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Form 990

Return of Organization Exempt From Income Tax

OMB No 1545-0047

2016

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public
Information about Form 990 and its instructions is at [www.irs.gov/form990](#)

A For the 2016 calendar year, or tax year beginning 01-01-2016 , and ending 12-31-2016

B Check if applicable
☐ Address change
☐ Name change
☐ Initial return
Final
☐ Return/terminated
☐ Amended return
☐ Application pending

C Name of organization
Property Casualty Insurers
Association of America
% MARK WACHHOLZ
Doing business as
PCIAA PCI ACIC (IN CALIFORNIA)
Number and street (or P O box if mail is not delivered to street address) Room/suite
8700 West Bryn Mawr 1200s
City or town, state or province, country, and ZIP or foreign postal code
Chicago, IL 606313512
F Name and address of principal officer
David A Sampson
8700 West Bryn Mawr STE 1200s
Chicago, IL 606313512
I Tax-exempt status ☐ 501(c)(3) ☒ 501(c) (6) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527
J Website: ▶ www.pciaa.net
K Form of organization ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶
L Year of formation 2004
M State of legal domicile IL

D Employer identification number
20-0487810
E Telephone number
(847) 297-7800
G Gross receipts \$ 42,603,112
H(a) Is this a group return for subordinates? ☐ Yes ☒ No
H(b) Are all subordinates included? ☐ Yes ☐ No
If "No," attach a list (see instructions)
H(c) Group exemption number ▶

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities
PCI Promotes and protects the viability of a competitive private insurance market for the benefit of consumers and insurers
2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets
3 Number of voting members of the governing body (Part VI, line 1a) 3 49
4 Number of independent voting members of the governing body (Part VI, line 1b) 4 49
5 Total number of individuals employed in calendar year 2016 (Part V, line 2a) 5 113
6 Total number of volunteers (estimate if necessary) 6 55
7a Total unrelated business revenue from Part VIII, column (C), line 12 7a 39,942
7b Net unrelated business taxable income from Form 990-T, line 34 7b 32,585

Revenue

8 Contributions and grants (Part VIII, line 1h) 8 0
9 Program service revenue (Part VIII, line 2g) 9 38,008,915
10 Investment income (Part VIII, column (A), lines 3, 4, and 7d) 10 4,174,049
11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e) 11 62,663
12 Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12) 12 42,245,627

Expenses

13 Grants and similar amounts paid (Part IX, column (A), lines 1–3) 13 452,934
14 Benefits paid to or for members (Part IX, column (A), line 4) 14 0
15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10) 15 22,008,547
16a Professional fundraising fees (Part IX, column (A), line 11e) 16a 0
b Total fundraising expenses (Part IX, column (D), line 25) ▶ 0
17 Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e) 17 16,640,312
18 Total expenses Add lines 13–17 (must equal Part IX, column (A), line 25) 18 39,101,793
19 Revenue less expenses Subtract line 18 from line 12 19 3,143,834

Net Assets or Fund Balances

20 Total assets (Part X, line 16) 20 106,960,175
21 Total liabilities (Part X, line 26) 21 26,300,222
22 Net assets or fund balances Subtract line 21 from line 20 22 80,659,953

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

Sign Here

Signature of officer
Date 2017-11-15
MARK WACHHOLZ CFO
Type or print name and title

Paid Preparer Use Only

Print/Type preparer's name
JACOB ZEHNDR
Preparer's signature
JACOB ZEHNDR
Date
Check ☐ if self-employed
PTIN
P01564049
Firm's name ▶ ERNST & YOUNG US LLP
Firm's EIN ▶
Firm's address ▶ 155 N Wacker Drive
Chicago, IL 60606
Phone no (312) 879-2000

May the IRS discuss this return with the preparer shown above? (see instructions) ☒ Yes ☐ No

For Paperwork Reduction Act Notice, see the separate instructions.

Cat No 11282Y

Form 990 (2016)

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III ☐

1 Briefly describe the organization's mission
 PCI PROMOTES AND PROTECTS THE VIABILITY OF A COMPETITIVE PRIVATE INSURANCE MARKET FOR THE BENEFIT OF CONSUMERS AND INSURERS

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No
 If "Yes," describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No
 If "Yes," describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4a (Code) (Expenses \$ including grants of \$) (Revenue \$)
 See Additional Data

4b (Code) (Expenses \$ including grants of \$) (Revenue \$)
 See Additional Data

4c (Code) (Expenses \$ including grants of \$) (Revenue \$)
 See Additional Data

4d Other program services (Describe in Schedule O)
 (Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses ►

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1	No
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	2	No
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I 	3	Yes
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	4	
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If "Yes," complete Schedule C, Part III 	5	Yes
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I 	6	No
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II 	7	No
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III 	8	No
9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV 	9	No
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If "Yes," complete Schedule D, Part V 	10	No
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI 	11a	Yes
b Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII 	11b	No
c Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII 	11c	Yes
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX 	11d	No
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X 	11e	Yes
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X 	11f	No
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII 	12a	No
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional 	12b	Yes
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	No
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	No
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV	14b	No
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV	15	No
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	16	No
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I (see instructions) 	17	Yes
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II 	18	No
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III 	19	No

Part IV Checklist of Required Schedules (continued)

	Yes	No
20a Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H</i>		No
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?		
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II</i>	Yes	
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III</i>		No
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J</i>	Yes	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a</i>		No
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>		
26 Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If "Yes," complete Schedule L, Part II</i>		No
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>		No
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)		
a A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		No
b A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>		No
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>		No
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>		No
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>		No
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>		No
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>		No
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>		No
34 Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	Yes	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?	Yes	
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	Yes	
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>		
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>		No
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	Yes	

Part V

Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

☐

		Yes	No
1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	220	
b	Enter the number of Forms W-2G included in line 1a Enter -0- if not applicable	0	
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c	Yes
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	113	
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions)	2b	Yes
3a	Did the organization have unrelated business gross income of \$1,000 or more during the year?	3a	Yes
b	If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation in Schedule O	3b	Yes
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	No
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)		
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	No
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	No
c	If "Yes," to line 5a or 5b, did the organization file Form 8886-T?	5c	
6a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	Yes
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	Yes
7 Organizations that may receive deductible contributions under section 170(c).			
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a	
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b	
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c	
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d	
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e	
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		8	
9a	Did the sponsoring organization make any taxable distributions under section 4966?	9a	
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b	
10 Section 501(c)(7) organizations. Enter			
a	Initiation fees and capital contributions included on Part VIII, line 12	10a	
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b	
11 Section 501(c)(12) organizations. Enter			
a	Gross income from members or shareholders	11a	
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	11b	
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?		12a	
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b	
13 Section 501(c)(29) qualified nonprofit health insurance issuers.			
a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O	13a	
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b	
c	Enter the amount of reserves on hand	13c	
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a	No
b	If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O	14b	

Part VI Governance, Management, and Disclosure For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI ☒

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O		
1b	Enter the number of voting members included in line 1a, above, who are independent		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		No
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		No
6	Did the organization have members or stockholders?	Yes	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	Yes	
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	Yes	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
a	The governing body?	Yes	
b	Each committee with authority to act on behalf of the governing body?	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		No

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		No
10b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?		No
b	Describe in Schedule O the process, if any, used by the organization to review this Form 990		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	Yes	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	Yes	
13	Did the organization have a written whistleblower policy?	Yes	
14	Did the organization have a written document retention and destruction policy?	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a	The organization's CEO, Executive Director, or top management official	Yes	
b	Other officers or key employees of the organization	Yes	
	If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions)		
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		No
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

17 List the States with which a copy of this Form 990 is required to be filed: CA

18 Section 6104 requires an organization to make its Form 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain in Schedule O)

19 Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records:
 ► MARK WACHHOLZ 8700 WEST BRYN MAWR SUITE 1200S Chicago, IL 606313512 (847) 297-7800

Check if Schedule O contains a response or note to any line in this Part VII ☐

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees, if any See instructions for definition of "key employee "
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

