



ANNUAL STATEMENT
For the Year Ended December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE
LIGHTNING ROD MUTUAL INSURANCE COMPANY

NAIC Group Code	0207	0207	NAIC Company Code	26123	Employer's ID Number	34-0359380
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States					
Incorporated/Organized	01/01/1906			Commenced Business		03/01/1906
Statutory Home Office	1685 Cleveland Road			Wooster, OH, US 44691-0036		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	1685 Cleveland Road			Wooster, OH, US 44691-0036		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	1685 Cleveland Road			Wooster, OH, US 44691-0036		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1685 Cleveland Road			Wooster, OH, US 44691-0036		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Brooke M. McVay, CPA			330-262-9060-2446		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	brooke_mcvay@wrg-ins.com			330-264-7822		
	(E-Mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
KEVIN W. DAY	PRESIDENT AND SECRETARY - CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT	VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER

OTHER OFFICERS

GREGORY A. BRUNN	VICE PRESIDENT -CHIEF MARKETING & UNDERWRITING OFFICER	GARY W. GWINN	VICE PRESIDENT -CHIEF CLAIMS OFFICER
GREGORY J. OWEN	VICE PRESIDENT -CHIEF INFORMATION OFFICER		

DIRECTORS OR TRUSTEES

ROBERT P. BOGNER	KEVIN W. DAY	JEFFREY P. HASTINGS #	RONALD E. HOLTMAN
JOHN P. MURPHY	C. MICHAEL REARDON	EDDIE L. STEINER	KENNETH L. VAGNINI

State ofOHIO.....
County ofWAYNE.....

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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.

KEVIN W. DAY PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No [] _____ _____ _____
Subscribed and sworn to before me this 25 day of February, 2014			
Lauresa Durham, Notary Public July 30, 2016			



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207		BUSINESS IN THE STATE OF Illinois					DURING THE YEAR 2013					NAIC Company Code 26123	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2013				NAIC Company Code 26123			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	130	18		112	0						22	2
2.1	Allied lines	97	13		84	0						16	2
2.2	Multiple peril crop	0	0		0	0							
2.3	Federal flood	0	0		0	0							
3.	Farmowners multiple peril	8,675,479	8,289,815		4,268,300	3,981,854	4,781,771	2,361,576	26,318	(86,674)	62,826	1,456,477	148,003
4.	Homeowners multiple peril	10,160,665	9,764,611		5,204,076	7,155,950	5,627,688	1,844,777	3,184	14,718	7,600	1,911,319	173,340
5.1	Commercial multiple peril (non-liability portion)	1,174,055	1,118,191		555,305	292,116	177,353	188,531	12,366	34,373	29,519	240,461	20,029
5.2	Commercial multiple peril (liability portion)	388,436	341,866		173,831	33,853	(79,552)	211,953	41,212	129,655	98,379	79,557	6,627
6.	Mortgage guaranty	0	0		0	0							
8.	Ocean marine	0	0		0	0							
9.	Inland marine	76,565	73,684		37,244	34,894	34,894					12,771	1,306
10.	Financial guaranty	0	0		0	0							
11.	Medical professional liability	0	0		0	0							
12.	Earthquake	7,064	7,073		2,186	0						1,182	121
13.	Group accident and health (b)	0	0		0	0							
14.	Credit A & H (group and individual)	0	0		0	0	0	0					
15.1	Collectively renewable A & H (b)	0	0		0	0	0	0					
15.2	Non-cancelable A & H (b)	0	0		0	0	0	0					
15.3	Guaranteed renewable A & H (b)	0	0		0	0	0	0					
15.4	Non-renewable for stated reasons only (b)	0	0		0	0	0	0					
15.5	Other accident only	0	0		0	0	0	0					
15.6	Medicare Title XVIII exempt from state taxes or fees	0	0		0	0	0	0					
15.7	All other A & H (b)	0	0		0	0	0	0					
15.8	Federal Employees Health Benefits Plan premium (b)	0	0		0	0	0	0					
16.	Workers' compensation	0	0		0	0	0	0					
17.1	Other liability-Occurrence	152,354	150,353		68,815	0						25,492	2,599
17.2	Other Liability-Claims-Made	2,698	2,517		1,296	0	0	0				452	46
17.3	Excess workers' compensation	0	0		0	0	0	0					
18.	Products liability	1,382	2,920		577	0	0	0				231	24
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0							
19.2	Other private passenger auto liability	2,312,044	2,369,514		786,868	1,939,721	852,808	1,503,952	83,159	146,233	198,511	370,082	39,443
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0					
19.4	Other commercial auto liability	581,342	553,869		255,360	90,725	247,024	192,498	17,187	7,864	41,027	94,929	9,918
21.1	Private passenger auto physical damage	2,239,793	2,315,056		752,924	1,111,228	1,072,908	73,639	372	0	0	358,517	38,211
21.2	Commercial auto physical damage	183,047	170,679		79,687	100,254	107,893	11,171	0	374	889	29,890	3,123
22.	Aircraft (all perils)	0	0		0	0							
23.	Fidelity	0	0		0	0							
24.	Surety	0	0		0	0							
26.	Burglary and theft	3,671	2,266		1,852	0						614	63
27.	Boiler and machinery	88,056	77,841		39,738	39,993	39,993					14,734	1,500
28.	Credit	0	0		0	0							
30.	Warranty	0	0		0	0	0	0					
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	26,046,878	25,240,286	0	12,228,255	14,780,588	12,862,780	6,388,097	183,798	246,543	438,751	4,596,746	444,357
DETAILS OF WRITE-INS								0					
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 250,937

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2013				NAIC Company Code 26123			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	6,111	7,386		2,445	0						1,107	103
2.1	Allied lines	7,679	8,521		3,307	2,759	(11,977)					1,391	130
2.2	Multiple peril crop	0	0		0	0							
2.3	Federal flood	0	0		0	0							
3.	Farmowners multiple peril	10,024,028	9,398,416		4,944,389	3,092,903	3,678,047	2,640,494	37,360	(158,931)	89,182	1,825,755	169,263
4.	Homeowners multiple peril	21,732,724	20,802,573		11,241,626	10,393,036	8,488,447	1,990,133	53,729	26,988	128,258	4,394,155	366,973
5.1	Commercial multiple peril (non-liability portion)	5,489,816	5,300,294		2,674,755	2,091,341	1,938,127	750,273	19,030	63,028	45,426	1,200,553	92,700
5.2	Commercial multiple peril (liability portion)	2,896,689	2,730,921		1,387,791	518,207	(416,587)	1,058,905	185,452	237,743	442,698	633,469	48,913
6.	Mortgage guaranty	0	0		0	0							
8.	Ocean marine	0	0		0	0							
9.	Inland marine	844,748	791,623		377,779	211,973	198,398	2,500				151,999	14,264
10.	Financial guaranty	0	0		0	0	0	0					
11.	Medical professional liability	0	0		0	0	0	0					
12.	Earthquake	14,388	15,555		6,786	0	0	0				2,607	243
13.	Group accident and health (b).	0	0		0	0	0	0					
14.	Credit A & H (group and individual)	0	0		0	0	0	0					
15.1	Collectively renewable A & H (b)	0	0		0	0	0	0					
15.2	Non-cancelable A & H (b)	0	0		0	0	0	0					
15.3	Guaranteed renewable A & H (b)	0	0		0	0	0	0					
15.4	Non-renewable for stated reasons only (b)	0	0		0	0	0	0					
15.5	Other accident only	0	0		0	0	0	0					
15.6	Medicare Title XVIII exempt from state taxes or fees	0	0		0	0	0	0					
15.7	All other A & H (b)	0	0		0	0	0	0					
15.8	Federal Employees Health Benefits Plan premium (b)	0	0		0	0	0	0					
16.	Workers' compensation	0	0		0	0	0	0					
17.1	Other liability-Occurrence	349,875	331,979		165,879	26,755	(4,078)	188,685	1,318	141,060	3,145	63,393	5,908
17.2	Other Liability-Claims-Made	36,897	31,885		18,003	0		1	0			6,685	623
17.3	Excess workers' compensation	0	0		0	0							
18.	Products liability	34,119	29,945		18,875	575	(4,426)					6,182	576
19.1	Private passenger auto no-fault (personal injury protection)	0	0		0	0		0					
19.2	Other private passenger auto liability	8,420,842	8,676,916		2,315,078	4,780,852	3,241,757	4,944,407	239,615	268,142	571,995	1,465,675	142,192
19.3	Commercial auto no-fault (personal injury protection)	0	0		0	0		0	0				
19.4	Other commercial auto liability	3,555,617	3,389,478		1,634,705	1,617,181	2,745,783	2,836,597	84,280	14,419	201,190	631,725	60,039
21.1	Private passenger auto physical damage	8,167,511	8,415,604		2,213,113	3,851,619	3,816,287	317,754	46,091	157,162	110,026	1,421,582	137,914
21.2	Commercial auto physical damage	1,054,541	992,932		481,561	950,036	991,286	177,178	725	686	1,731	187,360	17,807
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	48,360	52,104		20,711	5,489	5,489	0				8,762	817
27.	Boiler and machinery	387,739	365,609		187,020	29,343	27,743	0				70,252	6,546
28.	Credit	0	0		0	0		0			0		
30.	Warranty	0	0		0	0		0			0		
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	63,071,684	61,341,741	0	27,693,823	27,572,069	24,694,296	14,906,927	667,600	750,297	1,593,651	12,072,652	1,065,011
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 753,086

