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PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT

For the Year Ended December 31, 2013

OF THE CONDITION AND AFFAIRS OF THE

Permanent General Assurance Corporation

NAIC Group Code 00473 (Current Period), 00473 (Prior Period) NAIC Company Code 37648 Employer's ID Number 13-2960609

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States

Incorporated/Organized 09/28/1994 Commenced Business 09/28/1994

Statutory Home Office 9700 Rockside Road, Suite 250 (Street and Number), Valley View, OH, US 44125 (City or Town, State, Country and Zip Code)

Main Administrative Office 2636 Elm Hill Pike, Suite 510 (Street and Number) Nashville, TN, US 37214 (City or Town, State, Country and Zip Code) 615-242-1961 (Area Code) (Telephone Number)

Mail Address P.O. Box 305054 (Street and Number or P.O. Box), Nashville, TN, US 37230-5054 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 2636 Elm Hill Pike, Suite 510 (Street and Number) Nashville, TN, US 37214 (City or Town, State, Country and Zip Code) 615-744-1221 (Area Code) (Telephone Number)

Internet Web Site Address www.pgac.com

Statutory Statement Contact R Burton Barnes Jr (Name) 615-744-1221 (Area Code) (Telephone Number) (Extension)

bbarnes@pgac.com (E-Mail Address) 615-744-1608 (Fax Number)

OFFICERS

Name	Title	Name	Title
David Lee Hettinger	Sr.V.P., Chief Administrative Officer	Brian Michael Donovan	CFO, Treasurer & Assistant Secretary
Randy Philip Parker	Chairman, President & CEO		

OTHER OFFICERS

Robert Eugene Nelson	Assistant Secretary	Sherrill Cleek Kaiser	Secretary
Allison Walker Garretson	Sr. V.P., Operations	Barry Scot Dice	V.P., Direct Sales & Marketing
Thomas J Vyneman #	Assistant V.P., Product Development	William Joseph Yeager	Sr. V.P., Claims
John Allen Hollar	Sr. V.P., Product Management	Eileen Manners	Assistant V.P., Claims
Kenton Lee Fourman	V.P., Chief Information Officer	Eric William Bur	V.P., IA Sales & Distribution
Andrew Peter Martin	Sr. V.P., Corporate-wide Sales & Distribution	Elizabeth Ann Roberts	V.P., Human Resources
Todd Raymond Hakala	V.P., Actuary Services		

DIRECTORS OR TRUSTEES

Randy Philip Parker	David Lee Hettinger	Brian Michael Donovan	Andrew Peter Martin
Elizabeth Ann Roberts			

State of Tennessee
County of Davidson ss

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.

David Lee Hettinger Sr.V.P., Chief Administrative Officer	Brian Michael Donovan CFO, Treasurer & Assistant Secretary	Randy Philip Parker Chairman, President & CEO

Subscribed and sworn to before me this 15th 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

Susan, Hawk
May 5, 2015

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	108,644,567		108,644,567	118,263,854
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	983,029	983,029	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $ .... encumbrances)			0	0
4.2 Properties held for the production of income (less $ .... encumbrances)			0	0
4.3 Properties held for sale (less $ .... encumbrances)			0	0
5. Cash ($ 200,066 , Schedule E-Part 1), cash equivalents ($ 0 , Schedule E-Part 2) and short-term investments ($ 31,201,514 , Schedule DA)	31,401,580		31,401,580	25,059,363
6. Contract loans (including $ .... premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	10,727	0	10,727	25,407
12. Subtotals, cash and invested assets (Lines 1 to 11)	141,039,903	983,029	140,056,874	143,348,624
13. Title plants less $ .... charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,099,837		1,099,837	1,246,451
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,696,216	346,406	7,349,810	7,041,958
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	55,542,337		55,542,337	53,146,178
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,002,207		1,002,207	2,717,527
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	6,927,708	500,256	6,427,452	6,203,258
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets ($ ....)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	7,650,299		7,650,299	0
24. Health care ($ ....) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	220,958,507	1,829,691	219,128,816	213,703,996
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	220,958,507	1,829,691	219,128,816	213,703,996
DETAILS OF WRITE-INS				
1101. Income due on security	10,727		10,727	25,407
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	10,727	0	10,727	25,407
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	53,034,617	45,568,627
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	8,270,747	9,817,101
4. Commissions payable, contingent commissions and other similar charges	230,267	21,025
5. Other expenses (excluding taxes, licenses and fees)		0
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,167,258	722,069
7.1 Current federal and foreign income taxes (including $ .... on realized capital gains (losses))	2,121,849	608,935
7.2 Net deferred tax liability		0
8. Borrowed money $ .... and interest thereon $		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 46,419,439 and including warranty reserves of $ 0 and accrued accident and health experience rating refunds including $ .... for medical loss ratio rebate per the Public Health Service Act)	66,571,101	64,870,162
10. Advance premium	256,440	222,389
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)		913,713
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		0
14. Amounts withheld or retained by company for account of others		0
15. Remittances and items not allocated		0
16. Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		409,013
20. Derivatives		0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes $ .... and interest thereon $		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	131,652,279	123,153,034
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	131,652,279	123,153,034
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	34,765,951	34,274,183
35. Unassigned funds (surplus)	47,710,586	51,276,779
36. Less treasury stock, at cost:		
36.1 .... shares common (value included in Line 30 $ ....)		0
36.2 .... shares preferred (value included in Line 31 $ ....)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	87,476,537	90,550,962
38. Totals (Page 2, Line 28, Col. 3)	219,128,816	213,703,996
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	180,566,038	161,182,538
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	113,179,862	97,895,131
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	14,504,500	15,214,929
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	71,997,274	67,394,829
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	199,681,636	180,504,889
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(19,115,598)	(19,322,351)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	4,194,521	5,157,503
10. Net realized capital gains (losses) less capital gains tax of $ .... (Exhibit of Capital Gains (Losses))	607,207	3,985,349
11. Net investment gain (loss) (Lines 9 + 10)	4,801,728	9,142,852
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered $ .... amount charged off $ ....)	0	0
13. Finance and service charges not included in premiums	20,319,990	18,528,824
14. Aggregate write-ins for miscellaneous income	58,795	179,793
15. Total other income (Lines 12 through 14)	20,378,785	18,708,617
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,064,915	8,529,118
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)	6,064,915	8,529,118
19. Federal and foreign income taxes incurred	1,999,354	2,551,334
20. Net income (Line 18 minus Line 19) (to Line 22)	4,065,561	5,977,784
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	90,550,962	85,545,788
22. Net income (from Line 20)	4,065,561	5,977,784
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of $ 164,702	593,803	1,604,486
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax	245,097	(626,998)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(470,744)	(1,003,977)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		0
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		54,722
32. Capital changes:		
32.1 Paid in		0
32.2 Transferred from surplus (Stock Dividend)		0
32.3 Transferred to surplus		0
33. Surplus adjustments:		
33.1 Paid in	491,768	0
33.2 Transferred to capital (Stock Dividend)		0
33.3 Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders	(8,000,000)	(1,000,000)
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	90	(843)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(3,074,425)	5,005,174
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	87,476,537	90,550,962
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. FINANCE ROYALTY INCOME		0
1402. OTHER INTEREST (EXPENSE)	31,182	146,831
1403. OTHER INCOME	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	27,613	32,962
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	58,795	179,793
3701. OTHER INCREASES / (DECREASES)	90	(843)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	90	(843)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	178,356,777	160,208,239
2. Net investment income	5,198,366	5,610,758
3. Miscellaneous income	20,378,785	18,708,617
4. Total (Lines 1 through 3)	203,933,928	184,527,614
5. Benefit and loss related payments	103,998,552	96,268,196
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	87,393,697	83,735,177
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of $ .... tax on capital gains (losses)	486,440	(950,911)
10. Total (Lines 5 through 9)	191,878,689	179,052,462
11. Net cash from operations (Line 4 minus Line 10)	12,055,239	5,475,152
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	55,111,479	69,650,363
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	55,111,479	69,650,363
13. Cost of investments acquired (long-term only):		
13.1 Bonds	45,256,958	62,623,610
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	29,391
13.7 Total investments acquired (Lines 13.1 to 13.6)	45,256,958	62,653,001
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	9,854,521	6,997,362
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	491,768	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	8,000,000	1,000,000
16.6 Other cash provided (applied)	(8,059,311)	1,846,482
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(15,567,543)	846,482
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	6,342,217	13,318,996
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	25,059,363	11,740,367
19.2 End of year (Line 18 plus Line 19.1)	31,401,580	25,059,363