[illegible]

[illegible]

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization ► 14

Section B. Independent Contractors

(A) Name and business address	(B) Description of services	(C) Compensation
PRICEWATERHOUSECOOPERS LLP, PO BOX 75647 CHICAGO, IL 606755647	ACTUARIAL SERVICES	256,695
OGILVY PUBLIC RELATIONS WORLDWIDE, 1 NORTH 5TH STREET PHILADELPHIA, PA 19178	LOBBYING SERVICES	240,000
Greenberg Traurig, 54 STATE ST 6TH FLOOR ALBANY, NY 12207	LITIGATION ADVICE	231,264
EVERSHEDS SUTHERLAND US LLP, 700 6TH ST NW STE 700 WASHINGTON, DC 20001	LITIGATION ADVICE	185,292
JONES WALKER, 201 ST CHARLES AVE 50TH FLR NEW ORLEANS, LA 701705100	LOBBYING SERVICES	185,117

Form **990** (2016)

Part VIII **Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII ☐

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
Contributions, Gifts, Grants and Other Similar Amounts	1a Federated campaigns . . .	1a					
	b Membership dues . . .	1b					
	c Fundraising events . . .	1c					
	d Related organizations	1d					
	e Government grants (contributions)	1e					
	f All other contributions, gifts, grants, and similar amounts not included above	1f					
	g Noncash contributions included in lines 1a-1f \$ _____						
	h Total. Add lines 1a-1f		0				
Program Service Revenue			Business Code				
	2a MEMBERSHIP DUES		900099	34,801,871	34,801,871		
	b REGISTRATION FEES-MEETINGS		900099	1,521,878	1,521,878		
	c SPONSORSHIP FEES-MEETINGS		900099	1,556,920	1,556,920		
	d HOTEL COMMISSIONS & SUITE RENTAL		900099	175,020	175,020		
	e NET ASSOCIATE DUES		900099	309,200	309,200		
	f All other program service revenue			160,851	160,851		
	g Total. Add lines 2a-2f		38,525,740				
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		4,021,840			4,021,840	
	4 Income from investment of tax-exempt bond proceeds		0				
	5 Royalties		0				
			(i) Real	(ii) Personal			
	6a Gross rents						
	b Less rental expenses						
	c Rental income or (loss)	0	0				
	d Net rental income or (loss)		0				
			(i) Securities	(ii) Other			
	7a Gross amount from sales of assets other than inventory						
	b Less cost or other basis and sales expenses						
	c Gain or (loss)						
	d Net gain or (loss)		0				
	8a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18		a 0				
	b Less direct expenses		b 0				
	c Net income or (loss) from fundraising events		0				
	9a Gross income from gaming activities See Part IV, line 19		a 0				
	b Less direct expenses		b 0				
c Net income or (loss) from gaming activities		0					
10a Gross sales of inventory, less returns and allowances		a 0					
b Less cost of goods sold		b 0					
c Net income or (loss) from sales of inventory		0					
Miscellaneous Revenue		Business Code					
11a SMARTBRIEF		900099		39,942	39,942		
b REAL ESTATE TAX SAVINGS		900099		14,000	14,000		
c CREDIT CARD INCOME		900099		1,362	1,362		
d All other revenue				228	228		
e Total. Add lines 11a-11d				55,532			
12 Total revenue. See Instructions				42,603,112	38,541,330	39,942	4,021,840

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐**Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.**

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21.	1,347,736			
2 Grants and other assistance to domestic individuals. See Part IV, line 22.	0			
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, line 15 and 16.	0			
4 Benefits paid to or for members.	0			
5 Compensation of current officers, directors, trustees, and key employees.	5,396,965			
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B).	0			
7 Other salaries and wages.	11,347,311			
8 Pension plan accruals and contributions (include section 401 (k) and 403(b) employer contributions).	2,023,996			
9 Other employee benefits.	1,162,439			
10 Payroll taxes.	850,319			
11 Fees for services (non-employees):				
a Management.	1,384,320			
b Legal.	692,731			
c Accounting.	149,152			
d Lobbying.	3,871,821			
e Professional fundraising services. See Part IV, line 17.	0			
f Investment management fees.	35,448			
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O).	791,322			
12 Advertising and promotion.	223,053			
13 Office expenses.	1,338,033			
14 Information technology.	659,440			
15 Royalties.	0			
16 Occupancy.	1,504,789			
17 Travel.	955,571			
18 Payments of travel or entertainment expenses for any federal, state, or local public officials.	0			
19 Conferences, conventions, and meetings.	3,171,564			
20 Interest.	0			
21 Payments to affiliates.	0			
22 Depreciation, depletion, and amortization.	1,095,370			
23 Insurance.	141,745			
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O):				
a MEMBERSHIP FEES	480,394			
b TRAINING	102,952			
c ACCRUED FUND THRU AMOUNTS	-15,790			
d MISCELLANEOUS	131,071			
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e.	38,841,752			
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720).				

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part IX ☐

		(A) Beginning of year		(B) End of year
Assets	1 Cash—non-interest-bearing	4,320,261	1	5,713,166
	2 Savings and temporary cash investments	3,160,437	2	3,163,930
	3 Pledges and grants receivable, net	0	3	0
	4 Accounts receivable, net	615,970	4	1,258,180
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L.	0	5	0
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L.	0	6	0
	7 Notes and loans receivable, net	0	7	0
	8 Inventories for sale or use	0	8	0
	9 Prepaid expenses and deferred charges	497,567	9	688,789
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D.	5,451,959		
	b Less: accumulated depreciation	3,580,746		
		2,209,888	10c	1,871,213
	11 Investments—publicly traded securities	87,083,604	11	94,528,684
	12 Investments—other securities. See Part IV, line 11	0	12	0
	13 Investments—program-related. See Part IV, line 11	6,736,631	13	8,060,718
	14 Intangible assets	0	14	0
	15 Other assets. See Part IV, line 11	2,335,817	15	1,957,261
	16 Total assets. Add lines 1 through 15 (must equal line 34)	106,960,175	16	117,241,941
Liabilities	17 Accounts payable and accrued expenses	7,432,610	17	7,404,161
	18 Grants payable	0	18	0
	19 Deferred revenue	395,197	19	503,518
	20 Tax-exempt bond liabilities	0	20	0
	21 Escrow or custodial account liability. Complete Part IV of Schedule D.	0	21	0
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L	0	22	0
	23 Secured mortgages and notes payable to unrelated third parties	0	23	0
	24 Unsecured notes and loans payable to unrelated third parties	1,710,857	24	1,525,332
	25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D.	16,761,558	25	16,555,979
	26 Total liabilities. Add lines 17 through 25	26,300,222	26	25,988,990
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here ☒ and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	80,659,953	27	91,252,951
	28 Temporarily restricted net assets	0	28	0
	29 Permanently restricted net assets	0	29	0
	Organizations that do not follow SFAS 117 (ASC 958), check here ☐ and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
	33 Total net assets or fund balances	80,659,953	33	91,252,951
	34 Total liabilities and net assets/fund balances	106,960,175	34	117,241,941

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI ☒

1	Total revenue (must equal Part VIII, column (A), line 12)	1	42,603,112
2	Total expenses (must equal Part IX, column (A), line 25)	2	38,841,752
3	Revenue less expenses Subtract line 2 from line 1	3	3,761,360
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	80,659,953
5	Net unrealized gains (losses) on investments	5	5,520,449
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	1,311,189
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	91,252,951

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII ☐

	Yes	No
1 Accounting method used to prepare the Form 990 ☐ Cash ☒ Accrual ☐ Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis		No
b Were the organization's financial statements audited by an independent accountant? If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis	Yes	
c If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O	Yes	
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		No
b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits		

Additional Data

Software ID:

Software Version:

EIN: 20-0487810

Name: Property Casualty Insurers
Association of America

Form 990 (2016)

Form 990, Part III, Line 4a:

Hold Meetings and seminars to provide information to the industry which generally promotes competition in the property casualty industry, provides a forum for the discussion, study, and solution of common problems

