



ANNUAL STATEMENT

For the Year Ended December 31, 2013
of the Condition and Affairs of the

STONEBRIDGE CASUALTY INSURANCE COMPANY

NAIC Group Code.....0468, 0468
(Current Period) (Prior Period)

Organized under the Laws of OHIO
Incorporated/Organized..... November 15, 1957
Statutory Home Office
Main Administrative Office
Mail Address
Primary Location of Books and Records
Internet Web Site Address
Statutory Statement Contact

NAIC Company Code..... 10952
State of Domicile or Port of Entry OHIO
366 E. Broad Street, C/O Andrew J. Federico..... Columbus OH US 43215
(Street and Number) (City or Town, State, Country and Zip Code)
4333 Edgewood Road NE..... Cedar Rapids IA US..... 52499
(Street and Number) (City or Town, State, Country and Zip Code)
4333 Edgewood Road NE..... Cedar Rapids IA US 52499
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)
4333 Edgewood Road NE..... Cedar Rapids IA US 52499
(Street and Number) (City or Town, State, Country and Zip Code)
www.Transamerica.com
Brenda Kay Kraemer
(Name)
brenda.kraemer@transamerica.com
(E-Mail Address)

Employer's ID Number..... 31-4423946
Country of Domicile US
Commenced Business..... April 15, 1958
319-355-8511
(Area Code) (Telephone Number)
319-355-8511
(Area Code) (Telephone Number)
319-355-8549
(Area Code) (Telephone Number) (Extension)
319-355-2210
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Edward H. Walker III	President	2. Michael Allen Eubanks	Senior Vice President, Secretary & Division General Counsel
3. Eric John Martin	Senior Vice President & Corporate Controller	4.	

OTHER

DIRECTORS OR TRUSTEES

Craig Dean Vermie	Brenda Kay Clancy	Martha Ann McConnell	Brian Arthur Smith
Michael Allen Eubanks	Glyn Douglas Mangum Jr	Edward H. Walker III	

State of..... Iowa
County of..... Linn

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)
Edward H. Walker III

1. (Printed Name)
President

(Title)

(Signature)
Michael Allen Eubanks

2. (Printed Name)
Senior Vice President, Secretary & Division General Counsel

(Title)

(Signature)
Eric John Martin

3. (Printed Name)
Senior Vice President & Corporate Controller

(Title)

Subscribed and sworn to before me
This 21st day of February 2014

a. Is this an original filing?
Yes [X] No []

b. If no
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	254,902,347	0	254,902,347	234,126,428
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	0	0	0	0
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Cash (\$.....(15,818,400), Schedule E-Part 1), cash equivalents (\$.....15,198,921, Schedule E-Part 2) and short-term investments (\$.....9,840,091, Schedule DA).....	9,220,612	0	9,220,612	26,941,652
6. Contract loans (including \$.....0 premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA).....	92,273	0	92,273	95,327
9. Receivables for securities.....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	25,090,233	0	25,090,233	17,727,242
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	289,305,465	0	289,305,465	278,890,649
13. Title plants less \$.....0 charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued.....	2,559,363	0	2,559,363	2,328,657
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	12,841,738	0	12,841,738	4,650,024
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	0	0	0	0
15.3 Accrued retrospective premiums.....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	11,477,325	0	11,477,325	10,628,238
16.2 Funds held by or deposited with reinsured companies.....	20,414	0	20,414	20,414
16.3 Other amounts receivable under reinsurance contracts.....	0	0	0	0
17. Amounts receivable relating to uninsured plans.....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	659,655	0	659,655	0
18.2 Net deferred tax asset.....	6,720,477	1,790,165	4,930,312	4,397,417
19. Guaranty funds receivable or on deposit.....	7,954	0	7,954	7,299
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates.....	0	0	0	0
24. Health care (\$.....0) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other than invested assets.....	2,784,938	0	2,784,938	3,394,302
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	326,377,329	1,790,165	324,587,164	304,317,000
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. TOTALS (Lines 26 and 27).....	326,377,329	1,790,165	324,587,164	304,317,000

DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Accounts receivable.....	2,692,009	0	2,692,009	3,159,725
2502. State transferrable tax credits.....	92,929	0	92,929	234,577
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	2,784,938	0	2,784,938	3,394,302

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	67,174,360	53,212,230
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	181,455	339,797
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	3,325,319	3,202,183
4. Commissions payable, contingent commissions and other similar charges.....	11,282,338	8,163,672
5. Other expenses (excluding taxes, licenses and fees).....	1,343,657	727,056
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	865,882	2,914,684
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	0	1,127,451
7.2 Net deferred tax liability.....	0	0
8. Borrowed money \$.....1,996,932 and interest thereon \$.....5,833.....	2,002,765	7,413,020
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....33,681,197 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	42,047,728	33,012,092
10. Advance premium.....	69	69
11. Dividends declared and unpaid:		
11.1 Stockholders.....	0	0
11.2 Policyholders.....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions).....	677,971	1,337,528
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....	37,913,003	41,300,706
14. Amounts withheld or retained by company for account of others.....	0	0
15. Remittances and items not allocated.....	483,561	309,750
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....	5,528,266	10,145,002
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	0	0
18. Drafts outstanding.....	0	0
19. Payable to parent, subsidiaries and affiliates.....	4,919,916	13,828,385
20. Derivatives.....	0	0
21. Payable for securities.....	0	0
22. Payable for securities lending.....	25,090,233	17,727,242
23. Liability for amounts held under uninsured plans.....	0	0
24. Capital notes \$.....0 and interest thereon \$.....0.....	0	0
25. Aggregate write-ins for liabilities.....	3,629,065	3,903,588
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	206,465,588	198,664,455
27. Protected cell liabilities.....	0	0
28. Total liabilities (Lines 26 and 27).....	206,465,588	198,664,455
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	8,724,386	8,724,386
31. Preferred capital stock.....	0	0
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....	0	0
34. Gross paid in and contributed surplus.....	67,217,108	67,217,108
35. Unassigned funds (surplus).....	42,180,082	29,711,051
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	0	0
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	118,121,576	105,652,545
38. TOTALS (Page 2, Line 28, Col. 3).....	324,587,164	304,317,000

DETAILS OF WRITE-INS

2501. Accident & sickness active life reserves.....	2,679,726	2,901,815
2502. Contingency reserves.....	949,339	1,001,773
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	3,629,065	3,903,588
2901.	0	0
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201.	0	0
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

STONEBRIDGE CASUALTY INSURANCE COMPANY
STATEMENT OF INCOME

UNDERWRITING INCOME		1	2
		Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....	227,010,520	169,421,007
DEDUCTIONS			
2.	Losses incurred (Part 2, Line 35, Column 7).....	140,068,849	87,945,385
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	1,884,425	1,153,518
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	87,705,809	65,597,327
5.	Aggregate write-ins for underwriting deductions.....	0	0
6.	Total underwriting deductions (Lines 2 through 5).....	229,659,083	154,696,230
7.	Net income of protected cells.....	0	0
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(2,648,563)	14,724,777
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....	10,795,871	10,400,353
10.	Net realized capital gains (losses) less capital gains tax of \$.....(16,724) (Exhibit of Capital Gains (Losses)).....	(165,100)	89,095
11.	Net investment gain (loss) (Lines 9 + 10).....	10,630,771	10,489,448
OTHER INCOME			
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....	0	0
13.	Finance and service charges not included in premiums.....	0	0
14.	Aggregate write-ins for miscellaneous income.....	740,105	36,727
15.	Total other income (Lines 12 through 14).....	740,105	36,727
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	8,722,313	25,250,952
17.	Dividends to policyholders.....	0	0
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	8,722,313	25,250,952
19.	Federal and foreign income taxes incurred.....	4,658,210	8,219,912
20.	Net income (Line 18 minus Line 19) (to Line 22).....	4,064,103	17,031,040
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	105,652,545	89,811,706
22.	Net income (from Line 20).....	4,064,103	17,031,040
23.	Net transfers (to) from Protected Cell accounts.....	0	0
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$....317,644.....	589,910	961,798
25.	Change in net unrealized foreign exchange capital gain (loss).....	0	0
26.	Change in net deferred income tax.....	(21,152)	252,522
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	871,692	(397,206)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	4,616,736	(1,995,216)
29.	Change in surplus notes.....	0	0
30.	Surplus (contributed to) withdrawn from protected cells.....	0	0
31.	Cumulative effect of changes in accounting principles.....	0	0
32.	Capital changes:		
32.1	Paid in.....	0	0
32.2	Transferred from surplus (Stock Dividend).....	0	0
32.3	Transferred to surplus.....	0	0
33.	Surplus adjustments:		
33.1	Paid in.....	0	0
33.2	Transferred to capital (Stock Dividend).....	0	0
33.3.	Transferred from capital.....	0	0
34.	Net remittances from or (to) Home Office.....	0	0
35.	Dividends to stockholders.....	0	0
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37.	Aggregate write-ins for gains and losses in surplus.....	2,347,742	(12,099)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....	12,469,031	15,840,839
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	118,121,576	105,652,545
DETAILS OF WRITE-INS			
0501.	.....	0	0
0502.	.....	0	0
0503.	.....	0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	0	0
1401.	Miscellaneous income.....	1,129,782	1,227,360
1402.	Accident and sickness active life reserve.....	222,089	(649,902)
1403.	Fines and Penalties.....	(1,696)	(928)
1498.	Summary of remaining write-ins for Line 14 from overflow page.....	(610,070)	(539,803)
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	740,105	36,727
3701.	Change in contingency reserve.....	52,434	(12,099)
3702.	Correction of error.....	2,295,308	0
3703.	.....	0	0
3798.	Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....	2,347,742	(12,099)

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	227,194,953	174,565,196
2. Net investment income.....	10,983,551	10,619,869
3. Miscellaneous income.....	562,648	566,313
4. Total (Lines 1 through 3).....	238,741,152	185,751,378
5. Benefit and loss related payments.....	128,872,821	89,932,072
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	86,085,099	62,669,921
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$.....(16,724) tax on capital gains (losses).....	7,664,526	7,783,582
10. Total (Lines 5 through 9).....	222,622,446	160,385,575
11. Net cash from operations (Line 4 minus Line 10).....	16,118,706	25,365,803
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	82,715,946	58,460,596
12.2 Stocks.....	0	0
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	3,425	369
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	(1,306)
12.7 Miscellaneous proceeds.....	0	4,273,852
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	82,719,371	62,733,511
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	103,183,426	79,264,888
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	13,968	128,042
13.6 Miscellaneous applications.....	7,362,991	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	110,560,385	79,392,930
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(27,841,014)	(16,659,420)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	(5,397,755)	7,394,687
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	(600,974)	(4,111,526)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(5,998,729)	3,283,161
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(17,721,037)	11,989,544
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	26,941,649	14,952,104
19.2 End of year (Line 18 plus Line 19.1).....	9,220,612	26,941,649
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001	0	0

STONEBRIDGE CASUALTY INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....	705	.0	.0	705
2.	Allied lines.....	.0	.0	.0	.0
3.	Farmowners multiple peril.....	.0	.0	.0	.0
4.	Homeowners multiple peril.....	.0	.0	.0	.0
5.	Commercial multiple peril.....	123,749	.0	.0	123,749
6.	Mortgage guaranty.....	.0	.0	.0	.0
8.	Ocean marine.....	7,260	.0	.0	7,260
9.	Inland marine.....	210,772,136	10,333,162	17,306,574	203,798,723
10.	Financial guaranty.....	3,000,000	.0	.0	3,000,000
11.1	Medical professional liability - occurrence.....	.0	.0	.0	.0
11.2	Medical professional liability - claims-made.....	.0	.0	.0	.0
12.	Earthquake.....	.0	.0	.0	.0
13.	Group accident and health.....	198,307	1,624	1,447	198,484
14.	Credit accident and health (group and individual).....	405,628	.0	.0	405,628
15.	Other accident and health.....	18,229	1,407	1,489	18,147
16.	Workers' compensation.....	.0	.0	.0	.0
17.1	Other liability - occurrence.....	136,344	.0	.0	136,344
17.2	Other liability - claims-made.....	.0	.0	.0	.0
17.3	Excess workers' compensation.....	.0	.0	.0	.0
18.1	Products liability - occurrence.....	.0	.0	.0	.0
18.2	Products liability - claims-made.....	.0	.0	.0	.0
19.1, 19.2	Private passenger auto liability.....	.0	.0	.0	.0
19.3, 19.4	Commercial auto liability.....	.0	.0	.0	.0
21.	Auto physical damage.....	.0	.0	.0	.0
22.	Aircraft (all perils).....	.0	.0	.0	.0
23.	Fidelity.....	.0	.0	.0	.0
24.	Surety.....	.0	.0	.0	.0
26.	Burglary and theft.....	.0	.0	.0	.0
27.	Boiler and machinery.....	.0	.0	.0	.0
28.	Credit.....	10,977,879	20,060,570	22,757,804	8,280,645
29.	International.....	.0	.0	.0	.0
30.	Warranty.....	(0)	.0	.0	(0)
31.	Reinsurance - nonproportional assumed property.....	.0	.0	.0	.0
32.	Reinsurance - nonproportional assumed liability.....	.0	.0	.0	.0
33.	Reinsurance - nonproportional assumed financial lines.....	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business.....	10,405,921	2,615,398	1,980,484	11,040,835
35.	TOTALS.....	236,046,157	33,012,161	42,047,798	227,010,520

DETAILS OF WRITE-INS

3401.	Credit Unemployment.....	1,765,593	.0	.0	1,765,593
3402.	Contract Liability.....	8,640,327	2,615,398	1,980,484	9,275,241
3403.	.....	.0	.0	.0	.0
3498.	Summary of remaining write-ins for Line 34 from overflow page..	.0	.0	.0	.0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	10,405,921	2,615,398	1,980,484	11,040,835

STONEBRIDGE CASUALTY INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....	.....0	.....0	.....0	.....0	.....0
2.	Allied lines.....	.....0	.....0	.....0	.....0	.....0
3.	Farmowners multiple peril.....	.....0	.....0	.....0	.....0	.....0
4.	Homeowners multiple peril.....	.....0	.....0	.....0	.....0	.....0
5.	Commercial multiple peril.....	.....0	.....0	.....0	.....0	.....0
6.	Mortgage guaranty.....	.....0	.....0	.....0	.....0	.....0
8.	Ocean marine.....	.....0	.....0	.....0	.....0	.....0
9.	Inland marine.....	17,306,574	.....0	.....0	.....0	17,306,574
10.	Financial guaranty.....	.....0	.....0	.....0	.....0	.....0
11.1	Medical professional liability - occurrence.....	.....0	.....0	.....0	.....0	.....0
11.2	Medical professional liability - claims-made.....	.....0	.....0	.....0	.....0	.....0
12.	Earthquake.....	.....0	.....0	.....0	.....0	.....0
13.	Group accident and health.....	1,447	.....0	.....0	.....0	1,447
14.	Credit accident and health (group and individual).....	.....0	.....0	.....0	.....0	.....0
15.	Other accident and health.....	1,489	.....0	.....0	.....0	1,489
16.	Workers' compensation.....	.....0	.....0	.....0	.....0	.....0
17.1	Other liability - occurrence.....	.....0	.....0	.....0	.....0	.....0
17.2	Other liability - claims-made.....	.....0	.....0	.....0	.....0	.....0
17.3	Excess workers' compensation.....	.....0	.....0	.....0	.....0	.....0
18.1	Products liability - occurrence.....	.....0	.....0	.....0	.....0	.....0
18.2	Products liability - claims-made.....	.....0	.....0	.....0	.....0	.....0
19.1, 19.2	Private passenger auto liability.....	.....0	.....0	.....0	.....0	.....0
19.3, 19.4	Commercial auto liability.....	.....0	.....0	.....0	.....0	.....0
21.	Auto physical damage.....	.....0	.....0	.....0	.....0	.....0
22.	Aircraft (all perils).....	.....0	.....0	.....0	.....0	.....0
23.	Fidelity.....	.....0	.....0	.....0	.....0	.....0
24.	Surety.....	.....0	.....0	.....0	.....0	.....0
26.	Burglary and theft.....	.....0	.....0	.....0	.....0	.....0
27.	Boiler and machinery.....	.....0	.....0	.....0	.....0	.....0
28.	Credit.....	.....0	22,757,804	.....0	.....0	22,757,804
29.	International.....	.....0	.....0	.....0	.....0	.....0
30.	Warranty.....	.....0	.....0	.....0	.....0	.....0
31.	Reinsurance - nonproportional assumed property.....	.....0	.....0	.....0	.....0	.....0
32.	Reinsurance - nonproportional assumed liability.....	.....0	.....0	.....0	.....0	.....0
33.	Reinsurance - nonproportional assumed financial lines.....	.....0	.....0	.....0	.....0	.....0
34.	Aggregate write-ins for other lines of business.....	.....0	1,980,484	.....0	.....0	1,980,484
35.	TOTALS.....	17,309,510	24,738,288	.....0	.....0	42,047,797
36.	Accrued retrospective premiums based on experience.....					.....0
37.	Earned but unbilled premiums.....					.....0
38.	Balance (sum of Lines 35 through 37).....					42,047,797

DETAILS OF WRITE-INS

3401.	Contract Liability.....	.....0	1,980,484	.....0	.....0	1,980,484
3402.	.....	.....0	.....0	.....0	.....0	.....0
3403.	.....	.....0	.....0	.....0	.....0	.....0
3498.	Summary of remaining write-ins for Line 34 from overflow page...	.....0	.....0	.....0	.....0	.....0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.....0	1,980,484	.....0	.....0	1,980,484

(a) State here basis of computation used in each case:

STONEBRIDGE CASUALTY INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire.....	0	0	0	0	(705)	705
2.	Allied lines.....	0	0	0	0	0	0
3.	Farmowners multiple peril.....	0	0	0	0	0	0
4.	Homeowners multiple peril.....	0	0	0	0	0	0
5.	Commercial multiple peril.....	0	0	0	0	(123,749)	123,749
6.	Mortgage guaranty.....	0	0	0	0	0	0
8.	Ocean marine.....	0	0	0	0	(7,260)	7,260
9.	Inland marine.....	255,525,169	0	0	0	44,753,034	210,772,136
10.	Financial guaranty.....	3,000,000	0	0	0	0	3,000,000
11.1	Medical professional liability - occurrence.....	0	0	0	0	0	0
11.2	Medical professional liability - claims-made.....	0	0	0	0	0	0
12.	Earthquake.....	0	0	0	0	0	0
13.	Group accident and health.....	198,914	0	0	0	607	198,307
14.	Credit accident and health (group and individual).....	405,628	0	0	0	0	405,628
15.	Other accident and health.....	18,295	0	0	0	66	18,229
16.	Workers' compensation.....	0	0	0	0	0	0
17.1	Other liability - occurrence.....	0	0	0	0	(136,344)	136,344
17.2	Other liability - claims-made.....	0	0	0	0	0	0
17.3	Excess workers' compensation.....	0	0	0	0	0	0
18.1	Products liability - occurrence.....	0	0	0	0	0	0
18.2	Products liability - claims-made.....	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	0	0	0	0	0	0
19.3, 19.4	Commercial auto liability.....	0	0	0	0	0	0
21.	Auto physical damage.....	0	0	0	0	0	0
22.	Aircraft (all perils).....	0	0	0	0	0	0
23.	Fidelity.....	0	0	0	0	0	0
24.	Surety.....	0	0	0	0	0	0
26.	Burglary and theft.....	0	0	0	0	0	0
27.	Boiler and machinery.....	0	0	0	0	0	0
28.	Credit.....	17,545,768	0	(546)	0	6,567,342	10,977,879
29.	International.....	0	0	0	0	0	0
30.	Warranty.....	977,091	0	(45,817)	0	931,274	(0)
31.	Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0
34.	Aggregate write-ins for other lines of business.....	14,172,301	0	(18,840)	0	3,747,541	10,405,921
35.	TOTALS.....	291,843,166	0	(65,204)	0	55,731,805	236,046,157