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	0	0	0	0
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	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
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	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability - occurrence	0	0	0	0
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	138,097,165	48,853,907	50,101,353	136,849,719
19.3,19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	44,169,812	16,016,255	16,469,748	43,716,319
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	0	0	0	0
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	0	0	0	0
35.	TOTALS	182,266,977	64,870,162	66,571,101	180,566,038
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire					0
2.	Allied lines					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril					0
5.	Commercial multiple peril					0
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical professional liability-occurrence					0
11.2	Medical professional liability-claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability-occurrence					0
17.2	Other liability-claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability-occurrence					0
18.2	Products liability-claims-made					0
19.1,19.2	Private passenger auto liability	50,101,353				50,101,353
19.3,19.4	Commercial auto liability					0
21.	Auto physical damage	16,469,748				16,469,748
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance-nonproportional assumed property					0
32.	Reinsurance-nonproportional assumed liability					0
33.	Reinsurance-nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	66,571,101	0	0	0	66,571,101
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					66,571,101
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case. Daily Pro-Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
1.	Fire						0
2.	Allied lines						0
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril						0
5.	Commercial multiple peril						0
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.	Inland marine						0
10.	Financial guaranty						0
11.1	Medical professional liability-occurrence						0
11.2	Medical professional liability-claims-made						0
12.	Earthquake						0
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation						0
17.1	Other liability-occurrence						0
17.2	Other liability-claims-made						0
17.3	Excess workers' compensation						0
18.1	Products liability-occurrence						0
18.2	Products liability-claims-made						0
19.1,19.2	Private passenger auto liability	152,354,056	81,869,453		95,965,827	160,517	138,097,165
19.3,19.4	Commercial auto liability						0
21.	Auto physical damage	47,116,917	27,747,170		30,694,275		44,169,812
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Warranty						0
31.	Reinsurance-nonproportional assumed property	XXX					0
32.	Reinsurance-nonproportional assumed liability	XXX					0
33.	Reinsurance-nonproportional assumed financial lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	199,470,973	109,616,623	0	126,660,102	160,517	182,266,977
	DETAILS OF WRITE-INS						
3401.							
3402.							
3403.							
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [X]

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

		Losses Paid Less Salvage				5	6	7	8
	Line of Business	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 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	0	0	0	0.0
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	0.0
6.	Mortgage guaranty				0	0	0	0	0.0
8.	Ocean marine				0	0	0	0	0.0
9.	Inland marine				0	0	0	0	0.0
10.	Financial guaranty				0	0	0	0	0.0
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				0	0	0	0	0.0
14.	Credit accident and health (group and individual)				0	0	0	0	0.0
15.	Other accident and health				0	0	0	0	0.0
16.	Workers' compensation				0	0	0	0	0.0
17.1	Other liability-occurrence				0	0	0	0	0.0
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	84,891,591	51,347,466	56,035,010	80,204,047	50,971,350	44,683,209	86,492,188	63.2
19.3,19.4	Commercial auto liability				0	0	0	0	0.0
21.	Auto physical damage	25,757,696	17,486,507	17,734,378	25,509,825	2,063,267	885,418	26,687,674	61.0
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				0	0	0	0	0.0
29.	International				0	0	0	0	0.0
30.	Warranty				0	0	0	0	0.0
31.	Reinsurance-nonproportional assumed property	XXX			0	0	0	0	0.0
32.	Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
33.	Reinsurance-nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	110,649,287	68,833,973	73,769,388	105,713,872	53,034,617	45,568,627	113,179,862	62.7
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. 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				0	
2.	Allied lines				0				0	
3.	Farmowners multiple peril				0				0	
4.	Homeowners multiple peril				0				0	
5.	Commercial multiple peril				0				0	
6.	Mortgage guaranty				0				0	
8.	Ocean marine				0				0	
9.	Inland marine				0				0	
10.	Financial guaranty				0				0	
11.1	Medical professional liability-occurrence				0				0	
11.2	Medical professional liability-claims-made				0				0	
12.	Earthquake				0				0	
13.	Group accident and health				0				(a) 0	
14.	Credit accident and health (group and individual)				0				0	
15.	Other accident and health				0				(a) 0	
16.	Workers' compensation				0				0	
17.1	Other liability-occurrence				0				0	
17.2	Other liability-claims-made				0				0	
17.3	Excess workers' compensation				0				0	
18.1	Products liability-occurrence				0				0	
18.2	Products liability-claims-made				0				0	
19.1,19.2	Private passenger auto liability	42,753,665	26,391,976	28,443,275	40,702,366	12,095,801	5,711,944	7,538,761	50,971,350	7,881,213
19.3,19.4	Commercial auto liability				0				0	
21.	Auto physical damage	3,212,874	2,062,071	2,162,727	3,112,218	(1,293,156)	(484,728)	(728,933)	2,063,267	389,534
22.	Aircraft (all perils)				0				0	
23.	Fidelity				0				0	
24.	Surety				0				0	
26.	Burglary and theft				0				0	
27.	Boiler and machinery				0				0	
28.	Credit				0				0	
29.	International				0				0	
30.	Warranty				0				0	
31.	Reinsurance-nonproportional assumed property	XXX			0	XXX			0	
32.	Reinsurance-nonproportional assumed liability	XXX			0	XXX			0	
33.	Reinsurance-nonproportional assumed financial lines	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	45,966,539	28,454,047	30,606,002	43,814,584	10,802,645	5,227,216	6,809,828	53,034,617	8,270,747
DETAILS OF WRITE-INS										
3401.										
3402.										
3403.										
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	2,489,055			2,489,055
1.2 Reinsurance assumed	147,625			147,625
1.3 Reinsurance ceded	929,423			929,423
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,707,257	0	0	1,707,257
2. Commission and brokerage:				
2.1 Direct, excluding contingent		51,243,874		51,243,874
2.2 Reinsurance assumed, excluding contingent	8,457,014	20,233,962		28,690,976
2.3 Reinsurance ceded, excluding contingent	8,893,000	36,244,881		45,137,881
2.4 Contingent-direct		218,505		218,505
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	(435,986)	35,451,460	0	35,015,474
3. Allowances to manager and agents			226,087	226,087
4. Advertising		130,677		130,677
5. Boards, bureaus and associations				0
6. Surveys and underwriting reports	2,084,367	3,548,935		5,633,302
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	8,564,840	13,661,861		22,226,701
8.2 Payroll taxes	665,745	923,692		1,589,437
9. Employee relations and welfare	126,129	3,277,403		3,403,532
10. Insurance		347,217		347,217
11. Directors' fees				0
12. Travel and travel items	319,155	307,933		627,088
13. Rent and rent items	12,513	1,485,116		1,497,629
14. Equipment	386,192	1,986,880		2,373,072
15. Cost or depreciation of EDP equipment and software				0
16. Printing and stationery	66,117	362,063		428,180
17. Postage, telephone and telegraph, exchange and express	170,471	2,619,283		2,789,754
18. Legal and auditing	90,821	774,706		865,527
19. Totals (Lines 3 to 18)	12,486,350	29,425,766	226,087	42,138,203
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $		5,268,681		5,268,681
20.2 Insurance department licenses and fees	19,200	122,387		141,587
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		9,889		9,889
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	19,200	5,400,957	0	5,420,157
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	727,679	1,719,091	0	2,446,770
25. Total expenses incurred	14,504,500	71,997,274	226,087	(a) 86,727,861
26. Less unpaid expenses-current year	8,270,747	1,397,526	0	9,668,273
27. Add unpaid expenses-prior year	9,817,101	743,094	0	10,560,195
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	16,050,854	71,342,842	226,087	87,619,783
DETAILS OF WRITE-INS				
2401. Bank Charges		1,253,863		1,253,863
2402. Miscellaneous Expense	101,536	90,488		192,024
2403. Outside Services	150	162,860		163,010
2498. Summary of remaining write-ins for Line 24 from overflow page	625,993	211,880	0	837,873
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	727,679	1,719,091	0	2,446,770

