

IN THE COMMONWEALTH COURT OF PENNSYLVANIA

IN RE:

**Reliance Insurance Company
In Liquidation**

NO. 1 REL 2001

RE: Liquidator's Report and Recommendation on Undisputed
Guaranty Association Administrative Expenses
Submitted through December 31, 2015

ORDER

AND NOW, this ____ day of _____, 2016, upon consideration of
the Liquidator's Application For Approval of Report and Recommendation on
Undisputed Guaranty Association Administrative Expenses Submitted through

December 31, 2015(“Application”) and the representations made therein, it is hereby ORDERED and DECREED that:

1. the Application is GRANTED; and
2. the Total Undisputed Administrative Expenses (Pending Court Approval) listed on Exhibit B (“Report”) to the Application are hereby approved as class (a) claims for the “expenses of a guaranty association in handling claims”.

Further, the Court finds that the Total Undisputed Administrative Expenses (Pending Court Approval) listed on the Report and not disputed by the Liquidator were necessary, reasonable, and incurred in the best interest of the Estate.

Bonnie Brigance Leadbetter, Judge

IN THE COMMONWEALTH COURT OF PENNSYLVANIA

IN RE:

**Reliance Insurance Company
In Liquidation**

NO. 1 REL 2001

**APPLICATION FOR APPROVAL OF REPORT AND
RECOMMENDATION ON UNDISPUTED GUARANTY
ASSOCIATION ADMINISTRATIVE EXPENSES SUBMITTED
THROUGH DECEMBER 31, 2015**

Applicant, Teresa D. Miller, Insurance Commissioner of the Commonwealth of Pennsylvania, in her official capacity as the Statutory Liquidator (“Liquidator”) of Reliance Insurance Company (“Reliance or Estate”), in compliance with this Court’s Orders of November 19, 2007, Pa. R.A.P. 3784(a), and pursuant to 40 P.S. §221.45, respectfully applies to this Court for an order approving her Report and Recommendation on Undisputed Guaranty Association (“GA”) Administrative Expenses Submitted through December 31, 2015. In support of this Application, the Liquidator avers the following:

BACKGROUND

1. Applicant, Insurance Commissioner of the Commonwealth of Pennsylvania, was appointed Liquidator of Reliance pursuant to this Court's Order dated October 3, 2001.

2. On November 19, 2007, this Court issued its Order regarding the administration of GA claims ("GA Claims Order") which approved the Liquidator's Amended Petition to Supplement the Court's September 9, 2002 Claims Procedures Order to Address the Administration of Guaranty Association Claims. Pursuant to the GA Claims Order, the Liquidator is only required to issue Notices of Determination ("NODs") for those GA claims which will not be allowed by the Liquidator or which will be contested by the GAs. Undisputed GA claims, including administrative expense claims, are to be submitted in a separate report for approval by this Court.

3. On June 8, 2012, this Court issued Pa. R.A.P. Nos. 2771-3784 which apply to all actions in this Court arising under Article V of the Insurance Department Act of 1921, 40 P.S. §§221.1-221.63 ("Act"). Both Pa. R.A.P. No. 3784(a) and 40 P.S. §221.45(a) require that the Liquidator present to the Court a report of claims with her recommendation as to those claims. Pa. R.A.P. No. 3784(a) specifically requires that:

The Claims Report shall include the following: each claimant's name, address, priority class, allowed amount, and whether the claim

determination was finalized because no objection was filed, no exceptions were taken to a referee's recommended decision, a recommended decision was sustained by the court or the parties agreed to a settlement.

40 P.S. §221.45(a) requires that the "particulars of the claim" be included also.

STATE GUARANTY ASSOCIATIONS

4. Most states have established GAs to generally provide a means for the payment of certain types of claims under certain policies issued by an insurer which becomes insolvent, in part, to avoid excessive delay in the payment of such claims and to mitigate financial loss to covered claimants.¹ The GAs are separate legal entities created by statute in each state and are obligated to pay covered claims of an insolvent insurer in accordance with, and subject to the limitations set forth in, their governing statutes. This Report includes primarily the administrative expense claims of GAs covering property, casualty, and worker compensation claims. However, in Kentucky, the property casualty GA provides coverage for accident and health policies written by property casualty companies. The Kentucky GA is the only GA which continues to bill administrative expenses for accident and health claims, so those expenses will also be included in this Report.

5. In most liquidation proceedings, including Reliance, due to the on-going nature of the relationship between the Liquidator and the GAs, the GAs file

¹ See e.g., 40 P.S. §991.1801-1820 of the Pennsylvania Property and Casualty Insurance Guaranty Association Act. The statutes governing GAs in other states have similar provisions.

omnibus Proofs of Claim (“POCs”) covering all of their claims. By Order dated December 11, 2003, this Court authorized the GAs to file omnibus POCs in lieu of separate proofs for each claim. All GAs have submitted timely filed omnibus POCs covering all of their claims.

