Adjustment Expenses	148,863
Other Expenses (excluding taxes, licenses and fees)	0
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	72,688
Federal and Foreign Income Taxes	0
Unearned Premiums	1,436,668
All Other Liabilities	105,221
TOTAL LIABILITIES	6,774,396

SPECIAL SURPLUS FUNDS

Capital Paid Up or Statutory Deposit	1,500,000
Gross Paid In and Contributed Surplus	6,750,000
Unassigned Funds (Surplus)	(381,237)
Surplus as Regards Policyholders	7,868,763
TOTAL	14,643,159

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	2,282,281
Direct Premiums Earned	2,166,435
Direct Losses Paid	1,390,419
Direct Losses Incurred	1,544,673

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Primerica Insurance Company, a Corporation organized under the Laws of Nevada, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned,

Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft

Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-6-7-8-9-10-12-13
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**61271
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRINCIPAL LIFE
 INSURANCE COMPANY**

**Home Office Address:
 711 High Street
 Des Moines, IA 50392-2300
 Mail Address:
 711 High Street
 Des Moines, IA 50392-2300
 ASSETS**

Bonds	\$40,589,976,212
Stocks	948,976,412
Mortgage Loans on Real Estate	10,526,473,354
Real Estate Owned	369,024,935
Policy Loans	804,376,160
Cash and Bank Deposits	568,804,595
Deferred and Uncollected Premiums	204,159,814
Investment Income Due and Accrued	447,383,939
Other Assets	99,614,441,826
TOTAL ASSETS	\$154,073,617,247

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life Policies & Contracts	\$30,343,108,736
Reserve for Accident & Health Policies	1,426,769,560
Policy and Contract Claims Life	107,514,547
Accident and Health	134,374,391
General Expenses Due or Accrued	314,057,419
Taxes, Licenses & Fees Due or Accrued	39,483,291
Federal Income Taxes Due or Accrued	0
All Other Liabilities	117,506,188,698
TOTAL LIABILITIES	\$149,871,496,642

SPECIAL SURPLUS FUNDS

Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	2,112,263,991
Unassigned Surplus	2,184,680,222
Surplus as Regards Policyholders	\$4,202,120,605
TOTAL	154,073,617,247

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$60,135,786
Direct Losses Paid	15,630,905
Losses Incurred	8,564,000
Life Insurance in Force	1,471,572,351

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Principal National Life Insurance Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft

Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft

16. Credit
 17. Crop-Hail
 18. Livestock
 19. Title
 20. Var. Annuities
 21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**71161
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRINCIPAL NATIONAL
 LIFE INSURANCE COMPANY**

**Home Office Address:
 711 High Street
 Des Moines, IA 50392-2300
 Mail Address:
 711 High Street
 Des Moines, IA 50392-2300
 ASSETS**

Bonds	\$73,623,526
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Policy Loans	0
Cash and Bank Deposits	(1,212,776)
Deferred and Uncollected Premiums	0
Investment Income Due and Accrued	690,444
Other Assets	68,146,763
TOTAL ASSETS	\$141,247,957

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Life Policies & Contracts	\$14,689
Reserve for Accident & Health Policies	0
Policy and Contract Claims Life	0
Accident and Health	0
General Expenses Due or Accrued	0
Taxes, Licenses & Fees Due or Accrued	31,645
Federal Income Taxes Due or Accrued	1,482,420
All Other Liabilities	54,905,936
TOTAL LIABILITIES	\$56,434,690

SPECIAL SURPLUS FUNDS

Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	97,890,744
Unassigned Surplus	(15,577,477)
Surplus as Regards Policyholders	\$84,813,267
TOTAL	141,247,957

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$7,437,170
Direct Losses Paid	0
Losses Incurred	0
Life Insurance in Force	1,668,307,710

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Proassurance Casualty Insurance Company, a Corporation organized under the Laws of Michigan, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

**Okemos MI 48864
 Mail Address:
 PO Box 590009
 Birmingham, AL 35209
 ASSETS**

Bonds	958,951,343
Stocks	80,686,997
Mortgage Loans on Real Estate	0
Real Estate Owned	5,696,035
Cash and Bank Deposits	31,894,185
Agents Balances or Uncollected Premiums	6,772,860
Interest, Dividends and Real Estate Income Due and Accrued	10,938,666
Other Assets	179,189,886
TOTAL ASSETS	1,274,129,972