Form 990, Part III, Line 4b:

Distribute information of common interest to Property Casualty Insurers Association of America members

Form 990, Part III, Line 4c:

Develop policy, advocate, and lobby for legislation which is consistent with the organization's objectives and purposes and coordinate with public officials and legislative bodies to the end that these objectives and purposes may be made effective

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A)

(B)

(C)

(D)

(E)

(F)

Name and Title	Average hours per week (list any hours for related organizations below dotted line)	Position (do not check more than one box, unless person is both an officer and a director/trustee)						Reportable compensation from the organization (W- 2/1099-MISC)	Reportable compensation from related organizations (W- 2/1099-MISC)	Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Janice Abraham DIRECTOR	1 0 0 0	X						0	0	0
Gerard Albanese DIRECTOR (TERM 7/2/16)	1 0 0 0	X						0	0	0
John Barbagallo DIRECTOR	2 0 1 0	X						0	0	0
Kurt Bock DIRECTOR	2 0 1 0	X						0	0	0
James Brannen DIRECTOR	1 0 1 0	X						0	0	0
Steven Carroll DIRECTOR	1 0 0 0	X						0	0	0
Terrence W Cavanaugh DIRECTOR (TERM 10/1/16)	1 0 1 0	X						0	0	0
Kenneth Ciak DIRECTOR	1 0 1 0	X						0	0	0
Robert DiMuccio DIRECTOR	1 0 1 0	X						0	0	0
Douglas D Dirks DIRECTOR	1 0 0 0	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)										
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former					
Vincent Donnelly DIRECTOR	2 0 0 0	X							0	0	0	
Paula Downey DIRECTOR	1 0 0 0	X							0	0	0	
Hank Edmiston DIRECTOR	1 0 1 0	X							0	0	0	
Bernard M Flynn DIRECTOR	1 0 1 0	X							0	0	0	
Karen Fulton DIRECTOR	1 0 1 0	X							0	0	0	
Andrew Furgatch DIRECTOR	1 0 0 0	X							0	0	0	
Mike Gerik DIRECTOR	1 0 1 0	X							0	0	0	
Michael T Gray DIRECTOR	1 0 1 0	X							0	0	0	
Bruce Kelley DIRECTOR	1 0 1 0	X							0	0	0	
Peter McPartland DIRECTOR	1 0 1 0	X							0	0	0	

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Rick Means DIRECTOR	1 0 0 0	X						0	0	0
Jonathan Michael DIRECTOR	1 0 1 0	X						0	0	0
Robert W Minto DIRECTOR (TERM 4/28/16)	1 0 1 0	X						0	0	0
Steven D Monahan DIRECTOR (TERM 2/1/16)	1 0 1 0	X						0	0	0
Tony Nicely DIRECTOR	1 0 1 0	X						0	0	0
Gregory V Ostergren DIRECTOR (TERM 12/27/16)	1 0 1 0	X						0	0	0
Stephen Rutledge DIRECTOR	1 0 0 0	X						0	0	0
Jack Salzwedel DIRECTOR	1 0 0 0	X						0	0	0
Brian Steffel DIRECTOR (TERM 3/9/16)	2 0 1 0	X						0	0	0
Thomas Van Berkel DIRECTOR	1 0 0 0	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors										(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)										
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former					
James D Wallace DIRECTOR	2 0 1 0	X							0	0	0	
Mark Watson DIRECTOR	1 0 0 0	X							0	0	0	
Richard J Zick DIRECTOR	1 0 1 0	X							0	0	0	
ROBERT J LIVINGSTON DIRECTOR	1 0 0 0	X							0	0	0	
KATHY MCDONALD DIRECTOR	1 0 0 0	X							0	0	0	
RICK W PARKS DIRECTOR	1 0 0 0	X							0	0	0	
KISHORE PONNAVOLU DIRECTOR	1 0 0 0	X							0	0	0	
ART RASCHBAUM DIRECTOR	1 0 0 0	X							0	0	0	
DUFF WALLACE DIRECTOR	1 0 1 0	X							0	0	0	
BEN WALTER DIRECTOR	1 0 0 0	X							0	0	0	

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
MARK T WALZ DIRECTOR	1 0 1 0	X						0	0	0
DANIEL BRIDGE DIRECTOR	1 0 0 0	X						0	0	0
GREGORY JOHN CRABB DIRECTOR	1 0 0 0	X						0	0	0
STANLEY A GALANSKI DIRECTOR	1 0 0 0	X						0	0	0
DAVID L KAUFMAN DIRECTOR	1 0 1 0	X						0	0	0
JAMES CLAY DIRECTOR (TERM 2/1/16)	1 0 1 0	X						0	0	0
Gregory M Barats Director	1 0 0 0	X						0	0	0
David A Bell Director	1 0 0 0	X						0	0	0
Richard P Creedon Director	1 0 0 0	X						0	0	0
Britton L Glisson Director	1 0 0 0	X						0	0	0

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
Joseph P Lacher Jr Director	1 0 0 0	X						0	0	0
Edward J III Largent Director	1 0 0 0	X						0	0	0
Michael E LaRocco Director	1 0 0 0	X						0	0	0
Timothy G NeCastro Director	1 0 0 0	X						0	0	0
Richard V Poirier Director	1 0 0 0	X						0	0	0
Bradley A Roeber Director	1 0 0 0	X						0	0	0
David B Duclos DIRECTOR (Term 10/1/16)	1 0 0 0	X						0	0	0
David A Sampson President & CEO	40 0 1 0			X				1,907,874	0	63,093
June T Holmes Treasurer & COO	40 0 2 0			X				488,929	0	48,309
Paul C Blume SR VP, STATE GOVERNMENT REL	40 0 0 0			X				394,048	0	55,206

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors												
(A) Name and Title		(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations	
			Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former				
Randi L Cigelnik		40 0			X				438,812	0	27,163	
SR VP, GENRL COUNSEL/CORP SEC		2 0										
Robert M Gordon		40 0			X				521,593	0	27,163	
SR VP, POLICY DEVEL & RESEARCH		0 0										
Joanne Orfanos		40 0			X				284,853	0	36,115	
SR VP, MEMBERSHIP & MARKET		0 0										
NATHANIEL WIENECKE		40 0			X				411,950	0	51,893	
SR VP, FED GOVERNMENT REL		1 0										
JESSICA H HANNA		40 0			X				230,908	0	29,602	
SR VP PUBLIC AFFAIRS		0 0										
MARK WACHHOLZ		40 0			X				342,756	0	36,700	
SR VP, CFO & ASSIST TREASURER		2 0										
Scott A Joyner		40 0					X		261,886	0	45,011	
VP, INFORMATION TECHNOLOGY		0 0										
Deirdre Manna		0 0					X		245,623	0	50,688	
VP, INDUSTRY, REG & PA		0 0										
MARK SEKTNAN		40 0					X		243,799	0	50,553	
VP STATE GOVERNMENT RELATIONS		0 0										
Thomas Glassic		40 0					X		289,008	0	14,192	
VP, Policy & Govt Relations		0 0										

Form 990, Part VII - Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W- 2/1099-MISC)	(E) Reportable compensation from related organizations (W- 2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
David Snyder VP, International Policy	40 0 0 0					X		240,131	0	39,892

SCHEDULE C (Form 990 or 990-EZ) Department of the Treasury Internal Revenue Service	Political Campaign and Lobbying Activities For Organizations Exempt From Income Tax Under section 501(c) and section 527 ▶ Complete if the organization is described below. ▶ Attach to Form 990 or Form 990-EZ. ▶ Information about Schedule C (Form 990 or 990-EZ) and its instructions is at <u>www.irs.gov/form990</u>.	OMB No 1545-0047 2016 Open to Public Inspection
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If the organization answered "Yes" on Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered "Yes" on Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes" on Form 990, Part IV, Line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

Name of the organization Property Casualty Insurers Association of America	Employer identification number 20-0487810
--	---

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1 Provide a description of the organization's direct and indirect political campaign activities in Part IV	
2 Political expenditures	▶ \$ 0
3 Volunteer hours	

Part I-B Complete if the organization is exempt under section 501(c)(3).