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.TN



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207		BUSINESS IN THE STATE OF Tennessee				DURING THE YEAR 2013					NAIC Company Code 26123		
Line of Business		Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b).....												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b).....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2013				NAIC Company Code 26123			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	6,241	7,404	0	2,557	0	0	0	0	0	0	1,129	105
2.1	Allied lines	7,776	8,534	0	3,391	2,759	(11,977)	0	0	0	0	1,407	132
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	18,699,507	17,688,231	0	9,212,689	7,074,757	8,459,818	5,002,070	63,678	(245,605)	152,008	3,282,232	317,266
4.	Homeowners multiple peril	31,893,389	30,567,184	0	16,445,702	17,548,986	14,116,135	3,834,910	56,913	41,706	135,858	6,305,474	540,313
5.1	Commercial multiple peril (non-liability portion)	6,663,871	6,418,485	0	3,230,060	2,383,457	2,115,480	938,804	31,396	97,401	74,945	1,441,014	112,729
5.2	Commercial multiple peril (liability portion)	3,285,125	3,072,787	0	1,561,622	552,060	(496,139)	1,270,858	226,664	367,398	541,077	713,026	55,540
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	921,313	865,307	0	415,023	246,867	233,292	2,500	0	0	0	164,770	15,570
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	21,452	22,628	0	8,972	0	0	0	0	0	0	3,789	364
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1	Other liability-Occurrence	502,229	482,332	0	234,694	26,755	(4,078)	188,685	1,318	141,060	3,145	88,885	8,507
17.2	Other Liability-Claims-Made	39,595	34,402	0	19,299	0	0	1	0	0	0	7,137	669
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	35,501	32,865	0	19,452	575	(4,426)	0	0	0	0	6,413	600
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	10,732,886	11,046,430	0	3,101,946	6,720,573	4,094,565	6,448,359	322,774	414,375	770,506	1,835,757	181,635
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	4,136,959	3,943,347	0	1,890,065	1,707,906	2,992,807	3,029,095	101,467	22,283	242,217	726,654	69,957
21.1	Private passenger auto physical damage	10,407,304	10,730,660	0	2,966,037	4,962,847	4,889,195	391,393	46,463	157,162	110,026	1,780,099	176,125
21.2	Commercial auto physical damage	1,237,588	1,163,611	0	561,248	1,050,290	1,099,179	188,349	725	1,060	2,620	217,250	20,930
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	52,031	54,370	0	22,563	5,489	5,489	0	0	0	0	9,376	880
27.	Boiler and machinery	475,795	443,450	0	226,758	69,336	67,736	0	0	0	0	84,986	8,046
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTALS (a)	89,118,562	86,582,027	0	39,922,078	42,352,657	37,557,076	21,295,024	851,398	996,840	2,032,402	16,669,398	1,509,368
DETAILS OF WRITE-INS													
3401.	.....	0	0	0	0	0	0	0	0	0	0	0	0
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$1,004,023

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On							Reinsurance Payable		18	19		
						7	8	9	10	11	12	13	14	15			16	17	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0613930	26131	WESTERN RESERVE MUT CAS CO	OH		74,296	(3)	0	19,271		4,152	0			23,420	232		23,188	
34-0541185	10271	SONNENBERG MUT INS ASSOC	OH		9,287	(1)	0	2,409		519	0			2,927	(43)		2,970	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					83,583	(4)	0	21,680	0	4,671	0	0	0	26,347	189	0	26,158	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					83,583	(4)	0	21,680	0	4,671	0	0	0	26,347	189	0	26,158	0
Authorized - Other U.S. Unaffiliated Insurers																		
06-0237820	20699	ACE PROP & CAS INS CO	PA		0	32		67						98			98	
06-1182357	22730	ALLIED WORLD INS CO	NH		217	0		0						0	6		(5)	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		10									0	0		0	
06-1430254	10348	ARCH REINS CO	NE		(7)	0		1						1	0		1	
47-0574325	32603	BERKLEY INS CO	DE		0									0			0	
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		70	0		1						1	2		(1)	
22-2005057	26921	EVEREST REINS CO	DE		275	0								0	7		(7)	
05-0316605	21482	FACTORY MUT INS CO	RI		55							26		26	10		16	
38-1316179	21555	FARM BUREAU MUT INS CO OF MI	MI		0	0								0			0	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		326	8						156		165	24		141	
13-4924125	10227	MUNICH REINS AMER INC	DE		0									0			0	
35-6021485	12416	PROTECTIVE INS CO	IN		26	0								0	1		(1)	1
43-0613000	23388	SHELTER MUT INS CO	MO		16	0								0	0		0	
13-1675535	25364	SWISS REINS AMER CORP	NY		839		(1)			1,733	376	171		2,280	188		2,092	
13-2918573	42439	TOA RE INS CO OF AMER	DE		0									0			0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					1,827	41	(1)	68	0	1,733	376	354	0	2,571	238	0	2,334	1
Authorized - Pools - Mandatory Pools																		
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		1									0	0		0	
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		8									0	1		(1)	
1099999 - Total Authorized - Pools - Mandatory Pools					10	0	0	0	0	0	0	0	0	0	2	0	(2)	0
Authorized - Other Non-U.S. Insurers																		
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		164	0		1						1	4		(3)	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		17									0	0		0	
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		56	1		1						2	2		0	
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR		85	0		0						0	2		(2)	
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR		58	0								0	1		(1)	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		108	0		1						1	3		(2)	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		77	0								0	2		(2)	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		97	0								0	2		(2)	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		0									0			0	
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		83									0	2		(2)	
AA-1340125	00000	HANNOVER RUECK SE	DEU		923	0		1						1	22		(21)	
AA-3194129	00000	Montpellier Reins Ltd	BMU		416	1		2						2	11		(8)	
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP		128	1		1						2	4		(2)	
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR		3									0			0	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		8									0			0	
AA-1127200	00000	Lloyd's Syndicate Number 1200	GBR		3									0			0	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		3									0			0	
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR		2									0			0	
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR		13									0			0	
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR		4									0			0	
AA-1120048	00000	Lloyd's Syndicate Number 5820	GBR		1									0			0	
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR		2									0			0	
AA-3190686	00000	Partner Reins Co Ltd	BMU		(9)	0		1						2	0		2	
AA-1121425	00000	MARKEL INTL INS CO LTD	GBR		2									0	0		0	
1299999 - Total Authorized - Other Non-U.S. Insurers					2,244	4	0	8	0	0	0	0	0	12	57	0	(45)	0
1399999 - Total Authorized - Total Authorized					87,664	40	(1)	21,756	0	6,404	376	354	0	28,930	484	0	28,446	1
Unauthorized - Other non-U.S. Insurers																		
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		37	0								0	1		(1)	
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		168	0								0	4		(4)	
AA-3194200	00000	MS FRONTIER REINS LTD	BMU		56	0								0	1		(1)	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
AA-3194174.....	00000.....	Platinum Underwriters Bermuda Ltd.....	BMU.....		215.....	0.....		0.....						1.....	5.....		(5).....	
AA-3190339.....	00000.....	RENAISSANCE REINS LTD.....	BMU.....		70.....	0.....		2.....						2.....	2.....		0.....	
AA-3190757.....	00000.....	XL Re Ltd.....	BMU.....		401.....	0.....		1.....						2.....	10.....		(8).....	
AA-1460019.....	00000.....	AMLIN AG.....	CHE.....		117.....	0.....		1.....						1.....	3.....		(2).....	
AA-3190829.....	00000.....	MARKEL BERMUDA LTD.....	BMU.....		88.....										2.....		(2).....	
AA-3194122.....	00000.....	DaVinci Reins Ltd.....	BMU.....		46.....									0.....	1.....		(1).....	
AA-1460006.....	00000.....	FLAGSTONE REASSURANCE SUISSE SA.....	CHE.....		0.....	0.....								0.....	0.....		0.....	
74-2195939.....	42374.....	HOUSTON CAS CO.....	TX.....		15.....	0.....		0.....						0.....	0.....		0.....	
AA-3190804.....	00000.....	LEHMAN RE LTD.....	BMU.....		129.....									0.....	0.....		0.....	
AA-3190913.....	00000.....	OMEGA SPECIALTY INS CO LTD.....	BMU.....		0.....	0.....								0.....	0.....		0.....	
AA-1340004.....	00000.....	R V VERSICHERUNG AG.....	DEU.....		347.....	1.....		2.....						3.....	9.....		(6).....	
AA-1320031.....	00000.....	SCOR GLOBAL P & C.....	FRA.....		158.....	1.....								1.....	4.....		(4).....	
AA-5324100.....	00000.....	TAIPING REINS CO LTD.....	HKG.....		49.....	0.....		0.....						0.....	1.....		(1).....	
2599999 - Total Unauthorized - Other Non-U.S. Insurers					1,897	3	0	7	0	0	0	0	0	10	45	0	(35)	0
2699999 - Total Unauthorized - Total Unauthorized					1,897	3	0	7	0	0	0	0	0	10	45	0	(35)	0
4099999 - Total Authorized, Unauthorized and Certified					89,561	43	(1)	21,764	0	6,404	376	354	0	28,940	529	0	28,411	1
9999999 Totals					89,561	43	(1)	21,764	0	6,404	376	354	0	28,940	529	0	28,411	1

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	Swiss Reinsurance America Corporation.....	27.500.....	372,712.....
2.	Factory Mutual Ins Company.....	35.000.....	55,141.....
3.	.....		
4.	.....		
5.	.....		