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	325,450,475
Reserve for Loss Adjustment Expenses	278,070,714
Other Expenses (excluding taxes, licenses and fees)	1,500,301
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	1,252,545
Federal and Foreign Income Taxes	0
Unearned Premiums	93,317,054
All Other Liabilities	40,468,047
TOTAL LIABILITIES	740,059,136

SPECIAL SURPLUS FUNDS

Capital Paid Up or Statutory Deposit	3,188,145
Gross Paid In and Contributed Surplus	85,754,824
Unassigned Funds (Surplus)	435,034,264
Surplus as Regards Policyholders	534,070,836
TOTAL	1,274,129,972

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	449,016
Direct Premiums Earned	485,522
Direct Losses Paid	7,536
Direct Losses Incurred	337,736

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Proassurance Casualty Insurance Company, a Corporation organized under the Laws of Michigan, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-6-7-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**34312
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRODUCERS AGRICULTURE
 INSURANCE COMPANY**

**Home Office Address:
 2025 S. Hughes
 Amarillo, TX 79109
 Mail Address:
 2025 S. Hughes
 Amarillo, TX 79109
 ASSETS**

Bonds	2,449,981
Stocks	6,096,279
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	(13,624,769)
Agents Balances or Uncollected Premiums	4,244,435
Interest, Dividends and Real Estate Income Due and Accrued	1,190
Other Assets	303,004,387
TOTAL ASSETS	302,171,503

LIABILITIES, SURPLUS, OTHER FUNDS

Reserve for Losses	0
Reserve for Loss Adjustment Expenses	5,026,000
Other Expenses (excluding taxes, licenses and fees)	25,722
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	148,850
Federal and Foreign Income Taxes	0
Unearned Premiums	1,959,427
All Other Liabilities	4,115,594
TOTAL LIABILITIES	12,143,618

SPECIAL SURPLUS FUNDS

Capital Paid Up or Statutory Deposit	3,000,000
Gross Paid In and Contributed Surplus	6,021,076
Unassigned Funds (Surplus)	119,992
Surplus as Regards Policyholders	9,141,068
TOTAL	21,284,686

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	8,093
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**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Producers Agriculture Insurance Company, a Corporation organized under the Laws of Texas, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

taxes, licenses and fees) 56,428
 Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes) 172,251
 Federal and Foreign Income Taxes 0
 Unearned Premiums 0
 All Other Liabilities 240,933,284
TOTAL LIABILITIES 246,187,963
 Special Surplus Funds 0
 Capital Paid Up or Statutory Deposit 3,000,000
 Gross Paid In and Contributed Surplus 37,069,958
 Unassigned Funds (Surplus) 15,913,582
 Surplus as Regards Policyholders 55,983,540
TOTAL 302,171,503

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	21,402,976
Direct Premiums Earned	21,894,087
Direct Losses Paid	6,953,081
Direct Losses Incurred	4,680,945

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Producers Agriculture Insurance Company, a Corporation organized under the Laws of Texas, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 2-3-4-5-6-7-8-9-10-11-12-13-14-15-17-23B
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 23B. Prepaid Legal
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**11127
 FROM ANNU**

Continued from previous page

Direct Premiums Earned	7,785
Direct Losses Paid	0
Direct Losses Incurred	85

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Professional Solutions Insurance Company, a Corporation organized under the Laws of Iowa, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-6-7-12-13-14
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.
 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**38628
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PROGRESSIVE NORTHERN
 INSURANCE COMPANY**

Home Office Address:
 6300 Wilson Mills Rd W33
 Cleveland, OH 44143-2182
 Mail Address:
 PO Box 89490
 Cleveland, OH 44101-6490
ASSETS

Bonds	845,415,296
Stocks	178,273,747
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	60,020,138
Agents Balances or Uncollected Premiums	207,827,450
Interest, Dividends and Real Estate Income	4,767,728
Due and Accrued	52,937,104
Other Assets	1,349,241,463
TOTAL ASSETS	1,349,241,463
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	400,722,262
Reserve for Loss Adjustment Expenses	82,233,083
Other Expenses (excluding taxes, licenses and fees)	46,900,256
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	8,700,462
Federal and Foreign Income Taxes	13,504,552
Unearned Premiums	342,137,812
All Other Liabilities	69,248,091
TOTAL LIABILITIES	963,446,518
Special Surplus Funds	0
Capital Paid Up or Statutory Deposit	3,008,000
Gross Paid In and Contributed Surplus	237,428,805
Unassigned Funds (Surplus)	145,358,140
Surplus as Regards Policyholders	385,794,945
TOTAL	1,349,241,463
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	49,571,959
Direct Premiums Earned	49,259,550
Direct Losses Paid	37,897,079
Direct Losses Incurred	36,675,931