1 Enter the amount of any excise tax incurred by the organization under section 4955	▶ \$
2 Enter the amount of any excise tax incurred by organization managers under section 4955	▶ \$
3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year?	☐ Yes ☐ No
4a Was a correction made?	☐ Yes ☐ No
b If "Yes," describe in Part IV	

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1 Enter the amount directly expended by the filing organization for section 527 exempt function activities	▶ \$ 80,000
2 Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities	▶ \$
3 Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b	▶ \$ 80,000
4 Did the filing organization file Form 1120-POL for this year?	☒ Yes ☐ No
5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments For each organization listed, enter the amount paid from the filing organization's funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV	

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds If none, enter -0-	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0-
(1) PCI Political Account	8700 W Bryn Mawr Ave Suite 1200 Chicago, IL 60631	37-1430643	0	574,497
(2) PCI Political Account I	8700 W Bryn Mawr Ave Suite 1200 Chicago, IL 60631	36-4213618	0	71,501
(3) PCI Political Account II	8700 W Bryn Mawr Ave Suite 1200 Chicago, IL 60631	36-4129087	0	0
(4) PCI Colorado PAC	8700 W Bryn Mawr Ave Suite 1200 Chicago, IL 60631	20-5298939	0	6,044
(5) ACIC PAC	8700 W Bryn Mawr Ave Suite 1200 Chicago, IL 60631	95-3876909	0	49,937
6				

Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

A Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures)

B Check ☐ if the filing organization checked box A and "limited control" provisions apply

Limits on Lobbying Expenditures
(The term "expenditures" means amounts paid or incurred.)**(a)** Filing
organization's
totals**(b)** Affiliated
group totals

1a Total lobbying expenditures to influence public opinion (grass roots lobbying)

b Total lobbying expenditures to influence a legislative body (direct lobbying)

c Total lobbying expenditures (add lines 1a and 1b)

d Other exempt purpose expenditures

e Total exempt purpose expenditures (add lines 1c and 1d)

f Lobbying nontaxable amount Enter the amount from the following table in both columns

If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:
Not over \$500,000	20% of the amount on line 1e
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000
Over \$17,000,000	\$1,000,000

g Grassroots nontaxable amount (enter 25% of line 1f)

h Subtract line 1g from line 1a. If zero or less, enter -0-

i Subtract line 1f from line 1c. If zero or less, enter -0-

j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?

☐ Yes ☐ No**4-Year Averaging Period Under section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period

Calendar year (or fiscal year beginning in)	(a) 2013	(b) 2014	(c) 2015	(d) 2016	(e) Total
2a Lobbying nontaxable amount					
b Lobbying ceiling amount (150% of line 2a, column(e))					
c Total lobbying expenditures					
d Grassroots nontaxable amount					
e Grassroots ceiling amount (150% of line 2d, column (e))					
f Grassroots lobbying expenditures					

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity

		(a)		(b)
		Yes	No	Amount
1	During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of			
a	Volunteers?			
b	Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?			
c	Media advertisements?			
d	Mailings to members, legislators, or the public?			
e	Publications, or published or broadcast statements?			
f	Grants to other organizations for lobbying purposes?			
g	Direct contact with legislators, their staffs, government officials, or a legislative body?			
h	Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?			
i	Other activities?			
j	Total. Add lines 1c through 1i			
2a	Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b	If "Yes," enter the amount of any tax incurred under section 4912			
c	If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d	If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

		Yes	No
1	Were substantially all (90% or more) dues received nondeductible by members?	1	No
2	Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	No
3	Did the organization agree to carry over lobbying and political expenditures from the prior year?	3	No

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1	Dues, assessments and similar amounts from members	1	34,801,871
2	Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a	Current year	2a	12,009,797
b	Carryover from last year	2b	-468,542
c	Total	2c	11,541,255
3	Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	12,124,300
4	If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5	Taxable amount of lobbying and political expenditures (see instructions)	5	-583,045

Part IV Supplemental Information

Provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-A, lines 1 and 2 (see instructions), and Part II-B, line 1. Also, complete this part for any additional information.

Return Reference	Explanation
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efile GRAPHIC print - DO NOT PROCESS		As Filed Data -		DLN: 93493297010177	
SCHEDULE D (Form 990)		Supplemental Financial Statements ▶ Complete if the organization answered "Yes," on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. ▶ Attach to Form 990. Information about Schedule D (Form 990) and its instructions is at www.irs.gov/form990 .			OMB No 1545-0047 2016 Open to Public Inspection
Department of the Treasury Internal Revenue Service		Name of the organization Property Casualty Insurers Association of America			Employer identification number 20-0487810
Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.					
		(a) Donor advised funds		(b) Funds and other accounts	
1	Total number at end of year				
2	Aggregate value of contributions to (during year)				
3	Aggregate value of grants from (during year)				
4	Aggregate value at end of year				
5	Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?				☐ Yes ☐ No
6	Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?				☐ Yes ☐ No
Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.					
1	Purpose(s) of conservation easements held by the organization (check all that apply) ☐ Preservation of land for public use (e g , recreation or education) ☐ Preservation of an historically important land area ☐ Protection of natural habitat ☐ Preservation of a certified historic structure ☐ Preservation of open space				
2	Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year				
a	Total number of conservation easements			Held at the End of the Year	
b	Total acreage restricted by conservation easements			2a	
c	Number of conservation easements on a certified historic structure included in (a)			2b	
d	Number of conservation easements included in (c) acquired after 8/17/06, and not on a historic structure listed in the National Register			2c	
				2d	
3	Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶ _____				
4	Number of states where property subject to conservation easement is located ▶ _____				
5	Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?				☐ Yes ☐ No
6	Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ _____				
7	Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$ _____				
8	Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?				☐ Yes ☐ No
9	In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement, and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements				
Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.					
1a	If the organization elected, as permitted under SFAS 116 (ASC 958), not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide, in Part XIII, the text of the footnote to its financial statements that describes these items				
b	If the organization elected, as permitted under SFAS 116 (ASC 958), to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items				
(i) Revenue included on Form 990, Part VIII, line 1		▶ \$ _____			
(ii) Assets included in Form 990, Part X		▶ \$ _____			
2	If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under SFAS 116 (ASC 958) relating to these items				
a	Revenue included on Form 990, Part VIII, line 1				▶ \$ _____
b	Assets included in Form 990, Part X				▶ \$ _____
For Paperwork Reduction Act Notice, see the Instructions for Form 990.					
			Cat No 52283D	Schedule D (Form 990) 2016	

Part III

Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3

Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply)

a

☐ Public exhibition

b

☐ Scholarly research

c

☐ Preservation for future generations

d

☐ Loan or exchange programs

e

☐ Other

4

Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII

5

During the year, did the organization solicit or receive donations of art, historical treasures or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?

☐ Yes

☐ No

Part IV

Escrow and Custodial Arrangements.

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a

Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?

☐ Yes

☒ No

b

If "Yes," explain the arrangement in Part XIII and complete the following table

c

Beginning balance

d

Additions during the year

e

Distributions during the year

f

Ending balance

	Amount
1c	
1d	
1e	
1f	

2a

Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?

☐ Yes

☒ No

b

If "Yes," explain the arrangement in Part XIII Check here if the explanation has been provided in Part XIII

☐

Part V

Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a)Current year	(b)Prior year	(c)Two years back	(d)Three years back	(e)Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2

Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as

a

Board designated or quasi-endowment

b

Permanent endowment

c

Temporarily restricted endowment

The percentages on lines 2a, 2b, and 2c should equal 100%

3a

Are there endowment funds not in the possession of the organization that are held and administered for the organization by

(i) unrelated organizations

(ii) related organizations

b

If "Yes" on 3a(ii), are the related organizations listed as required on Schedule R?