6. Certain administrative expenses of the GAs are accorded a priority equal to that of the Liquidator’s administrative expenses pursuant to provisions of the Act. Section 221.44(a) of the Act provides as follows:

The order of distribution of claims from the insurer’s estate shall be in accordance with the order in which each class of claim is herein set forth. Every claim in each class shall be paid in full or adequate funds retained for such payment before the members of the next class receive any payment. No subclasses shall be established within any class.

(a) The costs and expenses of administration, including but not limited to the following; the expenses of a guaranty association in handling claims.

The types of GA administrative expenses which are submitted to Reliance include expenses in the following broad categories: Employee/Contractor; Claim Adjusting; Professional Services (including certain legal expenses which are not otherwise policy benefit defense costs); Office Rent and Utilities; General Office; and Other Expenses.

7. Early in the liquidation process, the Reliance internal auditors were assigned the task of coordinating with the various GAs to establish and manage a data reporting process for GA administrative expenses. In 2003, Reliance

proposed a standard reporting format for administrative expenses and most GAs began reporting using the Reliance format or a similar format. Then the National Conference of Insurance Guaranty Funds (“NCIGF”), a trade association for GAs, developed a Quarterly Financial Report which would become part of the automated interface of the Uniform Data Standards (“UDS”) system which is also used to report the paid GA loss claims. All GAs were to start utilizing the UDS “D” record for reporting administrative expenses effective January 1, 2009.

Approximately 48 GAs are now utilizing the “D” record and other GAs are still using the 2003 standard Reliance format or a similar format. Only a few GAs are reporting in a unique non-standard format.

8. Generally, the GAs submit administrative expense reports to Reliance on a quarterly basis. Each submission is subject to a desk top review by Reliance staff. The desk top review process is a high level review performed in the Reliance offices where GA expenses are reviewed for reasonableness and consistency. Trend analysis is also performed during the desk top review and the expense submissions are reviewed to verify the proper priority classification. Additional information, quantification, or documentation may be requested from the GA for individual categories of expenses where more detailed analysis is deemed necessary. Certain expenses are allocated by GAs among various insurance companies in liquidation for which the GA is obligated to pay claims. These

allocated expenses are tested to ensure mathematical accuracy and to evaluate the reasonableness of the allocation methodology. Earlier in the liquidation, Reliance also conducted 81 on-site reviews, covering 43 GAs.

9. Based on these reviews, the Liquidator determines if the expenses submitted are “expenses of a guaranty association in handling claims” and therefore reimbursable as valid class (a) expenses pursuant to 40 P.S. §221.44(a). If the Liquidator determines that certain expenses are not “expenses of a guaranty association in handling claims” and therefore not reimbursable as class (a) claims, the GA is asked to revise their quarterly administrative expense submission. If the GA is either unable or unwilling to prepare a revised submission, the amounts identified as not class (a) expenses are excluded to determine the undisputed amount of administrative expenses for the GA. For any expense determined not to be reimbursable or to be reimbursable at a priority lower than class (a), the Liquidator will issue a NOD pursuant to the GA Claims Order and Pa. R.A.P. No. 3781(b) which will allow the GA to dispute the administrative expense adjustment.

10. Exhibit A attached to this Application shows the administrative expenses submitted by each GA, through June 30, 2016, totaling \$370 million (net of \$25 million in Court approved disallowed amounts) for all GAs.² Out of that

² Additional information regarding the operations and expenses of the GAs can be found in the Quarterly Status Reports regularly filed with the Court by the Liquidator.

total amount, Reliance has reimbursed all GAs for administrative expenses totaling \$350.3 million³ through June 30, 2016. GA administrative expenses are reimbursed only after approval by this Court.

LIMITS ON GUARANTY ASSOCIATION
ADMINISTRATIVE EXPENSES

11. As part of the GA reviews, Reliance performs trend and comparative analyses of GA administrative expenses in relation to the total amount of GA paid losses. Through this process, Reliance has identified certain GA submissions which have a significantly higher ratio of administrative expenses as a percentage of GA paid losses. The Liquidator believes that a benchmark limit on administrative expenses in relation to paid losses is warranted: a) to impose a degree of accountability for those GAs whose ratio of administrative expenses to paid losses are disproportionately higher than the vast majority of GAs; (b) to ensure that GA expenses are not disproportionately charged to Reliance as claim payments are winding down; and c) to ensure consistency of reimbursement and relative equal treatment among all GAs.