DETAILS OF WRITE-INS

3401.	Credit Unemployment.....	5,093,984	0		0	3,328,391	1,765,593
3402.	Contract Liability.....	9,078,317	0	(18,840)	0	419,150	8,640,327
3403.	.....	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	14,172,301	0	(18,840)	0	3,747,541	10,405,921

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No []
If yes: 1. The amount of such installment premiums \$......0.
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$......0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire.....	0	12,604	(2,146)	14,750	145,726	142,090	18,386	2,607.9
2.	Allied lines.....	0	0	0	0	0	0	0	0.0
3.	Farmowners multiple peril.....	0	0	0	0	0	0	0	0.0
4.	Homeowners multiple peril.....	0	0	0	0	0	0	0	0.0
5.	Commercial multiple peril.....	0	661,193	(364,050)	1,025,243	10,344,248	11,222,478	147,013	118.8
6.	Mortgage guaranty.....	0	0	0	0	0	0	0	0.0
8.	Ocean marine.....	0	7,622	(21,488)	29,110	359,200	305,450	82,860	1,141.3
9.	Inland marine.....	155,019,023	0	41,499,621	113,519,402	28,969,215	18,065,624	124,422,992	61.1
10.	Financial guaranty.....	0	0	0	0	0	0	0	0.0
11.1	Medical professional liability - occurrence.....	0	0	0	0	5,936	5,334	602	0.0
11.2	Medical professional liability - claims-made.....	0	0	0	0	0	0	0	0.0
12.	Earthquake.....	0	0	0	0	0	0	0	0.0
13.	Group accident and health.....	44,920	0	0	44,920	3,363	3,428	44,855	22.6
14.	Credit accident and health (group and individual).....	83,173	0	0	83,173	111,269	126,385	68,057	16.8
15.	Other accident and health.....	0	0	0	0	2,048	2,085	(37)	(0.2)
16.	Workers' compensation.....	1,393,871	66,753	1,393,871	66,753	303,334	276,400	93,687	0.0
17.1	Other liability - occurrence.....	0	1,690,450	(479,670)	2,170,120	22,411,936	18,604,433	5,977,623	4,384.2
17.2	Other liability - claims-made.....	0	0	0	0	0	0	0	0.0
17.3	Excess workers' compensation.....	0	0	0	0	0	0	0	0.0
18.1	Products liability - occurrence.....	0	0	0	0	0	0	0	0.0
18.2	Products liability - claims-made.....	0	0	0	0	0	0	0	0.0
19.1, 19.2	Private passenger auto liability.....	0	0	113,211	(113,211)	0	0	(113,211)	0.0
19.3, 19.4	Commercial auto liability.....	0	5,887	0	5,887	106,310	100,917	11,280	0.0
21.	Auto physical damage.....	0	0	0	0	0	0	0	0.0
22.	Aircraft (all perils).....	0	150	0	150	3,091	3,491	(250)	0.0
23.	Fidelity.....	0	0	0	0	0	0	0	0.0
24.	Surety.....	0	0	0	0	28,659	25,751	2,908	0.0
26.	Burglary and theft.....	0	0	0	0	0	0	0	0.0
27.	Boiler and machinery.....	0	0	0	0	0	0	0	0.0
28.	Credit.....	7,860,151	0	2,487,696	5,372,455	967,276	805,297	5,534,433	66.8
29.	International.....	0	0	0	0	0	0	0	0.0
30.	Warranty.....	519,980	843,476	1,363,456	0	(0)	0	(0)	100.0
31.	Reinsurance - nonproportional assumed property.....	XXX	0	0	0	0	0	0	0.0
32.	Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	0	0	0	0.0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business.....	3,966,358	163,561	241,950	3,887,969	3,412,749	3,523,068	3,777,650	34.2
35.	TOTALS.....	168,887,475	3,451,696	46,232,451	126,106,720	67,174,360	53,212,232	140,068,849	61.7
DETAILS OF WRITE-INS									
3401.	Credit unemployment.....	547,868	0	162,581	385,287	337,249	561,548	160,987	9.1
3402.	Contract Liability.....	3,418,490	163,561	79,369	3,502,682	3,075,500	2,961,520	3,616,663	39.0
3403.	.....	0	0	0	0	0	0	(0)	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	3,966,358	163,561	241,950	3,887,969	3,412,749	3,523,068	3,777,650	34.2

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	Line of Business	Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire.....	0	59,359	193	59,166	0	86,560	0	145,726	9,290
2.	Allied lines.....	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril.....	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril.....	0	0	0	0	0	0	0	0	0
5.	Commercial multiple peril.....	0	2,669,655	37,242	2,632,413	0	7,816,835	105,000	10,344,248	991,329
6.	Mortgage guaranty.....	0	0	0	0	0	0	0	0	0
8.	Ocean marine.....	0	120,875	8	120,867	0	238,333	0	359,200	17,523
9.	Inland marine.....	628,500	0	0	628,500	37,080,040	0	8,739,325	28,969,215	0
10.	Financial guaranty.....	0	0	0	0	0	0	0	0	0
11.1	Medical professional liability - occurrence.....	0	2,500	0	2,500	0	3,436	0	5,936	268
11.2	Medical professional liability - claims-made.....	0	0	0	0	0	0	0	0	0
12.	Earthquake.....	0	0	0	0	0	0	0	0	0
13.	Group accident and health.....	101	0	0	101	3,262	0	0	(a). 3,363	81
14.	Credit accident and health (group and individual).....	70,681	0	0	70,681	40,588	0	0	111,269	0
15.	Other accident and health.....	0	0	0	0	2,048	0	0	(a). 2,048	49
16.	Workers' compensation.....	25,927,453	128,174	25,927,455	128,172	16,903,070	176,165	16,904,073	303,334	16,701
17.1	Other liability - occurrence.....	0	5,468,242	0	5,468,242	0	16,963,694	20,000	22,411,936	2,259,387
17.2	Other liability - claims-made.....	0	0	0	0	0	0	0	0	0
17.3	Excess workers' compensation.....	0	0	0	0	0	0	0	0	0
18.1	Products liability - occurrence.....	0	0	0	0	0	0	0	0	0
18.2	Products liability - claims-made.....	0	0	0	0	0	0	0	0	0
19.1, 19.2	Private passenger auto liability.....	0	0	0	0	0	0	0	0	0
19.3, 19.4	Commercial auto liability.....	0	48,716	0	48,716	0	57,594	0	106,310	5,063
21.	Auto physical damage.....	0	0	0	0	0	0	0	0	0
22.	Aircraft (all perils).....	0	1,305	8	1,297	0	1,794	0	3,091	146
23.	Fidelity.....	0	0	0	0	0	0	0	0	0
24.	Surety.....	0	12,070	0	12,070	0	16,589	0	28,659	1,293
26.	Burglary and theft.....	0	0	0	0	0	0	0	0	0
27.	Boiler and machinery.....	0	0	0	0	0	0	0	0	0
28.	Credit.....	63,200	0	61,096	2,104	1,407,426	168	442,423	967,276	23,188
29.	International.....	0	0	0	0	0	0	0	0	0
30.	Warranty.....	8,985	32,285	41,271	0	22,132	20,642	42,774	(0)	0
31.	Reinsurance - nonproportional assumed property.....	XXX	0	0	0	XXX	0	0	0	0
32.	Reinsurance - nonproportional assumed liability.....	XXX	0	0	0	XXX	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX	0	0	0	XXX	0	0	0	0
34.	Aggregate write-ins for other lines of business.....	2,015,677	10,224	0	2,025,901	1,924,514	41,975	579,641	3,412,749	1,001
35.	TOTALS.....	28,714,597	8,553,405	26,067,273	11,200,730	57,383,081	25,423,785	26,833,235	67,174,360	3,325,319

DETAILS OF WRITE-INS

3401.	Credit unemployment.....	179,533	0	0	179,533	658,051	0	500,336	337,249	1,001
3402.	Contract Liability.....	1,836,144	10,224	0	1,846,368	1,266,463	41,975	79,305	3,075,500	0
3403.	.....	0	0	0	0	0	0	0	0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	2,015,677	10,224	0	2,025,901	1,924,514	41,975	579,641	3,412,749	1,001

(a) Including \$.....0 for present value of life indemnity claims.

STONEBRIDGE CASUALTY INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	(137,072)	0	0	(137,072)
1.2 Reinsurance assumed.....	119,000	0	0	119,000
1.3 Reinsurance ceded.....	(124,708)	0	0	(124,708)
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	106,637	0	0	106,637
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....	0	82,781,444	0	82,781,444
2.2 Reinsurance assumed, excluding contingent.....	0	(3,771)	0	(3,771)
2.3 Reinsurance ceded, excluding contingent.....	0	13,985,677	0	13,985,677
2.4 Contingent - direct.....	0	3,297,716	0	3,297,716
2.5 Contingent - reinsurance assumed.....	0	0	0	0
2.6 Contingent - reinsurance ceded.....	0	43,228	0	43,228
2.7 Policy and membership fees.....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	72,046,483	0	72,046,483
3. Allowances to manager and agents.....	0	0	0	0
4. Advertising.....	0	1,347,853	0	1,347,853
5. Boards, bureaus and associations.....	8,500	63,266	409	72,175
6. Surveys and underwriting reports.....	0	0	0	0
7. Audit of assureds' records.....	0	0	0	0
8. Salary and related items:				
8.1 Salaries.....	812,092	4,601,855	146,258	5,560,205
8.2 Payroll taxes.....	45,343	256,945	6,810	309,098
9. Employee relations and welfare.....	169,911	962,828	26,471	1,159,210
10. Insurance.....	27,021	153,119	1,825	181,965
11. Directors' fees.....	0	0	0	0
12. Travel and travel items.....	0	185,827	4,256	190,083
13. Rent and rent items.....	0	340,518	6,203	346,721
14. Equipment.....	0	13,693	5,407	19,100
15. Cost or depreciation of EDP equipment and software.....	0	835,349	0	835,349
16. Printing and stationery.....	20,558	118,522	966	140,046
17. Postage, telephone and telegraph, exchange and express.....	82,649	468,346	883	551,878
18. Legal and auditing.....	252,757	1,476,010	6,414	1,735,181
19. Totals (Lines 3 to 18).....	1,418,831	10,824,131	205,902	12,448,864
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....	0	4,320,875	0	4,320,875
20.2 Insurance department licenses and fees.....	0	41,445	14,593	56,038
20.3 Gross guaranty association assessments.....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate).....	0	0	50	50
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	4,362,320	14,643	4,376,963
21. Real estate expenses.....	0	0	0	0
22. Real estate taxes.....	0	0	0	0
23. Reimbursements by uninsured plans.....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses.....	358,955	472,875	81,616	913,446
25. Total expenses incurred.....	1,884,422	87,705,809	302,161	(a).....89,892,393
26. Less unpaid expenses - current year.....	3,325,319	12,559,519	0	15,884,838
27. Add unpaid expenses - prior year.....	3,202,183	11,489,941	0	14,692,124
28. Amounts receivable relating to uninsured plans, prior year.....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year.....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	1,761,287	86,636,231	302,161	88,699,679

DETAILS OF WRITE-INS

2401. Sundry General Expense.....	327,312	48,325	153	375,790
2402. Other Service Fee.....	25,270	382,582	752	408,604
2403. Bank Charges.....	6,048	26,126	80,711	112,885
2498. Summary of remaining write-ins for Line 24 from overflow page.....	325	15,842	0	16,167
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	358,955	472,875	81,616	913,446

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....741,815	.....777,555
1.1 Bonds exempt from U.S. tax.....	(a).....0	.....0
1.2 Other bonds (unaffiliated).....	(a).....9,957,039	.....10,162,575
1.3 Bonds of affiliates.....	(a).....0	.....0
2.1 Preferred stocks (unaffiliated).....	(b).....0	.....0
2.11 Preferred stocks of affiliates.....	(b).....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0
3. Mortgage loans.....	(c).....0	.....0
4. Real estate.....	(d).....0	.....0
5. Contract loans.....	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	(e).....37,337	.....37,331
7. Derivative instruments.....	(f).....0	.....0
8. Other invested assets.....	.....(13,651)	.....(13,651)
9. Aggregate write-ins for investment income.....	.....311,069	.....316,618
10. Total gross investment income.....	.....11,033,609	.....11,280,428
11. Investment expenses.....		(g).....287,518
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....14,643
13. Interest expense.....		(h).....194,898
14. Depreciation on real estate and other invested assets.....		(i).....0
15. Aggregate write-ins for deductions from investment income.....		.....(12,500)
16. Total deductions (Lines 11 through 15).....		.....484,559
17. Net investment income (Line 10 minus Line 16).....		.....10,795,869

DETAILS OF WRITE-INS

0901. Misc. Investment Income.....	.....923	.....923
0902. Security Lending Fee.....	.....133,310	.....149,172
0903. Borrowing Fee.....	.....176,836	.....166,523
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....311,069	.....316,618
1501. Accrued Interest Expense - Collateral.....		.....(12,500)
1502. ....		.....0
1503. ....		.....0
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....		.....(12,500)

- (a) Includes \$....468,248 accrual of discount less \$....885,537 amortization of premium and less \$....444,518 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$....13,677 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....0	.....0	.....0	.....0	.....0
1.1 Bonds exempt from U.S. tax.....	.....0	.....0	.....0	.....0	.....0
1.2 Other bonds (unaffiliated).....	.....(181,824)	.....0	.....(181,824)	.....907,554	.....0
1.3 Bonds of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.1 Preferred stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.11 Preferred stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
2.2 Common stocks (unaffiliated).....	.....0	.....0	.....0	.....0	.....0
2.21 Common stocks of affiliates.....	.....0	.....0	.....0	.....0	.....0
3. Mortgage loans.....	.....0	.....0	.....0	.....0	.....0
4. Real estate.....	.....0	.....0	.....0	.....0	.....0
5. Contract loans.....	.....0	.....0	.....0	.....0	.....0
6. Cash, cash equivalents and short-term investments.....	.....0	.....0	.....0	.....0	.....0
7. Derivative instruments.....	.....0	.....0	.....0	.....0	.....0
8. Other invested assets.....	.....0	.....0	.....0	.....0	.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(181,824)	.....0	.....(181,824)	.....907,554	.....0

DETAILS OF WRITE-INS

0901. ....	.....0	.....0	.....0	.....0	.....0
0902. ....	.....0	.....0	.....0	.....0	.....0
0903. ....	.....0	.....0	.....0	.....0	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page..	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	.....0	.....0	.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....	.....0	.....0	.....0
2.2 Common stocks.....	.....0	.....0	.....0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....	.....0	.....0	.....0
3.2 Other than first liens.....	.....0	.....0	.....0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....	.....0	.....0	.....0
4.2 Properties held for the production of income.....	.....0	.....0	.....0
4.3 Properties held for sale.....	.....0	.....0	.....0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	.....0	.....0	.....0
6. Contract loans.....	.....0	.....0	.....0
7. Derivatives (Schedule DB).....	.....0	.....0	.....0
8. Other invested assets (Schedule BA).....	.....0	.....0	.....0
9. Receivables for securities.....	.....0	.....0	.....0
10. Securities lending reinvested collateral assets (Schedule DL).....	.....0	.....0	.....0
11. Aggregate write-ins for invested assets.....	.....0	.....0	.....0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.....0	.....0	.....0
13. Title plants (for Title insurers only).....	.....0	.....0	.....0
14. Investment income due and accrued.....	.....0	.....0	.....0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	.....0	.....0	.....0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	.....0	.....0	.....0
15.3 Accrued retrospective premiums.....	.....0	.....0	.....0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	.....0	.....0	.....0
16.2 Funds held by or deposited with reinsured companies.....	.....0	.....0	.....0
16.3 Other amounts receivable under reinsurance contracts.....	.....0	.....0	.....0
17. Amounts receivable relating to uninsured plans.....	.....0	.....0	.....0
18.1 Current federal and foreign income tax recoverable and interest thereon.....	.....0	.....0	.....0
18.2 Net deferred tax asset.....	.....1,790,165	.....2,661,856	.....871,691
19. Guaranty funds receivable or on deposit.....	.....0	.....0	.....0
20. Electronic data processing equipment and software.....	.....0	.....0	.....0
21. Furniture and equipment, including health care delivery assets.....	.....0	.....0	.....0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....	.....0	.....0	.....0
23. Receivables from parent, subsidiaries and affiliates.....	.....0	.....0	.....0
24. Health care and other amounts receivable.....	.....0	.....0	.....0
25. Aggregate write-ins for other than invested assets.....	.....0	.....0	.....0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....1,790,165	.....2,661,856	.....871,691
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	.....0	.....0	.....0
28. TOTALS (Lines 26 and 27).....	.....1,790,165	.....2,661,856	.....871,691

DETAILS OF WRITE-INS

1101. ....	.....0	.....0	.....0
1102. ....	.....0	.....0	.....0
1103. ....	.....0	.....0	.....0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....0	.....0	.....0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. ....	.....0	.....0	.....0
2502. ....	.....0	.....0	.....0
2503. ....	.....0	.....0	.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....0	.....0	.....0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operation of an insurance company for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. While the Commissioner of Insurance has the right to permit specific practices that deviate from prescribed practices, none are included within this financial statement.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of Ohio is shown below:

	State of Domicile	2013	2012
Net Income, State of Ohio Basis	OH	\$ 4,064,103	\$ 17,031,040
State Prescribed Practices	OH	-	-
State Permitted Practices	OH	-	-
Net Income, NAIC SAP	OH	<u>\$ 4,064,103</u>	<u>\$ 17,031,040</u>
Statutory Surplus, State of Ohio Basis	OH	\$ 118,121,576	\$ 105,652,545
State Prescribed Practices	OH	-	-
State Permitted Practices	OH	-	-
Statutory Surplus, NAIC SAP	OH	<u>\$ 118,121,576</u>	<u>\$ 105,652,545</u>

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for the group and other accident and health business. For the GAP product, direct unearned premiums are computed by pro rata methods for the debt waiver states and either pro rata or Rule of 78 for insurance states depending on the refund methodology used by that state. Travel unearned premiums are computed based on historical premium patterns or pro rata where detail is provided. Assumed unearned premiums are based upon reports from ceding companies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are accounted for in the same manner as similar long-term investments. Investments in money market funds are reported in accordance with the guidance as outlined in the Purposes and Procedures Manual of the NAIC Securities Valuation Office (SVO).
- (2) Investments in bonds not backed by other loans are stated at amortized cost using the scientific interest method, except those with NAIC designations of 3 - 6, which are stated at the lower of amortized cost or fair value.
- (3) The Company had no investments in common stock during 2013 or 2012.
- (4) The Company had no investments in preferred stock during 2013 or 2012.
- (5) The Company had no investments in mortgage loans during 2013 or 2012.
- (6) Investments in loan-backed securities are stated at amortized cost, except those with initial NAIC designations of 3 - 6, which are stated at the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities unless the security has been impaired.
- (7) The Company had no investments in subsidiaries, controlled or affiliated companies during 2013 or 2012.
- (8) The accounting policies of the insurer with respect to investments in joint ventures, partnerships and limited liability companies follow the guidance as outlined in Statement of Statutory Accounting Principles (SSAP) No. 48, *Joint Ventures, Partnerships and Limited Liability Companies*, and SSAP No. 97, *Investments in Subsidiary, Controlled, and Affiliated Entities, a replacement of SSAP No. 88* (SSAP 97), of the NAIC SAP.
- (9) The Company had no investments in derivatives during 2013 or 2012.
- (10) The Company holds premium deficiency reserves as reported in Note 30.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Method used to estimate pharmaceutical rebate receivables - Not applicable.