(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) 43,010	43,148
1.1	Bonds exempt from U.S. tax	(a) 559,555	534,290
1.2	Other bonds (unaffiliated)	(a) 3,961,570	3,840,083
1.3	Bonds of affiliates	(a) 0	
2.1	Preferred stocks (unaffiliated)	(b) 0	
2.11	Preferred stocks of affiliates	(b) 0	
2.2	Common stocks (unaffiliated)	0	
2.21	Common stocks of affiliates	0	
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 3,087	3,087
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	4,567,222	4,420,608
11.	Investment expenses		(g) 226,087
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		226,087
17.	Net investment income (Line 10 minus Line 16)		4,194,521
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $ 199,063 accrual of discount less $ 1,041,614 amortization of premium and less $ 217,531 paid for accrued interest on purchases.
(b) Includes $ .... accrual of discount less $ .... 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 $ .... paid for accrued interest on purchases.
(d) Includes $ .... for company's occupancy of its own buildings; and excludes $ .... interest on encumbrances.
(e) Includes $ .... accrual of discount less $ .... amortization of premium and less $ .... paid for accrued interest on purchases.
(f) Includes $ .... accrual of discount less $ .... amortization of premium.
(g) Includes $ .... investment expenses and $ .... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ .... interest on surplus notes and $ .... interest on capital notes.
(i) Includes $ .... depreciation on real estate and $ .... 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		
1.1	Bonds exempt from U.S. tax	7,010		7,010	470,578	
1.2	Other bonds (unaffiliated)	600,197		600,197		
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	287,927	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0	0	0
7.	Derivative instruments			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)	607,207	0	607,207	758,505	0
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 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	983,029	695,102	(287,927)
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)	983,029	695,102	(287,927)
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	346,406	19,879	(326,527)
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	500,256	643,966	143,710
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 to 25)	1,829,691	1,358,947	(470,744)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,829,691	1,358,947	(470,744)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501.		0	0
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. The accompanying financial statements of Permanent General Assurance Corporation have been prepared in accordance with the NAIC Accounting Practices and Procedures Manual except to the extent that Ohio law differs. However, as of this Statement date, there have been no requests from the State of Ohio to depart from the prescribed NAIC guidelines.

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

	2013	2012
Net Income		
(1) Ohio company state basis (Page 4, Line 20, Column 1 & 3)	$4,065,561	$5,977,784
(2) State prescribed practices that increase / (decrease) NAIC SAP:		
(3) State permitted practices that increase / (decrease) NAIC SAP:		
(4) NAIC SAP	$4,065,561	$5,977,784
Surplus		
(5) Ohio company state basis (Page 3, Line 37, Column 1 & 2)	$87,476,537	$90,550,962
(6) State prescribed practices that increase / (decrease) NAIC SAP:		
(7) State permitted practices that increase / (decrease) NAIC SAP:		
(8) NAIC SAP	$87,476,537	$90,550,962

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 and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. 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. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

(1) Investments in short-term bonds rated “1” (highest quality), or “2” (high quality) by the Securities Valuation Office (“SVO”) of the NAIC are reported in the financial statements at amortized cost. Bonds rated “3” (medium quality), “4” (low quality), “5” (lower quality), or “6” (lowest quality) by the SVO are reported at the lower of amortized cost or fair value. The interest method is used to amortize any purchase premium or discount, including estimates of future prepayments obtained from independent sources. Money market mutual funds are recorded at amortized cost, which approximates fair market value.

(2) Investment in bonds rated "1" (highest quality), "2" (high quality) by the Securities Valuation Office ("SVO") of the NAIC are reported in the financial statements at amortized cost. Bonds rated "3" (medium quality), "4" (low quality), "5" (lower quality), or "6" (lowest quality) by the SVO are reported at the lower of amortized cost or fair value. Investments in commercial mortgage backed securities (CMBS) and non-agency residential mortgage backed securities (RMBS) utilize a two step process to obtain a valuation and rating in accordance with SSAP 43R, Loan Backed and Structured Securities. The first step derives a rating for valuation by comparing the current amortized cost to the modeled range of values assigned to the six NAIC designations for each security. This determines whether the securities are stated at the lower of amortized cost or fair value per the above rules. The second step utilizes the same modeled range of values to derive a rating for reporting using the current carrying value as determined in the first step.

Ratings and valuations for investments in asset backed securities, loan backed securities, and structured securities (other than Equipment Trust Certificates and Credit Tenant Leases) that are otherwise rated by a credit rating provider (CRP) are calculated using a two step process. The first step derives a rating for valuation based on the CRP rating and the NAIC model valuation table. The second step utilizes the model valuation table to derive a rating for reporting using the current carrying value as determined in the first step. Securities whose initial rating is NAIC 1 or NAIC 6 in step one are not further modified by step two. The interest method is used to amortize any purchase premium or discount, including estimates of future prepayments obtained from independent sources.

(3) Common stocks, if owned are stated at market with exception to the stock of PGAC’s wholly owned subsidiary (which is valued as described in the NAIC Valuation of Securities Manual).

(4) The Company holds no preferred stock as of the statement date.

(5) The Company holds no mortgage loans.

(6) Loan-backed securities are valued at amortized cost using the interest method, including anticipated prepayments at the date of purchase. These values are adjusted for updated prepayment information using the retrospective method.

(7) The Company values PGA Service Corporation (a wholly owned subsidiary) in accordance with the NAIC policies and procedures manual.

(8) The company has no investments in joint ventures, partnerships & limited liability company.

(9) The company has no investments in derivatives.

(10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.

(11) Reserve for losses represents the estimated liability for claims reported to the Company and an amount, based on actuarially determined reserves 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 is continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior year.

(13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors:
None.

3. Business Combinations and Goodwill
None.

NOTES TO FINANCIAL STATEMENTS

4. Discontinued Operations
None.

5. Investments
A) The Company has no mortgage loans.
B) The Company did not restructure any debt.
C) The Company has no reverse mortgages.
D) Loan-Backed Securities

(1) Prepayment assumptions for the vast majority of loan-backed securities are obtained from a leading, nationally recognized provider of market data and analytics. If the assumptions for a specific security are not available from the provider, the Company obtains the figures from broker dealer survey values.
(2) Not applicable.
(3) Not applicable.
(4) Aggregate unrealized loss positions on loan-backed securities:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$ (581,318)
2. 12 Months or Longer	$ -

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$10,671,292
2. 12 Months or Longer	$ -

(5) The Company believes that the unrealized losses related to these securities are temporary. In determining whether these unrealized losses are temporary, the Company considers severity of impairment, duration of impairment, forecasted market price recovery, and the intent and ability of the Company to hold the investment until the market price has recovered or the investment matures.

E) The Company has no repurchase agreements.
F) The Company has no real estate investments
G) The Company has no low-income housing tax credits (LIHTC)
H) Restricted Assets.

(1) Restricted Assets (Including Pledged) as of December 31, 2013.

Restricted Asset Category	Gross Restricted Current Yr 1 Total General Account (G/A)	Gross Restricted CurrentYr 2 G/A Supp. Protected Cell Account Activity (a)	Gross Restricted Current Yr 3 Total Protected Cell Account Restricted Assets	Gross Restricted Current Yr 4 Protected Cell Account Assets Supporting G/A Actvty (b)	Gross Restricted Current Yr 5 Total (1 plus 3)	Gross Restricted 6 Total From Prior Year	Gross Restricted 7 Increase/ (Decrese) (5 minus 6)	8 Total Current Yr Admitted Restricted	Percentage 9 Gross Restricted To Total Assets	Percentage 10 Admitted Restricted To Total Admitted Assets
a. Subject to contractural obligation for which liability is not shown										
b. Collateral held under security lending agreement										
c. Subject to repurchase agreements										
d. Subject to reverse repurchase agreements										
e. Subject to dollar repurchase agreements										
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 states	2,877,742				2,877,742	2,747,473	130,269	2,877,742	1.3%	1.3%
j. On deposit with other regulatory bodies										
k. Pledged as collateral not captured in other categories										
l. Other restricted assets										
m. Total restricted assets	$2,877,742				$2,877,742	$2,747,473	$130,269	$2,877,742	1.3%	1.3%

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

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories.
Not applicable.
(3) Detail of Other Restricted Assets.
Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies
None.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income
All investment income due and accrued is admitted.