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on-the total recoverables, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	Swiss Reinsurance America Corporation.....	2,279,959.....	838,505.....	Yes [] No [X]
2.	Hartford Steamboiler Inspec and Ins Comp.....	164,548.....	325,947.....	Yes [] No [X]
3.	Ace Property and Casualty Ins Company.....	98,295.....	0.....	Yes [] No [X]
4.	Factory Mutual Ins Company.....	26,225.....	55,141.....	Yes [] No [X]
5.	R V Versicherung AG.....	2,150.....	347,189.....	Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		
					6	7	8	9	10			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10/Col. 11	Percentage More Than 120 Days Overdue Col. 9 / Col. 11
Authorized - Affiliates - U.S. Intercompany Pooling												
34-0613930	26131	WESTERN RESERVE MUT CAS CO	OH	(3)					0	(3)	0.0	0.0
34-0541185	10271	SONNENBERG MUT INS ASSOC	OH	(1)					0	(1)	0.0	0.0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling				(4)	0	0	0	0	0	(4)	0.0	0.0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates				(4)	0	0	0	0	0	(4)	0.0	0.0
Authorized - Other U.S. Unaffiliated Insurers												
06-0237820	20699	ACE PROP & CAS INS CO	PA	32					0	32	0.0	0.0
06-1182357	22730	ALLIED WORLD INS CO	NH	0					0	0	0.0	0.0
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN						0	0	0.0	0.0
06-1430254	10348	ARCH REINS CO	NE	0					0	0	0.0	0.0
47-0574325	32603	BERKLEY INS CO	DE						0	0	0.0	0.0
42-0234980	21415	EMPLOYERS MUT CAS CO	IA	0					0	0	0.0	0.0
22-2005057	26921	EVEREST REINS CO	DE	0					0	0	0.0	0.0
05-0316605	21482	FACTORY MUT INS CO	RI						0	0	0.0	0.0
38-1316179	21555	FARM BUREAU MUT INS CO OF MI	MI	0					0	0	0.0	0.0
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT	8					0	8	0.0	0.0
13-4924125	10227	MUNICH REINS AMER INC	DE						0	0	0.0	0.0
35-6021485	12416	PROTECTIVE INS CO	IN	0					0	0	0.0	0.0
43-0613000	23388	SHELTER MUT INS CO	MO	0					0	0	0.0	0.0
13-1675535	25364	SWISS REINS AMER CORP	NY	(1)					0	(1)	0.0	0.0
13-2918573	42439	TOA RE INS CO OF AMER	DE						0	0	0.0	0.0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				40	0	0	0	0	0	40	0.0	0.0
Authorized - Pools - Mandatory Pools												
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN	0					0	0	0.0	0.0
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH	0					0	0	0.0	0.0
Authorized - Other Non-U.S. Insurers												
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR	0					0	0	0.0	0.0
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR						0	0	0.0	0.0
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR	1					0	1	0.0	0.0
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR	0					0	0	0.0	0.0
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR	0					0	0	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	0					0	0	0.0	0.0
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR	0					0	0	0.0	0.0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	0					0	0	0.0	0.0
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR						0	0	0.0	0.0
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR						0	0	0.0	0.0
AA-1340125	00000	HANNOVER RUECK SE	DEU	0					0	0	0.0	0.0
AA-3194129	00000	Montpelier Reins Ltd	BMU	1					0	1	0.0	0.0
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP	1					0	1	0.0	0.0
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR						0	0	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR						0	0	0.0	0.0
AA-1127200	00000	Lloyd's Syndicate Number 1200	GBR						0	0	0.0	0.0
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR						0	0	0.0	0.0
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR						0	0	0.0	0.0
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR						0	0	0.0	0.0
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR						0	0	0.0	0.0
AA-1120048	00000	Lloyd's Syndicate Number 5820	GBR						0	0	0.0	0.0
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR						0	0	0.0	0.0
AA-3190686	00000	Partner Reins Co Ltd	BMU	0					0	0	0.0	0.0
AA-1121425	00000	MARKEL INTL INS CO LTD	GBR						0	0	0.0	0.0
1299999 - Total Authorized - Other Non-U.S. Insurers				4	0	0	0	0	0	4	0.0	0.0
1399999 - Total Authorized - Total Authorized				39	0	0	0	0	0	39	0.0	0.0
Unauthorized - Other Non-U.S. Insurers												
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU	0					0	0	0.0	0.0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	0					0	0	0.0	0.0
AA-3194200	00000	MS FRONTIER REINS LTD	BMU						0	0	0.0	0.0
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	BMU	0					0	0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)

[illegible]

1. Amounts in dispute totaling \$are included in Column 5.
2. Amounts in dispute totaling \$are excluded from Column 14.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

Schedule F - Part 6 - Section 1

NONE

Schedule F - Part 6 - Section 2

NONE

Schedule F - Part 7

NONE

Schedule F - Part 8

NONE

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	224,203,024		224,203,024
2. Premiums and considerations (Line 15)	15,848,055		15,848,055
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	41,971	(41,971)	0
4 Funds held by or deposited with reinsured companies (Line 16.2).....	0		0
5. Other assets	2,541,600		2,541,600
6. Net amount recoverable from reinsurers		2,058,870	2,058,870
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	242,634,650	2,016,899	244,651,549
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	38,629,960	2,192,000	40,821,960
10. Taxes, expenses, and other obligations (Lines 4 through 8)	12,485,670		12,485,670
11. Unearned premiums (Line 9)	48,112,060	354,000	48,466,060
12. Advance premiums (Line 10)	760,789		760,789
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	529,101	(529,101)	0
15. Funds held by company under reinsurance treaties (Line 13)	939		939
16. Amounts withheld or retained by company for account of others (Line 14)	4,489,632		4,489,632
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	0		0
19. Total liabilities excluding protected cell business (Line 26)	105,008,151	2,016,899	107,025,050
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	137,626,499	X X X	137,626,499
22. Totals (Line 38)	242,634,650	2,016,899	244,651,549

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

.....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$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	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	(1)	0	0	0	0	0	2	(1)	XXX
2. 2004	24,313	2,252	22,061	16,288	2,087	130	0	1,738	4	136	16,065	0
3. 2005	25,774	1,919	23,855	9,736	377	75	0	1,215	8	138	10,641	0
4. 2006	26,089	2,379	23,710	19,095	3,915	147	0	2,438	23	139	17,742	0
5. 2007	26,401	1,848	24,553	16,430	2,077	244	87	2,330	29	278	16,811	0
6. 2008	26,461	1,758	24,703	25,678	6,468	68	0	3,744	0	315	23,022	0
7. 2009	26,748	1,850	24,898	18,974	1,592	197	0	2,527	0	230	20,106	0
8. 2010	28,923	1,522	27,401	18,993	0	55	0	1,852	0	208	20,900	0
9. 2011	31,973	2,998	28,975	29,677	9,229	102	0	3,077	1	139	23,626	0
10. 2012	35,842	4,451	31,391	31,035	8,169	42	0	3,902	0	66	26,810	0
11. 2013	39,396	3,762	35,634	13,981	0	12	0	2,266	0	52	16,259	0
12. Totals	XXX	XXX	XXX	199,886	33,914	1,072	87	25,089	65	1,703	191,981	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			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	48	0	0	0	0	0	0	0	0	0	0	48	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	14	0	0	0	0	0	0	0	0	0	0	14	0
4.	96	0	0	0	0	0	0	0	0	0	0	96	0
5.	15	0	0	0	0	0	0	0	3	0	0	18	0
6.	3	(2)	0	0	3	0	1	1	21	7	0	22	0
7.	45	0	0	0	7	0	2	1	40	14	0	79	0
8.	381	0	51	36	14	0	5	0	82	26	0	471	0
9.	370	0	81	43	35	0	12	1	200	66	0	588	0
10.	937	71	137	23	70	0	24	1	394	132	0	1,335	0
11.	3,331	0	1,517	585	117	0	40	1	662	217	0	4,864	0
12.	5,240	69	1,786	687	246	0	84	5	1,402	462	0	7,535	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	48	0
2.	18,156	2,091	16,065	74.7	92.9	72.8	0	0	55.0	0	0
3.	11,040	385	10,655	42.8	20.1	44.7	0	0	55.0	14	0
4.	21,776	3,938	17,838	83.5	165.5	75.2	0	0	55.0	96	0
5.	19,022	2,193	16,829	72.1	118.7	68.5	0	0	55.0	15	3
6.	29,518	6,474	23,044	111.6	368.3	93.3	0	0	55.0	5	17
7.	21,792	1,607	20,185	81.5	86.9	81.1	0	0	55.0	45	34
8.	21,433	62	21,371	74.1	4.1	78.0	0	0	55.0	396	75
9.	33,554	9,340	24,214	104.9	311.5	83.6	0	0	55.0	408	180
10.	36,541	8,396	28,145	102.0	188.6	89.7	0	0	55.0	980	355
11.	21,926	803	21,123	55.7	21.3	59.3	0	0	55.0	4,263	601
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,270	1,265

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

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	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	(7)	0	0	0	3	0	10	(4)	XXX
2. 2004	24,180	1,090	23,090	13,095	111	483	2	1,497	(1)	966	14,963	0
3. 2005	23,053	1,039	22,014	13,222	339	500	92	1,704	0	564	14,995	0
4. 2006	21,635	797	20,838	12,529	64	617	34	1,651	2	594	14,697	0
5. 2007	20,430	284	20,146	13,631	4	525	0	1,769	1	583	15,920	0
6. 2008	20,284	132	20,152	11,910	0	463	0	1,307	0	575	13,680	0
7. 2009	20,216	144	20,072	13,865	0	439	0	1,103	0	601	15,407	0
8. 2010	21,095	122	20,973	13,910	0	399	0	1,344	0	657	15,653	0
9. 2011	22,238	106	22,132	14,201	0	316	0	1,600	0	653	16,117	0
10. 2012	22,982	126	22,856	11,757	0	118	0	1,766	0	457	13,641	0
11. 2013	23,144	8	23,136	7,434	0	18	0	1,880	0	160	9,332	0
12. Totals	XXX	XXX	XXX	125,547	518	3,878	128	15,624	2	5,820	144,401	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			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	25	0	0	0	0	0	0	0	0	0	0	25	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	72	0	0	0	0	0	0	0	0	0	0	72	0
5.	137	0	0	0	5	0	1	1	5	0	0	147	0
6.	48	0	0	0	13	0	1	5	13	1	0	69	0
7.	239	0	0	0	28	0	3	0	27	1	0	296	0
8.	697	0	0	0	82	0	8	3	80	3	0	861	0
9.	1,854	0	0	0	99	0	10	1	98	3	0	2,057	0
10.	4,602	0	0	0	227	0	22	3	224	8	0	5,064	0
11.	7,742	0	1,517	22	697	0	69	1	686	22	0	10,666	0
12.	15,416	0	1,517	22	1,151	0	114	14	1,133	38	0	19,257	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25	0
2.	15,075	112	14,963	62.3	10.3	64.8	0	0	55.0	0	0
3.	15,426	431	14,995	66.9	41.5	68.1	0	0	55.0	0	0
4.	14,869	100	14,769	68.7	12.5	70.9	0	0	55.0	72	0
5.	16,073	6	16,067	78.7	2.1	79.8	0	0	55.0	137	10
6.	13,755	6	13,749	67.8	4.5	68.2	0	0	55.0	48	21
7.	15,704	1	15,703	77.7	0.7	78.2	0	0	55.0	239	57
8.	16,520	6	16,514	78.3	4.9	78.7	0	0	55.0	697	164
9.	18,178	4	18,174	81.7	3.8	82.1	0	0	55.0	1,854	203
10.	18,716	11	18,705	81.4	8.7	81.8	0	0	55.0	4,602	462
11.	20,043	45	19,998	86.6	562.5	86.4	0	0	55.0	9,237	1,429
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,911	2,346