2. Accounting Changes and Corrections of Errors

A. Material Changes in Accounting Principles and/or Correction of Errors

Effective December 31, 2013 the Company adopted revisions to SSAP No. 35R, *Guaranty Fund and Other Assessments – Revised*, which incorporates subsequent event (Type II) disclosures for entities subject to Section 9010 of the Patient Protection and Affordable Care Act related to assessments payable. The adoption of this revision did not impact the Company's financial position or results of operations as revisions relate to disclosures only.

Effective January 1, 2013, the Company adopted SSAP No. 92, *Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14*, and SSAP No. 102, *Accounting for Pensions, A Replacement of SSAP No. 89*. This guidance impacts accounting for defined benefit pension plans or other postretirement plans, along with related disclosures. SSAP No. 102 requires recognition of the funded status of the plan based on the projected benefit obligation instead of the accumulated benefit obligation as under SSAP No. 89, *Accounting for Pensions, A Replacement of SSAP No. 8*. In addition, SSAP No. 92 and SSAP No. 102 require consideration of non-vested participants. The adoption of these standards did not impact the Company's results of operations, financial position or disclosures as the Company does not sponsor the pension plan and is not directly liable under the plan.

NOTES TO FINANCIAL STATEMENTS

Effective January 1, 2013, the Company adopted SSAP No. 103, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*, which adopted with modifications the guidance in Accounting Standards Update (ASU) 2009-16, *Transfers and Servicing (Topic 860): Accounting for Transfers of Financial Assets* and supersedes SSAP No. 91R, *Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities*. The adoption of this standard did not impact the financial position or results of operations of the Company.

Effective January 1, 2012, the Company began computing current and deferred income taxes in accordance with SSAP No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*. This statement establishes statutory accounting principles for current and deferred federal and foreign income taxes and current state income taxes. The effect of this statement was not material to the financial statements.

Effective January 1, 2012, the Company adopted revisions to SSAP No. 100, *Fair Value Measurements*. These revisions require new disclosures of fair value hierarchy and the method used to obtain the fair value measurement, a new footnote that summarizes hierarchy levels by type of financial instrument, and gross presentation of purchases, sales, issues and settlements within the reconciliation for fair value measurements categorized within Level 3 of the hierarchy. The adoption of these revisions had no impact to the Company's results of operations and financial position.

Effective January 1, 2014, the Company will adopt SSAP No. 105, *Working Capital Finance Investments*, which allows working capital finance investments to be admitted assets if certain criteria are met. The adoption of this standard is not expected to have a material impact to the financial position or results of operations of the Company.

Effective December 31, 2014, the Company will adopt revisions to SSAP No. 104R, *Share-Based Payments*, which provides guidance for share-based payments transactions with non-employees. The adoption of this revision is expected to be immaterial to the financial position and results of operations of the Company.

During 2013, the Company determined a risk and expense charge related to a reinsurance agreement was not appropriately recorded. Upon discovery, the error was corrected and is reflected as a correction of an error in the capital and surplus accounts of the Statement of Inome in the amount of \$2,295,308 after-tax.

3. Business Combinations and Goodwill

- A. Statutory Purchase Method - Not applicable.
- B. Statutory Merger - Not applicable.
- C. Impairment Loss - Not applicable.

4. Discontinued Operations

- (1) The Company entered into an agreement to sell its auto liability policies to MetLife Property and Casualty Insurance Company effective June 27, 1989.
- (2) The sale was completed June 27, 1989.
- (3) MetLife assumed responsibility for all claim payments, including claims incurred to the sale date. The Company has continued to maintain inforce an excess of loss reinsurance agreement with General Re Life Corporation. The excess of loss reinsurance agreement is expected to stay inforce until all claims incurred to the sale date are settled.
- (4) The Company's auto operations have been classified as Discontinued Operations and have been reported consistently with the Company's reporting of continuing operations.
- (5) The amounts related to Discontinued Operations and the effect on the Company's Balance Sheet and Statement of Income are as follows:

Balance sheet December 31, 2013

Assets		
a. Line 5	Cash	\$ -
b. Line 28	Totals	\$ -
Liabilities, Surplus and Other Funds		
c. Line 28	Total liabilities	\$ -
d. Line 37	Surplus	\$ 73,587
e. Line 38	Total	\$ 73,587

Statement of Income December 31, 2013

f. Line 1	Premimus	\$ -
h. Line 6	Total underwriting deductions	\$ (113,211)
i. Line 8	Net underwriting gain or loss	\$ 113,211
k. Line 18	Net income after dividends to policy holders, after capital gains tax and before all other federal and foreign income taxes	\$ 113,211
l. Line 19	Federal and foreign income taxes incurred	\$ 39,624
m. Line 20	Net income	\$ 73,587

5. Investments

- A. Mortgage Loans - None.
- B. Debt Restructuring - None.
- C. Reverse Mortgages - None.
- D. Loan-Backed Securities

- (1) Prepayment assumptions were obtained from BlackRock or Bloomberg prepayment models. If assumptions were not available from these sources, internal estimates were used.
- (2) There were no loan-backed securities with a recognized other-than-temporary impairment due to intent to sell or lack of intent and ability to hold during the current reporting period.
- (3) There were no loan-backed securities currently held with a recognized other-than-temporary impairment during the current reporting period.

NOTES TO FINANCIAL STATEMENTS

(4) The unrealized losses of loan-backed and structured securities where fair value is less than cost or amortized cost for which an other-than-temporary impairment has not been recognized in earnings as of December 31, 2013 are as follows:

a. The aggregate amount of unrealized losses:			
1.	Less than 12 Months	\$	1,374,516
2.	12 Months or Longer	\$	480,706
b. The aggregate related fair value of securities with unrealized losses:			
1.	Less than 12 Months	\$	20,821,113
2.	12 Months or Longer	\$	5,489,108

E. Repurchase Agreements and/or Securities Lending Transactions

(1) The Company did not participate in repurchase agreements during 2013.

For securities lending agreements, the Company receives collateral equal to 102% of the fair value of the loaned domestic securities as of the transaction date. If the fair value of the collateral is at any time less than 102% of the fair value of the loaned securities, the counterparty is mandated to deliver additional collateral, the fair value of which, together with the collateral already held in connection with the lending transaction, is at least equal to 102% of the fair value of the loaned government or domestic securities. In the event the Company loans a foreign security and the denomination of the currency of the collateral is other than the denomination of the currency of the loaned foreign security, the Company receives and maintains collateral equal to 105% of the fair value of the loaned security. The collateral the Company received from securities lending activities was in the form of cash and on open terms. This cash collateral is reinvested and is not available for general corporate purposes. This program is conforming per the criteria set forth in the Risk Based Capital (RBC) calculation instructions.

At December 31, 2013 and December 31, 2012, respectively, securities with a fair value of \$24,343,215 and \$17,076,912 were on loan under security lending agreements as part of the program.

For dollar repurchase agreements, the Company receives cash collateral in an amount at least equal to the fair value of the securities transferred by the Company as of the transaction date. Cash received as collateral will be invested as needed or used for general corporate purposes of the Company. The Company had dollar repurchase agreements outstanding in the amount of \$2,073,257 and \$7,270,624 as of December 31, 2013 and 2012, respectively. The Company does not have the legal right to recall or substitute the underlying assets prior to the transaction's scheduled termination. Upon scheduled termination, the counterparty is obligated to return substantially similar assets.

(2) Not applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1)
	Fair Value
1. Repurchase Agreement	
(a) Open	\$ -
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Sub-Total	\$ -
(g) Securities Received	-
(h) Total Collateral Received	\$ -
2. Securities Lending	
(a) Open	\$ 25,144,123
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Sub-Total	\$ 25,144,123
(g) Securities Received	-
(h) Total Collateral Received	\$ 25,144,123
3. Dollar Repurchase Agreement	
(a) Open	\$ 1,996,932
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Sub-Total	\$ 1,996,932
(g) Securities Received	-
(h) Total Collateral Received	\$ 1,996,932

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged \$ 27,141,055

c. The Company receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral into higher yielding securities than the securities which the Company has lent to other entities under the arrangement.

(4) All of the reinvested collateral has been "one-line" reported on the Company's balance sheet.

NOTES TO FINANCIAL STATEMENTS

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Repurchase Agreement		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	-	-
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	\$ -	\$ -
(l) Securities Received	-	-
(m) Total Collateral Reinvested	<u>\$ -</u>	<u>\$ -</u>
2. Securities Lending		
(a) Open	\$ 1,751,131	\$ 1,751,131
(b) 30 Days or Less	13,826,349	13,823,613
(c) 31 to 60 Days	4,046,136	4,046,157
(d) 61 to 90 Days	3,825,313	3,825,330
(e) 91 to 120 Days	392,345	392,412
(f) 121 to 180 Days	1,248,958	1,248,958
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	\$ 25,090,233	\$ 25,087,602
(l) Securities Received	-	-
(m) Total Collateral Reinvested	<u>\$ 25,090,233</u>	<u>\$ 25,087,602</u>
3. Dollar Repurchase Agreement		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	-	-
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 Years	-	-
(i) 2 to 3 Years	-	-
(j) Greater Than 3 Years	-	-
(k) Sub-Total	\$ -	\$ -
(l) Securities Received	-	-
(m) Total Collateral Reinvested	<u>\$ -</u>	<u>\$ -</u>

b. The Company's sources of cash that it uses to return the cash collateral is dependent upon the liquidity of the current market conditions. Under current conditions, the Company has securities with par value of \$25,091,240 (fair value of \$25,087,602) that are currently tradable securities that could be sold and used to pay for the \$25,144,123 in collateral calls that could come due under a worst-case scenario.

(6) Collateral not permitted to be sold or replugged - Not applicable.

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date - Not applicable.

F. Real Estate - None.

G. Investments in Low-Income Housing Tax Credits

For the year ending December 31, 2013, the Company had ownership interest in two Low Income Housing Tax Credit (LIHTC) investments. The remaining years of unexpired tax credits ranged from seven to eight, and none of the properties were subject to regulatory review. The length of time remaining for the holding periods ranged from eleven to thirteen years. The amount of contingent equity commitments expected to be paid during 2014 is \$490. There were no impairment losses, write-downs, or reclassifications during the year related to any of these credits.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted				
	Current Year				
	1	2	3	4	5
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -
b. Collateral held under security lending ageements	25,144,123	-	-	-	25,144,123
c. Subject to repurchase agreements	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-
e. Subject to dollar repurchase agreements	2,073,257	-	-	-	2,073,257
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-
h. Letter stock or securities restricted as to sale	-	-	-	-	-
i. On deposit with state(s)	4,623,734	-	-	-	4,623,734
j. On deposit with other regulatory bodies	-	-	-	-	-
k. Pledged as collateral not captured in other categories	-	-	-	-	-
l. Other restricted assets	-	-	-	-	-
m. Total Restricted Assets	\$ 31,841,114	\$ -	\$ -	\$ -	\$ 31,841,114

Restricted Asset Category	Gross Restricted		8	Percentage	
	6	7		9	10
	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	0.00 %	0.00 %
b. Collateral held under security lending ageements	17,798,173	7,345,950	25,144,123	7.75	7.75
c. Subject to repurchase agreements	-	-	-	0.00	0.00
d. Subject to reverse repurchase agreements	-	-	-	0.00	0.00
e. Subject to dollar repurchase agreements	7,270,624	(5,197,367)	2,073,257	0.64	0.64
f. Subject to dollar reverse repurchase agreements	-	-	-	0.00	0.00
g. Placed under option contracts	-	-	-	0.00	0.00
h. Letter stock or securities restricted as to sale	-	-	-	0.00	0.00
i. On deposit with state(s)	4,652,167	(28,433)	4,623,734	1.42	1.42
j. On deposit with other regulatory bodies	-	-	-	0.00	0.00
k. Pledged as collateral not captured in other categories	-	-	-	0.00	0.00
l. Other restricted assets	-	-	-	0.00	0.00
m. Total Restricted Assets	\$ 29,720,964	\$ 2,120,150	\$ 31,841,114	9.81 %	9.81 %

- (a) Subset of column 1
- (b) Subset of column 3

- (2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None.
- (3) Detail of Other Restricted Assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - None.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write downs for its investments in joint ventures, partnerships and limited liability companies during the statement period.
- C. The Company had contingent commitments of \$490 and \$180,309 as of December 31, 2013 and 2012, respectively, for joint ventures, partnerships and limited liability companies, which includes LIHTC commitments disclosed in Note 5G.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

A. Due and accrued income was excluded from surplus on the following bases:

Due and accrued interest income was excluded when collection seemed uncertain or payment exceeded 90 days past due.

B. The Company did not exclude any investment income due and accrued as of December 31, 2013 and 2012.

8. Derivative Instruments - The Company did not hold or issue derivative instruments.

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.		12/31/2013		
	(1)	(2)	(3)	
	Ordinary	Capital	(Col 1+2)	
			Total	
	\$ 6,811,930	\$ 163,226	\$ 6,975,156	
	-	-	-	
(a) Gross Deferred Tax Assets	6,811,930	163,226	6,975,156	
(b) Statutory Valuation Allowance Adjustment	1,790,165	-	1,790,165	
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	5,021,765	163,226	5,184,991	
(d) Deferred Tax Assets Nonadmitted	171,417	83,260	254,677	
(e) Subtotal (Net Deferred Tax Assets) (1c-1d)	\$ 4,850,348	\$ 79,966	\$ 4,930,314	
(f) Deferred Tax Liabilities				
(g) Net Admitted Deferred Tax Assets (1e-1f)				
	12/31/2012			
	(4)	(5)	(6)	
	Ordinary	Capital	(Col 4+5)	
			Total	
	\$ 6,839,681	\$ 480,093	\$ 7,319,774	
	-	-	-	
(a) Gross Deferred Tax Assets	6,839,681	480,093	7,319,774	
(b) Statutory Valuation Allowance Adjustment	2,661,856	-	2,661,856	
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	4,177,825	480,093	4,657,918	
(d) Deferred Tax Assets Nonadmitted	101,287	159,214	260,501	
(e) Subtotal (Net Deferred Tax Assets) (1c-1d)	\$ 4,076,538	\$ 320,879	\$ 4,397,417	
(f) Deferred Tax Liabilities				
(g) Net Admitted Deferred Tax Assets (1e-1f)				
	Change			
	(7)	(8)	(9)	
	(Col 1-4)	(Col 2-5)	(Col 7+8)	
	Ordinary	Capital	Total	
	\$ (27,751)	\$ (316,867)	\$ (344,618)	
	-	-	-	
(a) Gross Deferred Tax Assets	(27,751)	(316,867)	(344,618)	
(b) Statutory Valuation Allowance Adjustment	(871,691)	-	(871,691)	
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	843,940	(316,867)	527,073	
(d) Deferred Tax Assets Nonadmitted	70,130	(75,954)	(5,824)	
(e) Subtotal (Net Deferred Tax Assets) (1c-1d)	\$ 773,810	\$ (240,913)	\$ 532,897	
(f) Deferred Tax Liabilities				
(g) Net Admitted Deferred Tax Assets (1e-1f)				
2.		12/31/2013		
	(1)	(2)	(3)	
	Ordinary	Capital	(Col 1+2)	
			Total	
Admission Calculation Components SSAP No. 101				
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 4,850,347	\$ 79,966	\$ 4,930,313	
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (the Lesser of 2(b)1 and 2(b)2 below)	\$ -	\$ -	\$ -	
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	\$ -	\$ -	\$ -	
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	\$ 16,793,300	
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	\$ 171,417	\$ 83,260	\$ 254,677	
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101, Total (2(a) + 2(b) + 2(c))	\$ 5,021,764	\$ 163,226	\$ 5,184,990	

NOTES TO FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

12/31/2012					
(4)		(5)		(6)	
Ordinary		Capital		(Col 4+5) Total	
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$	3,336,445	\$	320,879	\$ 3,657,324
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (the Lesser of 2(b)1 and 2(b)2 below)	\$	740,093	\$	-	\$ 740,093
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	\$	740,093	\$	-	\$ 740,093
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold		XXX		XXX	\$ 14,461,216
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	\$	101,287	\$	159,214	\$ 260,501
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101, Total (2(a) + 2(b) + 2(c))	\$	4,177,825	\$	480,093	\$ 4,657,918

Admission Calculation Components SSAP No. 101

Change					
(7)		(8)		(9)	
Ordinary		Capital		(Col 4+5) Total	
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$	1,513,902	\$	(240,913)	\$ 1,272,989
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation (the Lesser of 2(b)1 and 2(b)2 below)	\$	(740,093)	\$	-	\$ (740,093)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	\$	(740,093)	\$	-	\$ (740,093)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold		XXX		XXX	\$ 2,332,084
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	\$	70,130	\$	(75,954)	\$ (5,824)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101, Total (2(a) + 2(b) + 2(c))	\$	843,939	\$	(316,867)	\$ 527,072

3.
- (a) Ratio Percentage Used To Determine Recovery Period and Threshold Limitation Amount

(b) Amount of Adjusted Capital and Surplus Used To Determine Recovery Period and Threshold Limitation in 2(b)2 above

12/31/2013	12/31/2012
324%	333%
\$ 113,191,264	\$ 101,255,128

4.

12/31/2013		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

Impact of Tax Planning Strategies

(a) Determination of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.					
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$	6,811,930	\$	163,226	\$ 6,975,156
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		0%		0%	0%
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$	5,021,765	\$	163,226	\$ 5,184,991
4. Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		0%		0%	0%

(c) Does the Company's tax-planning strategies include the use of reinsurance? Yes _____ No X

NOTES TO FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

(a) Determination of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.

1.	Adjusted Gross DTAs Amount From Note 9A1(c)	\$	6,839,681	\$	480,093	\$	7,319,774
2.	Percentage of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		0%		0%		0%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$	4,177,825	\$	480,093	\$	4,657,918
4.	Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		0%		0%		0%

(c) Does the Company's tax-planning strategies include the use of reinsurance? Yes _____ No X

Impact of Tax Planning Strategies

(a) Determination of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.