12. In developing an appropriate benchmark for a GA ratio level of administrative expenses versus paid losses, the Liquidator reviewed, among other things: a) comparisons to the aggregate expense ratio for all GAs (currently

³ On August 23, 2016, the Court approved an additional approximate \$5.8 million in administrative expenses for two GAs and Reliance has paid those approved expenses.

approximately 13.1%); b) “Study of Property and Casualty Insurance Guaranty Fund Expenses” dated October 17, 2007 by the NCIGF (which indicated an average of approximately 10%); and c) each GA’s line of business and statutory limits on claim payments. Based on the analysis, an upper threshold for administrative expenses of 18% of paid losses was established.

13. The dollar amount of administrative expenses that exceed 18% of a GA’s paid losses are excluded from this Report, subject to a minimum payment of \$10,000. If any GA’s administrative expense reimbursement payment would be reduced below \$10,000 due to the 18% benchmark, a minimum reimbursement of \$10,000 is allowed. NODs which disallow the administrative expenses exceeding that 18% benchmark have been and will be issued to those GAs who have exceeded the benchmark without providing an acceptable explanation. Each GA will have the opportunity to dispute the 18% threshold imposed on their administrative expenses when a NOD is issued.⁴

14. Reliance notifies a GA in writing when the 18% benchmark has been reached and advises that no further administrative expenses will be reimbursed. At that time, Reliance requests an explanation for what factors might be contributing to an unusually high ratio of administrative expenses to paid losses. If a GA

⁴ A settlement was reached with 5 GAs that filed objections to NODs issued to them disallowing their administrative expenses in excess of the 18% threshold. That settlement was approved by the Court on March 26, 2015 and those amounts are included in the column titled Expenses Previously Approved by Court on Exhibit B.

provides an explanation, those factors are considered to determine if an exception is warranted, and adjustments have been made in limited circumstances.

Additionally, if subsequent loss claims paid by a GA bring the total administrative expenses of that GA back within the 18% benchmark, then the excluded expenses would be reversed and subject to reimbursement, including those previously in excess of the threshold.

15. A further limit on GA administrative expenses is imposed by the Liquidator when a GA is no longer handling and paying Reliance claims. When a GA has closed all claims and has not reported any paid losses or open claim reserves for 3 consecutive months, Reliance notifies the GA that further administrative expenses will not be reimbursed as of a specific cut-off date. Expenses incurred prior to the cut-off date, but reported after that, may qualify for reimbursement. NODs will be issued to GAs disallowing any administrative expenses submitted after the cut-off date and a GA may, at that point, challenge this limitation on GA administrative expenses. This limit was necessary to prevent GAs from continuing to charge expenses to Reliance even when no Reliance claims are being handled. In certain circumstances, a limited amount of administrative expenses are allowed after the cut-off date if Reliance requests the GA to perform specific tasks.

**REPORT AND RECOMMENDATION ON UNDISPUTED
GA ADMINISTRATIVE EXPENSES SUBMITTED
THROUGH DECEMBER 31, 2015**

16. The Report, attached as Exhibit B, lists the undisputed administrative expenses for GAs through December 31, 2015. A few GAs do not have expenses included for approval in this Report because:

- a) the GA has not provided valid administrative expense submissions from liquidation through 12-31-15;
- b) one or more open issues exist which impact the Liquidator's ability to quantify the GA's undisputed administrative expenses;
- c) the GA did not execute any refunding agreement pursuant to this Court's December 11, 2003 Order approving the Petition to Approve Liquidator's Amended First Proposal to Distribute Assets to State Guaranty Associations Pursuant to 40 P.S. §221.3⁵; or

⁵ If a GA did not execute any refunding agreement as approved by the Court, it evidences the GA's intent to look only to the statutory deposit in their state for reimbursement of claims against Reliance. Pursuant to 40 P.S. §221.61, the MA, OR and AZ GAs will be reimbursed only from the special deposit in their state for any worker compensation claims against Reliance, including claims for administrative expenses related to worker compensation claims. Exhibit B indicates whether the entry listed relates to administrative expenses for worker compensation claims or non-worker compensation claims. The US Virgin Islands GA will be reimbursed only from the special deposit held in the US Virgin Islands for any claims against Reliance of any type, including all claims for administrative expenses.

d) the GA has not provided the necessary information for the Liquidator to calculate the applicable reduction under the Legal Expense Settlement Agreement⁶.

The Liquidator is in contact with each of the GAs in order to address any unresolved issues related to the review of their administrative expense submissions.

17. The columns included in the Report, Exhibit B, consist of the following:

Total Submitted Administrative Expenses: This column reflects the total amount of administrative expenses submitted by each GA from the inception of the liquidation through December 31, 2015, prior to any reductions or adjustments for excluded expenses.