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Progressive Northern Insurance Company, a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 4-6-7-8-9-10-15-16

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**34690
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PROPERTY AND CASUALTY
 INS. CO. OF HARTFORD**

Home Office Address:
 One Hartford Plaza
 Hartford CT 06155
 Mail Address:
 200 Hopmeadow Road
 Simsbury, CT 06089
ASSETS

Bonds	204,508,233
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	14,597,811
Agents Balances or Uncollected Premiums	2,854,684
Interest, Dividends and Real Estate Income	1,985,889
Due and Accrued	5,735,388
Other Assets	229,682,005
TOTAL ASSETS	229,682,005
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	74,315,526
Reserve for Loss Adjustment Expenses	15,718,577
Other Expenses (excluding taxes, licenses and fees)	1,151,974
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	727,706
Federal and Foreign Income Taxes	0
Unearned Premiums	24,524,515
All Other Liabilities	5,285,582
TOTAL LIABILITIES	121,723,880
Special Surplus Funds	0
Capital Paid Up or Statutory Deposit	4,200,000
Gross Paid In and Contributed Surplus	22,113,912
Unassigned Funds (Surplus)	81,644,213
Surplus as Regards Policyholders	107,958,125
TOTAL	229,682,005
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Written	1,383,011
Direct Premiums Earned	1,196,666
Direct Losses Paid	1,375,374
Direct Losses Incurred	1,066,229

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Property and Casualty Ins. Co. of Hartford, a Corporation organized under the Laws of Indiana, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 3-4-5-6-7-8-9-10-11-12-13-14-17-18

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless

this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**68136
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PROTECTIVE LIFE
 INSURANCE COMPANY**

Home Office Address:
 1620 Westgate Circle, #200
 Brentwood TN 37027-8035
 Mail Address:
 2801 Highway 280 South
 Birmingham, AL 35223
ASSETS

Bonds	\$18,473,117,696
Stocks	2,010,440,851
Mortgage Loans on Real Estate	2,617,725,407
Real Estate Owned	38,455,059
Policy Loans	872,761,684
Cash and Bank Deposits	148,169,779
Deferred and Uncollected Premiums	(69,854,176)
Investment Income	251,262,764
Due and Accrued	16,889,656,835
Other Assets	\$41,231,735,899
TOTAL ASSETS	\$41,231,735,899
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	\$18,341,504,486
Reserve for Accident & Health Policies	66,609,558
Policy and Contract Claims	157,104,793
Life	9,022,536
Accident and Health	39,876,518
General Expenses	2,356,739,935
Due or Accrued	10,071,359
Taxes, Licenses & Fees	0
Federal Income Taxes	19,108,640,566
Due or Accrued	\$37,732,829,816
All Other Liabilities	\$0
TOTAL LIABILITIES	\$37,732,829,816
Special Surplus Funds	\$0
Capital Paid Up	5,000,000
Gross Paid In and Contributed Surplus	1,137,166,148
Unassigned Surplus	2,356,739,935
Surplus as Regards Policyholders	\$3,498,906,083
TOTAL	41,231,735,899
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$10,271,411
Direct Losses Paid	13,024,173
Losses Incurred	4,785,612
Life Insurance in Force	1,780,320,254

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Protective Life Insurance Company, a Corporation organized under the Laws of Tennessee, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**68195
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PROVIDENT LIFE &
 ACCIDENT INSURANCE CO.**

Home Office Address:
 One Fountain Square, 2-North
 Chattanooga, TN 37402-1330
 Mail Address:
 One Fountain Square, 2-North
 Chattanooga, TN 37402-1330
ASSETS