1.	Adjusted Gross DTAs Amount From Note 9A1(c)	\$	(27,751)	\$	(316,867)	\$	(344,618)
2.	Percentage of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		0%		0%		0%
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$	843,940	\$	(316,867)	\$	527,073
4.	Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		0%		0%		0%

B. There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax

(a) Federal	\$	4,658,209	\$	8,219,911	\$	(3,561,702)
(b) Foreign		-		-		-
(c) Subtotal		4,658,209		8,219,911		(3,561,702)
(d) Federal income tax on net capital gains		(16,724)		61,950		(78,674)
(e) Utilization of capital loss carry-forwards		-		-		-
(f) Other		-		-		-
(g) Federal and foreign income taxes incurred	\$	4,641,485	\$	8,281,861	\$	(3,640,376)

NOTES TO FINANCIAL STATEMENTS

	(1) 12/31/2013	(2) 12/31/2012	(3) (Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 1,402,054	\$ 1,535,206	\$ (133,152)
(2) Unearned premium reserve	3,146,473	1,650,385	1,496,088
(3) Policyholder reserves	13,510	13,510	0
(4) Corporate provision	315,000	89,829	225,171
(5) Reinsurance in unauthorized companies	1,934,893	3,550,750	(1,615,857)
(99) Subtotal	\$ 6,811,930	\$ 6,839,680	\$ (27,750)
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ 1,790,165	\$ 2,661,856	\$ (871,691)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 5,021,765	\$ 4,177,824	\$ 843,940
(e) Capital:			
(1) Investments	\$ 163,226	\$ 480,093	\$ (316,867)
(2) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	\$ 163,226	\$ 480,093	\$ (316,867)
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 163,226	\$ 480,093	\$ (316,867)
(i) Admitted deferred tax assets (2d + 2h)	\$ 5,184,991	\$ 4,657,917	\$ 527,073
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Other (including items <5% of total ordinary tax liabilities)	\$ 400	\$ 313	\$ 87
(99) Subtotal	\$ 400	\$ 313	\$ 87
(b) Capital			
(1) Investments	\$ 254,277	\$ 260,188	\$ (5,911)
(2) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	\$ 254,277	\$ 260,188	\$ (5,911)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 254,677	\$ 260,501	\$ (5,824)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 4,930,314	\$ 4,397,416	\$ 532,897
D. The Company's current income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before tax as follows:			
	12/31/2013	12/31/2012	
Current income taxes incurred	\$ 4,641,486	\$ 8,281,861	
Change in deferred income taxes (without tax on unrealized gains and losses)	21,150	(438,421)	
Total income tax reported	\$ 4,662,636	\$ 7,843,440	
Income before taxes	8,705,589	25,312,901	
	35.00%	35.00%	
Expected income tax expense (benefit) at 35% statutory rate	\$ 3,046,956	\$ 8,859,515	
Increase (decrease) in actual tax reported resulting from:			
a. Tax credits	\$ (116,688)	\$ (116,688)	
b. Tax-exempt Income	-	(4,698)	
c. Nondeductible expenses	594	325	
d. Deferred tax benefit on other items in surplus	1,634,210	(702,560)	
e. Provision to return	(295)	(4,704)	
f. Statutory valuation allowance	-	(185,899)	
g. Other	97,859	(1,851)	
Total income tax reported	\$ 4,662,636	\$ 7,843,440	
E. Loss and Credit Carryforwards			
(1) As of December 31, 2013, the Company has no operating loss, capital loss, or tax credit carryforwards available for tax purposes.			
(2) The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:			
2013	\$ 4,890,600		
2012	\$ 8,989,754		
2011	\$ 4,741,330		
(3) The Company does not have any deposits admitted under Section 6603 of the Internal Revenue Code.			

NOTES TO FINANCIAL STATEMENTS

- F. Consolidated Federal Income Tax Return
- (1) For federal income tax purposes, the Company joins in a consolidated income tax return filing with its indirect parent company, Transamerica Corporation, and other affiliated companies: See attached listing of companies.

(2) The method of allocation between the companies is subject to a written tax allocation agreement. Under the terms of the tax allocation agreement, allocations are based on separate income tax return calculations. The Company is entitled to recoup federal income taxes paid in the event the losses and credits reduce the greater of the Company's separately computed income tax liability or the consolidated group's income tax liability in the year generated. The Company is also entitled to recoup federal income taxes paid in the event the losses and credits reduce the greater of the Company's separately computed income tax liability or the consolidated group's income tax liability in any carryback or carryforward year when so applied. Intercompany income tax balances are settled within thirty days of payment to or filing with the Internal Revenue Service.
- G. Federal or Foreign Income Tax Loss Contingencies
- It is not anticipated that the total amounts of unrecognized tax benefits will significantly increase within twelve months of the reporting date.
10. Information Concerning Parent, Subsidiaries, Affiliates, and Other Related Parties
- A-C. The Company did not pay common stock dividends to its parent company during 2013 or 2012.

D. At December 31, 2013 and 2012, the Company reported a net amount of \$4,919,916 and \$13,828,385 payable to parent, subsidiary, and affiliated companies, respectively. Terms of settlement require that these amounts are settled within 90 days.

E. The Company has made no guarantees or commitments with regard to affiliated or related parties.

F. The Company does not have employees. The Company is party to a common cost allocation service arrangement between Aegon companies, in which various affiliated companies may perform specified administrative functions in connection with the operation of the Company, in consideration of reimbursement of actual costs of services rendered. AEGON USA Investment Management, LLC acts as a discretionary investment manager under an Investment Management Agreement with the Company.

G. All outstanding shares of the Company are owned by AEGON USA, LLC, a holding company domiciled in the state of Iowa.

H. The Company does not own any shares of stock of its parent company.

I. The Company has no investments in subsidiary, controlled or affiliated companies.

J. The Company has no investments in subsidiary, controlled or affiliated companies.

K. The Company has no investments in foreign insurance subsidiaries.

L. The Company does not hold any investments in a downstream noninsurance holding company.
11. Debt
- A. The Company had an outstanding liability for borrowed money of \$2,002,765 and \$7,413,020 as of December 31, 2013 and 2012, respectively, due to participation in dollar repurchase agreements which includes accrued interest. The Company enters dollar repurchase agreements in which securities are delivered to the counterparty once adequate collateral has been received as stated in Note 5E.

B. FHLB (Federal Home Loan Bank) Agreements - None.
12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences, and Other Postretirement Benefit Plans
- The Company has no employees. Services are provided by employees of affiliated companies as part of a Cost Sharing Agreement. This Agreement has been approved by the domiciliary regulators of each of the insurance companies.
13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations
- (1) The Company has 500,645 common shares authorized, 396,563 shares issued and outstanding. Par value is \$22.

(2) The Company has no preferred stock authorized.

(3) The Company is subject to limitations, imposed by the State of Ohio, on the payment of dividends to its parent company. Generally, dividends during any twelve month period may not be paid, without prior regulatory approval, in excess of the greater of (a) 10 percent of statutory surplus as of the preceding December 31, or (b) statutory net income. Subject to availability of unassigned surplus at the time of such dividend, the maximum payment which may be made in 2014 without the prior approval of insurance regulatory authorities is \$11,812,157.

(4) The Company did not pay common stock dividends to its parent company during 2013 or 2012.

(5) Within the limitation of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

(7) The total amount of advances to surplus not repaid is \$0.

(8) The amounts of stock held by the Company, including stock of affiliated companies, for special purposes is:

(a) For conversion of preferred stock

0 Shares

(b) For employee stock options

0 Shares

(c) For stock purchase warrants

0 Shares

(9) Changes in balances of special surplus funds from the prior year are due to: Not applicable.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses was \$(439,479) as of December 31, 2013.

(11) The Company issued the following surplus debentures or similar obligations: Not applicable.

(12) The impact of any restatement due to prior quasi-reorganization is as follows: Not applicable.

(13) The effective date(s) of all quasi-reorganization in the prior 10 years is/are: Not applicable.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

A. Contingent Commitments

The Company has purchased annuities from life insurers under which the claimants are payees to fund future payments that are fixed to specific claim settlement provisions. The Company is continually liable for the outstanding balances under these annuities amounting to \$41,306.

1	2	3	4	5
Nature and circumstances of guarantee and key attributes, including date and duration of agreement.	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R.)	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
The Company has reduced reserves for annuities purchased where the claimant is the payee. The Company is contingently liable for such amounts should the issuers of the annuities fail to perform under the terms of the annuities.	\$ -	Payment would impact losses incurred.	\$ 41,306	No payments required as of December 31, 2013. Current assessment of risk of making payments under guarantees is remote.

	12/31/2013
a. Aggregate Maximum Potential of Future Payments of All Guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal total of Column 4 for (2) above).	\$ 41,306
b. Current Liability Recognized in F/S:	
1. Noncontingent Liabilities	-
2. Contingent Liabilities	-
3. Total	\$ -
c. Ultimate Financial Statement Impact if action under the guarantee is required.	
1. Investments in SCA	-
2. Joint Venture	-
3. Dividends to Stockholders (capital contribution)	-
4. Expense	-
5. Other	41,306
6. Total	\$ 41,306

B. Assessments

(1) The Company is assessed amounts by state guaranty funds to cover losses to policyholders of insolvent or rehabilitated insurance companies. Those mandatory assessments may be partially recovered through a reduction in future premium taxes in certain states. Amounts assessed during 2013 and 2012 were not material.

(2) Reconciliation of Assets Recognized from Paid and Accrued Premium Tax Offsets Related to Guaranty Fund Assessments

As of Year End 2013:	Dollar Amount
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end:	\$ 7,299
b. Decreases current year:	
Premium tax offset applied:	\$ (1,892)
c. Increases current year:	
Premium tax asset from new assessments:	\$ 2,547
d. Assets recognized from paid and accrued premium tax offsets and policy	\$ 7,954

C. Gain Contingencies - None.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits - None.

E. Product Warranties - Not applicable.

F. All Other Contingencies

The Company is a party to legal proceedings involving a variety of issues incidental to its business. Lawsuits may be brought in nearly any federal or state court in the United States or in an arbitral forum. In addition, there continues to be significant federal and state regulatory activity relating to financial services companies. The Company's legal proceedings are subject to many variables, and given its complexity and scope, outcomes cannot be predicted with certainty. Although legal proceedings sometimes include substantial demands for compensatory and punitive damages, and injunctive relief, it is management's opinion that damages arising from such demands will not be material to the Company's financial position.

15. Leases – None.

16. Information about Financial Instruments with Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

The Company had no financial instruments with off-balance sheet risk during either of the years presented in this annual statement.

NOTES TO FINANCIAL STATEMENTS

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - None.
- C. Transfer and Servicing of Financial Assets
- (1) Please refer to Note 5E.
- (2) Not applicable.
- (3) Not applicable.
- (4) Not applicable.
- (5) Please refer to Note 5E and Note 11.
- (6) Not applicable.
- (7) Please refer to Note 5E.
- C. Wash Sales - None.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - None.

19. Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premium Written/ Produced By
Customized Services Administrators 5454 Ruffin Road San Diego, CA 92123	33-0463446	No	Travel Insurance	C, CA, P, U	\$32,872,524
The Berkeley Group 300 Jericho Quadrangle PO Box 9022 Jericho, NY 11753	36-3642411	No	Travel Insurance	C, CA, P, U	\$126,358,629
RBC U.S. Insurance Services, Inc. 6881 Financial Drive Mississauga, ON L4N 7Y5	57-0714532	No	Travel Insurance	C, CA, P, U	\$475,549
Total MGA/TPA premiums					\$159,706,702

20. Fair Value Measurements

A. (1) Fair Value Measurements at Reporting Date

The following table provides information about the Company's financial assets and liabilities measured at fair value as of December 31, 2013:

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Bonds				
Industrial and misc	\$ -	\$ 4,799,052	\$ -	\$ 4,799,052
Total bonds	\$ -	\$ 4,799,052	\$ -	\$ 4,799,052
Short-term				
Government	\$ -	\$ 338	\$ -	\$ 338
Industrial and misc	-	15,198,921	-	15,198,921
Mutual funds	-	9,839,755	-	9,839,755
Total short-term	\$ -	\$ 25,039,014	\$ -	\$ 25,039,014
Total assets at fair value	\$ -	\$ 29,838,066	\$ -	\$ 29,838,066
b. Liabilities at fair value	\$ -	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

	Beginning Balance at 01/01/2013	Transfers in (Level 3)	Transfers out (Level 3)	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus
Bonds					
RMBS	\$ 85,500	\$ -	\$ -	\$ -	\$ -
Total	\$ 85,500	\$ -	\$ -	\$ -	\$ -

	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
Bonds					
RMBS	\$ -	\$ -	\$ -	\$ 85,500	\$ -
Total	\$ -	\$ -	\$ -	\$ 85,500	\$ -

NOTES TO FINANCIAL STATEMENTS

- (3) The Company's policy is to recognize transfers in and out of Level 3 as of the beginning of the reporting period.
- (4) Bonds classified in Level 2 are valued using inputs from third party pricing services or broker quotes. Level 3 measurements for bonds are primarily those valued using broker quotes or internal modeling which utilize inputs that are not market observable.

Short-term investments are classified as Level 2 as they are carried at amortized cost, which approximates fair value.

C. Fair Value Hierarchy by Type of Financial Instrument

The following table sets forth a comparison of the estimated fair values and carrying amounts of the Company's financial instruments, including those not measured at fair value in the balance sheets, as of December 31, 2013:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Cash equivalents & short-term investments, other than affiliates	\$ 25,039,014	\$ 25,039,014	\$ -	\$ 25,039,014	\$ -	\$ -
Bonds	262,963,865	254,902,350	50,080,649	212,538,216	345,000	-
Securities lending reinvested collateral	25,087,602	25,090,233	-	25,087,602	-	-
Liabilities:						
Payable to parent, subsidiaries and affiliates	4,919,916	4,919,916	-	4,919,916	-	-

D. Not Practicable to Estimate Fair Value - Not applicable.

21. Other Items

- A. Extraordinary Items - None.
- B. Troubled Debt Restructuring - None.
- C. Other Disclosures and Unusual Items

The Company has established an offset to amounts recoverable from reinsurers for disputed reinsurance recoverables.

- D. Business Interruption Insurance Recoveries - None.
- E. State Transferable and Non-transferable Tax Credits

- (1) The following table provides the carrying value of transferable state tax credits gross of any related tax liabilities and total unused transferable state tax credits by state and in total:

(1) Description of State Transferable Tax Credits	(2) State	(3) Carrying Value	(4) Unused Amount*
Low-Income Housing Tax Credits	MA	\$ 92,929	\$ 283,297
Total		\$ 92,929	\$ 283,297

*The unused amount reflects credits that we deem will be realizable in the period 2014-2016.

The Company had no non-transferable state tax credits.

- (2) The Company estimated the utilization of the remaining state transferable tax credits by projecting a future tax liability based on projected premium, tax rates and tax credits, and comparing the projected future tax liability to the availability of remaining state transferable tax credits.
- (3) The Company had no impairment losses related to State Transferable Tax Credits.
- (4) State Tax Credits Admitted and Nonadmitted.

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 92,929	\$ -
b. Non-Transferable	\$ -	\$ -

F. Subprime Mortgage Related Risk Exposure

- (1) Subprime mortgages are loans to homebuyers who have weak or impaired credit histories, are loans that are non-conforming or are loans that are second in priority. The Company's businesses in the United States do not sell or buy subprime mortgages directly. The Company's position is related to so-called "asset-backed securities" (ABS). These securities are pools of mortgages that have been securitized and offered to investors as asset-backed securities, where the mortgages are collateral. Most of the underlying mortgages within the pool have credit scores below 660 at origination. Therefore, the ABS have been classified by the Company as a subprime mortgage position. Also included in the Company's total subprime mortgage position are ABS with second lien mortgages as collateral. The second lien mortgages may not necessarily have subprime credit scores; however, the Company has included these ABS in its subprime position as it's the second priority in terms of repayment.

For ABS in an unrealized loss position, the Company would consider them for impairment when there has been an adverse change in estimated cash flows from the cash flows previously projected at purchase, which is in accordance with SSAP No. 43R, *Loan-backed and Structured Securities*. The Company has recorded impairments of \$0 in 2013 and \$13,222 in 2012.

- (2) The Company does not have any direct residential mortgages to subprime borrowers outside of the ABS structures.

NOTES TO FINANCIAL STATEMENTS

(3) The following table provides the actual cost, carrying value and fair value by asset class of the Company's subprime mortgage direct exposure through other investments at December 31, 2013:

	1	2	3	4
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 5,009,818	\$ 5,545,950	\$ 5,602,812	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 5,009,818	\$ 5,545,950	\$ 5,602,812	\$ -

(4) The Company does not have any underwriting exposure to subprime mortgage risk through mortgage guaranty or financial guaranty insurance coverage.

- G. Retained Assets - None.
- H. Offsetting and Netting of Assets and Liabilities - Not applicable.
- I. Joint and Several Liabilities - None.

22. Events Subsequent

The Company is not aware of any Type I Recognized or Type II Non-recognized events subsequent to December 31, 2013, that may have a material effect upon the Company's financial statements. Subsequent events were evaluated through February 24, 2014, the date these statutory financial statements were available to be issued.

The Company is not subject to the annual fee imposed under section 9010 of the Affordable Care Act due to the Company's health insurance premium falling below the \$25 million threshold at which the fee applies.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company's unsecured reinsurance balances, included ceded case IBNR reserves, in excess of 3% of policyholder's surplus with any one reinsurer are displayed below:

NAIC Company Code	Federal Id # (FEIN)	Name of Reinsurer	Amount
20443	36-2114545	Continental Cas Co	\$ 20,555,080
11231	13-5617450	Generaili US Branch	\$ 8,795,557
86258	13-2572994	General Re Life Corp	\$ 4,532,705
62235	01-0278678	UNUM Life Ins Co of Amer	\$ 3,370,762

B. Reinsurance Recoverable in Dispute

The amount in dispute from any one reinsurer does not exceed 5% of the Company's policyholder surplus. The aggregate amount of all disputed items does not exceed 10% of the Company's policyholder surplus.

- C. Reinsurance Assumed and Ceded - None.
- D. Uncollectible Reinsurance

(1) The Company has written off reinsurance balances due in the amount of \$3,925,157 during the current year. This amount is shown below by Statement of Income classification and by reinsurer.

a. Losses incurred	\$ 4,212,396
b. Loss adjustment expenses incurred	-
c. Premiums earned	287,239
d. Other	-
e. Company	Amount
Excess Insurance Co. Ltd.	\$ 3,925,157

In addition to the impact to the Statement of Operations shown above, the liability for unauthorized reinsurance was also reduced by \$3,138,086, resulting in a net reduction to surplus of \$787,071 related to the write off of uncollectible reinsurance.

- E. Commutation of Ceded Reinsurance - None.
- F. Retroactive Reinsurance - None.
- G. Reinsurance Accounted for as a Deposit - None.
- H. Disclosure for the Transfer of Property and Casualty Run-off Agreements - None.
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not applicable.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination - None.

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. After benefit and expense payments of \$22,008,000, reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have increased by \$969,000 from \$22,546,000 in 2012 to \$1,507,000 in 2013. This increase was primarily a result of a new block of travel business where reserves were set to pricing and we experienced adverse results. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

For the Corpa Re business, after benefit and expense payments of \$3,312,013, reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years have increased by \$6,453,113 from \$33,868,344 to \$37,009,444 as a result of re-estimation of unpaid losses and loss adjustment expenses principally on general liability and commercial multi-peril lines of business. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements - None.

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements

A. Reserves Released Due to Purchase of Annuities

The Company has purchased annuities from life insurers under which the claimants are payees. The aggregate value of annuities due from all life insurers as of December 31, 2013 was \$41,306. No one life insurer equals or exceeds 1% of the Company's policyholder surplus.

B. Annuity Insurers with Balances Due Greater than 1% of Policyholders' Surplus - None.

28. Health Care Receivables - None.

29. Participating Policies - None.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves

\$27,820
2. Date of the most recent evaluation of this liability

December 2013
3. Was anticipated investment income utilized in the calculation?