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

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	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	3,422	154	3,268	1,326	484	150	103	94	8	9	975	0
3. 2005	3,437	155	3,282	1,543	556	34	23	196	4	17	1,190	0
4. 2006	3,353	123	3,230	819	0	41	0	102	0	17	962	0
5. 2007	3,260	45	3,215	553	0	36	0	69	0	7	658	0
6. 2008	3,175	124	3,051	926	0	53	0	94	0	19	1,073	0
7. 2009	3,089	131	2,958	1,309	72	54	0	58	0	17	1,349	0
8. 2010	3,141	129	3,012	1,164	69	59	7	60	0	38	1,207	0
9. 2011	3,307	81	3,226	1,020	0	69	0	67	0	23	1,156	0
10. 2012	3,530	19	3,511	1,001	0	46	0	133	0	17	1,180	0
11. 2013	3,859	19	3,840	559	0	14	0	169	0	9	742	0
12. Totals	XXX	XXX	XXX	10,220	1,181	556	133	1,042	12	173	10,492	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	26	10	1	0	0	0	2	0	0	19	0
7.	14	0	16	12	3	0	2	1	10	1	0	31	0
8.	28	0	24	18	9	0	6	1	26	0	0	74	0
9.	131	0	71	60	18	0	12	2	54	0	0	224	0
10.	630	0	169	157	34	0	22	5	104	1	0	796	0
11.	688	0	667	5	34	0	22	4	102	0	0	1,504	0
12.	1,491	0	973	262	99	0	64	13	298	2	0	2,648	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,570	595	975	45.9	386.4	29.8	0	0	55.0	0	0
3.	1,773	583	1,190	51.6	376.1	36.3	0	0	55.0	0	0
4.	962	0	962	28.7	0.0	29.8	0	0	55.0	0	0
5.	658	0	658	20.2	0.0	20.5	0	0	55.0	0	0
6.	1,102	10	1,092	34.7	8.1	35.8	0	0	55.0	16	3
7.	1,466	86	1,380	47.5	65.6	46.7	0	0	55.0	18	13
8.	1,376	95	1,281	43.8	73.6	42.5	0	0	55.0	34	40
9.	1,442	62	1,380	43.6	76.5	42.8	0	0	55.0	142	82
10.	2,139	163	1,976	60.6	857.9	56.3	0	0	55.0	642	154
11.	2,255	9	2,246	58.4	47.4	58.5	0	0	55.0	1,350	154
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,202	446

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$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	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2004	.805	.79	.726	.284	.0	.1	.0	.32	.0	.0	.317	.0
3. 2005	.643	.124	.519	.211	.0	.1	.0	.26	.0	.0	.238	.0
4. 2006	.589	.90	.499	.349	.19	.4	.0	.44	.0	.0	.378	.0
5. 2007	.521	.35	.486	.172	.0	.2	.0	.26	.0	.0	.200	.0
6. 2008	.475	.49	.426	.57	.0	.1	.0	.10	.0	.0	.68	.0
7. 2009	.435	.52	.383	.409	.0	.3	.0	.67	.0	.0	.479	.0
8. 2010	.445	.52	.393	.130	.0	.0	.0	.19	.0	.0	.149	.0
9. 2011	.501	.46	.455	.338	.0	.1	.0	.50	.0	.0	.389	.0
10. 2012	.558	.52	.506	.264	.0	.0	.0	.56	.0	.0	.320	.0
11. 2013	.654	.97	.557	.91	0	0	0	.27	0	0	.118	0
12. Totals	XXX	XXX	XXX	2,305	19	13	0	357	0	0	2,656	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded
1.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5.	.17	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.17	.0
6.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
7.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.	.0	.0	.7	.4	.0	.0	.0	.0	.2	.0	.0	.5	.0
9.	.0	.0	.18	.6	.0	.0	.0	.0	.6	.1	.0	.17	.0
10.	.21	.0	.46	.26	.0	.0	.0	.0	.12	.1	.0	.52	.0
11.	.30	0	.183	.50	0	0	.1	0	.38	0	0	.202	0
12.	.68	0	.254	.86	0	0	.1	0	.58	.2	0	.293	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.317	.0	.317	.39.4	.0.0	.43.7	.0	.0	.55.0	.0	.0
3.	.238	.0	.238	.37.0	.0.0	.45.9	.0	.0	.55.0	.0	.0
4.	.397	.19	.378	.67.4	.21.1	.75.8	.0	.0	.55.0	.0	.0
5.	.217	.0	.217	.41.7	.0.0	.44.7	.0	.0	.55.0	.17	.0
6.	.68	.0	.68	.14.3	.0.0	.16.0	.0	.0	.55.0	.0	.0
7.	.479	.0	.479	.110.1	.0.0	.125.1	.0	.0	.55.0	.0	.0
8.	.158	.4	.154	.35.5	.7.7	.39.2	.0	.0	.55.0	.3	.2
9.	.413	.7	.406	.82.4	.15.2	.89.2	.0	.0	.55.0	.12	.5
10.	.399	.27	.372	.71.5	.51.9	.73.5	.0	.0	.55.0	.41	.11
11.	.370	.50	.320	.56.6	.51.5	.57.5	0	0	.55.0	.163	.39
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	.236	.57

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$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	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	6	0	0	0	0	6	XXX
2. 2004	8,485	582	7,903	4,407	1,100	254	0	430	7	263	3,984	0
3. 2005	9,056	595	8,461	2,990	636	295	70	381	7	32	2,953	0
4. 2006	8,857	520	8,337	2,612	161	384	44	362	8	38	3,145	0
5. 2007	8,655	312	8,343	4,010	499	437	90	461	2	84	4,317	0
6. 2008	8,336	353	7,983	3,341	577	906	0	486	0	36	4,156	0
7. 2009	8,321	319	8,002	2,961	171	347	0	321	0	45	3,458	0
8. 2010	8,630	309	8,321	3,385	76	395	0	278	4	49	3,978	0
9. 2011	9,194	600	8,594	6,077	1,621	184	0	615	3	336	5,252	0
10. 2012	10,063	570	9,493	3,961	907	99	0	467	0	26	3,620	0
11. 2013	11,245	626	10,619	2,255	0	36	0	345	0	17	2,636	0
12. Totals	XXX	XXX	XXX	35,999	5,748	3,343	204	4,146	31	926	37,505	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			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	86	0	0	0	3	0	2	0	3	1	0	93	0
5.	0	0	2	2	3	1	2	4	3	2	0	1	0
6.	491	110	3	3	18	0	12	0	18	3	0	426	0
7.	42	0	80	69	34	3	23	13	33	10	0	117	0
8.	149	0	186	105	62	3	42	11	61	15	0	366	0
9.	364	0	262	60	144	9	96	36	141	38	0	864	0
10.	707	4	354	14	174	2	116	7	170	34	0	1,460	0
11.	1,259	0	1,188	193	302	7	203	26	295	64	0	2,957	0
12.	3,098	114	2,075	446	740	25	496	97	724	167	0	6,284	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	5,091	1,107	3,984	60.0	190.2	50.4	0	0	55.0	0	0
3.	3,666	713	2,953	40.5	119.8	34.9	0	0	55.0	0	0
4.	3,452	214	3,238	39.0	41.2	38.8	0	0	55.0	86	7
5.	4,918	600	4,318	56.8	192.3	51.8	0	0	55.0	0	1
6.	5,275	693	4,582	63.3	196.3	57.4	0	0	55.0	381	45
7.	3,841	266	3,575	46.2	83.4	44.7	0	0	55.0	53	64
8.	4,558	214	4,344	52.8	69.3	52.2	0	0	55.0	230	136
9.	7,883	1,767	6,116	85.7	294.5	71.2	0	0	55.0	566	298
10.	6,048	968	5,080	60.1	169.8	53.5	0	0	55.0	1,043	417
11.	5,883	290	5,593	52.3	46.3	52.7	0	0	55.0	2,254	703
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,613	1,671

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2006	5	3	2	0	0	0	0	0	0	0	0	XXX
5. 2007	95	65	30	37	37	0	0	5	0	0	5	XXX
6. 2008	132	89	43	84	84	0	0	10	0	0	10	XXX
7. 2009	151	102	49	78	78	0	0	7	0	0	7	XXX
8. 2010	181	123	58	22	22	0	0	0	0	0	0	XXX
9. 2011	212	145	67	61	61	0	0	0	0	0	0	XXX
10. 2012	251	174	77	43	43	0	0	0	0	0	0	XXX
11. 2013	310	218	92	44	44	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	369	369	0	0	22	0	0	22	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	7	7	0	0	0	0	0	0	0	0	0	0	0
12.	7	7	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	42	37	5	44.2	56.9	16.7	0	0	55.0	0	0
6.	94	84	10	71.2	94.4	23.3	0	0	55.0	0	0
7.	85	78	7	56.3	76.5	14.3	0	0	55.0	0	0
8.	22	22	0	12.2	17.9	0.0	0	0	55.0	0	0
9.	61	61	0	28.8	42.1	0.0	0	0	55.0	0	0
10.	43	43	0	17.1	24.7	0.0	0	0	55.0	0	0
11.	51	51	0	16.5	23.4	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