Excluded Administrative Expenses: This column shows administrative expenses submitted by the GAs which the Liquidator is not allowing as a class (a) reimbursable expense either because the priority class and/or the amount are disputed. This column also includes a) reductions pursuant to the Legal Expense Settlement Agreement; b) any amounts in excess of the 18% ratio of administrative expenses to paid losses, subject to the minimum payment; and c) any amounts

⁶ The Legal Expense Settlement Agreement between the Liquidator and most GAs was approved by this Court on January 14, 2010.

excluded because a GA has not reported paid losses or open claim reserves for three consecutive months. Each GA has been notified of the reason why administrative expense amounts in this column are being excluded.

Inception to Date Undisputed Administrative Expenses: This column shows the Total Submitted Administrative Expenses of the GAs from the inception of the liquidation through December 31, 2015, less the Excluded Administrative Expenses in column 3.

Expenses Previously Approved by Court: This column shows all of the GA administrative expenses that have previously been approved by this Court after review of earlier undisputed GA administrative expense report applications or after review of settlement agreements with individual GAs, such as the Deductible Settlement Agreement approved by this Court on June 20, 2006.

Total Undisputed Administrative Expenses (Pending Court Approval): This column represents the remainder of GA administrative expenses which are undisputed by the Liquidator after subtracting the Excluded Administrative Expenses (column 3) and any Expenses Previously Approved by this Court (column 5) from the Total Submitted Administrative Expenses (column 2). The Liquidator is seeking approval from this Court for the amounts shown in this column for each individual GA.

18. All of the Total Undisputed Administrative Expenses (Pending Court Approval) listed in Exhibit B have been determined by the Liquidator to be reasonable and necessary class (a) “expenses of a guaranty association in handling claims”. Unless otherwise resolved, NODs will be issued to each GA for the individual expenses which comprise their Excluded Administrative Expenses and each GA will be able to dispute the NOD pursuant to the Act and Pa. R.A. P. No. 3781(c). If any payments submitted through the quarterly administrative expense submissions for class (a) expense claims are determined by the Liquidator to be appropriate class (b) claims under policies for losses, a class (a) \$0 NOD will be issued to the GA with an explanation that the payment will be considered for class (b) priority with an appropriate amount if the GA submits the claims through their automated UDS feed. The GA will have the option of resubmitting the payment as a class (b) claim or disputing the NOD which did not allow the claim as class (a).

19. The amounts reported in Exhibit B for each GA were calculated using the administrative expense submissions for the period covered by this Report, inception through December 31, 2015. Any administrative expenses submitted by a GA after December 31, 2015 will be included on future reports if the payment amounts are undisputed. Further, as the Liquidator continues her periodic desk-top and on-site reviews of GA administrative expense submissions, the Liquidator reserves her right to revise amounts previously approved by the Court and there

may be adjustments to the Total Undisputed Administrative Expense (Pending Court Approval) amounts listed in Exhibit B for each GA. Those future adjustments, if undisputed, will be included in future reports. If a future adjustment is disputed, the Liquidator will issue a NOD which will allow the GA to dispute the administrative expense adjustment as provided in the Act and Pa. R.A.P. No. 3781(c).

20. The GA administrative expenses included in the Report as Total Undisputed Administrative Expenses (Pending Court Approval) are undisputed and therefore, pursuant to the GA Claims Order, NODs were not issued regarding these administrative expense claims. Because NODs were not issued and the administrative expense claims are undisputed, no objections have been filed regarding these claims; no exceptions were taken to a referee recommendation; no recommended decision was sustained by this Court; and the parties did not agree to a settlement after the filing of an objection.

21. The Liquidator believes that the Total Undisputed Administrative Expenses (Pending Court Approval) determined as class (a) claims for each GA listed in Exhibit B are appropriately reimbursable as reasonable and necessary expenses of a GA in handling claims, and are otherwise consistent with the relevant provisions of the Act. The Liquidator further believes that the approval of

these undisputed administrative expense claims listed on Exhibit B is in the best interests of the Reliance Estate, its policyholders, claimants and other creditors.

22. Pursuant to 40 P.S. §221.45(b), Pa. R.A.P. No. 3784(a), and the GA Claims Order, the Liquidator respectfully requests that this Court approve and allow the Total Undisputed Administrative Expenses (Pending Court Approval) as class (a) claims for each GA listed in the Report.

WHEREFORE, the Liquidator respectfully requests that this Court enter an Order as follows:

- a. granting the Application;
- b. approving the Total Undisputed Administrative Expenses (Pending Court Approval) listed on Exhibit B as class (a) claims for the “expenses of a guaranty association in handling claims”; and
- c. finding that the Total Undisputed Administrative Expenses (Pending Court Approval) listed on Exhibit B and undisputed by the Liquidator were necessary, reasonable, and incurred in the best interest of the Estate.