8. Derivative Instruments
None.

9. Income Taxes

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

	31-Dec.-13			31-Dec-12			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	6,866,112	61,596	6,927,708	6,210,617	636,607	6,847,224	655,495	(575,011)	80,484
(b) Stat valuation allow.adj		-	-	-	-	-	-	-	-
(c) Adj gross deferred tax assets (a-b)	6,866,112	61,596	6,927,708	6,210,617	636,607	6,847,224	655,495	(575,011)	80,484
(d) Def tax assets nonadmitted	(438,660)	(61,596)	(500,256)	(7,359)	(636,607)	(643,966)	(431,301)	575,011	143,710
(e) Subtotaled net admitted def tax asset (c-d)	6,427,452		6,427,452	6,203,258		6,203,258	224,194		224,194
(f) Def tax liabilities									
(g) Net admitted def tax asset (net def tax liabilities) (e-f)	6,427,452		6,427,452	6,203,258		6,203,258	224,194		224,194

	31-Dec.-13			31-Dec-12			Change		
Admission Calculation Components SSAP 101	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Federal income taxes paid in prior years recoverable through loss carrybacks	4,595,103		4,595,103	3,098,053		3,098,053	1,497,050		1,497,050
Adj gross deferred tax assets expected to be realized after application of the threshold limitation	1,832,349		1,832,349	3,105,205		3,105,205	(1,272,856)		(1,272,856)
1. Adj gross deferred tax assets expected to be realized following the balance sheet date	1,832,349		1,832,349	3,105,205		3,105,205	(1,272,856)		(1,272,856)
2. Adj gross dtas allowed per limitation threshold			12,157,363			12,637,306			(479,942)
Adj gross dtas offset by gross deferred tax liabilities									
Total	6,427,452		6,427,452	6,203,258		6,203,258	224,194		224,194

	31-Dec.-13	31-Dec-12
Ratio percentage used to determine recovery period and threshold limitation amount.	423%	440%
Amount of adjusted capital and surplus used to determine recovery period and threshold limitation.	81,049,089	84,347,704

	31-Dec.-13			31-Dec-12			Change		
Impact of tax planning strategies:	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Adjusted gross DTAs (% of Total Adjusted Gross DTAs)	0.0%	0.9%	0.9%	0.0%	9.3%	9.3%	0.0%	(8.4%)	(8.4%)
Net Admitted Gross DTAs (% of Total Net Admitted Adj Gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

The Company's tax strategies do not include the use of reinsurance.

B. Unrecognized DTLs
Not applicable

C. Current Tax and Change in Deferred Tax

Current income tax:	31-Dec.-13	31-Dec-12	Change
Current federal income tax provision	2,116,042	3,199,040	(1,082,998)
Prior year (overaccrual)/underaccrual	(14,383)	(79,889)	65,506
Other adjustments	(102,305)	(567,817)	465,512
Federal and foreign income taxes incurred	1,999,354	2,551,334	(551,980)

NOTES TO FINANCIAL STATEMENTS

Deferred income tax:	31-Dec.-13	31-Dec-12	Change
Ordinary:			
Unearned premium reserve@ 20%	4,677,928	4,556,479	121,449
Discounted loss reserves	501,886	502,851	(965)
Guaranty fund accrual			
Allowance for Bad Debts	808,525	577,092	231,433
Accrued Bonus	586,937	566,836	20,101
Non-qualified deferred comp	286,719		286,719
Unearned Provisional Commission	4,117	7,359	(3,242)
Subtotal	6,866,112	6,210,617	655,495
Statutory valuation allowance adjustment			
Nonadmitted	(438,660)	(7,359)	(431,301)
Admitted ordinary deferred tax assets	6,427,452	6,203,258	224,194
Capital:			
Impairment Loss on Investments	23,623	434,022	(410,398)
Capital loss carryover			
Net unrealized capital losses - SAP	37,973	202,585	(164,612)
Subtotal	61,596	636,607	(575,011)
Statutory valuation allowance adjustment			
Nonadmitted	(61,596)	(636,607)	575,011
Admitted capital deferred tax assets	-	-	-
Admitted deferred tax assets	6,427,452	6,203,258	224,194

Deferred Tax Liabilities:	31-Dec-13	31-Dec-12	Change
Ordinary:			
Sec. 481 adjustment	-	-	-
Subtotal	-	-	-
Capital:			
Subtotal			
Deferred tax liabilities	-	-	-
Net deferred tax assets / liabilities	6,427,452	6,203,258	224,194

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate are as follows:

	31-Dec-13	Effective Rate
Provision computed at statutory rate	2,126,184	35.00%
Tax exempt interest	(158,951)	-2.62%
Other permanent differences	11,229	.18%
State tax	(3,461)	-0.06%
Rate differential	-	0.00%
Provision to return adjustment	(220,744)	-3.63%
Total	1,754,257	28.88%

	31-Dec-13	Effective Rate
Federal and foreign income taxes incurred	1,999,354	32.91%
Current taxes on realized capital gains	-	0.00%
Change in net deferred income taxes	(245,097)	-4.03%
Total statutory income taxes	1,754,257	28.88%

E. Operating Loss and Tax Credit Carryforwards

At the end of the year, the Company did not have any unused operating loss carryforwards generated in prior years available to offset against future taxable income.

Income tax expense for 2013 and 2012 in the amounts of $2,116,042 and $2,772,093 are available for recoupment in the event of future losses.

The Company does not have any protective tax deposits under Sec. 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return for the 2013 tax year.

1) The Company's federal income tax return will be consolidated with the following entities:

NOTES TO FINANCIAL STATEMENTS

American Family Mutual Ins. Co. (Parent)	American Standard Insurance Co. of Wisconsin
American Family Life Ins. Co	American Family Financial Services, Inc.
AmFam, Inc.	American Family Brokerage, Inc.
American Family Ins. Co	American Standard Ins. Co. of Ohio
PGC Holdings Corp.	Midvale Indemnity Company
Permanent General Companies, Inc.	The General Automobile Insurance Services, Inc.
Permanent General Assurance Corporation	The General Automobile Insurance Services of Georgia, Inc.
Permanent General Assurance Corporation of Ohio	The General Automobile Insurance Services of Louisiana, Inc.
PGA Service Corporation	The General Automobile Insurance Services of Ohio, Inc.
The General Automobile Insurance Company, Inc.	The General Automobile Insurance Services of Texas, Inc.

2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany tax balances are settled quarterly.

G. Federal or Foreign Federal Income Tax Loss Contingencies
The Company has no loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

10. Information Concerning Parent, Subsidiaries Affiliates and Other Related Parties

A,B,C. On August 20, 2013 PGAC paid a dividend of $8,000,000 to it's parent Permanent General Companies, who in turn paid a dividend of $8,000,000 to it's parent PGC Holdings Corporation, who in turn made a capital contribution of $8,000,000 to it's wholly owned subsidiary PGAC of Ohio, who in turn made a capital contribution of $8,000,000 to it's wholly owned subsidiary GAIC. On December 31, 2013 PGAC of Ohio paid a dividend of $1,000,000 to it's parent PGC Holdings Corporation.

D. At December 31, 2013, the Company reported $7,650,299 net receivable from it's parent and affiliates. The terms of the settlement require these amounts are settled within 90 days.

E. The Company has made no guarantees or undertakings for the benefit of the parent or affiliates.

F. PGAC has a service agreement in place with its parent Permanent General Companies, Inc (PGC), which is also a wholly owned subsidiary of PGC Holdings Corp. Under this agreement PGC performs administrative services on behalf of PGAC. These services include; claims administration, underwriting, policy issuance and record keeping, legal services, data processing and accounting.

G. All outstanding shares of the company are owned by the parent company, Permanent General Companies, Inc., a non-insurance holding company domiciled in the State of Tennessee.

H. The Company wholly owns PGA Service Corporation, an insurance premium finance company domiciled in the State of Tennessee.

I.J. The Company has no investments in an SCA entity that exceeds 10% of admitted assets.

K. None.

L. None.

11. Debt

None.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

None.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

(1) The company has 20,000 shares authorized; 10,000 shares issued of $500 par common stock; & 10,000 shares outstanding. All shares are Class A.

(2) The company has no preferred stock issued.

(3) The maximum amount of dividends which can be paid by an Ohio domiciled company without approval of the insurance commissioner is subject to restrictions based upon statutory surplus.

(4) On August 20, 2013 the Company paid a ordinary dividend of $8,000,000 to it's parent Permanent General Companies.

(5) The portion of the Company's profits that may be paid as ordinary dividends to stockholders is limited by # (3) above. However, the maximum dividend payout which can be made in 2014 without prior approval is $8,747,653.

(6) The company has no restrictions on the unassigned surplus.

(7) The company has not made advances of surplus.

(8) The stock of the company has not been allocated for any special purposes.

(9) The company has no special surplus funds.

(10) Refer to page 4 lines 21 through 37 and Exhibit of Capital Gain (Losses) .

(11) The company has no surplus notes.

(12) The company has not been reorganized.

(13) N/A

14. Contingencies

(A) The company has no contingent commitments to an SCA entity, joint ventures, partnerships, or limited liability companies.

(B) The company has not been notified of any assessments that could have a material financial effect.

(C) The company has no gain contingencies.

(D) Claims related extra contractual obligations and bad faith losses stemming from lawsuits.

The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

NOTES TO FINANCIAL STATEMENTS

	Direct
Claim payments made during reporting period	$228,580

Number of claims where amounts were paid to settle claims resulting from lawsuits during the reporting period.