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	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	1,262	1,055	207	675	612	5	0	81	0	0	149	0
3. 2005	1,390	1,149	241	729	658	0	0	73	0	0	144	0
4. 2006	1,399	1,114	285	2,325	1,996	15	0	326	0	1	670	0
5. 2007	1,402	1,061	341	156	125	2	0	23	0	0	56	0
6. 2008	1,436	1,219	217	1,151	1,045	75	0	119	0	0	300	0
7. 2009	1,499	1,288	211	81	0	8	0	8	0	0	97	0
8. 2010	1,551	1,357	194	310	173	23	0	8	0	0	168	0
9. 2011	1,640	1,253	387	404	334	3	0	12	0	(1)	85	0
10. 2012	1,748	1,327	421	88	0	25	0	17	0	0	130	0
11. 2013	1,837	1,412	425	30	0	4	0	15	0	0	49	0
12. Totals	XXX	XXX	XXX	5,949	4,943	160	0	682	0	0	1,848	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			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	15	0	0	0	0	0	0	0	0	0	0	15	0
7.	14	0	0	0	0	0	0	0	0	0	0	14	0
8.	223	1	66	62	2	0	5	0	6	3	0	236	0
9.	0	0	124	98	6	0	17	0	23	11	0	61	0
10.	64	0	207	164	10	0	28	0	37	17	0	165	0
11.	15	0	512	422	15	0	41	0	55	26	0	190	0
12.	331	1	909	746	33	0	91	0	121	57	0	681	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	761	612	149	60.3	58.0	72.0	0	0	55.0	0	0
3.	802	658	144	57.7	57.3	59.8	0	0	55.0	0	0
4.	2,666	1,996	670	190.6	179.2	235.1	0	0	55.0	0	0
5.	181	125	56	12.9	11.8	16.4	0	0	55.0	0	0
6.	1,360	1,045	315	94.7	85.7	145.2	0	0	55.0	15	0
7.	111	0	111	7.4	0.0	52.6	0	0	55.0	14	0
8.	643	239	404	41.5	17.6	208.2	0	0	55.0	226	10
9.	589	443	146	35.9	35.4	37.7	0	0	55.0	26	35
10.	476	181	295	27.2	13.6	70.1	0	0	55.0	107	58
11.	687	448	239	37.4	31.7	56.2	0	0	55.0	105	85
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	493	188

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$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	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0
8. 2010	0	0	0	0	0	0	0	0	0	0	0	0
9. 2011	1	1	0	0	0	0	0	0	0	0	0	0
10. 2012	14	14	0	0	0	0	0	0	0	0	0	0
11. 2013	23	23	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P-PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES,
INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	7	6	0	0	5	0	0	6	XXX
2. 2012	3,437	402	3,035	1,907	414	0	0	239	0	1	1,732	XXX
3. 2013	3,719	273	3,446	988	0	0	0	166	0	0	1,154	XXX
4. Totals	XXX	XXX	XXX	2,902	420	0	0	410	0	1	2,892	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	15	4	0	12	0
2.	6	3	9	2	0	0	0	0	21	3	0	28	0
3.	114	0	128	23	0	0	0	0	46	3	0	262	0
4.	120	2	137	25	0	0	0	0	82	10	0	302	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	11	
2.	2,182	422	1,760	63.5	105.0	58.0	0	0	55.0	10	18	
3.	1,442	26	1,416	38.8	9.5	41.1	0	0	55.0	219	43	
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	230	72	

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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	(146)	1	0	0	40	0	168	(107)	XXX
2. 2012	21,321	311	21,010	13,835	503	27	0	1,506	0	1,608	14,865	0
3. 2013	21,941	210	21,731	12,257	0	1	0	1,817	0	1,124	14,075	0
4. Totals	XXX	XXX	XXX	25,946	504	28	0	3,363	0	2,900	28,833	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	0	0	0	17	0	6	1	113	7	0	128	0
2.	31	0	17	1	12	0	4	0	76	5	0	134	0
3.	894	0	315	3	22	0	8	0	139	7	0	1,368	0
4.	925	0	332	4	51	0	18	1	328	19	0	1,630	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	128
2.	15,508	509	14,999	72.7	163.7	71.4	0	0	55.0	47	87
3.	15,453	10	15,443	70.4	4.8	71.1	0	0	55.0	1,206	162
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,253	377

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$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	
				4	5	6	7	8	9			Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	62	3	59	52	0	7	0	7	0	0	66	0
3. 2005	63	3	60	7	0	0	0	1	0	0	8	0
4. 2006	62	2	60	17	0	29	0	2	0	0	48	0
5. 2007	67	1	66	9	0	2	0	1	0	0	12	0
6. 2008	66	0	66	8	0	16	0	4	0	0	28	0
7. 2009	63	0	63	0	0	0	0	0	0	0	0	0
8. 2010	61	0	61	10	0	0	0	1	0	1	11	0
9. 2011	62	2	60	9	0	1	0	3	0	7	13	0
10. 2012	72	1	71	3	0	0	0	0	0	1	3	0
11. 2013	71	2	69	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	115	0	55	0	19	0	9	189	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	66	0	66	106.5	0.0	111.9	0	0	55.0	0	0
3.	8	0	8	12.7	0.0	13.3	0	0	55.0	0	0
4.	48	0	48	77.4	0.0	80.0	0	0	55.0	0	0
5.	12	0	12	17.9	0.0	18.2	0	0	55.0	0	0
6.	28	0	28	42.4	0.0	42.4	0	0	55.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
8.	11	0	11	18.0	0.0	18.0	0	0	55.0	0	0
9.	13	0	13	21.0	0.0	21.7	0	0	55.0	0	0
10.	3	0	3	4.2	0.0	4.2	0	0	55.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

(\$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
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	0	0	0	0	0	0	0	0	0	0	0	0
4. 2006	0	0	0	0	0	0	0	0	0	0	0	0
5. 2007	0	0	0	0	0	0	0	0	0	0	0	0
6. 2008	0	0	0	0	0	0	0	0	0	0	0	0
7. 2009	0	0	0	0	0	0	0	0	0	0	0	0
8. 2010	0	0	0	0	0	0	0	0	0	0	0	0
9. 2011	0	0	0	0	0	0	0	0	0	0	0	0
10. 2012	0	0	0	0	0	0	0	0	0	0	0	0
11. 2013	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded						Direct and Assumed	Ceded
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	55.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	2,203	1,282	1,066	967	921	843	809	801	795	780	(15)	(21)
2. 2004	15,989	14,748	14,511	14,359	14,341	14,352	14,331	14,330	14,331	14,331	0	1
3. 2005	XXX	10,080	9,600	9,551	9,508	9,463	9,449	9,448	9,448	9,448	0	0
4. 2006	XXX	XXX	15,707	15,647	15,509	15,358	15,325	15,339	15,416	15,423	7	84
5. 2007	XXX	XXX	XXX	15,004	14,569	14,548	14,362	14,535	14,525	14,525	0	(10)
6. 2008	XXX	XXX	XXX	XXX	19,789	20,176	19,787	19,746	19,698	19,286	(412)	(460)
7. 2009	XXX	XXX	XXX	XXX	XXX	17,351	17,603	17,762	17,636	17,632	(4)	(130)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	20,321	19,342	19,162	19,463	301	121
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,106	21,079	21,004	(75)	(102)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,478	23,981	(497)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,412	XXX	XXX
12. Totals											(695)	(517)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	8,904	6,719	6,492	6,291	6,052	5,944	5,885	5,846	5,832	5,825	(7)	(21)
2. 2004	16,232	14,742	14,127	13,941	13,603	13,502	13,509	13,479	13,466	13,465	(1)	(14)
3. 2005	XXX	14,813	13,913	13,735	13,465	13,442	13,333	13,309	13,310	13,291	(19)	(18)
4. 2006	XXX	XXX	13,469	13,911	13,555	13,363	13,235	13,194	13,148	13,120	(28)	(74)
5. 2007	XXX	XXX	XXX	15,097	15,718	14,699	14,241	14,188	14,149	14,294	145	106
6. 2008	XXX	XXX	XXX	XXX	13,409	13,646	12,745	12,566	12,495	12,430	(65)	(136)
7. 2009	XXX	XXX	XXX	XXX	XXX	15,045	15,017	14,708	14,651	14,574	(77)	(134)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	14,184	15,048	15,242	15,093	(149)	45
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,282	17,315	16,479	(836)	197
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,547	16,723	(824)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,454	XXX	XXX
12. Totals											(1,861)	(49)

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	1,260	1,334	1,001	1,002	940	872	871	871	871	871	0	0
2. 2004	1,424	1,051	906	840	841	861	879	879	889	889	0	10
3. 2005	XXX	1,357	1,072	1,028	1,027	1,032	998	998	998	998	0	0
4. 2006	XXX	XXX	1,042	864	821	878	897	862	860	860	0	(2)
5. 2007	XXX	XXX	XXX	722	672	689	648	600	593	589	(4)	(11)
6. 2008	XXX	XXX	XXX	XXX	997	936	906	835	982	996	14	161
7. 2009	XXX	XXX	XXX	XXX	XXX	1,311	1,440	1,382	1,381	1,313	(68)	(69)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,658	1,312	1,228	1,195	(33)	(117)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,427	1,303	1,259	(44)	(168)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,521	1,740	219	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,975	XXX	XXX
12. Totals											84	(196)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	188	64	60	50	49	52	49	47	68	68	0	21
2. 2004	445	316	299	288	287	286	285	285	285	285	0	0
3. 2005	XXX	274	234	225	217	213	212	212	212	212	0	0
4. 2006	XXX	XXX	402	359	352	331	334	334	334	334	0	0
5. 2007	XXX	XXX	XXX	172	173	179	183	183	184	191	7	8
6. 2008	XXX	XXX	XXX	XXX	83	87	60	58	58	58	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	348	411	412	417	412	(5)	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	213	133	134	133	(1)	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	321	351	30	90
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	305	(7)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	XXX	XXX
12. Totals											24	119