Bonds	\$6,778,042,369
Stocks	62,031,569

Mortgage Loans on Real Estate	464,355,352
Real Estate Owned	80,515,320
Policy Loans	129,118,672
Cash and Bank Deposits	5,195,866
Deferred and Uncollected Premiums	69,488,372
Investment Income	109,470,795
Due and Accrued	599,071,478
Other Assets	\$8,297,289,793
TOTAL ASSETS	\$8,297,289,793
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	\$2,069,097,441
Reserve for Accident & Health Policies	4,970,364,903
Policy and Contract Claims	27,900,186
Life	58,386,541
Accident and Health	1,033,399
General Expenses	2,913,911
Due or Accrued	0
Taxes, Licenses & Fees	447,634,369
Federal Income Taxes	\$75,773,307,501
Due or Accrued	\$0
All Other Liabilities	43,501,205
TOTAL LIABILITIES	\$75,773,307,501
Special Surplus Funds	\$0
Capital Paid Up	43,501,205
Gross Paid In and Contributed Surplus	271,208,526
Unassigned Surplus	358,195,403
Surplus as Regards Policyholders	\$672,905,134
TOTAL	8,297,289,793
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$1,202,884
Direct Losses Paid	7,000
Losses Incurred	20,140,303
Life Insurance in Force	82,406,350

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the Provident Life & Accident Insurance Co., a Corporation organized under the Laws of Tennessee, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**79227
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRUCO LIFE
 INSURANCE COMPANY**

Home Office Address:
 2999 N. 44th St., Suite 210
 Phoenix, AZ 85018
 Mail Address:
 100 Mulberry Street, Gateway 3
 Newark, NJ 07102-4061
ASSETS

Bonds	\$4,759,278,478
Stocks	374,099,465
Mortgage Loans on Real Estate	1,376,302,762
Real Estate Owned	0
Policy Loans	941,352,018
Cash and Bank Deposits	96,784,343
Deferred and Uncollected Premiums	38,864,250
Investment Income	91,495,838
Due and Accrued	99,159,821,526
Other Assets	\$106,837,998,680
TOTAL ASSETS	\$106,837,998,680
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	\$6,161,660,284
Reserve for Accident & Health Policies	0
Policy and Contract Claims	15,272,145
Life	0
Accident and Health	103,496,705
General Expenses	4,738,405
Due or Accrued	0
Taxes, Licenses & Fees	0
Federal Income Taxes	0

Due or Accrued	0
All Other Liabilities	97,905,814,451
TOTAL LIABILITIES	\$104,181,505,180
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	85,205,091
Unassigned Surplus	2,568,788,409
Surplus as Regards Policyholders	\$2,656,493,500
TOTAL	106,837,998,680
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$59,913,006
Direct Losses Paid	15,644,705
Losses Incurred	3,249,283
Life Insurance in Force	3,023,184,516

**STATE OF SOUTH DAKOTA
 DIVISION OF INSURANCE
 STATE CAPITOL, PIERRE
 COMPANY'S CERTIFICATE
 OF AUTHORITY**

WHEREAS, the PRUCO Life Insurance Company, a Corporation organized under the Laws of Arizona, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

- 1-2-20-21
1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
 Director of Insurance

**86630
 FROM ANNUAL STATEMENT
 Year Ending December 31, 2014
 PRUDENTIAL ANNUITIES
 LIFE ASSURANCE CORP**

Home Office Address:
 2999 N 44th St. #550
 Phoenix, AZ 85018
 Mail Address:
 100 Mulberry St., Gateway 3
 Newark, NJ 07102-4061
ASSETS

Bonds	\$1,501,516,802
Stocks	6,148,266
Mortgage Loans on Real Estate	277,179,578
Real Estate Owned	0
Policy Loans	13,354,941
Cash and Bank Deposits	(32,821,707)
Deferred and Uncollected Premiums	0
Investment Income	22,045,393
Due and Accrued	45,919,219,584
Other Assets	\$47,706,642,857
TOTAL ASSETS	\$47,706,642,857
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life	\$2,220,963,221
Reserve for Accident & Health Policies	0
Policy and Contract Claims	29,674
Life	0
Accident and Health	14,193,378
General Expenses	0
Due or Accrued	0
Taxes, Licenses & Fees	0
Federal Income Taxes	0
Due or Accrued	44,865,716,097
All Other Liabilities	\$47,100,902,370
TOTAL LIABILITIES	\$47,100,902,370
Special Surplus Funds	\$0
Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	212,633,055
Unassigned Surplus	390,607,432
Surplus as Regards Policyholders	\$605,740,487
TOTAL	47,706,642,857
BUSINESS IN SOUTH DAKOTA 2014	
Direct Premiums Received	\$137,898
Direct Losses Paid	7,130,247
Losses Incurred	0
Life Insurance in Force	2,094,328</