	Yes	No
3a(i)		
3a(ii)		
3b		

4

Describe in Part XIII the intended uses of the organization's endowment funds

Part VI

Land, Buildings, and Equipment.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		1,750,010	724,197	1,025,813
d Equipment		2,218,766	1,875,545	343,221
e Other		1,483,183	981,004	502,179
Total. Add lines 1a through 1e (Column (d) must equal Form 990, Part X, column (B), line 10(c))				1,871,213

Part VII

Investments—Other Securities. Complete if the organization answered 'Yes' on Form 990, Part IV, line 11b.
See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely-held equity interests		
(3) Other _____		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Column (b) must equal Form 990, Part X, col (B) line 12)		

Part VIII

Investments—Program Related. Complete if the organization answered 'Yes' on Form 990, Part IV, line 11c.
See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation Cost or end-of-year market value
(1) INVSTMT IN INDEP STAT SVCS	8,060,718	F
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Column (b) must equal Form 990, Part X, col (B) line 13)	8,060,718	

Part IX

Other Assets. Complete if the organization answered 'Yes' on Form 990, Part IV, line 11d See Form 990, Part X, line 15

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col (B) line 15)	

Part X

Other Liabilities. Complete if the organization answered 'Yes' on Form 990, Part IV, line 11e or 11f.
See Form 990, Part X, line 25.

(a) Description of liability	(b) Book value
1. Federal income taxes	0
PENSION LIABILITY	11,354,087
POST-RETIREMENT BENEFITS	5,201,892
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col (B) line 25)	16,555,979

2. Liability for uncertain tax positions In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FIN 48 (ASC 740) Check here if the text of the footnote has been provided in Part XIII

☐

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements	1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12		
a	Net unrealized gains (losses) on investments	2a	
b	Donated services and use of facilities	2b	
c	Recoveries of prior year grants	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	
5	Total revenue Add lines 3 and 4c . (This must equal Form 990, Part I, line 12)	5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered 'Yes' on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements	1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25		
a	Donated services and use of facilities	2a	
b	Prior year adjustments	2b	
c	Other losses	2c	
d	Other (Describe in Part XIII)	2d	
e	Add lines 2a through 2d	2e	
3	Subtract line 2e from line 1	3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1 :		
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a	
b	Other (Describe in Part XIII)	4b	
c	Add lines 4a and 4b	4c	
5	Total expenses Add lines 3 and 4c . (This must equal Form 990, Part I, line 18)	5	

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9, Part III, lines 1a and 4, Part IV, lines 1b and 2b, Part V, line 4, Part X, line 2, Part XI, lines 2d and 4b, and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

Return Reference	Explanation	
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Part XIII	Supplemental Information (continued)
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Return Reference	Explanation
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SCHEDULE G
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Supplemental Information Regarding
Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a
▶ Attach to Form 990 or Form 990-EZ.
▶ Information about Schedule G (Form 990 or 990-EZ) and its instructions is at www.irs.gov/form990

OMB No 1545-0047

2016

Open to Public Inspection

Name of the organization
Property Casualty Insurers
Association of America

Employer identification number
20-0487810

Part I Fundraising Activities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 17.
Form 990-EZ filers are not required to complete this part.

- 1 Indicate whether the organization raised funds through any of the following activities. Check all that apply.
- a ☒ Mail solicitations

e ☐ Solicitation of non-government grants

b ☒ Internet and email solicitations

f ☐ Solicitation of government grants

c ☐ Phone solicitations

g ☐ Special fundraising events

d ☐ In-person solicitations
- 2a Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services? ☒ Yes ☐ No
- b If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

(i) Name and address of individual or entity (fundraiser)	(ii) Activity	(iii) Did fundraiser have custody or control of contributions?		(iv) Gross receipts from activity	(v) Amount paid to (or retained by) fundraiser listed in col (i)	(vi) Amount paid to (or retained by) organization
		Yes	No			
1 SAGAC PUBLIC AFFAIRS 4308 N CLASSEN BLVD OKLAHOMA CITY, OK 73118	CONSULTING		No	0	113,800	0
2						
3						
4						
5						
6						
7						
8						
9						
10						
Total ▶				0	113,800	0

- 3 List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Part II Fundraising Events. Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

Revenue		(a) Event #1	(b) Event #2	(c) Other events	(d)
		(event type)	(event type)	(total number)	Total events (add col (a) through col (c))
Revenue	1 Gross receipts				
	2 Less Contributions				
	3 Gross income (line 1 minus line 2)				
Direct Expenses	4 Cash prizes				
	5 Noncash prizes				
	6 Rent/facility costs				
	7 Food and beverages				
	8 Entertainment				
	9 Other direct expenses				
	10 Direct expense summary Add lines 4 through 9 in column (d) ▶				
	11 Net income summary Subtract line 10 from line 3, column (d) ▶				

Part III Gaming. Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

Revenue		(a) Bingo	(b) Pull tabs/Instant bingo/progressive bingo	(c) Other gaming	(d) Total gaming (add col (a) through col (c))
Revenue	1 Gross revenue				
	2 Cash prizes				
	3 Noncash prizes				
	4 Rent/facility costs				
	5 Other direct expenses				
Direct Expenses	6 Volunteer labor	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	☐ Yes _____ % ☐ No	
	7 Direct expense summary Add lines 2 through 5 in column (d) ▶				
	8 Net gaming income summary Subtract line 7 from line 1, column (d) ▶				

9 Enter the state(s) in which the organization conducts gaming activities _____

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain _____

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain _____

11 Does the organization conduct gaming activities with nonmembers? ☐ Yes ☐ No

12 Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming? ☐ Yes ☐ No

13 Indicate the percentage of gaming activity conducted in

a The organization's facility	13a	%
b An outside facility	13b	%

14 Enter the name and address of the person who prepares the organization's gaming/special events books and records

Name ▶

Address ▶

15a Does the organization have a contract with a third party from whom the organization receives gaming revenue? ☐ Yes ☐ No

b If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ and the amount of gaming revenue retained by the third party ▶ \$

c If "Yes," enter name and address of the third party

Name ▶

Address ▶

16 Gaming manager information

Name ▶

Gaming manager compensation ▶ \$

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17 Mandatory distributions

a Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license? ☐ Yes ☐ No

b Enter the amount of distributions required under state law distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$

Part IV Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also complete this part to provide any additional information (see instructions).

Return Reference	Explanation
PART I, LINE 2B	SAGAC PROVIDES CONSULTING, PLANNING, AND PREPARATION OF MATERIALS AS WELL AS PREPARES GRAPHIC DESIGN, PRINTING, AND DATABASE ANALYSIS. These services are provided on a regular basis as a part of PCIAAs ongoing annual fundraising efforts, therefore PCIAA does not separately track revenue received as a result of this vendors participation that would be reported in Schedule G, Part I, question 2b, column (iv)

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As Filed Data -

DLN: 93493297010177

Schedule I
(Form 990)

OMB No 1545-0047

2016

Open to Public
Inspection

Department of the
Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations,
Governments and Individuals in the United States
Complete if the organization answered "Yes," on Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.
▶ Information about Schedule I (Form 990) and its instructions is at www.irs.gov/form990.

Name of the organization
Property Casualty Insurers
Association of America

Employer identification number
20-0487810

Part I

General Information on Grants and Assistance

1

Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

☒ Yes

☐ No

2

Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States

Part II

Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
See Additional Data Table							
(1)							
(2)							
(3)							
(4)							
(5)							
(6)							
(7)							
(8)							
(9)							
(10)							
(11)							
(12)							

2

Enter total number of section 501(c)(3) and government organizations listed in the line 1 table

11

3

Enter total number of other organizations listed in the line 1 table

22

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22

Part III can be duplicated if additional space is needed

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of non-cash assistance
(1)					
(2)					
(3)					
(4)					
(5)					
(6)					
(7)					

Part IV **Supplemental Information.** Provide the information required in Part I, line 2, Part III, column (b), and any other additional information.