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,439	1,191	1,163	1,137	1,140	1,088	1,075	1,077	1,082	1,088	6	11
2. 2004	4,139	4,075	3,816	3,620	3,589	3,517	3,568	3,565	3,560	3,561	1	(4)
3. 2005	XXX	2,512	2,657	2,774	2,663	2,643	2,557	2,557	2,585	2,579	(6)	22
4. 2006	XXX	XXX	2,716	2,768	2,812	2,822	2,818	2,829	2,854	2,882	28	53
5. 2007	XXX	XXX	XXX	3,606	3,836	3,657	3,690	3,628	3,763	3,858	95	230
6. 2008	XXX	XXX	XXX	XXX	3,451	3,279	3,255	3,337	3,732	4,081	349	744
7. 2009	XXX	XXX	XXX	XXX	XXX	3,541	3,387	3,445	3,270	3,231	(39)	(214)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	4,386	4,113	3,881	4,024	143	(89)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,179	5,789	5,401	(388)	(778)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,930	4,477	(453)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,017	XXX	XXX
12. Totals											(264)	(25)

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SCHEDULE P - PART 2F - SECTION 1 - MEDICAL
PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	(1)	(1)	(1)	(1)	.0	1	1
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											1	1

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	713	359	337	278	265	255	232	208	208	208	.0	.0
2. 2004	119	101	116	85	75	72	68	68	68	68	.0	.0
3. 2005	XXX	72	28	19	9	71	71	71	71	71	.0	.0
4. 2006	XXX	XXX	228	409	360	354	349	344	344	344	.0	.0
5. 2007	XXX	XXX	XXX	128	68	92	35	32	32	33	1	1
6. 2008	XXX	XXX	XXX	XXX	230	190	220	195	193	196	3	1
7. 2009	XXX	XXX	XXX	XXX	XXX	215	150	98	105	103	(2)	5
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	161	178	191	393	202	215
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212	151	122	(29)	(90)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269	258	(11)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195	XXX	XXX
12. Totals											164	132

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	315	199	192	(7)	(123)
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,467	1,503	36	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,207	XXX	XXX
4. Totals											29	(123)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,375	241	81	(160)	(1,294)
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,634	13,422	(212)	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,494	XXX	XXX
4. Totals											(372)	(1,294)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER
(INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	(11)	(11)	(11)	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

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	.61	.48	.51	.12	.12	.12	.12	.12	.12	.12	.0	.0
2. 2004	.27	.29	.22	.59	.59	.59	.59	.59	.59	.59	.0	.0
3. 2005	XXX	.1	.7	.7	.7	.7	.7	.7	.7	.7	.0	.0
4. 2006	XXX	XXX	.2	.11	.12	.33	.46	.46	.46	.46	.0	.0
5. 2007	XXX	XXX	XXX	.2	.11	.11	.11	.11	.11	.11	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.6	.18	.28	.22	.24	.24	.0	.2
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.10	.10	.10	.10	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17	.12	.10	.(2)	.(7)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.3	.3	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											1	(5)

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000	339	551	537	685	708	727	733	733	732	0	0
2. 2004	10,664	13,974	14,169	14,201	14,290	14,346	14,331	14,331	14,331	14,331	0	0
3. 2005	XXX	7,365	9,215	9,314	9,384	9,432	9,434	9,434	9,434	9,434	0	0
4. 2006	XXX	XXX	12,037	15,029	15,231	15,266	15,271	15,291	15,320	15,327	0	0
5. 2007	XXX	XXX	XXX	11,627	13,597	13,923	14,157	14,175	14,508	14,510	0	0
6. 2008	XXX	XXX	XXX	XXX	16,297	19,473	19,655	19,629	19,671	19,278	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	13,741	17,034	17,328	17,564	17,579	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	15,672	18,570	19,009	19,048	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,538	20,264	20,550	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,261	22,908	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,993	0	0

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000	3,722	5,113	5,788	5,761	5,809	5,829	5,814	5,807	5,800	0	0
2. 2004	6,573	10,603	12,383	13,159	13,308	13,400	13,466	13,479	13,466	13,465	0	0
3. 2005	XXX	6,366	10,523	12,349	12,908	13,276	13,296	13,288	13,289	13,291	0	0
4. 2006	XXX	XXX	5,631	9,846	11,624	12,552	12,804	12,980	13,042	13,048	0	0
5. 2007	XXX	XXX	XXX	6,389	11,071	12,657	13,455	13,898	14,092	14,152	0	0
6. 2008	XXX	XXX	XXX	XXX	5,738	9,444	11,033	11,950	12,342	12,373	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	6,743	11,221	12,920	14,094	14,304	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	6,454	10,676	13,233	14,309	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,007	11,917	14,517	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,165	11,875	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,452	0	0

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000	467	648	832	871	871	871	871	871	871	0	0
2. 2004	457	640	699	733	746	843	817	817	889	889	0	0
3. 2005	XXX	529	676	857	917	916	998	998	998	998	0	0
4. 2006	XXX	XXX	435	586	707	800	862	861	860	860	0	0
5. 2007	XXX	XXX	XXX	291	434	476	524	591	589	589	0	0
6. 2008	XXX	XXX	XXX	XXX	477	586	764	773	978	979	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	397	884	1,117	1,169	1,291	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	497	743	1,071	1,147	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	448	738	1,089	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	508	1,047	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	573	0	0

SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	000	22	30	32	35	39	43	46	68	68	0	0
2. 2004	169	280	285	285	285	285	285	285	285	285	0	0
3. 2005	XXX	147	181	212	212	212	212	212	212	212	0	0
4. 2006	XXX	XXX	163	220	285	315	334	334	334	334	0	0
5. 2007	XXX	XXX	XXX	62	154	172	172	173	174	174	0	0
6. 2008	XXX	XXX	XXX	XXX	39	56	58	58	58	58	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	229	389	412	412	412	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	96	130	130	130	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	148	305	339	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	264	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	0	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	437	775	941	1,047	1,066	1,072	1,074	1,082	1,088	0	0
2. 2004	2,347	3,117	3,386	3,345	3,444	3,486	3,506	3,490	3,559	3,561	0	0
3. 2005	XXX	1,299	1,928	2,353	2,470	2,510	2,555	2,558	2,578	2,579	0	0
4. 2006	XXX	XXX	1,458	2,090	2,297	2,544	2,696	2,753	2,768	2,791	0	0
5. 2007	XXX	XXX	XXX	1,605	2,625	2,924	3,481	3,522	3,745	3,858	0	0
6. 2008	XXX	XXX	XXX	XXX	1,715	2,393	2,839	3,186	3,571	3,670	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	1,712	2,473	2,973	3,100	3,137	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,386	3,195	3,537	3,704	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,434	4,475	4,640	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,423	3,153	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,291	0	0

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SCHEDULE P - PART 3F - SECTION 1 - MEDICAL
PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2006	XXX	XXX	.0	.0	.0	(1)	(1)	(1)	(1)	.0	XXX	XXX
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000.	.85	.136	.166	.180	.200	.208	.208	.208	.208	.0	.0
2. 2004	.23	.33	.68	.68	.68	.68	.68	.68	.68	.68	.0	.0
3. 2005	XXX	.5	.9	.9	.9	.71	.71	.71	.71	.71	.0	.0
4. 2006	XXX	XXX	.9	.220	.227	.327	.343	.344	.344	.344	.0	.0
5. 2007	XXX	XXX	XXX	.5	.29	.32	.32	.32	.32	.33	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.23	.115	.156	.174	.178	.181	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.17	.80	.89	.89	.89	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.6	.11	.14	.160	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.59	.73	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.77	.113	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.34	.0	.0

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	190	191	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,192	1,493	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	988	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	206	.59	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,682	13,359	.0	.0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,258	0	0

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	.000	.0	.0	.0	.0	.0	.0	(11)	(11)	(11)	XXX	XXX
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	.000	.4	.7	.12	.12	.12	.12	.12	.12	.12	.0	.0
2. 2004	.0	.23	.16	.59	.59	.59	.59	.59	.59	.59	.0	.0
3. 2005	XXX	.0	.7	.7	.7	.7	.7	.7	.7	.7	.0	.0
4. 2006	XXX	XXX	.2	.11	.12	.25	.46	.46	.46	.46	.0	.0
5. 2007	XXX	XXX	XXX	.1	.11	.11	.11	.11	.11	.11	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.7	.22	.22	.24	.24	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.7	.10	.10	.10	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.9	.10	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.3	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	632	56	40	14	7	0	0	0	0	0
2. 2004	2,302	264	80	29	19	1	0	0	0	0
3. 2005	XXX	586	39	13	16	1	0	0	0	0
4. 2006	XXX	XXX	1,304	78	36	7	0	1	0	0
5. 2007	XXX	XXX	XXX	1,353	35	25	0	3	0	0
6. 2008	XXX	XXX	XXX	XXX	1,385	141	(3)	12	(4)	0
7. 2009	XXX	XXX	XXX	XXX	XXX	1,405	10	21	7	1
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,911	71	21	20
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,381	(5)	49
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	663	137
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	971

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	618	133	131	56	0	1	0	0	0	0
2. 2004	2,381	409	247	13	1	1	0	0	0	0
3. 2005	XXX	2,836	290	174	2	4	0	0	0	0
4. 2006	XXX	XXX	1,613	45	7	8	0	0	0	0
5. 2007	XXX	XXX	XXX	1,657	14	24	1	0	(2)	0
6. 2008	XXX	XXX	XXX	XXX	1,199	35	13	0	(2)	(4)
7. 2009	XXX	XXX	XXX	XXX	XXX	1,075	5	0	(8)	3
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	722	0	(5)	5
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	967	2	9
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,661	19
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,563