Yes☐

No☒

31. High Deductibles - None.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses - None

33. Asbestos/Environmental Reserves

- A. The Company has exposure to asbestos and environmental claims through its merger with CORPA Reinsurance Company. The Company's exposure arises from the sale of property, general liability, and multi-peril reinsurance. The Company tries to estimate the full impact of the asbestos/environmental exposure by establishing full case-basis reserves on all known losses and computing incurred but not reported losses on previous experience.

Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?

Yes (X) No ()

The Company's asbestos-related losses (including coverage dispute costs) for each of the five most recent calendar years were as follows

(1) Direct Basis - None.

(2) Assumed Reinsurance (in dollars)

	(1) 2013	(2) 2012	(3) 2011	(4) 2010	(5) 2009
a. Beginning reserves:	\$26,515,981	\$28,704,778	\$30,082,682	\$28,822,732	\$29,372,296
b. Incurred losses and loss adjustment expense:	(282,844)	(870,464)	(223,878)	2,918,613	555,531
c. Calendar year payments for losses and loss adjustment expenses:	1,259,600	1,318,333	1,154,026	1,658,663	1,105,095
d. Ending reserves:	\$24,973,537	\$26,515,981	\$28,704,778	\$30,082,682	\$28,822,732

(3) Net of Ceded Reinsurance (in dollars)

	(1) 2013	(1) 2012	(2) 2011	(3) 2010	(4) 2009
a. Beginning reserves:	\$22,948,013	\$24,533,787	\$22,907,166	\$21,647,151	\$20,921,799
b. Incurred losses and loss adjustment expense:	4,159,581	(126,019)	3,484,952	2,480,251	1,262,840
c. Calendar year payments for losses and loss adjustment expenses:	2,134,057	1,459,755	1,858,331	1,220,236	537,488
d. Ending reserves:	\$24,973,537	\$22,948,013	\$24,533,787	\$22,907,166	\$21,647,151

B. State the amount of the ending reserves for Bulk + IBNR included in A (loss & LAE):

- (1) Direct Basis:

\$-
- (2) Assumed Reinsurance Basis:

\$20,199,000
- (3) Net of Ceded Reinsurance Basis:

\$20,199,000

C. State the amount of ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

- (1) Direct Basis:

\$-
- (2) Assumed Reinsurance Basis:

\$-
- (3) Net of Ceded Reinsurance Basis:

\$-

- D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?

Yes (X) No ()

NOTES TO FINANCIAL STATEMENTS

The Company's environmental related losses (including coverage dispute costs) for each of the five most recent calendar years were as follows:

(1) Direct Basis - None.

(2) Assumed Reinsurance (in dollars)

	(1) 2013	(2) 2012	(3) 2011	(4) 2010	(5) 2009
a. Beginning reserves:	\$ 2,694,108	\$ 2,522,586	\$ 2,524,405	\$ 2,515,144	\$ 2,094,000
b. Incurred losses and loss adjustment expense:	126,664	374,879	533,962	111,117	909,459
c. Calendar year payments for losses and loss adjustment expenses:	129,024	203,357	535,781	101,856	488,315
d. Ending reserves:	\$ 2,691,748	\$ 2,694,108	\$ 2,522,586	\$ 2,524,405	\$ 2,515,144

(3) Net of Ceded Reinsurance (in dollars)

	(1) 2013	(1) 2012	(2) 2011	(3) 2010	(4) 2009
a. Beginning reserves:	\$ 2,499,461	\$ 2,322,939	\$ 2,524,405	\$ 2,515,144	\$ 2,094,000
b. Incurred losses and loss adjustment expense:	249,663	379,879	334,315	111,117	909,459
c. Calendar year payments for losses and loss adjustment expenses:	107,106	203,357	535,781	101,856	488,315
d. Ending reserves:	\$ 2,642,018	\$ 2,499,461	\$ 2,322,939	\$ 2,524,405	\$ 2,515,144

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:	\$ -
(2) Assumed Reinsurance Basis:	\$ 2,140,000
(3) Net of Ceded Reinsurance Basis:	\$ 2,101,000

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:	\$ -
(2) Assumed Reinsurance Basis:	\$ -
(3) Net of Ceded Reinsurance Basis:	\$ -

34. Subscriber Savings Accounts - None.

35. Multiple Peril Crop Insurance - None.

36. Financial Guaranty Insurance

A. In 2009, the Company issued a catastrophic asset loss contract to Monumental Life Insurance Company, an affiliated life insurer. The policy covers realized losses in excess of defined limits on a portfolio of investment securities matched to reserve levels of a closed inforce block of business. The portfolio WARF (Weighted Average Rating Factor) must be managed at or below 360 at all times. The policy covers realized losses in excess of 1.5% of aggregate book value over a one-year period or 2% of the aggregate book value over a two-year period. The policy ends when no assets remain in the reference portfolio.

(1) Financial guarantee insurance contracts where premiums are received as installment payments over the period of the contract, rather than at inception:

b. The premiums on this policy are paid annually at the beginning of each calendar year. Premiums are recorded when received with an offsetting unearned premium liability. The unearned premium liability is reduced pro rata throughout the year. The anticipated premiums to be received under this policy are as follows:

1.	
	(a) 1st Qtr 2014 \$ 3,000,000
	(b) 2nd Qtr 2014 -
	(c) 3rd Qtr 2014 -
	(d) 4th Qtr 2014 -
	(e) Year 2015 3,000,000
	(f) Year 2016 3,000,000
	(g) Year 2017 3,000,000
	(h) Year 2018 \$ 3,000,000
2.	
	(a) 2019 through 2023 \$ -

c. Expected future premiums are as follows:

1.	Expected future premiums - Beginning of Year	\$ 18,000,000
2.	Less - Premium payments received for existing installment contracts	3,000,000
3.	Add - Expected premium payments for new installment contracts	0
4.	Adjustments to the expected future premium payments	0
5.	Expected future premiums - End of Year	\$ 15,000,000

(2) Non-installment contracts for which premium revenue recognition has been accelerated - Not applicable.

(3) Claim Liability

The Company calculated no current claim liability on the contract. Therefore, the Company's reserve on this contract at year end 2013 was equal to the unearned premium of \$0.

(4) Not applicable.

B. Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State regulating?
Ohio

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2009

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity.
This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2009

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

06/28/2011

3.4

By what department or departments?
Ohio, Iowa, New York, Arkansas and Vermont

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [X] No []

4.12

renewals?

Yes [X] No []

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Co. Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [X] No []

7.2

If yes,

7.21

State the percentage of foreign control

.....100.000 %

7.22

State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1	2
Nationality	Type of Entity
Dutch	Corporation

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP, 801 Grand Avenue, Des Moines, IA 50309

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES - GENERAL

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X]

No []

N/A []

10.6

If the answer to 10.5 is no or n/a, please explain.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Ann Conway at Towers Watson 800 Boylston Street Suite 600, Boston, MA 02199-7612

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes []

No [X]

12.11

Name of real estate holding company

12.12

Number of parcels involved

.....0

12.13

Total book/adjusted carrying value

\$.....0

12.2

If yes, provide explanation.

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes []

No []

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes []

No []

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes []

No []

N/A []

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X]

No []

a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c.

Compliance with applicable governmental laws, rules and regulations;

d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e.

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes []

No [X]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes []

No [X]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes []

No [X]

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?

Yes [X]

No []

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes [X]

No []

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X]

No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes []

No [X]

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$.....0

20.12

To stockholders not officers

\$.....0

20.13

Trustees, supreme or grand (Fraternal only)

\$.....0

20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21

To directors or other officers

\$.....0

20.22

To stockholders not officers

\$.....0

20.23

Trustees, supreme or grand (Fraternal only)

\$.....0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes []

No [X]

21.2

If yes, state the amount thereof at December 31 of the current year:

21.21

Rented from others

\$.....0

21.22

Borrowed from others

\$.....0

21.23

Leased from others

\$.....0

21.24

Other

\$.....0

PART 1 - COMMON INTERROGATORIES - FINANCIAL

22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [☐] No [☒ X]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$.....0

22.22

Amount paid as expenses

\$.....0

22.23

Other amounts paid

\$.....0

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [☐] No [☒ X]

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount.

\$.....0

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [☒ X] No [☐]

24.02

If no, give full and complete information relating thereto.

24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
See Note 5E for program details

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [☒ X] No [☐] N/A [☐]

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$.....25,144,123

24.06

If answer to 24.04 is no, report amount of collateral for other programs.

\$.....0

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [☒ X] No [☐] N/A [☐]

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100% ?

Yes [☒ X] No [☐] N/A [☐]

24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [☒ X] No [☐] N/A [☐]

24.10

For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$.....25,087,602

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

\$.....25,090,233

24.103

Total payable for securities lending reported on the liability page.

\$.....25,090,233

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)

Yes [☒ X] No [☐]

25.2

If yes, state the amount thereof at December 31 of the current year:

25.21

Subject to repurchase agreements

\$.....0

25.22

Subject to reverse repurchase agreements

\$.....0

25.23

Subject to dollar repurchase agreements

\$.....2,073,257

25.24

Subject to reverse dollar repurchase agreements

\$.....0

25.25

Pledged as collateral

\$.....0

25.26

Placed under option agreements

\$.....0

25.27

Letter stock or securities restricted as to sale

\$.....0

25.28

On deposit with state or other regulatory body

\$.....4,623,734

25.29

Other

\$.....0

25.3

For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [☐] No [☒ X]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [☐] No [☐] N/A [☒ X]

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [☐] No [☒ X]

27.2

If yes, state the amount thereof at December 31 of the current year:

\$.....0

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [☒ X] No [☐]

28.01

For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	New York, NY

28.02

For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [☐] No [☒ X]

28.04

If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05

Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
114537	AEGON USA Investment Management, LLC	Cedar Rapids, IA

29.1

Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [☐] No [☒ X]

PART 1 - COMMON INTERROGATORIES - INVESTMENT

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999. TOTAL		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	279,941,359	288,002,874	8,061,515
30.2 Preferred stocks.....			0
30.3 Totals.....	279,941,359	288,002,874	8,061,515

30.4 Describe the sources or methods utilized in determining the fair values:

In calculating the fair value, the following pricing sources are used: Barclays Index, JP Morgan Index, JACI Index, Merrill Lynch Index, Bloomberg, Reuters, FT Interactive, JP Morgan Pricing Direct, external money managers, brokers, and internally modeled.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

32.2 If no, list exceptions:

PART 1 - COMMON INTERROGATORIES - OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$.....0

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid

34.1 Amount of payments for legal expenses, if any?

\$.....14,124

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
Budd, Larner PC	3,911

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$.....0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1	2
Name	Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [☐] No [☒]
- 1.2

If yes, indicate premium earned on U.S. business only.

\$.....0
- 1.3

What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$.....0
- 1.31

Reason for excluding:

- 1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$.....0
- 1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$.....0
- 1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$.....0

1.62

Total incurred claims

\$.....0

1.63

Number of covered lives

.....0

All years prior to most current three years:

1.64

Total premium earned

\$.....0

1.65

Total incurred claims

\$.....0

1.66

Number of covered lives

.....0
- 1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$.....0

1.72

Total incurred claims

\$.....0

1.73

Number of covered lives

.....0

All years prior to most current three years:

1.74

Total premium earned

\$.....0

1.75

Total incurred claims

\$.....0

1.76

Number of covered lives

.....0

2.

Health test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator.....	\$.....0	\$.....0
2.2 Premium Denominator.....	\$.....227,010,520	\$.....169,421,007
2.3 Premium Ratio (2.1/2.2).....	.....0.0	.....0.0
2.4 Reserve Numerator.....	\$.....8,477	\$.....8,671
2.5 Reserve Denominator.....	\$.....112,728,931	\$.....89,766,371
2.6 Reserve Ratio (2.4/2.5).....	.....0.0	.....0.0
- 3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [☐] No [☒]
- 3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies

\$.....0

3.22

Non-participating policies

\$.....0

4.

FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:
- 4.1

Does the reporting entity issue assessable policies?

Yes [☐] No [☐]
- 4.2

Does the reporting entity issue non-assessable policies?

Yes [☐] No [☐]
- 4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

.....0.0 %
- 4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$.....0
5.

FOR RECIPROCAL EXCHANGES ONLY:
- 5.1

Does the exchange appoint local agents?

Yes [☐] No [☐]
- 5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

Yes [☐] No [☐] N/A [☐]

5.22

As a direct expense of the exchange

Yes [☐] No [☐] N/A [☐]
- 5.3

What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?
- 5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [☐] No [☐]
- 5.5

If yes, give full information:

- 6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

The Company has 100% reinsurance coverage, with an upper limit of statutory obligations.
- 6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

On its travel business, the Company has catastrophic exposure for accidental death and dismemberment sustained by insureds traveling worldwide.

The Company purchased catastrophic excess of loss protection for an amount above the estimated benefits related to the probable maximum number of insureds.
- 6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

The Company does not have catastrophic exposure to property losses.

On it's travel business, the Company has modest exposure to property losses for baggage and documents-limited to \$500 per insured traveler.
- 6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [☒] No [☐]
- 6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss:

- 7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes [☒] No [☐]
- 7.2

If yes, indicate the number of reinsurance contracts containing such provisions.

.....1
- 7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [☒] No [☐]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

8.2

If yes, give full information:

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract?

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

11.1

Has this reporting entity guaranteed policies issued by any other reporting entity and now in force?

11.2

If yes, give full information:

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.1 Unpaid losses
12.1 Unpaid underwriting expenses (including loss adjustment expenses)

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds:

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
12.4 From
12.4 To

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

12.6

If yes, state the amount thereof at December 31 of current year:
12.6 Letters of credit
12.6 Collateral and other funds

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business? Yes [X] No []

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home.....	.....	.....	.....	.....	.....
16.12 Products.....	.....	.....	.....	.....	.....
16.13 Automobile.....	.....505,314	.....31,117	.....977,091	.....2,923,515	.....1,179,733
16.14 Other*.....	.....	.....	.....	.....	.....

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5.

Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 \$.....0

17.12 Unfunded portion of Interrogatory 17.11 \$.....0

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 \$.....0

17.14 Case reserves portion of Interrogatory 17.11 \$.....0

17.15 Incurred but not reported portion of Interrogatory 17.11 \$.....0

17.16 Unearned premium portion of Interrogatory 17.11 \$.....0

17.17 Contingent commission portion of Interrogatory 17.11 \$.....0

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above:

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5 \$.....0

17.19 Unfunded portion of Interrogatory 17.18 \$.....0

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 \$.....0

17.21 Case reserves portion of Interrogatory 17.18 \$.....0

17.22 Incurred but not reported portion of Interrogatory 17.18 \$.....0

17.23 Unearned premium portion of Interrogatory 17.18 \$.....0

17.24 Contingent commission portion of Interrogatory 17.18 \$.....0

18.1 Do you act as a custodian for health savings account? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....0

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)...	.....0	.....0	.....0	.....0	.....0
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	255,525,169	258,758,201	194,501,972	157,312,517	77,397,411
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	.....0	.....0	.....4,134	.....(8)	.....3,733
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	36,252,792	34,763,779	28,987,489	34,674,544	47,476,502
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....0	.....0	.....0	.....0	.....0
6. Total (Line 35).....	291,777,962	293,521,980	223,493,596	191,987,053	124,877,646
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)...	136,344	(28,239)	79,408	(77,266)	(14,148)
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	210,772,841	148,468,352	97,439,308	112,965,895	67,424,197
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	131,009	7,895	101,485	(15,245)	17,905
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	25,005,963	26,816,605	25,354,907	26,250,565	15,140,894
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	.....0	.....0	.....0	.....0	.....0
12. Total (Line 35).....	236,046,157	175,264,613	122,975,108	139,123,949	82,568,848
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	(2,648,563)	14,724,777	3,307,500	1,544,772	(2,163,125)
14. Net investment gain (loss) (Line 11).....	10,630,771	10,489,448	10,313,917	11,040,167	12,092,455
15. Total other income (Line 15).....	740,105	36,727	543,861	(93,181)	(1,803,820)
16. Dividends to policyholders (Line 17).....	.....0	.....0	.....0	.....0	.....0
17. Federal and foreign income taxes incurred (Line 19).....	4,658,210	8,219,912	3,926,966	4,128,145	2,966,691
18. Net income (Line 20).....	4,064,103	17,031,040	10,238,312	8,363,613	5,158,819
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	324,587,164	304,317,000	275,775,173	305,236,517	257,562,956
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	12,841,738	4,650,024	5,722,158	6,679,951	4,133,176
20.2 Deferred and not yet due (Line 15.2).....	.....0	.....0	.....0	.....0	.....0
20.3 Accrued retrospective premiums (Line 15.3).....	.....0	.....0	.....0	.....0	.....0
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	206,465,588	198,664,455	185,963,467	196,384,444	156,008,329
22. Losses (Page 3, Line 1).....	67,174,360	53,212,230	53,684,656	56,942,409	48,389,468
23. Loss adjustment expenses (Page 3, Line 3).....	3,325,319	3,202,183	3,531,459	3,848,166	3,954,719
24. Unearned premiums (Page 3, Line 9).....	42,047,728	33,012,092	27,168,556	27,332,424	24,442,789
25. Capital paid up (Page 3, Lines 30 & 31).....	8,724,386	8,724,386	8,724,386	8,724,386	8,724,386
26. Surplus as regards policyholders (Page 3, Line 37).....	118,121,576	105,652,545	89,811,706	108,852,073	101,554,627
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	16,118,706	25,365,803	5,620,818	16,378,503	(1,057,496)
Risk-Based Capital Analysis					
28. Total adjusted capital.....	118,121,576	105,652,545	89,811,706	108,852,073	101,554,627
29. Authorized control level risk-based capital.....	34,966,864	30,397,967	20,755,851	24,007,975	21,941,583
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	88.1	83.9	85.1	77.5	84.1
31. Stocks (Lines 2.1 & 2.2).....	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3).....	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5).....	3.2	9.7	6.0	10.7	15.8
35. Contract loans (Line 6).....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7).....	0.0	0.0	0.0	0.0	XXX
37. Other invested assets (Line 8).....	0.0	0.0	0.0	0.0	0.1
38. Receivable for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10).....	8.7	6.4	8.8	11.7	XXX
40. Aggregate write-ins for invested assets (Line 11).....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....	.....0	.....0	.....0	.....0	.....0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....	.....0	.....0	.....0	.....0	.....0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	.....0	.....0	.....0	.....0	.....0
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....	.....0	.....0	.....0	.....0	4,400,000
46. Affiliated mortgage loans on real estate.....	.....0	.....0	.....0	.....0	.....0
47. All other affiliated.....	.....0	.....0	.....0	.....0	.....0
48. Total of above lines 42 to 47.....	.....0	.....0	.....0	.....0	4,400,000
49. Total investment in parent included in Lines 42 to 47 above.....	.....0	.....0	.....0	.....0	.....0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	.....0.0	.....0.0	.....0.0	.....0.0	.....4.3

STONEBRIDGE CASUALTY INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA
(Continued)