Return Reference	Explanation
DESCRIPTION OF ORGANIZATION'S PROCEDURES FOR MONITORING THE USE OF GRANTS	PCI makes grants to 501(c)(3), 501(C)(4), and 501(C)(6) organizations. It does not monitor the grants.

Additional Data

Software ID:
Software Version:
EIN: 20-0487810
Name: Property Casualty Insurers
Association of America

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.

(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
CONGRESSIONAL BLACK CAUCUS FOUNDATION 1720 Massachusetts Avenue NW Washington, DC 20036	52-1160561	501(c)(3)	10,000		CASH		CONTRIBUTION
NCSL FOUNDATION FOR STATE LEGISLATURES 7700 East First Place Denver, CO 802307143	74-2232576	501(C)(3)	7,500		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
AMERICAN ACTION NETWORK INC 1747 Pennsylvania Avenue NW 5th F Washington, DC 20006	27-0730508	501(c)(4)	25,000		CASH		CONTRIBUTION
CROSSROADS GRASSROOTS POLICY 1401 New York Avenue NW Suite 120 Washington, DC 20005	27-2753378	501(c)(4)	25,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
QUALITY PARTS COALITION 575 7th Street NW Washington, DC 20004	26-0275710	501(c)(6)	20,000		CASH		CONTRIBUTION
CONGRESSIONAL HISPANIC CAUCUS 911 2nd Street NE WASHINGTON, DC 20002	52-1114225	501(C)(3)	7,500		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
IND INSURANCE AGENTS AND BROKERS OF AMERICA 5784 WIDEWATERS PKWY-1ST FLOOR DEWITT, NY 13214	15-0544434	501(C)(6)	35,000		CASH		CONTRIBUTION
AMERICAN LEGISLATIVE EXCHANGE COUNCIL 2900 Crystal Drive Suite 600 ARLINGTON, VA 22202	52-0140979	501(C)(3)	12,500		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
AMERICAN TORT REFORM ASSOCIATION 1101 Connecticut Ave NW Suite 400 Washington, DC 20036	52-1464785	501(C)(6)	12,500		CASH		CONTRIBUTION
THE CONGRESSIONAL INSTITUTE 1700 DIAGONAL RD 730 ARLINGTON, VA 22314	52-1504189	501(C)(4)	27,500		CASH		CONTRIBUTIONS

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
GOPAC EDUCATION FUND 2300 CLARENDON BOULEVARD SUITE 130 ARLINGTON, VA 22201	45-1475628	501(C)(4)	25,000		CASH		CONTRIBUTION
CITY OF HOPE 20 North Wacker Drive Suite 750 CHICAGO, IL 60606	95-3435919	501(C)(3)	5,500		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
MISSOURI INSURANCE COALITION 220 Madison Street 3rd Floor JEFFERSON CITY, MO 65101	43-1456124	501(C)(6)	5,780		CASH		CONTRIBUTION
TRUSTEES OF THE UNIV OF PENN The Wharton School Lockbox 9726 PHILADELPHIA, PA 19178	23-1352685	501(C)(3)	35,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
AMERICAN HEART ASSOCIATION 4217 Park Place Ct Glen Allen, VA 23060	13-5613797	501(C)(3)	6,667		CASH		CONTRIBUTION
DEFEAT THE TAX ON OREGON SALES PO Box 5272 Portland, OR 97208	81-2889891	501(C)(4)	40,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
ESA FUND 610 S Boulevard Tampa, FL 33606	27-3632647	501(C)(4)	25,000		CASH		CONTRIBUTION
GO WEST VIRGINIA INC PO Box 2195 Elkins, WV 26241	46-4797901	501(C)(6)	10,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
INSURANCE FEDERATION OF MINNESOTA 15490 101st Ave N Suite 300 MAPLE GROVE, MN 55369	41-0825288	501(C)(6)	10,000		CASH		CONTRIBUTION
INSURANCE LEGISLATORS FOUNDATION 2317 ROUTE 34 SUITE 2B MANASQUAN, NJ 08736	39-1781696	501(C)(3)	25,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
MAKE-A-WISH FOUNDATION OF NEW JERSEY 1347 PERRINEVILLE RD MONROE TOWNSHIP, NJ 08831	22-2488495	501(C)(3)	6,667		CASH		CONTRIBUTION
MICHIGAN CHAMBER OF COMMERCE 600 S WALNUT ST LANSING, MI 48933	38-1626029	501(C)(6)	15,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
NATIONAL SAFETY COUNCIL PO Box 558 ITASCA, IL 60143	36-2167809	501(C)(3)	6,667		CASH		CONTRIBUTION
NEW YORK REPUBLICAN STATE COMMITTEE 315 STATE STREET ALBANY, NY 12210	13-1214350	501(C)(6)	25,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
OHIO CONVENTION COMMITTEE 2016 2168 Sutter Parkway Dublin, OH 43016	36-4805998	501(C)(6)	15,000		CASH		CONTRIBUTION
PARTNERSHIP FOR OHIO'S FUTURE 230 East Town Road Columbus, OH 43215	20-5456371	501(C)(4)	40,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
RENEW NORTH CAROLINA FOUNDATION 4700 Falls of Neuse Road Suite 110 RALEIGH, NC 27609	46-1419161	501(C)(4)	10,000		CASH		CONTRIBUTION
SC BIPEC 1301 GERVAIS ST SUITE 901 COLUMBIA, SC 29201	57-0809723	501(C)(6)	10,000		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
TEXAS CONSERVATIVE COALITION PO BOX 2659 AUSTIN, TX 78768	74-2447992	501(C)(3)	12,500		CASH		CONTRIBUTION
PCI POLITICAL ACCOUNT 8700 W Bryn Mawr Ave Suite 1200S CHICAGO, IL 60631	37-1430643	527	574,497		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
PCI POLITICAL ACCOUNT I 8700 W Bryn Mawr Ave Suite 1200S CHICAGO, IL 60631	36-4213618	527	71,501		CASH		CONTRIBUTION
ACIC POLITICAL ACTION COMMITTEE 8700 W Bryn Mawr Ave Suite 1200S CHICAGO, IL 60631	95-3876909	527	49,937		CASH		CONTRIBUTION

Form 990, Schedule I, Part II, Grants and Other Assistance to Domestic Organizations and Domestic Governments.							
(a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
PCI COLORADO PAC 8700 W Bryn Mawr Ave Suite 1200S CHICAGO, IL 60631	20-5298939	527	6,044		CASH		CONTRIBUTION

Schedule J
(Form 990)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

► Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
► Attach to Form 990.

► Information about Schedule J (Form 990) and its instructions is at www.irs.gov/form990.

OMB No 1545-0047

2015

Open to Public Inspection

Name of the organization
Property Casualty Insurers
Association of America

Employer identification number
20-0487810

Part I

Questions Regarding Compensation

	Yes	No
1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. ☐ First-class or charter travel ☐ Travel for companions ☐ Tax indemnification and gross-up payments ☐ Discretionary spending account ☐ Housing allowance or residence for personal use ☐ Payments for business use of personal residence ☐ Health or social club dues or initiation fees ☐ Personal services (e.g., maid, chauffeur, chef)		
b If any of the boxes in line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain.	Yes	
2 Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, officers, including the CEO/Executive Director, regarding the items checked in line 1a?	Yes	
3 Indicate which, if any, of the following the filing organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☐ Compensation committee ☐ Independent compensation consultant ☐ Form 990 of other organizations ☐ Written employment contract ☐ Compensation survey or study ☐ Approval by the board or compensation committee		
4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a with respect to the filing organization or a related organization:		
a Receive a severance payment or change-of-control payment?	Yes	
b Participate in, or receive payment from, a supplemental nonqualified retirement plan?	Yes	
c Participate in, or receive payment from, an equity-based compensation arrangement?		No
If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.		
Only 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.		
5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:		
a The organization?		
b Any related organization?		
If "Yes," on line 5a or 5b, describe in Part III.		
6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:		
a The organization?		
b Any related organization?		
If "Yes," on line 6a or 6b, describe in Part III.		
7 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any non-fixed payments not described in lines 5 and 6? If "Yes," describe in Part III.		
8 Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III.		
9 If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?		