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	186	365	100	107	61	0	0	0	0	0
2. 2004	504	227	48	8	2	1	0	0	0	0
3. 2005	XXX	429	48	44	3	10	0	0	0	0
4. 2006	XXX	XXX	303	112	66	49	24	1	0	0
5. 2007	XXX	XXX	XXX	226	47	60	28	1	(1)	0
6. 2008	XXX	XXX	XXX	XXX	86	52	83	9	(2)	16
7. 2009	XXX	XXX	XXX	XXX	XXX	112	14	11	(4)	5
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	403	71	1	11
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	68	21
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	29
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	150	8	1	0	0	0	0	0	0	0
2. 2004	132	11	12	1	1	0	0	0	0	0
3. 2005	XXX	65	6	9	2	0	0	0	0	0
4. 2006	XXX	XXX	27	19	1	1	0	0	0	0
5. 2007	XXX	XXX	XXX	86	4	4	1	0	0	0
6. 2008	XXX	XXX	XXX	XXX	20	22	1	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	67	1	0	5	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	82	2	4	3
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	0	12
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	20
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	207	49	42	31	23	2	0	0	0	0
2. 2004	420	78	111	45	63	6	0	1	0	0
3. 2005	XXX	516	88	77	13	11	0	2	2	0
4. 2006	XXX	XXX	584	120	24	18	0	10	33	2
5. 2007	XXX	XXX	XXX	617	134	72	11	18	5	(2)
6. 2008	XXX	XXX	XXX	XXX	740	241	79	8	21	12
7. 2009	XXX	XXX	XXX	XXX	XXX	821	179	200	21	21
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	855	327	47	112
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068	583	262
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,335	449
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,172

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL
PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4F - SECTION 2 – MEDICAL
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4G - SPECIAL LIABILITY
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	321	58	40	7	7	3	0	0	0	0
2. 2004	35	16	11	2	0	2	0	0	0	0
3. 2005	XXX	50	13	8	0	0	0	0	0	0
4. 2006	XXX	XXX	66	20	9	7	0	0	0	0
5. 2007	XXX	XXX	XXX	100	7	55	1	0	0	0
6. 2008	XXX	XXX	XXX	XXX	95	40	17	3	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	127	43	5	2	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	69	18	10	9
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	34	43
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111	71
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	2	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	456	13	5
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	20
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

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	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	1,067	72	27	7	20	3	4	1	1	5
2. 2004	7,475	9,194	9,246	9,254	9,256	9,259	9,261	9,261	9,261	9,261
3. 2005	XXX	6,125	6,771	6,821	6,843	6,845	6,848	6,850	6,851	6,852
4. 2006	XXX	XXX	7,030	8,456	8,520	8,529	8,536	8,540	8,544	8,546
5. 2007	XXX	XXX	XXX	5,359	6,265	6,350	6,366	6,378	6,383	6,387
6. 2008	XXX	XXX	XXX	XXX	10,850	12,834	12,904	12,927	12,935	12,940
7. 2009	XXX	XXX	XXX	XXX	XXX	6,970	7,463	7,523	7,542	7,550
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,459	2,858	2,917	2,934
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,681	4,430	4,505
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,599	4,302
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,962

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	2,119	26	20	14	9	7	4	3	0	2
2. 2004	440	25	10	3	1	0	0	0	0	0
3. 2005	XXX	195	26	9	3	1	1	1	1	1
4. 2006	XXX	XXX	463	30	8	3	4	2	2	2
5. 2007	XXX	XXX	XXX	329	39	12	6	3	1	1
6. 2008	XXX	XXX	XXX	XXX	581	32	9	5	2	1
7. 2009	XXX	XXX	XXX	XXX	XXX	217	25	9	2	2
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	236	29	8	2
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408	42	12
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	41
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	1,163	(2,010)	31	5	16	1	4	1	0	5
2. 2004	8,012	9,338	9,381	9,385	9,388	9,390	9,392	9,392	9,392	9,392
3. 2005	XXX	6,380	6,873	6,909	6,925	6,928	6,931	6,933	6,934	6,935
4. 2006	XXX	XXX	7,572	8,589	8,636	8,644	8,658	8,662	8,665	8,668
5. 2007	XXX	XXX	XXX	5,733	6,366	6,427	6,441	6,456	6,462	6,466
6. 2008	XXX	XXX	XXX	XXX	11,578	13,047	13,097	13,122	13,134	13,141
7. 2009	XXX	XXX	XXX	XXX	XXX	7,275	7,597	7,662	7,682	7,694
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,781	3,208	3,269	3,286
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,205	4,993	5,075
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,159	4,912
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,263

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	2,348	477	139	47	19	11	14	7	4	11
2. 2004	5,594	7,168	7,533	7,596	7,621	7,638	7,649	7,654	7,660	7,661
3. 2005	XXX	5,104	6,608	6,878	6,954	6,976	6,994	7,003	7,008	7,014
4. 2006	XXX	XXX	4,813	6,096	6,417	6,478	6,531	6,560	6,577	6,586
5. 2007	XXX	XXX	XXX	5,143	6,598	6,896	7,001	7,072	7,060	7,067
6. 2008	XXX	XXX	XXX	XXX	4,838	6,200	6,498	6,594	6,633	6,649
7. 2009	XXX	XXX	XXX	XXX	XXX	4,857	5,534	5,800	5,897	5,938
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,619	2,393	2,678	2,787
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,631	2,451	2,754
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,579	2,383
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,492

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	6,206	112	50	21	12	7	4	1	0	2
2. 2004	890	244	75	25	11	3	1	0	0	0
3. 2005	XXX	765	196	62	20	6	1	1	1	0
4. 2006	XXX	XXX	675	208	73	30	13	6	2	1
5. 2007	XXX	XXX	XXX	733	220	64	19	8	3	1
6. 2008	XXX	XXX	XXX	XXX	763	230	59	20	6	3
7. 2009	XXX	XXX	XXX	XXX	XXX	801	196	62	18	8
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	665	193	72	20
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	656	224	57
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	648	204
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	591

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	2,936	(5,537)	115	26	16	6	13	8	4	12
2. 2004	6,617	7,631	7,877	7,905	7,926	7,935	7,944	7,949	7,955	7,956
3. 2005	XXX	5,986	7,005	7,178	7,222	7,236	7,252	7,262	7,267	7,273
4. 2006	XXX	XXX	5,576	6,480	6,694	6,731	6,776	6,710	6,827	6,835
5. 2007	XXX	XXX	XXX	5,982	6,997	7,153	7,217	7,261	7,280	7,288
6. 2008	XXX	XXX	XXX	XXX	5,673	6,547	6,696	6,797	6,843	6,860
7. 2009	XXX	XXX	XXX	XXX	XXX	5,743	5,868	6,150	6,249	6,295
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,366	3,194	3,495	3,609
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,359	3,237	3,552
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,323	3,190
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,166

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	159	44	21	(85)	101	0	1	0	0	1
2. 2004	343	449	469	477	477	482	483	485	485	485
3. 2005	XXX	362	447	471	474	474	475	475	475	475
4. 2006	XXX	XXX	301	368	386	388	390	391	391	391
5. 2007	XXX	XXX	XXX	282	349	359	365	367	369	369
6. 2008	XXX	XXX	XXX	XXX	309	368	382	386	388	388
7. 2009	XXX	XXX	XXX	XXX	XXX	295	328	344	350	353
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	106	164	176	183
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106	149	167
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	158
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	420	18	8	1	0	0	0	0	0	0
2. 2004	58	14	7	3	3	1	1	1	0	0
3. 2005	XXX	49	12	1	1	1	0	0	0	0
4. 2006	XXX	XXX	33	11	2	1	0	0	0	0
5. 2007	XXX	XXX	XXX	38	13	7	3	1	1	0
6. 2008	XXX	XXX	XXX	XXX	39	14	2	2	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	37	13	3	2	1
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	41	12	4	1
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	12	5
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	18
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	200	(351)	12	11	2	0	0	0	0	1
2. 2004	405	472	486	491	491	493	494	496	496	496
3. 2005	XXX	416	469	485	488	488	488	488	488	488
4. 2006	XXX	XXX	341	389	400	402	402	403	403	403
5. 2007	XXX	XXX	XXX	326	369	374	377	380	381	381
6. 2008	XXX	XXX	XXX	XXX	357	392	395	399	400	401
7. 2009	XXX	XXX	XXX	XXX	XXX	338	353	369	376	379
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	154	216	229	236
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	192	211
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	212
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	.78	.8	.5	.2	.4	.0	.1	.1	.0	.0
2. 2004	133	196	.401	.210	.202	.202	.202	.202	.202	.202
3. 2005	XXX	131	.154	.162	.162	.162	.162	.162	.162	.162
4. 2006	XXX	XXX	.127	.154	.161	.163	.164	.164	.164	.164
5. 2007	XXX	XXX	XXX	.83	.119	.130	.131	.133	.134	.135
6. 2008	XXX	XXX	XXX	XXX	.27	.35	.39	.40	.40	.40
7. 2009	XXX	XXX	XXX	XXX	XXX	.46	.56	.57	.57	.57
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.21	.31	.31	.31
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.20	.20	.23
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18	.37
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	.88	.4	.2	.2	.2	.2	.3	.1	.0	.0
2. 2004	.18	.2	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.11	.3	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.11	.6	.2	.1	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.13	.3	.1	.1	.1	.1	.1
6. 2008	XXX	XXX	XXX	XXX	.6	.2	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.14	.3	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.12	.1	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.2	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.2
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.4