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Respectfully submitted:

By: 

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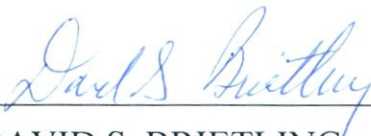
Dated: October 21, 2016

VERIFICATION

I, David S. Brietling, am authorized by Teresa D. Miller, Insurance Commissioner of the Commonwealth of Pennsylvania, pursuant to 40 P.S. §221.23, to act on her behalf in her capacity as the Liquidator of Reliance Insurance Company and to supervise the daily operations as Chief Liquidation Officer for Reliance Insurance Company. I hereby verify that the facts set forth in the foregoing pleading are true and correct to the best of my knowledge, information and belief.

I understand that this Verification is made subject to the penalties of 18 P.S. §4904 relating to unsworn falsification to authorities.

Date: October 21, 2016



DAVID S. BRIETLING
Chief Liquidation Officer

Exhibit A

**Guaranty Association Data as of
06-30-2016**

STATE	LOCATION	CLAIMS & ALAE PAID	CLAIMS & ALAE RESERVES	ADMIN EXPENSES	TOTAL BY STATE
ALABAMA	P&C	68,998,015.32	56,533,805.27	9,356,751.62	134,888,572.21
ALASKA	P&C	12,541,512.30	1,926,938.58	1,041,872.54	15,510,323.42
ARIZONA	P&C	6,249,673.47	1,100.00	1,196,503.37	7,447,276.84
ARIZONA	WC	11,103,213.46	7,275,098.60	0.00	18,378,312.06
ARKANSAS	P&C	6,977,365.06	921,606.33	490,808.25	8,389,779.64
CALIFORNIA	P&C	703,902,457.74	124,626,221.39	105,844,080.19	934,372,759.32
COLORADO	P&C	26,914,414.67	23,987,016.26	2,501,242.45	53,402,673.38
CONNECTICUT	P&C	51,002,965.28	19,931,424.05	7,361,168.00	78,295,557.33
DELAWARE	P&C	5,740,400.72	3,826,269.77	1,511,658.17	11,078,328.66
DISTRICT OF COLUMBIA	P&C	14,174,050.37	22,460,253.71	1,495,354.95	38,129,659.03
FLORIDA	P&C	84,618,066.32	241,657.55	4,315,982.76	89,175,706.63
FLORIDA	WC	246,631,980.55	40,346,599.08	8,348,755.63	295,327,335.26
GEORGIA	P&C	53,235,068.04	15,967,872.20	5,801,330.26	75,004,270.50
HAWAII	P&C	5,371,397.32	896,383.86	869,532.94	7,137,314.12
IDAHO	P&C	2,897,131.71	262,536.94	347,490.37	3,507,159.02
ILLINOIS	P&C	52,506,958.93	2,842,351.72	8,919,292.26	64,268,602.91
INDIANA	P&C	5,681,973.36	301,589.16	1,035,429.13	7,018,991.65
IOWA	P&C	10,098,163.44	917,514.02	915,316.15	11,930,993.61
KANSAS	P&C	17,300,074.11	5,314,563.33	1,452,818.50	24,067,455.94
KENTUCKY	L&H	109,079.00	0.00	1,708.85	110,787.85
KENTUCKY	P&C	28,967,380.73	23,782,407.06	2,032,340.18	54,782,127.97
LOUISIANA	P&C	69,842,383.91	34,030,938.10	2,025,691.92	105,899,013.93
MAINE	P&C	6,066,297.66	5,704,774.90	961,978.93	12,733,051.49
MARYLAND	P&C	36,872,469.96	15,015,694.78	9,068,409.80	60,956,574.54
MASSACHUSETTS	P&C	13,324,510.60	12,247.00	1,475,223.37	14,811,980.97