(A)	(B)	(C)	(D)	(E)
0-25	26-50	51-100	101-500	More than 500 Claims
X				

Indicate whether claim count information is disclosed per claim or claimant.

(F) Per Claim [X] (G) Per Claimant [ ]

(E) The company has no warranty liabilities.

(F) All Other Contingencies.

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

The Company routinely assesses the collectibility of premium and agent balances. The uncollectible amounts are not material to the Company's financial condition.

15. Leases.

None.

16. Information about Financial Instruments with Off-balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk.

None.

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

None.

18. Gain or Loss to the Report Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans.

None.

19. Direct Premium Written/Produced by MGA/3rd Party Administration

None.

20. Fair Value Measurements.

A. (1) The following summarizes the Company's financial assets carried at fair value as of December 31, 2013.

Description	Level 1	Level 2	Level 3	Total
Assets at fair value				
Bonds				
RMBS		621,071		621,071
Municipal		637,800		637,800
Total Bonds		1,258,871		1,258,871
Short-term investments	31,201,514			31,201,514
Total Assets at fair value	31,201,514	1,258,871		32,460,385

There were no material transfers between Levels 1 and 2 during 2013.

(2) The Company had no Level 3 assets as of December 31, 2013.

(3) There were no material transfers into or out of Level 3 during 2013.

(4) The Financial assets recorded on the Balance Sheet at fair value are categorized based on the reliability of inputs to the valuation techniques as follows:

Level 1 Financial assets and financial liabilities whose values are based on unadjusted quoted prices for identical assets or liabilities in an active market that the Company can access.

Level 2 Financial assets and financial liabilities whose values are based on the following:
Quoted prices for similar assets or liabilities in active markets;
Quoted Prices for identical or similar assets or liabilities in non-active markets; or
Valuation models whose inputs are observable, directly or indirectly, for substantially the full term of the asset or liability.

Level 3 Financial assets and financial liabilities whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs may reflect the Company's estimates of the assumptions that market participants would use in valuing the financial assets and financial liabilities.

NOTES TO FINANCIAL STATEMENTS

The availability of observable inputs varies by instrument. In situations where fair value is based on internally developed pricing models or inputs that are unobservable in the market, the determination of fair value requires more judgment. In many instances, inputs used to measure fair value fall into different levels of the fair value hierarchy. In those instances, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement is categorized is determined based on the lowest level input that is significant to the fair value measurement in its entirety.

The fair value guidance establishes a hierarchy for inputs used in determining fair value that maximize the use of observable inputs and minimizes the use of unobservable inputs by requiring that observable inputs be used when available.

Fair value is a market-based measure considered from the perspective of a market participant who owns an asset. Accordingly, when market observable data is not readily available, the Company's own assumptions are set to reflect those that market participants would be presumed to use in pricing the asset at the measurement date. The Company uses prices and inputs that are current as of the measurement date, including during periods of market disruption. In periods of market disruption, the ability to oberserve prices and inputs may be reduced for many insturments. This condition could cause an instrument to be reclassified from Level 1 to Level 2 or from Level 2 to Level 3.

When available, the Company uses the market approach to estimate the fair value of its financial instruments, which is based on quoted prices in active markets that are readily and regularly available. Generally, these are the most liquid of the Company’s holdings and valuation of these securities does not involve management judgment. Matrix pricing and other similar techniques are other examples of the market approach.

When quoted prices in active markets are not available, the Company uses the income approach, or a combination of the market and income approaches, to estimate the fair value of its financial instruments. The income approach involves using discounted cash flow and other standard valuation methodologies. The inputs in applying these market standard valuation methodologies include, but are not limited to interest rates, benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, estimated future cash flows, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data.

The following valuation techniques and inputs were used to estimate the fair value of each class of significant financial instruments:

Level 1 Measurements

Short-term Investments: Comprised of actively traded money market funds that have daily quoted net asset values for identical assets that the Company can access.

Level 2 Measurements

Bonds:
The vast majority of the Company’s fixed income securities are carried at amortized cost. Those carried at fair value are valued using the market and income approaches by the SVO or by leading, nationally recognized providers of market data and analytics if no SVO price is available. When available, recent trades of identical or similar assets are used to price these securities. However because many fixed income securities do not actively trade on a daily basis, pricing models are often used to determine security prices. The pricing models discount future cash flows at estimated market interest rates. These rates are derived by calculating the appropriate spreads over comparable U.S. Treasury securities based on credit quality, industry, and structure of the asset. Observable inputs used by the models include benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data. Inputs may vary depending on type of security. Pricing for specific security types is as follows:

Residential Mortgage Backed Securities (RMBS): RMBS are valued based on inputs including quoted prices for identical or similar assets in markets that are not active, benchmark yield curves, bid/ask spreads, and credit quality.

Municipals: Valued based on inputs including quoted prices for identical or similar assets in markets that are not active, benchmark yield curves, bid/ask spreads, and credit quality.

The Company had no level 3 securities carried at fair value as of December 31, 2013.

(5) Not Applicable.

B. Not applicable.

C. Valuation, Methods, and Assumptions.

(1) The following table summarizes the fair value of the Company's financial assets as of December 31, 2013.

Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carry Value)
Bonds	110,372,275	108,644,567	1,253,698	103,079,931	6,038,646	-
Short-Term Investments	31,201,514	31,201,514	31,201,514	-	-	-

(2) The following valuation methods and assumptions were used to measure the fair values of each type of financial asset and liability:

Bonds: The fair value of Level 1 bonds, consisting of U.S. Treasury Notes, is determined using unadjusted quoted prices in an active market. Valuation methods and assumptions for the majority of Level 2 bonds are discussed in Note 20.A.4. A small segment of Level 2 and all Level 3 bonds are valued internally using matrix pricing, broker quotes, discounted cash flow models, and benchmark and spread analysis, or externally using a pricing vendor that specializes in esoteric securities.

Short-Term Investments: Valuation methods and assumptions for Level 1short-term investments are discussed in Note 20.A.4.

D. Not applicable.

21. Other Items.

NOTES TO FINANCIAL STATEMENTS

A. Extraordinary Items
None.

B. Troubled Debt Restructuring. Debtors
None.

C. Other Disclosers
Assets in the amount of $2,877,742 and $2,747,473 at December 31, 2013 and December 31, 2012, respectively, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries.
None.

E. State Transferable and Non-transferable Tax Credits
None.

F. Subprime Mortgage Related Risk Exposure

(1) The Company defines our exposure to subprime mortgage related risk as any mortgage backed security that contains underlying mortgages designated as subprime. We reviewed all our residential mortgage backed pools and collateralized mortgage obligations for any such risk. Since our direct exposure through investments in subprime mortgage related risk is nil and our direct exposure through "other" investments is immaterial, we have not had the need to mitigate that risk exposure.

(2) Direct Exposure through investment in subprime mortgage loans.
Not applicable.

(3) Direct Exposure through other investments.

Description	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	OTTI Losses Recognized
A. Residental mortgage-backed securities	$1,018,698	$917,503	$939,540	$166,312
B. Commercial mortgage-backed securities	0	0	0	0
C. Collateralized debt obligations	0	0	0	0
D. Structured securities	0	0	0	0
E. Equity investment in SCA's	0	0	0	0
F. Other Assets	0	0	0	0
G.Total	$1,018,698	$917,503	$939,540	$166,312

Of the amounts shown in the table above, $119,692 in cost, $96,809 in book value, and $96,809 in fair value is deemed to be exposure to Alt-A investments. These investments have had $225 in other than temporary impairment losses recognized to date.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
Not applicable.

22. **Events Subsequent.**
None.

23. **Reinsurance**
A. Unsecured Reinsurance Recoverable
None.
B. Reinsurance Recoverable in Dispute.
None.
C. Reinsurance Assumed and Ceded

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	41,087,029	10,752,475	46,260,945	16,496,653	(5,173,916)	(5,744,178)
b. All Other			158,494	19,019	(158,494)	(19,019)
c. Total	41,087,029	10,752,475	46,419,439	16,515,672	(5,332,411)	(5,763,197)
d. Dir. UE Prem Res.	71,900,588					

D. Uncollectible Reinsurance.
None.
E. Commutation of Ceded Reinsurance
None.
F. Retroactive Reinsurance
None.
G. Reinsurance Accounted for as a Deposit.
None.
H. Transfer of Property and Casualty Run-Off Agreements.
None.
I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation.
None.