Part II Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees. Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that are not listed on Form 990, Part VII.

Note. The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title	(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
	(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
See Additional Data Table							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

Return Reference	Explanation
Supplemental Compensation Information	Schedule J - Part I - Line 1 The CEO is permitted to travel first class on flights. The officers, key employees, highly compensated employees and former officer listed below received reimbursements for fitness expense, companion travel, and grossed up gift certificates for Christmas. These benefits were treated as taxable compensation to the employee receiving the benefit. The following individuals received a fitness reimbursement - David Sampson - June T. Holmes - Paul Blume - Randi L. Cigelnik - Joanne Orfanos - Deirdre Manna - Mark Sektnan - Jessica Hanna - Mark Wachholz - Tom Glassic. The following individuals received a gift certificate - David Sampson - June T. Holmes - Paul Blume - Randi L. Cigelnik - Robert M. Gordon - Joanne Orfanos - Nat Wienecki - Scott Joyner - Deirdre Manna - Mark Sektnan - Jessica Hanna - Mark Wachholz - David Snyder. The following individuals received a tax gross up - David Sampson - June T. Holmes - Paul Blume - Randi L. Cigelnik - Robert M. Gordon - Joanne Orfanos - Nat Wienecki - Scott Joyner - Deirdre Manna - Mark Sektnan - Jessica Hanna - Mark Wachholz - David Snyder. SEVERANCE PAYMENTS SCHEDULE J, PART I, LINE 4A PCIAA OFFERS SEVERANCE PAY TO INDIVIDUALS WHOSE JOB HAS BEEN TERMINATED OR ELIMINATED. THE FOLLOWING INDIVIDUAL RECEIVED SEVERANCE PAYMENTS IN CALENDAR YEAR 2016: Thomas Glassic \$47,313. PAYMENT FROM A SUPPLEMENTAL NONQUALIFIED RETIREMENT PLAN Schedule J, Part I, Line 4b To provide lost pension benefits due to the IRS limits, PCI maintains supplemental retirement plans (the "Plan") for a select group of management, which is intended to comply with Section 457(B) and 457(F), and Section 409A of the Internal Revenue Code. Amounts contributed under the 457(F) have been included as compensation in Box 5 of their 2016 IRS Form W-2. Therefore the amounts contributed have been recorded as compensation on the Form 990. The following individuals reported amounts as follows related to the 457(F) Plan: David A. Sampson \$49,500 June T. Holmes \$9,883. Amounts under the 457(B) Plan are included under other reportable compensation. PAYMENT FROM A SUPPLEMENTAL NONQUALIFIED RETIREMENT PLAN Schedule J, Part I, Line 4b To provide lost pension benefits due to the IRS limits, PCI maintains supplemental retirement plans (the "Plan") for a select group of management, which is intended to comply with Section 457(B) and 457(F), and Section 409A of the Internal Revenue Code. Amounts contributed under the 457(F) have been included as compensation in Box 5 of their 2016 IRS Form W-2. Therefore the amounts contributed have been recorded as compensation on the Form 990. The following individuals reported amounts as follows related to the 457(F) Plan: David A. Sampson \$49,500 June T. Holmes \$9,883. Amounts under the 457(B) Plan are included under other reportable compensation.

Additional Data

Software ID:

Software Version:

EIN: 20-0487810

Name: Property Casualty Insurers Association of America

Form 990, Schedule J, Part II - Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base Compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
1David A Sampson President & CEO	(i)	985,039	822,800	100,035	35,000	28,093	1,970,967	0
	(ii)	0	0	0	0	0	0	0
1June T Holmes Treasurer & COO	(i)	350,537	102,799	35,593	30,475	17,834	537,238	0
	(ii)	0	0	0	0	0	0	0
2Paul C Blume SR VP, STATE GOVERNMENT REL	(i)	293,422	83,264	17,362	27,163	28,043	449,254	0
	(ii)	0	0	0	0	0	0	0
3Randi L Cigelnik SR VP, GENRL COUNSEL/CORP SEC	(i)	338,142	80,796	19,874	27,163	0	465,975	0
	(ii)	0	0	0	0	0	0	0
4Robert M Gordon SR VP, POLICY DEVEL & RESEARCH	(i)	389,600	107,560	24,433	27,163	0	548,756	0
	(ii)	0	0	0	0	0	0	0
5Joanne Orfanos SR VP, MEMBERSHIP & MARKET	(i)	225,362	45,220	14,271	26,001	10,114	320,968	0
	(ii)	0	0	0	0	0	0	0
6Scott A Joyner VP, INFORMATION TECHNOLOGY	(i)	224,287	33,580	4,019	27,177	17,834	306,897	0
	(ii)	0	0	0	0	0	0	0
7Deirdre Manna VP, INDUSTRY, REG & PA	(i)	212,375	31,551	1,697	22,864	27,824	296,311	0
	(ii)	0	0	0	0	0	0	0
8NATHANIEL WIENECKE SR VP, FED GOVERNMENT REL	(i)	306,581	89,415	15,954	23,850	28,043	463,843	0
	(ii)	0	0	0	0	0	0	0
9MARK SEKTNAN VP STATE GOVERNMENT RELATIONS	(i)	209,797	31,273	2,729	22,510	28,043	294,352	0
	(ii)	0	0	0	0	0	0	0
10JESSICA H HANNA SR VP PUBLIC AFFAIRS	(i)	199,744	20,000	11,164	11,550	18,052	260,510	0
	(ii)	0	0	0	0	0	0	0
11MARK WACHHOLZ SR VP, CFO & ASSIST TREASURER	(i)	280,125	51,334	11,297	27,035	9,665	379,456	0
	(ii)	0	0	0	0	0	0	0
12Thomas Glassic VP, Policy & Govt Relations	(i)	170,214	32,412	86,382	6,936	7,256	303,200	0
	(ii)	0	0	0	0	0	0	0
13David Snyder VP, International Policy	(i)	206,286	30,076	3,769	21,698	18,194	280,023	0
	(ii)	0	0	0	0	0	0	0

SCHEDULE O
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Name of the organization
Property Casualty Insurers
Association of America

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at
www.irs.gov/form990.

OMB No 1545-0047

2016

**Open to Public
Inspection**

Employer identification number

20-0487810

990 Schedule O, Supplemental Information

Return Reference	Explanation
DESCRIPTION OF CLASSES OF MEMBERS OR STOCKHOLDERS	Form 990, Part VI, Question 6 There are 3 classes of membership as follows a) Regular Members, whose membership is granted upon application and approval by the PCI Board of Governors to all companies doing business in the USA which are engaged in writing property, casualty, or surety insurance, b) International Associate Members, whose membership is granted upon application and approval by the PCI Board of Governors to all property, casualty, or surety companies which are not organized or licensed to write insurance in the USA, c) Reinsurer Members, whose membership may be granted upon application and approval by the PCI Board of Governors to companies authorized and/or approved in the USA to provide reinsurance to companies writing property, casualty, or surety insurance upon such terms and conditions as are established by the PCI Board of Governors, d) Notwithstanding the above, a company that is part of a group in which at least (i) one company is a PCI member, and (ii) fifty-one percent of the property-casualty premium of the group is written by existing PCI member companies, may be accepted as a member of PCI without the approval of the Board of Governors in the same category of membership as the other companies in the group Description of Classes of Persons and the Nature of Their Rights Form 990, Part VI, Question 7a Regular members shall be entitled to serve on committees and the Board of Governors, and to vote in all matters coming before the membership However, in the event two or more regular members belong to the same company group only one such regular member shall be entitled to vote at any PCI meeting, including but not limited to, any Board, Committee, or Task Force meeting International Associate Members shall not be entitled to serve on any committee or on the Board of Governors and shall not have the right to vote on any matter coming before the membership Reinsurance members shall not be entitled to serve on the Board of Governors and shall not have the right to vote on any matters coming before the membership but may serve on committees established under Article XI, Section 4 of the Articles, and may have the same voting rights on committee matters as other members of such committees THE PROCESS USED BY MANAGEMENT &/OR GOVERNING BODY TO REVIEW 990 FORM 990, PART VI, QUESTION 11 The organization's Form 990 is reviewed for accuracy by the chief financial officer, chief operating officer and general counsel after the return is prepared and reviewed by Ernst & Young The Form 990 is then reviewed by the Board audit committee prior to filing