MASSACHUSETTS	WC	43,498,306.12	40,802,696.64	6,426,929.18	90,727,931.94
MICHIGAN	P&C	58,447,629.52	16,089,786.50	8,000,688.08	82,538,104.10
MINNESOTA	P&C	18,246,135.71	3,814,340.09	1,933,013.57	23,993,489.37
MISSISSIPPI	P&C	42,902,661.83	13,437,495.72	4,013,542.48	60,353,700.03
MISSOURI	P&C	36,420,423.21	5,136,560.74	2,708,627.99	44,265,611.94
MONTANA	P&C	5,158,122.19	1,814,010.11	784,611.85	7,756,744.15
NEBRASKA	P&C	8,822,867.64	4,789,134.42	886,572.68	14,498,574.74
NEVADA	P&C	9,272,831.51	5,329,979.19	1,324,333.03	15,927,143.73
NEW HAMPSHIRE	L&H	56,659.00	0.00	46,224.79	102,883.79
NEW HAMPSHIRE	P&C	15,139,281.82	12,224,483.24	2,111,437.65	29,475,202.71
NEW JERSEY	P&C	64,829,095.09	13,034,477.51	4,341,530.92	82,205,103.52
NEW JERSEY	SL	11,518,861.09	204,334.92	689,974.51	12,413,170.52
NEW JERSEY	WC	53,733,933.92	18,210,105.26	2,867,481.73	74,811,520.91
NEW MEXICO	P&C	7,627,245.32	1,660,621.68	818,291.36	10,106,158.36
NEW YORK	P&C	338,673,265.95	33,096,680.08	75,920,431.52	447,690,377.55
NEW YORK	PMV	18,134,150.24	966,017.14	0.00	19,100,167.38
NEW YORK	WC	204,251,593.89	165,890,882.11	0.00	370,142,476.00
NOLHGA		32,247,974.80	0.00	6,445,770.46	38,693,745.26
NORTH CAROLINA	P&C	78,892,280.92	18,764,935.11	6,207,369.08	103,864,585.11
NORTH DAKOTA	P&C	245,976.90	0.00	8,550.00	254,526.90
OHIO	P&C	9,272,092.18	146,441.82	2,032,983.00	11,451,517.00
OKLAHOMA	P&C	20,300,467.50	6,829,512.02	2,697,559.70	29,827,539.22
OREGON	P&C	24,949,343.36	5,011,653.57	1,325,317.72	31,286,314.65
PENNSYLVANIA	P&C	41,210,773.60	11,428,361.99	2,250,875.05	54,890,010.64
PENNSYLVANIA	WC	167,259,818.45	56,034,906.67	13,310,725.71	236,605,450.83
PUERTO RICO	P&C	8,726,241.82	15,000.00	1,145,043.00	9,886,284.82
RHODE ISLAND	P&C	9,951,472.31	2,640,455.70	947,861.42	13,539,789.43
SOUTH CAROLINA	P&C	26,956,631.13	4,347,509.04	3,899,033.68	35,203,173.85
SOUTH DAKOTA	P&C	1,768,183.61	0.00	156,401.59	1,924,585.20
TENNESSEE	P&C	41,813,063.71	17,933,163.79	6,400,080.30	66,146,307.80
TEXAS	P&C	148,736,680.68	59,220,331.02	20,334,893.98	228,291,905.68
UTAH	P&C	8,719,231.26	3,055,483.16	1,235,630.60	13,010,345.02
VERMONT	P&C	10,494,271.82	3,741,354.37	940,058.22	15,175,684.41
VIRGIN ISLANDS	P&C	658,225.89	1.00	0.00	658,226.89
VIRGINIA	P&C	42,346,578.70	24,050,998.47	4,756,464.93	71,154,042.10
WASHINGTON	P&C	32,168,509.80	5,471,972.87	3,045,866.38	40,686,349.05
WEST VIRGINIA	P&C	3,579,342.69	0.00	345,146.62	3,924,489.31
WISCONSIN	P&C	11,363,947.14	608,861.23	1,895,912.73	13,868,721.10
WYOMING	P&C	487,906.98	0.00	78,935.33	566,842.31
TOTAL:		3,200,009,083.33	962,929,410.84	370,704,911.43	4,533,643,405.60