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

25. **Change in Incurred Losses and Loss Adjustment Expenses**

NOTES TO FINANCIAL STATEMENTS

Loss & lae reserves as of December 31, 2012 were $55,386,000. As of December 31, 2013, $42,678,000 has been paid for incurred loss & lae expenses attributable to insured events or prior years. Reserves remaining for prior years are now $14,492,000 as a result of re-estimation of unpaid claims and lae expenses. Therefore, there has been a $1,784,000 unfavorable prior year development from 12/31/2012 to 12/31/2013 principally on liability lines of business.

We saw development of year-end 2012 reserves of $1,784,000. Over 66% of this is from the 2012 accident year, about 7% from the 2011 accident year, and the balance from prior years. Prior year liability losses developed unfavorably due to increased bodily injury case reserving and earlier recognition of exposures. During the second half of the year, however, reserves developed favorably, due to more claims closing without payment, the stability of paid severities, the reduction of earlier case reserves, and favorable trends.

The development is generally the result of an ongoing analysis of recent loss development trends and are increased or decreased as additional information becomes known regarding individual claims. The Company has no retrospectively rated policies that are subject to premium adjustments.The development is generally the result of an ongoing analysis of recent loss development trends and are increased or decreased as additional information becomes known regarding individual claims. The Company has no retrospectively rated policies that are subject to premium adjustments.

26. Intercompany Pooling Arrangements

Effective January 1, 2010, the Company (lead entity) entered into a reinsurance pooling agreement with PGAC of Ohio (NAIC company code - 22906) and The General Automobile Insurance Company, Inc. (GAIC) (NAIC company code - 13703), both of which are affiliated property and casualty insurance companies incorporated in Ohio. The business includes private passenger auto liability & auto physical damage with PGAC receiving 59%, PGAC-Ohio receiving 33%, & GAIC receiving 8%. This Agreement applies only to that portion of any insurance or reinsurance which the parties hereto retain net for their own account and in calculating the amount of any loss hereunder, only loss or losses in respect of that portion of any insurance or reinsurance which the parties hereto retain net for their own account shall be included. The Company has a net receivable balance of $1,224,286 at 12/31/2013.

27. Structured Settlements

None.

28. Health Care Receivables

None.

29. Participating Policies

None.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves.	$0
2. Date of the most recent evaluation of this liability.	12/31/2013
3. Was anticipated investment income utilized in the calculation?	Yes _ No X

31. High Deductibles

None.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

None.

33. Asbestos/Environmental Reserves

None.

34. Subscriber Savings Accounts

None.

35. Multi Peril Crop Insurance

None.

36. Financial Guaranty Insurance

None.

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? Yes [X] No [ ]

If yes, complete Schedule Y, Parts 1, 1A and 2.

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). 02/28/2011

3.4 By what department or departments? Ohio Department of Insurance

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 [X] No [ ] N/A [ ]

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 [ ] No [X]

4.12 renewals? Yes [ ] No [X]

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 Name of Entity	2 NAIC Company Code	3 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 [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control 0.0

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Pricewaterhouse Coopers, 830 Crescent Center Drive, Franklin, Tn. 37067

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:

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 response 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?
Jeff Kimble, ACAS, MAAA, Towers Watson, 101 South Hanley, Saint Louis, Mo. 63105, Actuary/Consultant

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 N/A

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).

GENERAL INTERROGATORIES

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

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 [ ]

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

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 [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

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)

N/A

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 [ ] No [ ] NA [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 0

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 [ ] No [ ] NA [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] NA [X]

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 [ ] No [ ] NA [X]

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 $ 0
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $ 0
- 24.103 Total payable for securities lending reported on the liability page $ 0

GENERAL INTERROGATORIES

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	$ 0
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	$ 2,877,742
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? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

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
U.S. Bank	777 E. Wisconsin Ave., Milwaukee, Wi. 53202

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 [X] No [ ]
28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of America	U.S. Bank	10/01/2013	To consolidate with parent company

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
38642	Blackrock Investments Inc.	40 East 52nd Street, New York, N.Y.

GENERAL INTERROGATORIES

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]

29.2 If yes, complete the following schedule:

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

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	139,846,081	141,573,789	1,727,708
30.2 Preferred Stocks	0	0	0
30.3 Totals	139,846,081	141,573,789	1,727,708

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

The NAIC - Securities Valuation Office, if available. Bonds not priced by the Securities Valuation Office are valued by HUB Pricing Services or U.S. Bank. Bonds not priced by HUB Pricing Service are valued based on market comparables, internal analysis, or using an external pricing source.

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 [ ] No [X]

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 [ ] 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:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 105,574

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 Name	2 Amount Paid
Insurance Services Office	$ 105,574
	$

34.1 Amount of payments for legal expenses, if any? $ 0

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 Name	2 Amount Paid
	$
	$
	$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 26,501

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 Name	2 Amount Paid
Independent Statistical Services	$ 26,501

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [ ] No [X]

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

N/A

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	$ 180,566,038	$ 161,182,538
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 127,876,465	$ 120,255,890
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

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 [X]

5.22 As a direct expense of the exchange Yes [ ] No [ ] N/A [X]

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

N/A

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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:

N/A

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:

N/A

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?

N/A

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 [X]

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 unreinsured catastrophic loss

The company does a break-even analysis annually and historically has found it to be more cost effective to be self insured.

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 [X]

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

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 [ ]

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? Yes [ ] No [X]

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. Yes [ ] No [X]

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 common 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. Yes [ ] No [X]

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? Yes [ ] No [X]

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, Yes [ ] No [X]

(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 Yes [ ] No [X]

(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. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: Yes [ ] No [X]

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 asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

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? $ 0

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

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

12.41 From 0.0 %

12.42 To 0.0 %

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? Yes [ ] No [X]

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

12.61 Letters of Credit $ 0

12.62 Collateral and other funds $ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 127,500

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? Yes [ ] No [X]

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. 1

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

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Allocated based on each companies applicable percentage of the respective premium and loss amounts.

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 [X] 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 [ ] No [X]

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	$ 0	$ 0	$ 0	$ 0	$ 0
16.12	Products	$ 0	$ 0	$ 0	$ 0	$ 0
16.13	Automobile	$ 0	$ 0	$ 0	$ 0	$ 0
16.14	Other*	$ 0	$ 0	$ 0	$ 0	$ 0

* Disclose type of coverage:

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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 accounts? Yes [ ] No [X]

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

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. $

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)	234,223,509	209,468,794	214,886,535	206,046,201	157,785,446
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	74,864,087	65,447,405	65,179,850	64,660,942	59,783,316
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	309,087,596	274,916,199	280,066,385	270,707,143	217,568,762
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)	138,097,165	123,078,430	126,783,056	111,882,858	113,626,599
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	44,169,812	38,613,969	38,456,111	34,502,044	43,043,987
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	182,266,977	161,692,399	165,239,167	146,384,902	156,670,586
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(19,115,598)	(19,322,351)	(27,970,460)	(16,815,636)	(11,200,660)
14. Net investment gain (loss) (Line 11)	4,801,728	9,142,852	9,023,602	5,126,658	3,882,572
15. Total other income (Line 15)	20,378,785	18,708,617	19,098,654	18,767,082	17,083,348
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	1,999,354	2,551,334	(473,007)	2,184,098	3,771,046
18. Net income (Line 20)	4,065,561	5,977,784	624,803	4,894,006	5,994,214
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	219,128,816	213,703,996	208,301,277	196,698,545	198,545,840
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	7,349,810	7,041,958	13,458,895	11,538,715	9,854,751
20.2 Deferred and not yet due (Line 15.2)	55,542,337	53,146,178	47,343,617	49,939,951	50,613,251
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	131,652,279	123,153,034	122,755,489	113,602,851	121,638,668
22. Losses (Page 3, Line 1)	53,034,617	45,568,627	43,429,066	36,537,302	35,681,064
23. Loss adjustment expenses (Page 3, Line 3)	8,270,747	9,817,101	10,550,706	6,624,134	8,115,032
24. Unearned premiums (Page 3, Line 9)	66,571,101	64,870,162	64,360,301	65,797,420	73,840,502
25. Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	87,476,537	90,550,962	85,545,788	83,095,694	76,907,172
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	12,055,239	5,475,152	4,977,609	(5,339,859)	14,465,565
Risk-Based Capital Analysis					
28. Total adjusted capital	87,476,537	90,550,962	85,545,788	83,095,694	76,907,172
29. Authorized control level risk-based capital	20,539,291	19,624,360	19,108,373	18,136,975	16,789,084
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)	77.6	82.5	91.1	88.2	96.3
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 and 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)	22.4	17.5	8.9	11.8	3.6
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	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	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)	983,029	695,102	17,034	1,538,425	65,741
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
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	983,029	695,102	17,034	1,538,425	65,741
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)	1.1	0.8	0.0	1.9	0.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	593,803	1,604,486	(958,695)	3,101,954	(2,486,762)
52. Dividends to stockholders (Line 35)	(8,000,000)	(1,000,000)	(1,000,000)	0	(7,700,000)
53. Change in surplus as regards policyholders for the year (Line 38)	(3,074,425)	5,005,174	2,450,094	6,188,522	(1,717,502)
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)	136,239,057	127,458,875	131,703,361	115,609,887	96,301,173
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	43,244,203	34,896,955	39,631,703	33,886,399	35,749,764
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	179,483,260	162,355,830	171,335,064	149,496,286	132,050,937
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)	80,204,047	75,162,985	77,654,083	74,290,318	69,147,881
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	25,509,825	20,592,585	23,387,804	20,312,550	25,744,937
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	105,713,872	95,755,570	101,041,887	94,602,868	94,892,818
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)	62.7	60.7	64.8	61.8	59.7
68. Loss expenses incurred (Line 3)	8.0	9.4	12.0	9.1	9.6
69. Other underwriting expenses incurred (Line 4)	39.9	41.8	40.1	40.0	37.9
70. Net underwriting gain (loss) (Line 8)	(10.6)	(12.0)	(16.8)	(10.9)	(7.1)
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)	28.3	30.1	28.9	29.4	27.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	70.7	70.2	76.7	70.9	69.3
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)	208.4	178.6	193.2	176.2	203.7
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)	1,784	1,315	5,003	3,395	227
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 100.0)	2.0	1.5	6.0	4.4	0.3
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)	2,291	7,313	4,471	1,262	(586)
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)	2.7	8.8	5.8	1.6	(0.8)