	1	2	3	4	5
	2013	2012	2011	2010	2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	589,910	961,798	441,443	466,876	2,099,888
52. Dividends to stockholders (Line 35).....	0	0	(16,000,000)	0	(17,400,000)
53. Change in surplus as regards policyholders for the year (Line 38).....	12,469,031	15,840,839	(19,040,367)	7,297,446	(26,364,062)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)...	3,156,961	2,726,761	3,214,355	4,023,978	2,424,261
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	155,031,627	134,296,296	109,453,035	74,928,484	45,180,328
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	668,965	991,013	846,393	441,482	914,850
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	13,481,618	12,384,963	15,670,868	24,889,784	43,693,567
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
59. Total (Line 35).....	172,339,171	150,399,033	129,184,651	104,283,728	92,213,006
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)...	2,129,549	850,651	1,402,640	1,894,987	723,321
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	113,534,152	79,332,413	64,790,172	60,766,341	43,193,993
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	1,054,503	1,062,559	1,241,628	352,517	655,889
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	9,388,516	7,172,189	6,804,254	10,041,142	7,285,931
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	0	0	0	0	0
65. Total (Line 35).....	126,106,720	88,417,811	74,238,694	73,054,987	51,859,133
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	61.7	51.9	57.6	60.1	55.9
68. Loss expenses incurred (Line 3).....	0.8	0.7	2.1	1.2	1.6
69. Other underwriting expenses incurred (Line 4).....	38.6	38.7	37.6	37.6	45.3
70. Net underwriting gain (loss) (Line 8).....	(1.2)	8.7	2.7	1.1	(2.3)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	36.8	37.4	37.2	36.8	52.2
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	62.5	52.6	59.7	61.3	57.5
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	199.8	165.9	136.9	127.8	81.3
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	7,478	(6,627)	(4,520)	(2,287)	(4,171)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	7.1	(7.4)	(4.2)	(2.3)	(3.3)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(569)	(5,575)	321	(2,802)	(4,307)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(0.6)	(5.1)	0.3	(2.2)	(3.6)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of

SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....3,487	.....640	.....415	.....63	.....0	.....0	.....0	.....3,199	.....XXX.....
2. 2004.....	.....121,963	.....25,125	.....96,838	.....51,339	.....7,116	.....82	.....0	.....91	.....0	.....0	.....44,396	.....XXX.....
3. 2005.....	.....157,403	.....34,611	.....122,792	.....91,277	.....12,551	.....172	.....0	.....890	.....0	.....0	.....79,788	.....XXX.....
4. 2006.....	.....199,686	.....55,053	.....144,633	.....114,404	.....24,041	.....357	.....0	.....833	.....0	.....0	.....91,553	.....XXX.....
5. 2007.....	.....213,168	.....74,575	.....138,593	.....105,291	.....26,127	.....483	.....0	.....0	.....0	.....0	.....79,647	.....XXX.....
6. 2008.....	.....203,355	.....80,264	.....123,091	.....96,230	.....28,375	.....170	.....0	.....0	.....0	.....0	.....68,025	.....XXX.....
7. 2009.....	.....177,021	.....84,958	.....92,063	.....91,304	.....40,718	.....79	.....0	.....0	.....0	.....0	.....50,665	.....XXX.....
8. 2010.....	.....243,046	.....106,819	.....136,227	.....109,933	.....36,991	.....13	.....0	.....0	.....0	.....0	.....72,955	.....XXX.....
9. 2011.....	.....267,984	.....144,845	.....123,139	.....128,116	.....60,041	.....0	.....0	.....0	.....0	.....0	.....68,075	.....XXX.....
10. 2012.....	.....320,309	.....150,888	.....169,421	.....154,682	.....59,809	.....0	.....0	.....0	.....0	.....0	.....94,873	.....XXX.....
11. 2013.....	.....311,291	.....84,280	.....227,011	.....133,564	.....33,359	.....0	.....14	.....0	.....0	.....0	.....100,191	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....1,079,627	.....329,768	.....1,771	.....77	.....1,814	.....0	.....0	.....753,367	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	.....34,438	.....25,964	.....42,265	.....17,029	.....2,075	.....1,451	.....2,726	.....1,791	.....1,741	.....0	.....0	.....37,010	.....XXX.....
2. 2004.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....XXX.....
3. 2005.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....XXX.....
4. 2006.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....XXX.....
5. 2007.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....XXX.....
6. 2008.....	.....1	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....1	.....XXX.....
7. 2009.....	.....2	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....2	.....XXX.....
8. 2010.....	.....6	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....6	.....XXX.....
9. 2011.....	.....845	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....845	.....XXX.....
10. 2012.....	.....371	.....0	.....1,025	.....742	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....654	.....XXX.....
11. 2013.....	.....1,605	.....102	.....39,519	.....9,062	.....0	.....0	.....149	.....125	.....0	.....0	.....0	.....31,984	.....XXX.....
12. Totals...	.....37,268	.....26,066	.....82,809	.....26,833	.....2,075	.....1,451	.....2,875	.....1,916	.....1,741	.....0	.....0	.....70,502	.....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....33,710	.....3,300
2. 2004.	.....51,512	.....7,116	.....44,396	.....42.2	.....28.3	.....45.8	.....0	.....0	.....0.00	.....0	.....0
3. 2005.	.....92,339	.....12,551	.....79,788	.....58.7	.....36.3	.....65.0	.....0	.....0	.....0.00	.....0	.....0
4. 2006.	.....115,594	.....24,041	.....91,553	.....57.9	.....43.7	.....63.3	.....0	.....0	.....0.00	.....0	.....0
5. 2007.	.....105,774	.....26,127	.....79,647	.....49.6	.....35.0	.....57.5	.....0	.....0	.....0.00	.....0	.....0
6. 2008.	.....96,401	.....28,375	.....68,026	.....47.4	.....35.4	.....55.3	.....0	.....0	.....0.00	.....1	.....0
7. 2009.	.....91,385	.....40,718	.....50,667	.....51.6	.....47.9	.....55.0	.....0	.....0	.....0.00	.....2	.....0
8. 2010.	.....109,952	.....36,991	.....72,961	.....45.2	.....34.6	.....53.6	.....0	.....0	.....0.00	.....6	.....0
9. 2011.	.....128,961	.....60,041	.....68,920	.....48.1	.....41.5	.....56.0	.....0	.....0	.....0.00	.....845	.....0
10. 2012.	.....156,078	.....60,551	.....95,527	.....48.7	.....40.1	.....56.4	.....0	.....0	.....0.00	.....654	.....0
11. 2013.	.....174,837	.....42,662	.....132,175	.....56.2	.....50.6	.....58.2	.....0	.....0	.....0.00	.....31,960	.....24
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....67,178	.....3,324

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior.....	.....42,389	.....39,520	.....42,776	.....44,976	.....48,008	.....48,500	.....50,184	.....53,772	.....53,203	.....59,597	.....6,394	.....5,825
2. 2004.....	.....47,840	.....45,060	.....44,642	.....44,526	.....44,453	.....44,301	.....44,581	.....44,305	.....44,305	.....44,305	.....0	.....0
3. 2005.....	.....XXX	.....86,544	.....82,608	.....78,986	.....78,793	.....78,789	.....78,792	.....78,888	.....78,888	.....78,898	.....10	.....10
4. 2006.....	.....XXX	.....XXX	.....96,002	.....91,615	.....90,990	.....90,710	.....90,712	.....90,715	.....90,716	.....90,720	.....4	.....5
5. 2007.....	.....XXX	.....XXX	.....XXX	.....86,166	.....80,008	.....79,665	.....79,603	.....79,623	.....79,645	.....79,647	.....2	.....24
6. 2008.....	.....XXX	.....XXX	.....XXX	.....XXX	.....72,368	.....68,484	.....67,947	.....67,933	.....67,963	.....68,026	.....63	.....93
7. 2009.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....55,314	.....51,658	.....50,849	.....50,667	.....50,667	.....0	.....(182)
8. 2010.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....80,637	.....73,509	.....73,152	.....72,961	.....(191)	.....(548)
9. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....74,716	.....69,144	.....68,920	.....(224)	.....(5,796)
10. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....94,107	.....95,527	.....1,420	.....XXX
11. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....132,175	.....XXX	.....XXX
12. Totals.....											.....7,478	.....(569)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior.....	.....000	.....7,255	.....8,062	.....11,107	.....12,860	.....14,242	.....16,568	.....19,216	.....21,129	.....24,328	.....XXX	.....XXX
2. 2004.....	.....32,188	.....44,058	.....44,324	.....44,332	.....44,301	.....44,301	.....44,303	.....44,305	.....44,305	.....44,305	.....XXX	.....XXX
3. 2005.....	.....XXX	.....61,267	.....77,946	.....78,775	.....78,786	.....78,788	.....78,792	.....78,888	.....78,888	.....78,898	.....XXX	.....XXX
4. 2006.....	.....XXX	.....XXX	.....73,533	.....89,448	.....90,693	.....90,705	.....90,711	.....90,715	.....90,716	.....90,720	.....XXX	.....XXX
5. 2007.....	.....XXX	.....XXX	.....XXX	.....68,539	.....78,708	.....79,509	.....79,598	.....79,622	.....79,645	.....79,647	.....XXX	.....XXX
6. 2008.....	.....XXX	.....XXX	.....XXX	.....XXX	.....58,045	.....67,527	.....67,851	.....67,921	.....67,959	.....68,025	.....XXX	.....XXX
7. 2009.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....40,259	.....50,405	.....50,604	.....50,654	.....50,665	.....XXX	.....XXX
8. 2010.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....57,127	.....72,598	.....72,909	.....72,955	.....XXX	.....XXX
9. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....55,133	.....67,715	.....68,075	.....XXX	.....XXX
10. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....73,251	.....94,873	.....XXX	.....XXX
11. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....100,191	.....XXX	.....XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior.....	.....25,772	.....23,639	.....24,188	.....24,211	.....24,928	.....25,166	.....25,847	.....26,905	.....23,829	.....26,171
2. 2004.....	.....15,203	.....629	.....141	.....1	.....0	.....0	.....0	.....0	.....0	.....0
3. 2005.....	.....XXX	.....24,929	.....4,344	.....121	.....0	.....0	.....0	.....0	.....0	.....0
4. 2006.....	.....XXX	.....XXX	.....22,243	.....2,051	.....187	.....0	.....0	.....0	.....0	.....0
5. 2007.....	.....XXX	.....XXX	.....XXX	.....16,989	.....1,077	.....87	.....0	.....0	.....0	.....0
6. 2008.....	.....XXX	.....XXX	.....XXX	.....XXX	.....13,013	.....747	.....1	.....0	.....0	.....0
7. 2009.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....13,283	.....973	.....1	.....0	.....0
8. 2010.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....22,078	.....587	.....0	.....0
9. 2011.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....18,544	.....1,037	.....0
10. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....19,680	.....283
11. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....30,481

STONEBRIDGE CASUALTY INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			2	3						
States, Etc.		Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1.	Alabama.....AL	...L....	.....2,754,671	.....3,132,575	.....0	.....2,172,874	.....(303,038)	.....14,680,263	.....0	.....0
2.	Alaska.....AK	...L....	.....351,431	.....358,681	.....0	.....218,983	.....233,481	.....55,975	.....0	.....0
3.	Arizona.....AZ	...L....	.....7,269,697	.....7,235,944	.....0	.....3,925,213	.....3,757,781	.....1,009,916	.....0	.....0
4.	Arkansas.....AR	...L....	.....1,065,504	.....1,099,124	.....0	.....710,115	.....705,378	.....179,115	.....0	.....0
5.	California.....CA	...L....	.....38,435,582	.....37,705,716	.....0	.....21,599,146	.....21,502,780	.....5,465,561	.....0	.....0
6.	Colorado.....CO	...L....	.....4,167,830	.....4,198,579	.....0	.....2,613,284	.....2,716,925	.....637,400	.....0	.....0
7.	Connecticut.....CT	...L....	.....5,246,780	.....5,344,583	.....0	.....3,266,023	.....3,290,708	.....794,294	.....0	.....0
8.	Delaware.....DE	...L....	.....730,144	.....761,248	.....0	.....428,286	.....412,585	.....107,801	.....0	.....0
9.	District of Columbia.....DC	...L....	.....793,729	.....800,157	.....0	.....482,895	.....511,983	.....124,420	.....0	.....0
10.	Florida.....FL	...L....	.....24,320,472	.....25,198,295	.....0	.....15,777,869	.....15,656,337	.....3,909,523	.....0	.....0
11.	Georgia.....GA	...L....	.....5,674,756	.....5,827,017	.....0	.....3,721,909	.....3,471,034	.....1,779,223	.....0	.....0
12.	Hawaii.....HI	...L....	.....1,206,029	.....1,259,476	.....0	.....677,524	.....684,771	.....172,540	.....0	.....0
13.	Idaho.....ID	...L....	.....806,370	.....812,648	.....0	.....493,659	.....505,600	.....125,269	.....0	.....0
14.	Illinois.....IL	...L....	.....8,686,336	.....8,650,573	.....0	.....4,932,118	.....4,941,425	.....1,239,119	.....0	.....0
15.	Indiana.....IN	...L....	.....2,804,617	.....2,923,468	.....0	.....2,011,352	.....2,135,718	.....501,925	.....0	.....0
16.	Iowa.....IA	...L....	.....4,811,196	.....4,816,596	.....0	.....1,172,529	.....1,221,284	.....286,232	.....0	.....0
17.	Kansas.....KS	...L....	.....1,944,423	.....1,952,461	.....0	.....1,106,031	.....1,158,555	.....377,584	.....0	.....0
18.	Kentucky.....KY	...L....	.....2,293,798	.....2,186,424	.....0	.....1,166,469	.....1,173,223	.....286,639	.....0	.....0
19.	Louisiana.....LA	...L....	.....2,402,743	.....2,400,156	.....0	.....1,306,431	.....1,318,466	.....381,624	.....0	.....0
20.	Maine.....ME	...L....	.....1,751,824	.....1,433,956	.....0	.....881,902	.....892,611	.....256,640	.....0	.....0
21.	Maryland.....MD	...L....	.....6,243,030	.....6,039,358	.....0	.....3,312,917	.....3,161,974	.....834,341	.....0	.....0
22.	Massachusetts.....MA	...L....	.....20,177,328	.....20,360,429	.....0	.....8,094,859	.....8,372,251	.....1,971,602	.....0	.....0
23.	Michigan.....MI	...L....	.....6,064,792	.....7,563,994	.....0	.....3,360,040	.....3,321,299	.....860,437	.....0	.....0
24.	Minnesota.....MN	...L....	.....3,107,871	.....2,995,932	.....0	.....1,560,833	.....1,568,594	.....388,092	.....0	.....0
25.	Mississippi.....MS	...L....	.....824,509	.....835,862	.....0	.....560,054	.....370,188	.....1,245,561	.....0	.....0
26.	Missouri.....MO	...L....	.....3,675,942	.....3,511,916	.....0	.....2,268,636	.....2,347,901	.....612,927	.....0	.....0
27.	Montana.....MT	...L....	.....497,257	.....499,690	.....0	.....457,057	.....487,235	.....115,498	.....0	.....0
28.	Nebraska.....NE	...L....	.....1,858,952	.....1,848,846	.....0	.....692,412	.....725,330	.....202,894	.....0	.....0
29.	Nevada.....NV	...L....	.....2,248,557	.....2,416,945	.....0	.....1,425,491	.....1,427,259	.....466,160	.....0	.....0
30.	New Hampshire.....NH	...L....	.....4,601,004	.....4,499,980	.....0	.....699,383	.....729,274	.....171,433	.....0	.....0
31.	New Jersey.....NJ	...L....	.....10,803,165	.....11,298,780	.....0	.....7,288,153	.....7,270,714	.....1,860,072	.....0	.....0
32.	New Mexico.....NM	...L....	.....1,581,046	.....1,617,830	.....0	.....838,005	.....840,977	.....286,977	.....0	.....0
33.	New York.....NY	...L....	.....29,706,012	.....29,974,398	.....0	.....18,124,922	.....17,842,258	.....4,458,061	.....0	.....0
34.	North Carolina.....NC	...L....	.....5,139,216	.....5,311,347	.....0	.....3,014,831	.....3,027,181	.....734,651	.....0	.....0
35.	North Dakota.....ND	...L....	.....208,655	.....209,165	.....0	.....169,126	.....182,875	.....42,571	.....0	.....0
36.	Ohio.....OH	...L....	.....8,050,843	.....7,958,610	.....0	.....5,122,457	.....5,107,410	.....1,336,331	.....0	.....0
37.	Oklahoma.....OK	...L....	.....2,549,325	.....2,255,971	.....0	.....1,341,742	.....1,271,911	.....310,938	.....0	.....0
38.	Oregon.....OR	...L....	.....3,452,111	.....3,576,819	.....0	.....1,768,702	.....1,688,772	.....571,387	.....0	.....0
39.	Pennsylvania.....PA	...L....	.....11,257,569	.....11,356,053	.....0	.....5,945,224	.....5,647,962	.....1,450,906	.....0	.....0
40.	Rhode Island.....RI	...L....	.....1,107,671	.....1,129,853	.....0	.....758,368	.....780,302	.....187,095	.....0	.....0
41.	South Carolina.....SC	...L....	.....2,874,285	.....2,956,239	.....0	.....1,599,577	.....(277,684)	.....11,193,087	.....0	.....0
42.	South Dakota.....SD	...L....	.....690,739	.....623,226	.....0	.....373,427	.....386,367	.....88,706	.....0	.....0
43.	Tennessee.....TN	...L....	.....3,405,017	.....3,646,321	.....0	.....2,608,355	.....(29,512)	.....16,151,669	.....0	.....0
44.	Texas.....TX	...L....	.....18,741,163	.....34,233,396	.....0	.....13,212,928	.....13,429,480	.....4,127,680	.....0	.....0
45.	Utah.....UT	...L....	.....2,697,556	.....2,614,107	.....0	.....842,069	.....905,403	.....434,899	.....0	.....0
46.	Vermont.....VT	...L....	.....576,636	.....578,302	.....0	.....244,451	.....244,922	.....60,940	.....0	.....0
47.	Virginia.....VA	...L....	.....9,395,110	.....8,353,279	.....0	.....4,924,196	.....5,001,484	.....1,186,640	.....0	.....0
48.	Washington.....WA	...L....	.....5,982,760	.....6,078,730	.....0	.....3,275,686	.....3,305,870	.....813,321	.....0	.....0
49.	West Virginia.....WV	...L....	.....725,428	.....729,123	.....0	.....520,250	.....514,680	.....136,815	.....0	.....0
50.	Wisconsin.....WI	...L....	.....3,114,264	.....3,089,723	.....0	.....1,772,728	.....1,793,464	.....439,428	.....0	.....0
51.	Wyoming.....WY	...L....	.....338,257	.....356,407	.....0	.....169,389	.....175,812	.....42,509	.....0	.....0
52.	American Samoa.....AS	...N....	.....17,857	.....18,307	.....0	.....3,096	.....3,666	.....753	.....0	.....0
53.	Guam.....GU	...L....	.....900	.....1,207	.....0	.....0	.....(215)	.....0	.....0	.....0
54.	Puerto Rico.....PR	...N....	.....201,259	.....208,347	.....0	.....149,648	.....151,022	.....36,402	.....0	.....0
55.	US Virgin Islands.....VI	...N....	.....34,398	.....34,647	.....0	.....52,160	.....59,109	.....12,688	.....0	.....0
56.	Northern Mariana Islands...MP	...N....	.....20	.....19	.....0	.....0	.....0	.....0	.....0	.....0
57.	Canada.....CAN	...N....	.....2,209,559	.....2,279,259	.....0	.....3,555,494	.....3,376,502	.....864,878	.....0	.....0
58.	Aggregate Other Alien.....OT	...XXX..	.....165,170	.....169,951	.....0	.....116,198	.....124,933	.....28,265	.....0	.....0
59.	Totals.....	(a)...52	.....291,843,165	.....309,330,045	.....0	.....168,887,476	.....161,324,577	.....86,097,677	.....0	.....0

DETAILS OF WRITE-INS

58001.	BLZ- BELIZE.....	...XXX..	.....0	.....0	.....0	.....0	.....0	.....24	.....0	.....0
58002.	BOL- BOLIVIA.....	...XXX..	.....1,903	.....1,867	.....0	.....0	.....0	.....0	.....0	.....0
58003.	BRA- BRAZIL.....	...XXX..	.....229	.....210	.....0	.....100	.....124	.....0	.....0	.....0
58998.	Summary of remaining write-ins for Line 58 from overflow page	...XXX..	.....163,038	.....167,874	.....0	.....116,098	.....124,809	.....28,241	.....0	.....0
58999.	Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	...XXX..	.....165,170	.....169,951	.....0	.....116,198	.....124,933	.....28,265	.....0	.....0

(a) Insert the number of "L" responses except for Canada and Other Alien.