****New York WC, New York PMV and NY P&C Administrative Expenses are combined and reported under NY P&C**

Exhibit B

Reliance Insurance Company (In Liquidation)
Report of GA Undisputed Administrative Expenses ("UAE") Submitted Through December 31, 2015

Legal Entity Name		Total Submitted Administrative Expenses	Excluded Administrative Expenses	Inception to Date Undisputed Administrative Expenses	Expenses Previously Approved by Court	Total Undisputed Administrative Expenses (Pending Court Approval)
Alabama Insurance Guaranty Association	1	\$ 9,277,824.80	\$ 72,171.21	\$ 9,205,653.59	\$ 8,614,497.75	\$ 591,155.84
Alaska Insurance Guaranty Association		1,046,056.64	8,800.39	1,037,256.25	982,158.32	55,097.93
Arizona Property and Casualty Insurance Guaranty Fund		1,898,076.33	709,737.74	1,188,338.59	1,188,338.59	-
Arizona Workers Compensation Special Fund					19,341.00	-
Arkansas Property & Casualty Guaranty Fund		489,777.03	4,351.08	485,425.95	469,409.35	16,016.60
California Insurance Guarantee Association	1	109,026,285.00	4,287,089.00	104,739,196.00	101,205,623.96	3,533,572.04
Colorado Insurance Guaranty Association	1	2,484,142.00	9,645.82	2,474,496.18	2,394,355.94	80,140.24
Connecticut Insurance Guaranty Association		7,313,254.95	28,575.81	7,284,679.14	7,118,957.56	165,721.58
Delaware Insurance Guaranty Association		1,819,424.24	419,690.82	1,399,733.42	1,374,470.30	25,263.12
District of Columbia Insurance Guaranty Association		1,470,340.55	21,154.91	1,449,185.64	1,343,087.79	106,097.85
Florida Insurance Guaranty Association, Incorporated		4,451,617.64	135,969.19	4,315,648.45	4,311,401.18	4,247.27
Florida Workers Compensation Insurance Guaranty Association		8,611,408.87	339,928.15	8,271,480.72	8,065,139.81	206,340.91
Georgia Insurers Insolvency Pool		5,810,539.06	46,213.42	5,764,325.64	5,648,437.17	115,888.47
Hawaii Insurance Guaranty Association		879,705.76	14,033.15	865,672.61	847,035.13	18,637.48
Idaho Insurance Guaranty Association	1	346,094.00	458.63	345,635.37	340,176.37	5,459.00
Illinois Insurance Guaranty Fund		10,245,313.60	1,673,568.10	8,571,745.50	8,491,726.49	80,019.01
Indiana Insurance Guaranty Association		1,572,122.37	553,161.28	1,018,961.09	1,015,275.97	3,685.12
Iowa Insurance Guaranty Association		1,027,415.87	204,935.22	822,480.65	809,308.74	13,171.91
Kansas Insurance Guaranty Association	1	1,449,254.00	10,135.61	1,439,118.39	1,403,092.27	36,026.12
Kentucky Insurance Guaranty Association		2,004,588.11	17,636.87	1,986,951.24	1,857,745.13	129,206.11
Louisiana Insurance Guaranty Association	2	5,298,170.59	18,750.27	5,279,420.32	5,279,420.32	-
Maine Insurance Guaranty Association		1,193,742.51	293,493.50	900,249.01	834,338.88	65,910.13
Maryland Property & Casualty Insurance Guaranty Corporation		10,597,139.14	2,088,987.47	8,508,151.67	8,263,051.09	245,100.58
Massachusetts Insurers Insolvency Fund (Non WC Only)		1,474,221.88	9,839.06	1,464,382.82	1,456,542.32	7,840.50
Massachusetts Insurers Insolvency Fund (WC Only)					27,995.38	-
Michigan Property & Casualty Guaranty Association		8,309,309.15	380,749.73	7,928,559.42	7,740,795.95	187,763.47
Minnesota Insurance Guaranty Association		2,062,771.41	167,196.50	1,895,574.91	1,838,871.90	56,703.01
Mississippi Insurance Guaranty Association		3,992,774.81	42,628.01	3,950,146.80	3,727,906.99	222,239.81
Missouri Property & Casualty Insurance Guaranty Association		2,693,092.57	7,504.08	2,685,588.49	2,592,110.28	93,478.21
Montana Casualty Insurance Guaranty Association	1	788,474.00	13,292.87	775,181.13	729,951.89	45,229.24
Nebraska Property and Liability Insurance Guaranty Association		902,117.00	25,844.24	876,272.76	839,688.76	36,584.00
Nevada Insurance Guaranty Association	1	1,935,252.24	509,165.17	1,426,087.07	1,388,419.47	37,667.60
New Hampshire Insurance Guaranty Association		2,074,346.19	18,079.88	2,056,266.31	1,958,493.00	97,773.31
New Jersey Workers' Compensation Security Fund		2,946,624.23	150,331.52	2,796,292.71	2,579,942.64	216,350.07
New Jersey Property and Liability Insurance Guaranty Association		4,363,626.94	43,220.93	4,320,406.01	4,272,290.30	48,115.71
New Jersey Surplus Lines Guaranty Fund		694,487.03	8,461.47	686,025.56	678,822.40	7,203.16
New Mexico Property and Casualty Insurance Guaranty Association		827,537.79	18,517.69	809,020.10	781,422.02	27,598.08
New York Property/Casualty Security Fund, New York Public Motor Vehicle Liability Security Fund, New York Workers Compensation Security Fund		83,002,447.00	8,458,352.48	74,544,094.52	71,828,031.52	2,716,063.00
North Carolina Insurance Guaranty Association		6,389,083.08	237,569.87	6,151,513.21	6,040,040.48	111,472.73
North Dakota Insurance Guaranty Association	3	64,036.01	55,486.01	13,316.55	13,316.55	-

Reliance Insurance Company (In Liquidation)
Report of GA Undisputed Administrative Expenses ("UAE") Submitted Through December 31, 2015