Continued from previous page

OF AUTHORITY

WHEREAS, the Prudential Annuities Life Assurance Corp, a Corporation organized under the Laws of Connecticut, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1-2-20-21

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

68241

**FROM ANNUAL STATEMENT
Year Ending December 31, 2014
PRUDENTIAL INSURANCE
COMPANY OF AMERICA**

Home Office Address:
751 Broad Street
Newark, NJ 07102
Mail Address:
100 Mulberry St., Gateway 3
Newark, NJ 07102-4061

ASSETS

Bonds	\$105,105,868,148
Stocks	10,590,167,978
Mortgage Loans on Real Estate	25,486,118,747
Real Estate Owned	585,825,003
Policy Loans	7,621,827,090
Cash and Bank Deposits	5,750,975,307
Deferred and Uncollected Premiums	2,364,151,289
Investment Income	
Due and Accrued	1,185,561,569
Other Assets	150,411,417,260
TOTAL ASSETS	\$309,101,912,391
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Life Policies & Contracts	\$107,652,927,012
Reserve for Accident & Health Policies	8,287,221,515
Policy and Contract Claims	
Life	1,501,455,642
Accident and Health	82,338,229
General Expenses	
Due or Accrued	1,821,357,714
Taxes, Licenses & Fees	
Due or Accrued	29,581,823
Federal Income Taxes	
Due or Accrued	59,971,952
All Other Liabilities	179,336,081,356
TOTAL LIABILITIES	\$298,770,935,243
Special Surplus Funds	\$1,445,941,305
Capital Paid Up	2,500,000
Gross Paid In and Contributed Surplus	1,486,091,677
Unassigned Surplus	7,396,444,166
Surplus as Regards Policyholders	\$10,330,977,148
TOTAL	309,101,912,391

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Received	\$24,801,840
Direct Losses Paid	46,502,873
Losses Incurred	27,030,742
Life Insurance in Force	2,957,589,698

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Prudential Insurance Company of America, a Corporation organized under the Laws of New Jersey, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

1-2-20-21

1. Life
2. Health
3. Fire & Allied Lines
4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)

7. Property Damage (Other than Auto)
8. Auto Bodily Injury
9. Auto Property Damage
10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
21. Variable Life

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

24449

**FROM ANNUAL STATEMENT
Year Ending December 31, 2014
REGENT INSURANCE
COMPANY**

Home Office Address:
One General Drive
Sun Prairie, WI 53596
Mail Address:
One General Drive
Sun Prairie, WI 53596

ASSETS

Bonds	46,918,508
Stocks	0
Mortgage Loans on Real Estate	0
Real Estate Owned	0
Cash and Bank Deposits	15,786,399
Agents Balances or Uncollected Premiums	17,856,172
Interest, Dividends and Real Estate Income	
Due and Accrued	192,750
Other Assets	33,396,495
TOTAL ASSETS	114,150,324
LIABILITIES, SURPLUS, OTHER FUNDS	
Reserve for Losses	39,045,342
Reserve for Loss Adjustment Expenses	7,556,866
Other Expenses (excluding taxes, licenses and fees)	123,958
Taxes, Licenses and Fees (excluding Federal and Foreign Income Taxes)	211,522
Federal and Foreign Income Taxes	0
Unearned Premiums	18,013,288
All Other Liabilities	18,693,561
TOTAL LIABILITIES	83,644,537
Special Surplus Funds	198,011
Capital Paid Up or Statutory Deposit	4,000,000
Gross Paid In and Contributed Surplus	0
Unassigned Funds (Surplus)	26,307,776
Surplus as Regards Policyholders	30,505,787
TOTAL	114,150,324

BUSINESS IN SOUTH DAKOTA 2014

Direct Premiums Written	2,232,714
Direct Premiums Earned	2,286,580
Direct Losses Paid	2,694,586
Direct Losses Incurred	2,337,796

**STATE OF SOUTH DAKOTA
DIVISION OF INSURANCE
STATE CAPITOL, PIERRE
COMPANY'S CERTIFICATE
OF AUTHORITY**

WHEREAS, the Regent Insurance Company, a Corporation organized under the Laws of Wisconsin, has complied with all requirements of the Insurance Laws of the State of South Dakota:

NOW THEREFORE, the undersigned, Director of Insurance of the State of South Dakota, pursuant to the provisions of said laws, do hereby certify that the above named Company is fully empowered through its authorized agents to transact the numbered lines of business listed below:

2-3-4-5-6-7-8-9-10-11-12-13-17

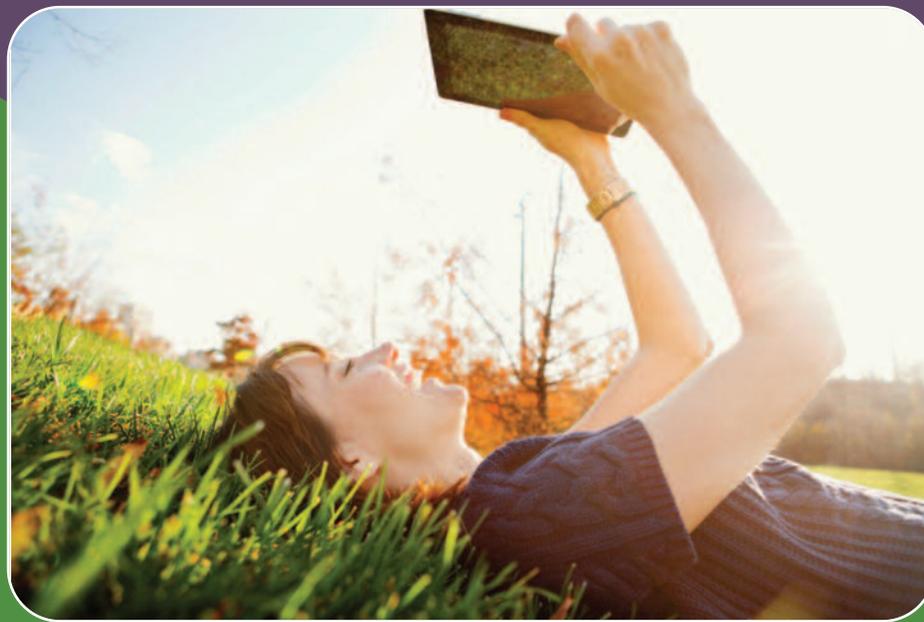
1. Life
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4. Inland & Ocean Marine
5. Workmen's Compensation
6. Bodily Injury Liability (Other than Auto)
7. Property Damage (Other than Auto)
8. Auto Bodily Injury
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10. Auto Physical Damage
11. Fidelity & Surety
12. Glass
13. Burglary & Theft
14. Boiler & Machinery
15. Aircraft
16. Credit
17. Crop-Hail
18. Livestock
19. Title
20. Var. Annuities
- 21.

in this State according to the Laws thereof, unless this Certificate of Authority is otherwise revoked, suspended or withdrawn.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Pierre, S. D., this 1st day of May, A.D., 2015.

LARRY DEITER
Director of Insurance

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Hackens story is inspiration to others continued from 13

particular needs. "We went through seven pairs of hard contacts when she was a baby. They would just pop out if she rubbed her eyes. The reason we went to such length to use contacts was that she could see with them," Tammy said.

As a toddler, Maysa got her first pair of eyeglasses, as well as a prosthesis for her right eye. Amidst these changes, she was also developing and growing in much the same way her peers without vision impairment were. From a young age, Maysa displayed a bent toward creativity. She loved animals, particularly dinosaurs. She enjoyed drawing all kinds of animals, and when her parents gave her modeling clay, she proved capable of forming that into recognizable animals. Dean and Tammy were not surprised, since both of them are artists in their own right.

When she was three years old, Maysa began preschool at Calvary Christian School in Rapid City. She continued her education there through second grade, then transferred to New Underwood, where her education could be more specialized to meet her physical needs. "It was hard to leave Calvary. We loved it there. But Maysa needed things that

they could not offer," Tammy said. The family briefly considered homeschooling Maysa, but Maysa expressed a desire to be with other children, thereby solidifying the decision to send her to New Underwood.

Maysa thrived in the New Underwood School and at home. She wanted to lead a normal life, which was encouraging to her parents, who wanted to equip Maysa with the tools she would need to be successful in life, even after they are no longer present to help her.

As a part of a sixth grade 4-H project, Maysa began to experiment with photography. She was surprised when her entries won. A few years later, Ken Jenkins, a friend of a friend, came out to the family's branding to shoot pictures. He and Maysa immediately developed a camaraderie, and Ken became a mentor to Maysa.