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

Explanation of Basis of Allocation of Premiums by States, etc.

Mailing address of insured

STONEBRIDGE CASUALTY INSURANCE COMPANY
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

NAME	FEDERAL ID NUMBER	NAIC CO. CODE	DOMICILE	FOOTNOTE
VERENIGING AEGON, NETHERLANDS MEMBERSHIP ASSOCIATION				
AEGON N.V.	Foreign		NLD	1
AEGON NEDERLAND N.V.	Foreign		NLD	
AEGON NEVAK HOLDING B.V.	Foreign		NLD	
BLUE SQUARE RE N.V.	Foreign		NLD	
AEGON DERIVATIVES N.V.	Foreign		NLD	
AEGON INTERNATIONAL B.V.	Foreign		NLD	
THE AEGON TRUST	51-6513848		DE	
TRANSAMERICA CORPORATION	42-1484983		DE	
AEGON U.S. HOLDING CORPORATION	13-3350744		DE	
AEGON MANAGEMENT COMPANY	35-1113520		IN	
RIVER RIDGE INSURANCE COMPANY	20-0877184		VT	
SHORT HILLS MANAGEMENT COMPANY	42-1338496		NJ	
AEGON USA, LLC	42-1310237		IA	
AEGON FUNDING COMPANY LLC	42-1489646		DE	
AUSA HOLDING COMPANY	52-1549874		MD	
AUSA PROPERTIES, INC.	27-1275705		IA	
AEGON USA ASSET MANAGEMENT HOLDING, LLC	52-1549874		IA	
AEGON USA INVESTMENT MANAGEMENT, LLC	52-1549874		IA	
PEARL HOLDINGS, INC. I	20-1063558		DE	
PEARL HOLDINGS, INC. II	20-1063571		DE	
TRANSAMERICA INVESTMENT MANAGEMENT, LLC	06-1564377		DE	
AEGON USA REALTY ADVISORS, LLC	42-1205796		IA	
AXA EQUITABLE AGRIFINANCE, LLC	32-0342677		DE	2
AEGON USA REAL ESTATE SERVICES, INC.	61-1098396		DE	
AEGON USA REALTY ADVISORS OF CALIFORNIA, INC.	20-5023693		IA	
AEGON ASSET MANAGEMENT SERVICES, INC.	39-1884868		DE	
WORLD FINANCIAL GROUP, INC.	42-1518386		DE	
WFG CHINA HOLDINGS, INC.	20-2541057		DE	
BEIJING DAFU INSURANCE AGENCY CO. LTD.	Foreign		CHN	3
WFG PROPERTIES HOLDINGS, LLC	20-213638		GA	
WFG REINSURANCE LIMITED	Foreign		BMU	4
TRANSAMERICA REALTY SERVICES, LLC	94-3026780		DE	
AEGON-CMF GP, LLC	94-3026780		DE	
REALTY INFORMATION SYSTEMS, INC.	42-1418160		IA	
TRANSAMERICA AFFORDABLE HOUSING, INC.	94-3252196		CA	
CREDITOR RESOURCES, INC.	42-1079584		MI	
CRI SOLUTIONS, INC.	52-1363611		MD	
44764 YUKON INC.	Foreign		CAN	
CRI CANADA LTD.	Foreign		CAN	
TRANSAMERICA RETIREMENT SOLUTIONS CORPORATION	13-3689044		DE	
TRANSAMERICA RETIREMENT ADVISORS, INC.	13-3689044		DE	
TRANSAMERICA RETIREMENT INSURANCE AGENCY, INC.	46-2720367		DE	
TRANSAMERICA INVESTORS SECURITIES CORPORATION	13-3696753		DE	
CLARK, LLC	52-2103926		DE	
CLARK CONSULTING, LLC	50-2103928		DE	
CBC INSURANCE REVENUE SECURITIZATION, LLC	73-1652928		DE	
CLARK INVESTMENT STRATEGIES, INC.	38-3768457		DE	
CLARK SECURITIES, INC.	95-4295824		CA	
CRG INSURANCE AGENCY, INC.	95-4123166		CA	
nVISION FINANCIAL, INC	35-2283987		IA	
INVESTORS WARRANTY OF AMERICA, INC.	42-1154276		IA	
FONG LCS ASSOCIATES, LLC	20-8736609		DE	
INTERSTATE NORTH OFFICE PARK OWNER, LLC	42-1154276		DE	
LCS ASSOCIATES, LLC	20-8687142		DE	
TRADITION LAND COMPANY, LLC.	42-1154276		IA	
PSL ACQUISITIONS OPERATING, LLC	42-1154276		IA	
THH ACQUISITIONS, LLC	42-1154276		IA	
TRANSAMERICA AGENCY NETWORK, INC.	61-1513662		IA	
ONCOR INSURANCE SERVICES, LLC	26-2311888		IA	
MASSACHUSETTS FIDELITY TRUST COMPANY	42-0947998		IA	
MONEY SERVICES, INC.	42-1079580		DE	
TRANSAMERICA TRAVEL AND CONFERENCE SERVICES, LLC	42-1079580		IA	
AEGON DIRECT MARKETING SERVICES INTERNATIONAL, INC.	52-1291367		MD	
MONUMENTAL GENERAL ADMINISTRATORS, INC.	52-1243288		MD	
TRANSAMERICA RESOURCES, INC.	52-1525601		MD	
TRANSAMERICA CAPITAL, INC.	95-3141953		CA	
TRANSAMERICA FINANCIAL ADVISORS, INC.	59-2476008		DE	5
TRANSAMERICA FUND SERVICES, INC.	59-3403587		FL	6
UNIVERSAL BENEFITS, LLC	42-1334744		IA	
ZAHORIK COMPANY, INC.	95-2775959		CA	
GLOBAL PREFERRED RE LIMITED	98-0164807		BMU	

STONEBRIDGE CASUALTY INSURANCE COMPANY
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

AEGON N.V.			
└ AEGON INTERNATIONAL B.V.			
└ THE AEGON TRUST			
└└ TRANSAMERICA CORPORATION			
└└└ AEGON U.S. HOLDING CORPORATION			
└└└└ AEGON USA, LLC			
└└└└└ TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	Foreign		NLD
└└└└└└ TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY OF NEW YORK	Foreign		NLD
└└└└└└└ RCC NORTH AMERICA LLC	51-6513848		DE
└└└└└└└ SOUTHWEST EQUITY LIFE INSURANCE COMPANY	42-1484983		DE
└└└└└└└ STONEBRIDGE CASUALTY INSURANCE COMPANY	13-3350744		DE
└└└└└└└ TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	42-1310237		IA
└└└└└└└ TRANSAMERICA INTERNATIONAL HOLDINGS, INC.	91-1325756	79022	AR
└└└└└└└└ TIHI CANADA HOLDING, LLC	16-1020455	82848	NY
└└└└└└└└└ TRANSAMERICA ANNUITY SERVICE CORPORATION	13-3256226		DE
└└└└└└└└└└ TRANSAMERICA LIFE INSURANCE COMPANY	86-0455577	98426	AZ
└└└└└└└└└└└ TLIC RIVERWOOD REINSURANCE, INC.	31-4423946	10952	OH
└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 3A, INC	36-6071399	70688	NY
└└└└└└└└└└└└ FD TLIC, LIMITED LIABILITY COMPANY	94-2873401		DE
└└└└└└└└└└└└└ FD TLIC LTD.			Foreign
└└└└└└└└└└└└└└ MALIBU LOAN FUND, LTD			GBR
└└└└└└└└└└└└└└└ ASIA INVESTMENT HOLDING LIMITED			DE
└└└└└└└└└└└└└└└└ ASIA BUSINESS CONSULTING COMPANY			12
└└└└└└└└└└└└└└└└└ TRANSAMERICA LIFE (BERMUDA) LTD.	Foreign		HKG
└└└└└└└└└└└└└└└└└└ ZERO BETA FUND, LLC	Foreign		CHN
└└└└└└└└└└└└└└└└└└ AEGON FINANCIAL SERVICES GROUP, INC.	98-0481010		BMU
└└└└└└└└└└└└└└└└└└└ AEGON ASSIGNMENT CORPORATION	26-1298094		DE
└└└└└└└└└└└└└└└└└└└ AEGON ASSIGNMENT CORPORATION OF KENTUCKY	41-1479568		MN
└└└└└└└└└└└└└└└└└└└ AEGON MANAGED ENHANCED CASH, LLC	42-1477359		IL
└└└└└└└└└└└└└└└└└└└ AMERICAN BOND SERVICES, LLC	61-1314968		KY
└└└└└└└└└└└└└└└└└└└ PRIMUS GUARANTY, LTD.	30-0445264		DE
└└└└└└└└└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 1, LLC	39-0989781		IA
└└└└└└└└└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 2, LLC	Foreign		BMU
└└└└└└└└└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 3, LLC	75-2980951		DE
└└└└└└└└└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 4 HR, LLC	02-0685017		DE
└└└└└└└└└└└└└└└└└└└ REAL ESTATE ALTERNATIVES PORTFOLIO 4 MR, LLC	20-1378364		DE
└└└└└└└└└└└└└└└└└└└└ YARRA RAPIDS, LLC	20-3878375		DE
└└└└└└└└└└└└└└└└└└└└ BAY AREA COMMUNITY INVESTMENTS I LP	20-3878417		DE
└└└└└└└└└└└└└└└└└└└└ CEDAR FUNDING, LTD	42-1205796		DE
└└└└└└└└└└└└└└└└└└└└ LIFE INVESTORS ALLIANCE LLC	94-3392750		CA
└└└└└└└└└└└└└└└└└└└└ LIICA HOLDINGS, LLC	98-1055613		CYM
└└└└└└└└└└└└└└└└└└└└└ LIICA RE I, INC	42-1483973		DE
└└└└└└└└└└└└└└└└└└└└└ LIICA RE II, INC	42-0191090		DE
└└└└└└└└└└└└└└└└└└└└└ CUPPLES STATE LIHTC INVESTORS, LLC	20-5984601	12863	VT
└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA OAKMONT CORPORATION	20-5927773	12864	VT
└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP HOLDING COMPANY OF CANADA INC.	20-4498171		DE
└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA SECURITIES INC.	94-2993381		CA
└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP CANADA INC.	Foreign		CAN
└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP SUBHOLDING COMPANY OF CANADA INC.	Foreign		CAN
└└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP INSURANCE AGENCY OF CANADA INC	Foreign		CAN
└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA INTERNATIONAL RE (BERMUDA) LTD.	Foreign		CAN
└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA INT'L RE ESCRITORIO DE REPRESENTACAO NO BRASIL LTD	98-0199561		BMU
└└└└└└└└└└└└└└└└└└└└└└└└└└└└ UNITED FINANCIAL SERVICES, INC.	Foreign		BRA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	52-1263786		MD
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA ASSET MANAGEMENT, INC.	43-1162657	91413	OH
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP INSURANCE AGENCY, INC.	59-3403585		FL
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WFG INSURANCE AGENCY OF PUERTO RICO, INC.	95-3809372		CA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP INSURANCE AGENCY OF HAWAII, INC.	66-0621281		PR
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP INSURANCE AGENCY OF MASSACHUSETTS, INC.	99-0277127		HI
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ WORLD FINANCIAL GROUP INSURANCE AGENCY OF WYOMING, INC	04-3182849		MA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ INTERSECURITIES INSURANCE AGENCY, INC	42-1519076		WY
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ COMMONWEALTH GENERAL CORPORATION	42-1517005		CA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA PACIFIC INSURANCE COMPANY, LTD.	51-0108922		DE
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA STABLE VALUE SOLUTIONS INC.	94-3304740		HI
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ AEGON INSTITUTIONAL MARKETS, INC.	27-0648897		DE
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ NEW MARKETS COMMUNITY INVESTMENT FUND, LLC	61-1085329		DE
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ AEGON STRUCTURED SETTLEMENTS, INC.	20-3318246		IA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ AFSG SECURITIES CORPORATION	61-1068209		KY
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ FINANCIAL PLANNING SERVICES, INC.	23-2421076		PA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ GARNET ASSURANCE CORPORATION II	23-2130174		DC
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ HARBOR VIEW RE CORP.	14-1893533		IA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ AEGON ALLIANCES, INC.			HI
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ MONUMENTAL LIFE INSURANCE COMPANY	56-1358257		VA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ AEGON DIRECT MARKETING SERVICES, INC.	52-0419790	66281	IA
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA AFFINITY SERVICES, INC.	42-1470697		MD
└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└└ TRANSAMERICA INTERNATIONAL DIRECT MARKETING CONSULTANTS, LLC	42-1523438		MD
└└ AEGON DIRECT & AFFINITY MARKETING SERVICES (THAILAND) LIMITED	42-1470697		MD
└└└ BAY STATE COMMUNITY INVESTMENTS I, LLC	Foreign		THA
└└ BAY STATE COMMUNITY INVESTMENTS II, LLC	52-0419790		DE
└└ MCDONALD CORPORATE TAX CREDIT FUND IV LIMITED PARTNERSHIP	52-0419790		DE
└└└ TAHP FUND I, LLC	34-1843466		DE
└└└ TRANSAMERICA PYRAMID PROPERTIES, LLC	20-5234047		DE
└└└ TRANSAMERICA REALTY INVESTMENT PROPERTIES, LLC	52-0419790		IA
└└└ STONEBRIDGE BENEFIT SERVICES, INC.	52-0419790		DE
└└└ STONEBRIDGE LIFE INSURANCE COMPANY	75-2548428		DE
└└ MLIC RE I, INC.	03-0164230	65021	VT
└└ PEOPLES BENEFIT SERVICES, LLC	01-0930908	13712	VT
└└ PINE FALLS RE, INC.	23-1705984		PA
└└ STONEBRIDGE REINSURANCE COMPANY	26-1552330	13096	VT
	61-1497252	12705	VT

STONEBRIDGE CASUALTY INSURANCE COMPANY
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

AEGON N.V.		
└ AEGON INTERNATIONAL B.V.		
└ THE AEGON TRUST		
└└ TRANSAMERICA CORPORATION	Foreign	NLD
└└└ PYRAMID INSURANCE COMPANY, LTD.	Foreign	NLD
└└└ TRANSAMERICA CORPORATION (OR)	51-6513848	DE
└└└ TRANSAMERICA FINANCE CORPORATION	42-1484983	DE
└└└ TRANSAMERICA LEASING HOLDINGS INC.	98-0087891	HI
└└└└ TRANSAMERICA FUNDING LP	98-6021219	OR
└└└└ TRANSAMERICA COMMERCIAL FINANCE CORPORATION, I	95-1077235	DE
└└└└└ TCFC AIR HOLDINGS, INC.	13-3452993	DE
└└└└└└ TRANSAMERICA AVIATION, LLC	Foreign	GBR
└└└└└└ TCFC ASSET HOLDINGS, INC.	94-3054228	DE
└└└└└└└ TCF ASSET MANAGEMENT CORPORATION	32-0092333	DE
└└└└└└└ TRANSAMERICA ACCOUNTS HOLDING CORPORATION	32-0092334	DE
└└└└└└└ TRANSAMERICA CONSUMER FINANCE HOLDING COMPANY	84-0642550	CO
└└└└└└└└ TRANSAMERICA HOME LOAN	36-4162154	DE
└└└└└└└└ TRANSAMERICA DISTRIBUTION FINANCE - OVERSEAS, INC.	95-4631538	DE
└└└└└└└└ TRANSAMERICA SMALL BUSINESS CAPITAL, INC.	95-4390993	CA
└└└└└└└└ TRANSAMERICA VENDOR FINANCIAL SERVICES CORPORATION	36-4254366	DE
└└└└└└└└	36-4251204	DE
└└└└└└└└	36-4134790	DE
└ AEGON DMS HOLDING B.V.		
└└ AEGON DIRECT & AFFINITY MARKETING SERVICES LIMITED	Foreign	NLD
└└└ AEGON DIRECT MARKETING SERVICES INSURANCE BROKER (HK) LIMITED	Foreign	HKG
└ CORNERSTONE INTERNATIONAL HOLDINGS LTD	Foreign	HKG
└└ AEGON DIRECT MARKETING SERVICES EUROPE LTD.	Foreign	GBR
└└└ ERFAHRUNGSSCHATZ GMBH	Foreign	GBR
└└└ STONEBRIDGE INTERNATIONAL INSURANCE LTD	Foreign	DEU
└ AEGON DIRECT MARKETING SERVICES KOREA CO., LTD.	Foreign	GBR
└└ TRANSAMERICA DIRECT MARKETING ASIA PACIFIC PTY LTD	Foreign	KOR
└└└ TRANSAMERICA INSURANCE MARKETING ASIA PACIFIC PTY LTD	08-2507515	AUS
└└└ AEGON DIRECT & AFFINITY MARKETING SERVICES AUSTRALIA PTY LIMITED	08-2524730	AUS
└ AEGON DIRECT MARKETING SERVICES MEXICO S.A. DE C.V.	08-2524785	AUS
└└ AEGON DIRECT MARKETING SERVICES MEXICO SERVICIOS S.A. DE C.V.	Foreign	MEX
└└└ AEGON DIRECT & AFFINITY MARKETING SERVICES CO., LTD.	Foreign	MEX
└└└ AEGON DIRECT MARKETING SERVICES, INC.	Foreign	JPN
└└└└ AEGON LIFE INSURANCE AGENCY, INC.	Foreign	TWN
└└└└ TRANSAMERICA AFFINITY MARKETING CORRECTORA DE SEGUROS LTDA	Foreign	TWN
└└└└ TRANSAMERICA DIRECT MARKETING CONSULTANTS PRIVATE LIMITED	Foreign	BRA
└ AEGON IRELAND HOLDING B.V.	Foreign	IND
└└ AEGON SERVICES (DUBLIN) LIMITED	Foreign	NLD
└└└ TRANSAMERICA LIFE INTERNATIONAL (BERMUDA) LTD.	Foreign	IRL
└ TRANSAMERICA (BERMUDA) SERVICES CENTER, LTD.	Foreign	BMU
└ AEGON ASSET MANAGEMENT (CANADA) B.V.	Foreign	BMU
└└ AEGON CAPITAL MANAGEMENT INC.	Foreign	NLD
└└└ AEGON FUND MANAGEMENT INC.	Foreign	CAN
└ AEGON CANADA HOLDING B.V.	Foreign	CAN
└└ AEGON CANADA ULC	Foreign	CAN
└└└ CONSUMER MEMBERSHIP SERVICES CANADA INC.	Foreign	NLD
└└└ LEGACY GENERAL INSURANCE COMPANY	Foreign	CAN
└└└ SELIENT INC.	140478637	CAN
└└└ TRANSAMERICA LIFE CANADA	Foreign	CAN
└└└└ CANADIAN PREMIER LIFE INSURANCE COMPANY	Foreign	CAN
└└└└	140478595	CAN

STONEBRIDGE CASUALTY INSURANCE COMPANY
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

Organizational Chart Footnotes:

Ownership is 100% unless otherwise noted. Inclusion of an entity does not necessarily signify control.