990 Schedule O, Supplemental Information

Return Reference	Explanation
Description of Process to Monitor Transactions for Conflicts of Interest	Form 990, Part VI, Question 12c The Conflicts of Interest policy is a section of the PCI Code of Conduct, which is circulated to all employees and includes a written acknowledgment that the employee has read the code, which is required to be signed and returned to the employee's personnel file THERE IS AN ONLINE TEST THAT MUST BE COMPLETED AND PASSED The Conflict of interest policy is posted on an internal employer intranet for easy reference for all employees A separate conflict of interest policy is given to all directors In addition, directors are given an annual conflict of interest disclosure statement that is required to be signed and returned to PCI

990 Schedule O, Supplemental Information

Return Reference	Explanation
Process for Determining Compensation of the Organization's Top Management	FORM 990, PART VI, QUESTION 15A The process for determining the compensation of the Chief Executive Officer included a review and approval by the Board Executive Committee, and an independent market study of the compensation package versus that of data for comparable positions

990 Schedule O, Supplemental Information

Return Reference	Explanation
Process for Determining Compensation of Other Officers and Key Employees	Form 990, Part VI, Question 15b The process for determining the compensation of the senior officers includes a review and approval by PCI's Benefits & Compensation Committee, and a n independent market study of the compensation packages versus that of data for comparable positions

990 Schedule O, Supplemental Information

Return Reference	Explanation
Avail of Gov Docs, Conflict of Interest Policy, & Fin Stmts to Gen Public	Form 990, Part VI, Question 19 PCI does not make its governing documents or conflict of interest policy available to the public. The Form 990 and the Financial statements are available upon request.

990 Schedule O, Supplemental Information

Return Reference	Explanation
Other Changes in Net Assets or Fund Balances	Part XI, Line 9 CHANGE IN PENSION LIABILITY \$1,010,609 AOCI-ISS-NET OF TAX \$ 300,582

efile GRAPHIC print - DO NOT PROCESS		As Filed Data -		DLN: 93493297010177		
SCHEDULE R (Form 990) Department of the Treasury Internal Revenue Service	Related Organizations and Unrelated Partnerships ▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37. ▶ Attach to Form 990. ▶ Information about Schedule R (Form 990) and its instructions is at www.irs.gov/form990 .				OMB No 1545-0047	
					2016	
					Open to Public Inspection	
Name of the organization Property Casualty Insurers Association of America					Employer identification number 20-0487810	

Part I Identification of Disregarded Entities Complete if the organization answered "Yes" on Form 990, Part IV, line 33.					
(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

Part II Identification of Related Tax-Exempt Organizations Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related tax-exempt organizations during the tax year.							
(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity?	
						Yes	No
(1)PCI POLITICAL ACTION COMMITTEE 8700 West Bryn Mawr Chicago, IL 60631 91-1899370	PAC	IL	527	N/A	PCI	Yes	
(2)PCI POLITICAL ACCOUNT I 8700 West Bryn Mawr Chicago, IL 60631 36-4213618	PAC	IL	527	N/A	PCI	Yes	
(3)PCI POLITICAL ACCOUNT II 8700 West Bryn Mawr Chicago, IL 60631 36-4129087	PAC	IL	527	N/A	PCI	Yes	
(4)ACIC PAC 1415 L STREET SUITE 670 SACRAMENTO, CA 95814 95-3876909	PAC	CA	527	N/A	PCI	Yes	
(5)ACIC ISSUES 1415 L STREET SUITE 670 SACRAMENTO, CA 95814 20-3587762	PAC	CA	527	N/A	PCI	Yes	
(6)PCI COLORADO PAC 8700 West Bryn Mawr Chicago, IL 60631 20-5298939	PAC	CO	527	N/A	PCI	Yes	
(7)PCI POLITICAL ACCOUNT 8700 WEST BRYN MAWR CHICAGO, IL 60631 37-1430643	PAC	IL	527	N/A	PCI	Yes	

Part III Identification of Related Organizations Taxable as a Partnership Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income(related, unrelated, excluded from tax under sections 512- 514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
							Yes	No		Yes	No	

Part IV Identification of Related Organizations Taxable as a Corporation or Trust Complete if the organization answered "Yes" on Form 990, Part IV, line 34 because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of- year assets	(h) Percentage ownership	(i) Section 512(b) (13) controlled entity?	
								Yes	No
(1) Independent Statistical Services Inc 8700 West Bryn Mawr Chicago, IL 606313512 35-2202532	Stat Service	IL	NA	C Corp	8,679,813	10,501,581	100.000 %	Yes	

Part V Transactions With Related Organizations Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note.** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule**1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity	1a	No
b Gift, grant, or capital contribution to related organization(s)	1b	No
c Gift, grant, or capital contribution from related organization(s)	1c	No
d Loans or loan guarantees to or for related organization(s)	1d	No
e Loans or loan guarantees by related organization(s)	1e	No
f Dividends from related organization(s)	1f	
g Sale of assets to related organization(s)	1g	No
h Purchase of assets from related organization(s)	1h	No
i Exchange of assets with related organization(s)	1i	No
j Lease of facilities, equipment, or other assets to related organization(s)	1j	No
k Lease of facilities, equipment, or other assets from related organization(s)	1k	No
l Performance of services or membership or fundraising solicitations for related organization(s)	1l	No
m Performance of services or membership or fundraising solicitations by related organization(s)	1m	No
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n	No
o Sharing of paid employees with related organization(s)	1o	Yes
p Reimbursement paid to related organization(s) for expenses	1p	No
q Reimbursement paid by related organization(s) for expenses	1q	Yes
r Other transfer of cash or property to related organization(s)	1r	Yes
s Other transfer of cash or property from related organization(s)	1s	No

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1) INDEPENDENT STATISTICAL SERVICES INC	Q	1,620,170	COST
(2) INDEPENDENT STATISTICAL SERVICES INC	O	153,971	COST
(3) PCI POLITICAL ACCOUNT	R	574,497	COST
(4) PCI POLITICAL ACCOUNT I	R	71,501	COST

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

[illegible]

Part VII **Supplemental Information**

Provide additional information for responses to questions on Schedule R (see instructions)

Return Reference	Explanation
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Additional Data

Software ID:
Software Version:
EIN: 20-0487810
Name: Property Casualty Insurers
Association of America

Form 990, Schedule R, Part II - Identification of Related Tax-Exempt Organizations

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c) (3))	(f) Direct controlling entity	(g) Section 512 (b)(13) controlled entity?	
						Yes	No
(1) 8700 West Bryn Mawr Chicago, IL 60631 91-1899370	PAC	IL	527	N/A	PCI	Yes	
(1) 8700 West Bryn Mawr Chicago, IL 60631 36-4213618	PAC	IL	527	N/A	PCI	Yes	
(2) 8700 West Bryn Mawr Chicago, IL 60631 36-4129087	PAC	IL	527	N/A	PCI	Yes	
(3) 1415 L STREET SUITE 670 SACRAMENTO, CA 95814 95-3876909	PAC	CA	527	N/A	PCI	Yes	
(4) 1415 L STREET SUITE 670 SACRAMENTO, CA 95814 20-3587762	PAC	CA	527	N/A	PCI	Yes	
(5) 8700 West Bryn Mawr Chicago, IL 60631 20-5298939	PAC	CO	527	N/A	PCI	Yes	
(6) 8700 WEST BRYN MAWR CHICAGO, IL 60631 37-1430643	PAC	IL	527	N/A	PCI	Yes	