Maysa began to truly explore photography when she was a senior at the New Underwood High School and chose to do photography for her senior project. The class was taught by Sally Crowser, who inspired the students to explore an area that they could use in their future. "I don't know how our class would have

graduated or got anything done without Mrs. Crowser. She motivated us and made us get things done," Maysa said.

Photography was a good fit for the budding artist. "I can get great pictures despite my disability," Maysa said.

When it came time to choose a college, Maysa and Tammy visited Lake Area Technical Institute, Watertown, and were impressed with what they found. Not only did they like the family atmosphere and the fact that the instructors had been professionals in their fields of study before beginning to teach their passions to students, Maysa was also encouraged to know that she could get her photography and business degrees in two years without having to take general education classes. "She already knew what she wanted to do, so she did not want to waste time with things she did not need," Tammy said.

Tammy realized just how driven Maysa was when LATI President Deb Shepard gave Maysa and Tammy a tour of the school. Stiles asked Maysa in what she planned to major, and Maysa informed her of her interest in photography. Stiles told Maysa "It takes vision to be a photographer," to which Maysa

confidently replied, "I know that." "Maysa had no doubt about what she wanted to do," Tammy said.

Maysa thrived in the college environment, taking advantage not only of her classes, but also of the chance to grow both socially and spiritually. She became involved in the LATI chapter of Cru (Campus Crusade for Christ) and made fast friends there. She also solidified her faith, taking the opportunity to make her faith her own instead of something she had simply inherited from her parents.

Maysa excelled academically and caught the attention of her instructors. When President Obama's staff informed LATI that President Obama wanted to give the school's commencement address as a part of his tour to all 50 states as well as to promote his idea of taxing hedge fund managers in order to provide a free two-year college education to students, Maysa's name was mentioned as a student who typified hard work, entrepreneurship and overcoming obstacles.

Despite political differences she might have with the president, Maysa said it is an honor to have received recognition from the president, and to have been selected out of the 750 students graduating from LATI this year.

The president's endorsement has already resulted in more

business for How Eye See It. "Right away, my Facebook page went from 360 likes to 750. I have been getting lots of calls from people wanting me to come take their pictures," Maysa said.

Maysa has relocated to her parents' ranch north of New Underwood, where the family plans to eventually build a studio for Maysa's business. Maysa already has a line of cards featuring her photography in Sage and Silver in Rapid City and in Tammy's Tack and Western Wear in Pierre, and she plans to pursue landscape photography as well as investigate her skills at concert photography.

In addition to invigorating her business, President Obama's endorsement has also opened new opportunities for Maysa. She was asked to speak at the Special Olympics competition in Brookings this year. Due to a scheduling conflict, Maysa will be unable to speak at the event this year, but she is planning to speak at the Special Olympics when they are hosted in Spearfish next year.

Despite the popularity Maysa is enjoying from her graduation endorsement, Maysa remains humble about her work and her achievements, and is quick to give the credit to God for her accomplishments. "I am just so humbled that He has been able to use me," Maysa said.

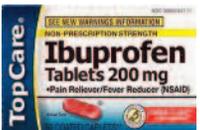
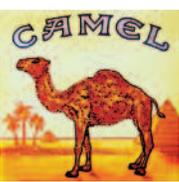


BJ's New Underwood

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 <p>Shurfine American Singles 12 oz. \$2.59</p>	 <p>Shurfine Sour Cream 16 oz. 99¢</p>	 <p>Oranges 69¢ lb.</p>	 <p>Pineapples \$2.99 each</p>	 <p>Dole Classic Iceberg Lettuce, 12 oz. 99¢</p>	 <p>Hershey's Chocolate or Strawberry Syrup 24 oz. \$2.59</p>	 <p>Shurfine Creamy or Crunchy Peanut Butter, 18 oz. \$2.49</p>
 <p>Shurfine Sloppy Joe Seasoning Mix, 1.25 oz. 2 for \$1.00</p>	 <p>Shurfine Sauerkraut 14.5 oz. 99¢</p>					
 <p>PEPSI 12 packs \$3.33</p>	 <p>MARLBORO CIGARETTES \$6.17</p>	 <p>CAMEL CIGARETTES \$5.69</p>	 <p>Karkov Vodka 1.75 ML \$11.99</p>	 <p>McAdams Canadian Whisky 1.75 ML \$12.99</p>	 <p>Windsor Canadian Whisky 1.75 ML \$16.99</p>	 <p>Budweiser & Bud Light 16 oz. cans 24 pack \$21.99</p>

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