NOTE: 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

N/A

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(24)	(3)	6	1	0	0	45	(17)	XXX
2. 2004	114,237	20,886	93,351	68,412	14,028	2,033	393	8,409	2,050	3,698	62,383	XXX
3. 2005	117,451	7,038	110,413	65,889	4,100	2,216	127	6,601	406	5,071	70,072	XXX
4. 2006	118,073	566	117,507	72,272	494	1,756	10	7,843	1	4,890	81,366	XXX
5. 2007	127,734	399	127,336	80,448	521	2,321	15	7,847	0	5,600	90,079	XXX
6. 2008	128,569	385	128,183	78,647	230	2,153	10	6,499	0	4,836	87,059	XXX
7. 2009	128,975	135	128,840	80,415	152	2,834	17	9,413	0	4,435	92,493	XXX
8. 2010	154,428	0	154,428	95,751	0	4,323	0	11,250	0	4,865	111,325	XXX
9. 2011	166,676	0	166,676	102,327	0	3,117	0	12,874	0	5,346	118,318	XXX
10. 2012	161,870	688	161,183	89,771	111	1,315	2	11,893	0	4,270	102,867	XXX
11. 2013	180,820	254	180,566	68,529	74	347	0	10,355	0	3,102	79,158	XXX
12. Totals	XXX	XXX	XXX	802,436	19,705	22,421	575	92,983	2,458	46,158	895,102	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	0	(1)	0	0	0	0	0	0	1	0	0	2	XXX
2.	0	0	0	0	0	0	0	0	0	0	5	0	XXX
3.	0	0	(1)	0	0	0	1	0	0	0	30	0	XXX
4.	18	0	(19)	0	0	0	2	0	1	0	56	1	XXX
5.	48	0	(55)	0	0	0	12	0	2	0	100	8	XXX
6.	52	0	(103)	0	0	0	33	0	3	0	127	(15)	XXX
7.	125	0	(133)	0	0	0	120	0	7	0	161	119	XXX
8.	938	0	(407)	0	0	0	523	0	38	0	248	1,092	XXX
9.	2,739	0	(270)	0	0	0	1,104	0	114	0	398	3,687	XXX
10.	7,400	45	494	30	0	0	1,400	0	377	0	505	9,596	XXX
11.	32,724	186	10,006	261	0	0	1,688	0	2,843	0	2,283	46,814	XXX
12.	44,044	230	9,511	291	0	0	4,884	0	3,387	0	3,912	61,305	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	1
2.	78,853	16,470	62,383	69.0	78.9	66.8	0	0	59.0	0	0
3.	74,705	4,634	70,072	63.6	65.8	63.5	0	0	59.0	(1)	1
4.	81,871	505	81,366	69.3	89.2	69.2	0	0	59.0	(2)	2
5.	90,623	536	90,087	70.9	134.6	70.7	0	0	59.0	(6)	15
6.	87,284	240	87,044	67.9	62.3	67.9	0	0	59.0	(51)	36
7.	92,781	169	92,612	71.9	125.1	71.9	0	0	59.0	(8)	127
8.	112,417	0	112,417	72.8	0.0	72.8	0	0	59.0	532	561
9.	122,006	0	122,006	73.2	0.0	73.2	0	0	59.0	2,468	1,219
10.	112,650	187	112,463	69.6	27.2	69.8	0	0	59.0	7,819	1,778
11.	126,493	521	125,972	70.0	205.0	69.8	0	0	59.0	42,283	4,531
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	53,035	8,271

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	7,307	10,673	9,580	9,695	9,667	9,648	9,747	9,691	9,655	9,638	(17)	(53)
2. 2004	59,097	56,970	56,505	56,265	56,130	56,103	56,073	56,065	56,040	56,024	(16)	(41)
3. 2005	XXX	66,763	64,560	63,845	63,894	63,902	63,931	63,876	63,888	63,877	(10)	2
4. 2006	XXX	XXX	74,717	73,897	73,218	73,429	73,450	73,526	73,548	73,524	(25)	(3)
5. 2007	XXX	XXX	XXX	81,202	81,290	81,357	81,686	81,948	82,184	82,238	54	290
6. 2008	XXX	XXX	XXX	XXX	79,539	79,489	80,113	80,340	80,468	80,542	74	203
7. 2009	XXX	XXX	XXX	XXX	XXX	79,577	81,901	82,529	83,090	83,192	102	663
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	95,318	99,245	100,657	101,128	471	1,883
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,670	108,675	109,017	343	(652)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,384	100,193	809	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,774	XXX	XXX
										12. Totals	1,784	2,291

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	4,839	8,787	9,452	9,571	9,613	9,733	9,690	9,653	9,637	XXX	XXX
2. 2004	33,160	48,751	54,531	55,604	56,014	56,088	56,066	56,063	56,038	56,024	XXX	XXX
3. 2005	XXX	41,884	58,709	62,362	63,539	63,851	63,916	63,900	63,900	63,877	XXX	XXX
4. 2006	XXX	XXX	48,711	67,718	71,760	73,101	73,410	73,490	73,542	73,524	XXX	XXX
5. 2007	XXX	XXX	XXX	52,303	75,535	79,887	81,285	81,863	82,019	82,232	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	53,475	74,673	78,945	80,109	80,433	80,560	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	52,661	76,568	80,845	82,385	83,080	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	61,388	90,883	97,696	100,074	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,810	98,172	105,445	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,412	90,974	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68,803	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	2,708	836	241	23	0	0	0	0	0	0
2. 2004	9,692	2,266	588	93	12	0	0	0	0	0
3. 2005	XXX	7,744	1,822	281	(4)	(43)	0	(36)	(15)	0
4. 2006	XXX	XXX	7,339	1,395	43	(131)	(121)	(81)	(31)	(18)
5. 2007	XXX	XXX	XXX	7,390	935	(11)	(163)	(133)	(71)	(42)
6. 2008	XXX	XXX	XXX	XXX	6,522	433	104	(86)	(59)	(70)
7. 2009	XXX	XXX	XXX	XXX	XXX	6,784	907	175	116	(13)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	9,578	2,101	840	116
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,525	3,113	834
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,821	1,864
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,433