Legal Entity Name	Total Submitted Administrative Expenses	Excluded Administrative Expenses	Inception to Date Undisputed Administrative Expenses	Expenses Previously Approved by Court	Total Undisputed Administrative Expenses (Pending Court Approval)
Ohio Insurance Guaranty Association	2,206,305.86	242,780.56	1,963,525.30	1,956,674.31	6,850.99
Oklahoma Property & Casualty Insurance Guaranty Association	2,902,440.79	205,256.73	2,697,184.06	2,592,238.10	104,945.96
Oregon Insurance Guaranty Association (Non WC Only)	² 575,315.44	14,811.24	560,504.20	559,182.74	1,321.46
Oregon Insurance Guaranty Association (WC Only)				16,124.19	-
Pennsylvania Property & Casualty Insurance Guaranty Association	¹ 2,338,772.44	101,324.29	2,237,448.15	2,198,772.76	38,675.39
Pennsylvania Workers' Compensation Security Fund	16,613,428.75	3,891,930.76	12,721,497.99	12,535,494.81	186,003.18
Puerto Rico Property and Casualty Insurance Guaranty Association	1,180,745.00	11,463.00	1,169,282.00	1,081,062.00	88,220.00
Rhode Island Property & Casualty Insurance Guaranty Association	⁴ 956,316.11	18,800.50	937,515.61	943,234.88	-
South Carolina Property & Casualty Insurance Guaranty Association	¹ 3,933,268.80	57,865.80	3,875,403.00	3,839,251.33	36,151.67
South Dakota Insurance Guaranty Association	162,852.89	7,118.30	155,734.59	153,338.09	2,396.50
Tennessee Insurance Guaranty Association	6,317,863.01	39,897.59	6,277,965.42	5,999,336.86	278,628.56
Texas Property & Casualty Insurance Guaranty Association	20,453,232.56	46,146.18	20,407,086.38	20,030,562.60	376,523.78
Utah Property & Casualty Insurance Guaranty Association	⁵ 1,221,398.78	529.05	1,220,869.73	1,226,086.37	-
Vermont Property & Casualty Insurance Guaranty Association	919,648.24	12,425.73	907,222.51	831,257.15	75,965.36
US Virgin Islands Insurance Guaranty Association				-	-
Virginia Property & Casualty Insurance Guaranty Association	4,710,125.59	40,146.60	4,669,978.99	4,509,524.00	160,454.99
Washington Insurance Guaranty Association	¹ 3,091,210.00	54,811.83	3,036,398.17	3,007,166.65	29,231.52
West Virginia Insurance Guaranty Association	385,334.16	40,155.73	345,178.43	345,178.43	-
Wisconsin Insurance Security Funds	¹ 1,958,441.89	71,571.41	1,886,870.48	1,856,081.73	30,788.75
Wyoming Insurance Guaranty Association	¹ 129,932.00	50,943.68	78,988.32	78,988.32	-
	⁶			398,413.11	-
Total PC GAs	\$ 380,889,126.70	\$ 26,012,706.13	\$ 354,881,187.12	\$ 344,528,999.39	\$ 10,824,997.32
Kentucky Insurance Guaranty Association (accident & health)	⁷ 11,743.82	-	11,743.82	11,743.82	-
Grand Total All GAs	\$ 380,900,870.52	\$ 26,012,706.13	\$ 354,892,930.94	\$ 344,540,743.21	\$ 10,824,997.32

¹ - The Large Deductible litigation expenses included in the Expenses Previously Approved by Court column is the amount included in the GA submission, which is less than the amount approved by the Court. The difference is included in the lump sum amount at the bottom of the Expenses Previously Approved by Court column.

² - ITD 2014 expenses approved via special filing approved by the Court on August 23, 2016.

³ - Total Submitted Administrative Expenses less Excluded Administrative Expenses would equal \$8,550. But, GA subject to \$10,000 minimum allowance plus previously approved Large Deductible litigation expenses of \$3,316.55.

⁴ - As a result of a change to submitted Large Deductible litigation expenses and the amount of excluded expenses related to this issue, the amount of administrative expenses pending Court approval is negative. Consequently, there are no administrative expenses pending approval for this GA.

⁵ - Inception to Date reduction in 2015 GA submissions resulted in a negative amount of administrative expenses pending Court approval. As a result, there are no administrative expenses pending court approval for this GA.

⁶ - Lump sum amount noted in footnote number 1.

⁷ - This is the only GA that continues to bill administrative expenses regarding accident and health claims.

CERTIFICATE OF SERVICE

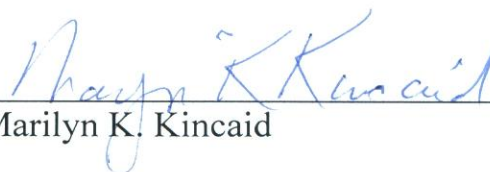
I, Marilyn K. Kincaid, hereby certify that I am this day serving the foregoing document upon the persons indicated below and in the manner indicated below in accordance with Pa. R.A.P. Nos. 121, 3780 and 3784(a):

Upon the attached Master Service Parties List by first class U.S. Mail or e-mail.

Upon the attached Master Service Non-Parties List by a Notice of Filing.

Upon the attached list of Guaranty Associations by a Notice of Filing.

Date: October 21, 2016



Marilyn K. Kincaid

Master Service List Parties

IN RE: Reliance Insurance Company In Liquidation
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