- 1) Vereniging AEGON holds voting power in the common, preferred A and preferred B stock of Aegon N.V. totaling 32.160%.
- 2) Members: AEGON USA Realty Advisors, LLC (50%); non-affiliate of Aegon (50%)
- 3) WFG China Holdings, Inc. owns 10%; the remaining 90% is owned by a non-Aegon associated individual
- 4) 51% owned by World Financial Group, Inc.; remaining 49% is annually offered to independent contractors associated with WFG Reinsurance Limited
- 5) AUSA Holding Company owns 51.60%; AEGON Asset Management Services, Inc. owns 37.62%; Transamerica International Holdings, Inc. owns 10.78%
- 6) AUSA Holding Company owns 56%; Western Reserve Life Assurance Co. of Ohio owns 44%
- 7) RCC Group: FGH USA, LLC; ALH Properties Eight, LLC; ALH Properties Eleven, LLC; ALH Properties Four, LLC; ALH Properties Nine, LLC; ALH Properties Seven, LLC; ALH Properties Seventeen, LLC; ALH Properties Sixteen, LLC; ALH Properties Ten, LLC; ALH Properties Twelve, LLC; ALH Properties Two, LLC; FGH Realty Credit, LLC; FGP West Street Two, LLC; FGP 90 West Street, LLC; FGP West Mezzanine, LLC; FGP West Street, LLC; Fifth FGP, LLC; First FGP, LLC; Fourth FGP, LLC; Second FGP, LLC; Seventh FGP, LLC; The RCC Group, Inc.
- 8) 100% of the voting common stock owned by AEGON USA, LLC is allocated 75% of total cumulative vote. Participating common stock (100% owned by non-Aegon shareholders) is allocated 25% of the total cumulative vote.
- 9) Ownership: 87.4% AEGON USA, LLC (14,391 shares of common stock and 38,609 shares of preferred stock); 12.6% Transamerica Life Insurance Company (2,075 shares of common stock and 5,566 shares of preferred stock)
- 10) 676,190 shares common stock owned by Transamerica International Holdings, Inc.; 86,590 shares of preferred stock owned by Transamerica Corporation; 30,564 shares of preferred stock owned by AEGON USA, LLC

Gamet Subsidiaries: Gamet Assurance Corporation, Gamet Assurance Corporation III, Gamet Community Investments III, LLC, Gamet Community Investments XVIII, LLC, Gamet Community Investments XX, LLC, Gamet Community Investments XXIV, LLC, Gamet Community Investments XXV, LLC, Gamet Community Investments XXVI, LLC, Gamet Community Investments XXVII, LLC, Gamet Community Investments XXVIII, LLC, Gamet Community Investments XXIX, LLC, Gamet Community Investments XXX, LLC, Gamet Community Investments XXXI, LLC, Gamet Community Investments XXXII, LLC, Gamet Community Investments XXXIII, LLC, Gamet Community Investments XXXIV, LLC, Gamet Community Investments XXXV, LLC; Gamet Community Investments XXXVI, LLC; Gamet Community Investments XXXVII, LLC, Gamet Community Investments XXXVIII, LLC, Gamet Community Investments XXXIX, LLC, Gamet Community Fund XL, LLC.

- 11) Members: Transamerica Life Insurance Company (52.6%); Monumental Life Insurance Company (37.0%); Transamerica Financial Life Insurance Company (9.4%); Stonebridge Life Insurance Company (1%)
- 12) This is a Fund that Transamerica Life Insurance Company and Monumental Life Insurance Company are investors in.
- 13) Members: Transamerica Life Insurance Company (82.35%); Monumental Life Insurance Company (16.16%); Transamerica Financial Life Insurance Company (1.49%). Manager: AEGON USA Investment Management, LLC
- 14) Members: Transamerica Life Insurance Company (90.81%); Monumental Life Insurance Company (9.19%)
- 15) Members: Transamerica Life Insurance Company (20%); non-affiliates of Aegon (80%)
- 16) Members: Transamerica Life Insurance Company (90.96%); Monumental Life Insurance Company (6.30%); Transamerica Financial Life Insurance Company (2.74%). Manager: AEGON USA Realty Advisors, LLC
- 17) Members: Transamerica Life Insurance Company (90.25%); Transamerica Financial Life Insurance Company (7.5%); Stonebridge Life Insurance Company (2.25%). Manager: AEGON USA Realty Advisors, LLC
- 18) Members: Transamerica Life Insurance Company (73.4%); Monumental Life Insurance Company (25.6%); Stonebridge Life Insurance Company (1%). Manager: AEGON USA Realty Advisors, LLC
- 19) Members: Transamerica Life Insurance Company (64%); Monumental Life Insurance Company (32%); Transamerica Financial Life Insurance Company (4%). Manager: AEGON USA Realty Advisors, LLC
- 20) Members: Real Estate Alternatives Portfolio 4MR, LLC (49%); non-affiliate of Aegon (51%)
- 21) Partners: Transamerica Life Insurance Company (70%); Monumental Life Insurance Company (30%)
- 22) Charitable trust
- 23) 50% owned by World Financial Group Holding Company of Canada Inc.; 50% owned by World Financial Group Subholding Company of Canada Inc.
- 24) Quotaholders: Transamerica International Re (Bermuda) Ltd. (95%) and Transamerica International Holdings, Inc. (5%)
- 25) United Financial Services, Inc. is doing business in the state of West Virginia as Monumental Financial Services, Inc.
- 26) Western Reserve Life Assurance Co. of Ohio owns 77%; AUSA Holding Company owns 23%
- 27) 26,000 shares of common stock owned by Commonwealth General Corporation; 1,000 shares of common stock owned by Transamerica International Holdings, Inc.
- 28) Ownership: 50% AEGON Institutional Markets, Inc.; 50% AEGON USA Realty Advisors, LLC
- 29) Ownership: 87.72% Commonwealth General Corporation (8,585.39 shares of Class A Common Stock; 3,232.78 shares of Class B Common Stock); 12.28% AEGON USA, LLC (1,206.25 shares of Class A Common Stock; 454.21 shares of Class B Common Stock)

Gamet Subsidiaries: Gamet Community Investments, LLC, Gamet Community Investments II, LLC, Gamet Community Investments IV, LLC, Gamet Community Investments V, LLC, Gamet Community Investments VI, LLC, Gamet Community Investments VII, LLC, Gamet Community Investments VIII, LLC, Gamet Community Investments IX, LLC, Gamet Community Investments X, LLC, Gamet Community Investments XI, LLC, Gamet Community Investments XII, LLC.
- 30) Monumental Life Insurance Company owns 103,324 shares; Commonwealth General Corporation owns 37,161 shares
- 31) Members: ADMS representative (51%); AEGON Direct Marketing Services, Inc. (49%)
- 32) Members: Transamerica International Direct Marketing Consultants, LLC (97%); various ADMS representatives (3%)
- 33) Partners: Monumental Life Insurance Company (99.9%); General Partner: TAH-McD IV, LLC (0.10%)
- 34) 99% owned by Transamerica Leasing Holdings Inc.; 1% owned by Transamerica Commercial Finance Corporation
- 35) AEGON Mexico Holding B.V. owns 49,999 shares; AEGON DMS Holding B.V. owns 1 share
- 36) AEGON DMS Holding B.V. owns 749,000 quota shares; AEGON International B.V. owns 1 quota share
- 37) AEGON DMS Holding B.V. owns 99.95%; ADMS representative owns .05%

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

- 38) AEGON Canada Holding B.V. owns 174,588,712 shares of common stock; 1,500 shares of Series II preferred stock; 2 shares of Series III preferred stock. TIHI Canada Holding, LLC owns 1,441,941.26 shares of Class B - Series I preferred stock

2013 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P–Part 2G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	58
Cash Flow	5	Schedule P–Part 2H–Section 1–Other Liability–Occurrence	58
Exhibit of Capital Gains (Losses)	12	Schedule P–Part 2H–Section 2–Other Liability–Claims–Made	58
Exhibit of Net Investment Income	12	Schedule P–Part 2I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	59
Exhibit of Nonadmitted Assets	13	Schedule P–Part 2J–Auto Physical Damage	59
Exhibit of Premiums and Losses (State Page)	19	Schedule P–Part 2K–Fidelity, Surety	59
Five-Year Historical Data	17	Schedule P–Part 2L–Other (Including Credit, Accident and Health)	59
General Interrogatories	15	Schedule P–Part 2M–International	59
Jurat Page	1	Schedule P–Part 2N–Reinsurance – Nonproportional Assumed Property	60
Liabilities, Surplus and Other Funds	3	Schedule P–Part 2O–Reinsurance – Nonproportional Assumed Liability	60
Notes To Financial Statements	14	Schedule P–Part 2P–Reinsurance – Nonproportional Assumed Financial Lines	60
Overflow Page For Write-ins	100	Schedule P–Part 2R–Section 1–Products Liability–Occurrence	61
Schedule A–Part 1	E01	Schedule P–Part 2R–Section 2–Products Liability–Claims–Made	61
Schedule A–Part 2	E02	Schedule P–Part 2S–Financial Guaranty/Mortgage Guaranty	61
Schedule A–Part 3	E03	Schedule P–Part 2T–Warranty	61
Schedule A–Verification Between Years	SI02	Schedule P–Part 3A–Homeowners/Farmowners	62
Schedule B–Part 1	E04	Schedule P–Part 3B–Private Passenger Auto Liability/Medical	62
Schedule B–Part 2	E05	Schedule P–Part 3C–Commercial Auto/Truck Liability/Medical	62
Schedule B–Part 3	E06	Schedule P–Part 3D–Workers' Compensation (Excluding Excess Workers Compensation)	62
Schedule B–Verification Between Years	SI02	Schedule P–Part 3E–Commercial Multiple Peril	62
Schedule BA–Part 1	E07	Schedule P–Part 3F–Section 1 –Medical Professional Liability–Occurrence	63
Schedule BA–Part 2	E08	Schedule P–Part 3F–Section 2–Medical Professional Liability–Claims–Made	63
Schedule BA–Part 3	E09	Schedule P–Part 3G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	63
Schedule BA–Verification Between Years	SI03	Schedule P–Part 3H–Section 1–Other Liability–Occurrence	63
Schedule D–Part 1	E10	Schedule P–Part 3H–Section 2–Other Liability–Claims–Made	63
Schedule D–Part 1A–Section 1	SI05	Schedule P–Part 3I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	64
Schedule D–Part 1A–Section 2	SI08	Schedule P–Part 3J–Auto Physical Damage	64
Schedule D–Part 2–Section 1	E11	Schedule P–Part 3K–Fidelity/Surety	64
Schedule D–Part 2–Section 2	E12	Schedule P–Part 3L–Other (Including Credit, Accident and Health)	64
Schedule D–Part 3	E13	Schedule P–Part 3M–International	64
Schedule D–Part 4	E14	Schedule P–Part 3N–Reinsurance – Nonproportional Assumed Property	65
Schedule D–Part 5	E15	Schedule P–Part 3O–Reinsurance – Nonproportional Assumed Liability	65
Schedule D–Part 6–Section 1	E16	Schedule P–Part 3P–Reinsurance – Nonproportional Assumed Financial Lines	65
Schedule D–Part 6–Section 2	E16	Schedule P–Part 3R–Section 1–Products Liability–Occurrence	66
Schedule D–Summary By Country	SI04	Schedule P–Part 3R–Section 2–Products Liability–Claims–Made	66
Schedule D–Verification Between Years	SI03	Schedule P–Part 3S–Financial Guaranty/Mortgage Guaranty	66
Schedule DA–Part 1	E17	Schedule P–Part 3T–Warranty	66
Schedule DA–Verification Between Years	SI10	Schedule P–Part 4A–Homeowners/Farmowners	67
Schedule DB–Part A–Section 1	E18	Schedule P–Part 4B–Private Passenger Auto Liability/Medical	67
Schedule DB–Part A–Section 2	E19	Schedule P–Part 4C–Commercial Auto/Truck Liability/Medical	67
Schedule DB–Part A–Verification Between Years	SI11	Schedule P–Part 4D–Workers' Compensation (Excluding Excess Workers Compensation)	67
Schedule DB–Part B–Section 1	E20	Schedule P–Part 4E–Commercial Multiple Peril	67
Schedule DB–Part B–Section 2	E21	Schedule P–Part 4F–Section 1–Medical Professional Liability–Occurrence	68
Schedule DB–Part B–Verification Between Years	SI11	Schedule P–Part 4F–Section 2–Medical Professional Liability–Claims–Made	68
Schedule DB–Part C–Section 1	SI12	Schedule P–Part 4G–Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	68
Schedule DB–Part C–Section 2	SI13	Schedule P–Part 4H–Section 1–Other Liability–Occurrence	68
Schedule DB–Part D–Section 1	E22	Schedule P–Part 4H–Section 2–Other Liability–Claims–Made	68
Schedule DB–Part D–Section 2	E23	Schedule P–Part 4I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	69
Schedule DB–Verification	SI14	Schedule P–Part 4J–Auto Physical Damage	69
Schedule DL–Part 1	E24	Schedule P–Part 4K–Fidelity/Surety	69
Schedule DL–Part 2	E25	Schedule P–Part 4L–Other (Including Credit, Accident and Health)	69
Schedule E–Part 1–Cash	E26	Schedule P–Part 4M–International	69
Schedule E–Part 2–Cash Equivalents	E27	Schedule P–Part 4N–Reinsurance – Nonproportional Assumed Property	70
Schedule E–Part 3–Special Deposits	E28	Schedule P–Part 4O–Reinsurance – Nonproportional Assumed Liability	70
Schedule E–Verification Between Years	SI15	Schedule P–Part 4P–Reinsurance – Nonproportional Assumed Financial Lines	70
Schedule F–Part 1	20	Schedule P–Part 4R–Section 1–Products Liability–Occurrence	71
Schedule F–Part 2	21	Schedule P–Part 4R–Section 2–Products Liability–Claims–Made	71
Schedule F–Part 3	22	Schedule P–Part 4S–Financial Guaranty/Mortgage Guaranty	71
Schedule F–Part 4	23	Schedule P–Part 4T–Warranty	71
Schedule F–Part 5	24	Schedule P–Part 5A–Homeowners/Farmowners	72
Schedule F–Part 6–Section 1	25	Schedule P–Part 5B–Private Passenger Auto Liability/Medical	73
Schedule F–Part 6–Section 2	26	Schedule P–Part 5C–Commercial Auto/Truck Liability/Medical	74
Schedule F–Part 7	27	Schedule P–Part 5D–Workers' Compensation (Excluding Excess Workers Compensation)	75
Schedule F–Part 8	28	Schedule P–Part 5E–Commercial Multiple Peril	76
Schedule F–Part 9	29	Schedule P–Part 5F–Medical Professional Liability–Claims–Made	78
Schedule H–Accident and Health Exhibit–Part 1	30	Schedule P–Part 5F–Medical Professional Liability–Occurrence	77
Schedule H–Part 2, Part 3 and Part 4	31	Schedule P–Part 5H–Other Liability–Claims–Made	80
Schedule H–Part 5–Health Claims	32	Schedule P–Part 5H–Other Liability–Occurrence	79
Schedule P–Part 1–Summary	33	Schedule P–Part 5R–Products Liability–Claims–Made	82
Schedule P–Part 1A–Homeowners/Farmowners	35	Schedule P–Part 5R–Products Liability–Occurrence	81
Schedule P–Part 1B–Private Passenger Auto Liability/Medical	36	Schedule P–Part 5T–Warranty	83
Schedule P–Part 1C–Commercial Auto/Truck Liability/Medical	37	Schedule P–Part 6C–Commercial Auto/Truck Liability/Medical	84
Schedule P–Part 1D–Workers' Compensation (Excluding Excess Workers Compensation)	38	Schedule P–Part 6D–Workers' Compensation (Excluding Excess Workers Compensation)	84
Schedule P–Part 1E–Commercial Multiple Peril	39	Schedule P–Part 6E–Commercial Multiple Peril	85
Schedule P–Part 1F–Section 1–Medical Professional Liability–Occurrence	40	Schedule P–Part 6H–Other Liability–Claims–Made	86
Schedule P–Part 1F–Section 2–Medical Professional Liability–Claims–Made	41	Schedule P–Part 6H–Other Liability–Occurrence	85
Schedule P–Part 1G–Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	42	Schedule P–Part 6M–International	86
Schedule P–Part 1H–Section 1–Other Liability–Occurrence	43	Schedule P–Part 6N–Reinsurance – Nonproportional Assumed Property	87
Schedule P–Part 1H–Section 2–Other Liability–Claims–Made	44	Schedule P–Part 6O–Reinsurance – Nonproportional Assumed Liability	87
Schedule P–Part 1I–Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45	Schedule P–Part 6R–Products Liability–Claims–Made	88
Schedule P–Part 1J–Auto Physical Damage	46	Schedule P–Part 6R–Products Liability–Occurrence	88
Schedule P–Part 1K–Fidelity/Surety	47	Schedule P–Part 7A–Primary Loss Sensitive Contracts	89
Schedule P–Part 1L–Other (Including Credit, Accident and Health)	48	Schedule P–Part 7B–Reinsurance Loss Sensitive Contracts	91
Schedule P–Part 1M–International	49	Schedule P Interrogatories	93
Schedule P–Part 1N–Reinsurance – Nonproportional Assumed Property	50	Schedule T–Exhibit of Premiums Written	94
Schedule P–Part 1O–Reinsurance – Nonproportional Assumed Liability	51	Schedule T–Part 2–Interstate Compact	95
Schedule P–Part 1P–Reinsurance – Nonproportional Assumed Financial Lines	52	Schedule Y–Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule P–Part 1R–Section 1–Products Liability–Occurrence	53	Schedule Y–Detail of Insurance Holding Company System	97
Schedule P–Part 1R–Section 2–Products Liability–Claims–Made	54	Schedule Y–Part 2–Summary of Insurer's Transactions With Any Affiliates	98
Schedule P–Part 1S–Financial Guaranty/Mortgage Guaranty	55	Statement of Income	4
Schedule P–Part 1T–Warranty	56	Summary Investment Schedule	SI01
Schedule P–Part 2, Part 3 and Part 4 - Summary	34	Supplemental Exhibits and Schedules Interrogatories	99
Schedule P–Part 2A–Homeowners/Farmowners	57	Underwriting and Investment Exhibit Part 1	6
Schedule P–Part 2B–Private Passenger Auto Liability/Medical	57	Underwriting and Investment Exhibit Part 1A	7
Schedule P–Part 2C–Commercial Auto/Truck Liability/Medical	57	Underwriting and Investment Exhibit Part 1B	8
Schedule P–Part 2D–Workers' Compensation (Excluding Excess Workers Compensation)	57	Underwriting and Investment Exhibit Part 2	9
Schedule P–Part 2E–Commercial Multiple Peril	57	Underwriting and Investment Exhibit Part 2A	10
Schedule P–Part 2F–Section 1–Medical Professional Liability–Occurrence	58	Underwriting and Investment Exhibit Part 3	11
Schedule P–Part 2F–Section 2–Medical Professional Liability–Claims–Made	58		