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
States, etc.	Active Status	2 Direct Premiums Written	3 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 Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama AL	L	4,613,734	4,282,094	0	1,923,320	2,843,359	1,221,407	470,450	
2. Alaska AK	N	0	0	0	0	0	0	0	
3. Arizona AZ	L	11,195,721	11,705,959	0	6,740,650	6,799,002	3,518,667	1,267,690	
4. Arkansas AR	L	0	0	0	0	0	0	0	
5. California CA	L	40,719,145	41,190,866	0	22,122,318	21,890,876	10,025,868	5,598,221	
6. Colorado CO	L	10,202,971	9,076,548	0	4,900,155	5,178,865	2,501,202	728,673	
7. Connecticut CT	L	3,049,683	2,871,717	0	1,276,704	1,599,485	922,752	177,353	
8. Delaware DE	L	0	0	0	0	0	0	0	
9. Dist. Columbia DC	N	0	0	0	0	0	0	0	
10. Florida FL	L	22,347,218	21,002,521	0	10,382,129	10,775,906	5,313,718	1,025,031	
11. Georgia GA	L	6,673,736	7,579,067	0	5,663,252	6,591,671	2,630,178	666,571	
12. Hawaii HI	N	0	0	0	0	0	0	0	
13. Idaho ID	L	0	0	0	0	0	0	0	
14. Illinois IL	L	3,411,188	3,380,999	0	1,752,653	1,756,905	1,106,903	389,338	
15. Indiana IN	L	7,457,028	7,341,277	0	4,201,061	4,459,471	2,252,957	994,741	
16. Iowa IA	L	0	0	0	0	0	0	0	
17. Kansas KS	L	0	0	0	0	0	0	0	
18. Kentucky KY	N	0	0	0	0	0	0	0	
19. Louisiana LA	L	3,745,694	3,795,591	0	2,400,390	2,511,941	1,057,324	186,301	
20. Maine ME	N	0	0	0	0	0	0	0	
21. Maryland MD	N	0	0	0	0	0	0	0	
22. Massachusetts MA	L	0	0	0	0	0	0	0	
23. Michigan MI	N	0	0	0	0	0	0	0	
24. Minnesota MN	N	0	0	0	0	0	0	0	
25. Mississippi MS	L	1,730,097	1,332,305	0	765,807	1,103,570	401,575	157,453	
26. Missouri MO	L	5,882,032	5,700,168	0	3,198,811	4,054,324	1,702,216	576,599	
27. Montana MT	L	0	0	0	0	0	0	0	
28. Nebraska NE	L	0	0	0	0	0	0	0	
29. Nevada NV	L	4,197,926	4,228,654	0	2,222,084	2,157,335	1,322,289	346,580	
30. New Hampshire NH	N	0	0	0	0	0	0	0	
31. New Jersey NJ	L	0	0	0	0	0	0	0	
32. New Mexico NM	N	0	0	0	0	0	0	0	
33. New York NY	L	2,075,203	2,646,925	0	4,406,696	2,382,085	2,719,956	187,021	
34. No.Carolina NC	L	0	0	0	0	0	0	0	
35. No.Dakota ND	L	0	0	0	0	0	0	0	
36. Ohio OH	L	2,844,856	3,547,377	0	2,218,388	1,179,732	45,646	472,550	
37. Oklahoma OK	L	5,938,261	5,010,669	0	2,429,445	3,423,824	1,352,271	731,587	
38. Oregon OR	L	0	0	0	0	0	0	0	
39. Pennsylvania PA	L	20,788,883	20,790,570	0	10,942,100	11,432,641	6,600,436	2,526,302	
40. Rhode Island RI	L	0	0	0	0	0	0	0	
41. So. Carolina SC	L	2,457,480	2,627,295	0	1,753,834	2,469,070	1,337,285	284,165	
42. So. Dakota SD	L	0	0	0	0	0	0	0	
43. Tennessee TN	L	18,518,891	17,277,515	0	8,586,628	8,878,307	3,951,431	1,873,129	
44. Texas TX	L	8,990,836	8,471,607	0	6,541,943	7,359,742	2,401,774	644,513	
45. Utah UT	L	418,064	208,656	0	47,311	104,612	57,300	26,990	
46. Vermont VT	N	0	0	0	0	0	0	0	
47. Virginia VA	L	9,263,796	9,000,998	0	5,221,906	5,885,732	3,567,466	772,490	
48. Washington WA	L	774,122	667,775	0	141,610	215,980	128,859	38,206	
49. West Virginia WV	L	189,362	93,146	0	28,307	71,221	42,915	2,842	
50. Wisconsin WI	L	1,985,044	1,711,723	0	781,786	1,208,757	586,790	175,195	
51. Wyoming WY	N	0	0	0	0	0	0	0	
52. American Samoa AS	N	0	0	0	0	0	0	0	
53. Guam GU	N	0	0	0	0	0	0	0	
54. Puerto Rico PR	N	0	0	0	0	0	0	0	
55. U.S. Virgin Islands VI	N	0	0	0	0	0	0	0	
56. Northern Mariana Islands MP	N	0	0	0	0	0	0	0	
57. Canada CAN	N	0	0	0	0	0	0	0	
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 39	199,470,971	195,542,022	0	110,649,288	116,334,413	56,769,185	20,319,991	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(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.

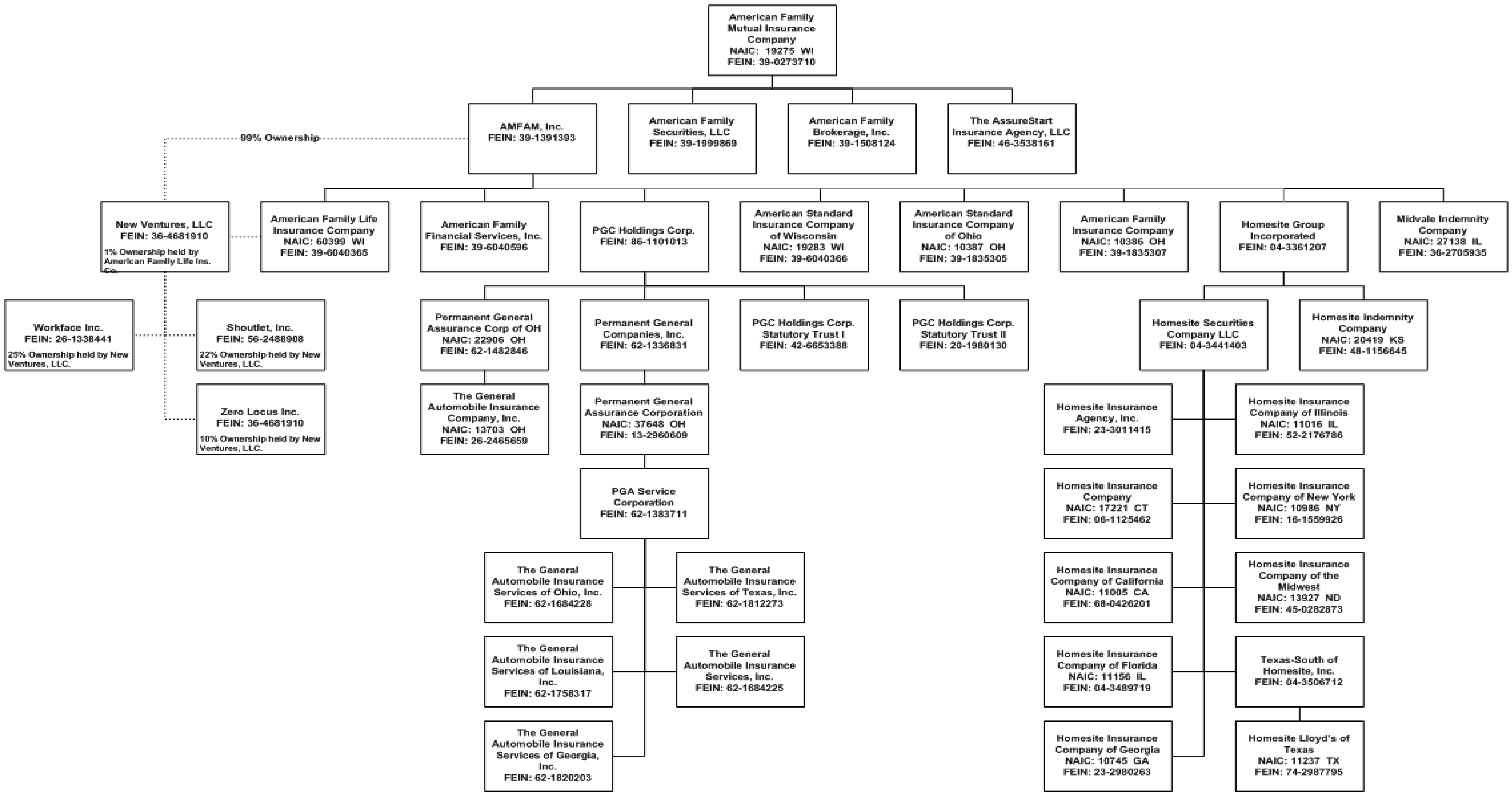
Explanation of basis of allocation of premiums by states, etc.

Premiums are not allocated but are based on the policyholders residence address

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

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

PART 1 - ORGANIZATIONAL CHART



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