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	.87	(76)	.3	.2	.4	(2)	.1	.1	.0	.0
2. 2004	151	200	.202	.202	.204	.204	.204	.204	.204	.204
3. 2005	XXX	144	.165	.169	.169	.169	.169	.169	.169	.169
4. 2006	XXX	XXX	.138	.161	.164	.166	.165	.166	.166	.166
5. 2007	XXX	XXX	XXX	.96	.124	.133	.134	.135	.136	.138
6. 2008	XXX	XXX	XXX	XXX	.34	.39	.40	.41	.41	.41
7. 2009	XXX	XXX	XXX	XXX	XXX	.60	.61	.63	.63	.63
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.32	.43	.44	.44
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.31	.49	.53
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.26	.47
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	146	26	22	5	3	1	2	1	0	1
2. 2004	553	694	728	733	735	738	740	744	745	746
3. 2005	XXX	433	538	558	579	581	587	589	590	590
4. 2006	XXX	XXX	482	593	616	628	638	646	650	652
5. 2007	XXX	XXX	XXX	366	495	514	538	548	554	556
6. 2008	XXX	XXX	XXX	XXX	377	507	556	586	604	618
7. 2009	XXX	XXX	XXX	XXX	XXX	355	459	497	525	538
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	294	417	466	494
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	396	568	619
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329	483
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	399	21	11	8	5	2	2	1	0	0
2. 2004	73	22	7	4	2	1	1	2	0	0
3. 2005	XXX	54	21	9	4	2	1	0	1	0
4. 2006	XXX	XXX	52	19	9	8	6	2	1	1
5. 2007	XXX	XXX	XXX	69	21	9	9	3	2	0
6. 2008	XXX	XXX	XXX	XXX	79	24	19	10	8	6
7. 2009	XXX	XXX	XXX	XXX	XXX	44	27	13	9	3
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	83	30	22	8
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	45	17
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	42
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	183	(350)	12	3	(1)	0	0	1	1	1
2. 2004	636	732	752	755	755	756	760	764	765	766
3. 2005	XXX	492	567	575	592	592	597	598	599	600
4. 2006	XXX	XXX	542	623	633	644	655	663	667	668
5. 2007	XXX	XXX	XXX	450	525	533	557	568	574	576
6. 2008	XXX	XXX	XXX	XXX	462	541	585	619	639	654
7. 2009	XXX	XXX	XXX	XXX	XXX	409	498	540	569	584
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	380	519	580	609
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	514	704	761
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	428	603
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	103	29	22	5	3,648	(2,861)	0	0	8	0
2. 2004	127	175	196	202	1,196	211	211	211	216	211
3. 2005	XXX	103	161	176	800	189	189	189	193	189
4. 2006	XXX	XXX	86	164	969	188	189	190	198	190
5. 2007	XXX	XXX	XXX	136	962	255	256	256	267	256
6. 2008	XXX	XXX	XXX	XXX	890	204	207	210	218	211
7. 2009	XXX	XXX	XXX	XXX	XXX	106	109	111	117	112
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	6	9	22	16
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	20	12
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	14
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	311	22	11	7	4	2	2	0	0	0
2. 2004	34	21	10	7	3	2	1	1	0	0
3. 2005	XXX	25	17	9	5	3	0	0	0	0
4. 2006	XXX	XXX	26	18	9	8	1	0	0	0
5. 2007	XXX	XXX	XXX	32	30	16	1	1	0	0
6. 2008	XXX	XXX	XXX	XXX	38	20	2	1	1	1
7. 2009	XXX	XXX	XXX	XXX	XXX	39	1	1	1	1
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	5	3	3	2
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	1
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	2
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	142	(243)	12	0	4	0	0	0	0	0
2. 2004	162	199	210	212	217	217	216	216	216	216
3. 2005	XXX	130	182	189	194	196	193	193	193	193
4. 2006	XXX	XXX	116	188	196	202	197	198	198	198
5. 2007	XXX	XXX	XXX	175	260	279	266	267	267	267
6. 2008	XXX	XXX	XXX	XXX	171	230	215	217	218	219
7. 2009	XXX	XXX	XXX	XXX	XXX	147	113	115	117	117
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	12	19	22	26
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	20	23
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	25
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	17	5	8	0	3	0	0	0	0	0
2. 2004	10	22	28	32	32	32	32	32	32	32
3. 2005	XXX	4	18	24	32	32	32	32	33	32
4. 2006	XXX	XXX	31	43	50	52	52	52	55	52
5. 2007	XXX	XXX	XXX	21	29	32	32	32	34	32
6. 2008	XXX	XXX	XXX	XXX	10	21	22	23	24	24
7. 2009	XXX	XXX	XXX	XXX	XXX	13	13	13	13	13
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2	3	5	3
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	6	5
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	2	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	1	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	1	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	17	5	7	1	1	0	0	0	0	0
2. 2004	10	23	29	32	32	32	32	32	32	32
3. 2005	XXX	4	19	25	33	33	33	33	33	33
4. 2006	XXX	XXX	33	46	53	54	55	55	55	55
5. 2007	XXX	XXX	XXX	21	29	33	33	34	34	34
6. 2008	XXX	XXX	XXX	XXX	10	21	23	24	24	24
7. 2009	XXX	XXX	XXX	XXX	XXX	13	13	13	13	13
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	3	4	5	5
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	6	7
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2004	0	0	0	0	0	0	0	0	0	0
3. 2005	XXX	0	0	0	0	0	0	0	0	0
4. 2006	XXX	XXX	0	0	0	0	0	0	0	0
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P – PART 5T – WARRANTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	3,422	.0
3. 2005	XXX	3,437	3,437	3,437	3,437	3,437	3,437	3,437	3,437	3,437	.0
4. 2006	XXX	XXX	3,353	3,353	3,353	3,353	3,353	3,353	3,353	3,353	.0
5. 2007	XXX	XXX	XXX	3,260	3,260	3,260	3,260	3,260	3,260	3,260	.0
6. 2008	XXX	XXX	XXX	XXX	3,175	3,175	3,175	3,175	3,175	3,175	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	3,089	3,089	3,089	3,089	3,089	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	3,141	3,141	3,141	3,141	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,307	3,307	3,307	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,530	3,530	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,859	3,859
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,859
13. Earned Premiums (Sc P-Pt 1)	3,422	3,437	3,353	3,260	3,175	3,089	3,141	3,307	3,530	3,859	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	154	154	154	154	154	154	154	154	154	154	.0
3. 2005	XXX	155	155	155	155	155	155	155	155	155	.0
4. 2006	XXX	XXX	123	123	123	123	123	123	123	123	.0
5. 2007	XXX	XXX	XXX	45	45	45	45	45	45	45	.0
6. 2008	XXX	XXX	XXX	XXX	124	124	124	124	124	124	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	131	131	131	131	131	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	129	129	129	129	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	81	81	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	19
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19
13. Earned Premiums (Sc P-Pt 1)	154	155	123	45	124	131	129	81	19	19	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	805	805	805	805	805	805	805	805	805	805	.0
3. 2005	XXX	643	643	643	643	643	643	643	643	643	.0
4. 2006	XXX	XXX	589	589	589	589	589	589	589	589	.0
5. 2007	XXX	XXX	XXX	521	521	521	521	521	521	521	.0
6. 2008	XXX	XXX	XXX	XXX	475	475	475	475	475	475	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	435	435	435	435	435	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	445	445	445	445	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	501	501	501	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558	558	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	654	654
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	654
13. Earned Premiums (Sc P-Pt 1)	805	643	589	521	475	435	445	501	558	654	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	78	78	78	78	78	78	79	79	79	79	.0
3. 2005	XXX	124	124	124	124	124	124	124	124	124	.0
4. 2006	XXX	XXX	90	90	90	90	90	90	90	90	.0
5. 2007	XXX	XXX	XXX	35	35	35	35	35	35	35	.0
6. 2008	XXX	XXX	XXX	XXX	49	49	49	49	49	49	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	52	52	52	52	52	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	52	52	52	52	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	46	46	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	52	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	97
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97
13. Earned Premiums (Sc P-Pt 1)	79	124	90	35	49	52	52	46	52	97	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.26	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	8,485	8,485	8,485	8,485	8,485	8,485	8,485	8,485	8,485	8,485	.0
3. 2005	XXX	9,056	9,056	9,056	9,056	9,056	9,056	9,056	9,056	9,056	.0
4. 2006	XXX	XXX	8,857	8,857	8,857	8,857	8,857	8,857	8,857	8,857	.0
5. 2007	XXX	XXX	XXX	8,655	8,655	8,655	8,655	8,655	8,655	8,655	.0
6. 2008	XXX	XXX	XXX	XXX	8,336	8,336	8,336	8,336	8,336	8,336	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	8,321	8,321	8,321	8,321	8,321	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	8,630	8,630	8,630	8,630	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,194	9,194	9,194	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,063	10,063	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,245	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,245
13. Earned Premiums (Sc P-Pt 1)	8,485	9,056	8,857	8,655	8,336	8,321	8,630	9,194	10,063	11,245	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	582	582	582	582	582	582	582	582	582	582	.0
3. 2005	XXX	595	595	595	595	595	595	595	595	595	.0
4. 2006	XXX	XXX	520	520	520	520	520	520	520	520	.0
5. 2007	XXX	XXX	XXX	312	312	312	312	312	312	312	.0
6. 2008	XXX	XXX	XXX	XXX	353	353	353	353	353	353	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	319	319	319	319	319	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	309	309	309	309	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	600	600	600	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	570	570	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	626	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	626
13. Earned Premiums (Sc P-Pt 1)	582	595	520	312	353	319	309	600	570	626	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	1,262	.0
3. 2005	XXX	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	.0
4. 2006	XXX	XXX	1,399	1,399	1,399	1,399	1,399	1,399	1,399	1,399	.0
5. 2007	XXX	XXX	XXX	1,402	1,402	1,402	1,402	1,402	1,402	1,402	.0
6. 2008	XXX	XXX	XXX	XXX	1,436	1,436	1,436	1,436	1,436	1,436	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	1,499	1,499	1,499	1,499	1,499	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,551	1,551	1,551	1,551	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,640	1,640	1,640	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,748	1,748	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,837	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,837
13. Earned Premiums (Sc P-Pt 1)	1,262	1,390	1,399	1,402	1,436	1,499	1,551	1,640	1,748	1,837	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	1,055	.0
3. 2005	XXX	1,149	1,149	1,149	1,149	1,149	1,149	1,149	1,149	1,149	.0
4. 2006	XXX	XXX	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	.0
5. 2007	XXX	XXX	XXX	1,061	1,061	1,061	1,061	1,061	1,061	1,061	.0
6. 2008	XXX	XXX	XXX	XXX	1,219	1,219	1,219	1,219	1,219	1,219	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	1,288	1,288	1,288	1,288	1,288	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,357	1,357	1,357	1,357	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,253	1,253	1,253	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,327	1,327	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,412	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,412
13. Earned Premiums (Sc P-Pt 1)	1,006	1,101	1,066	1,061	1,219	1,288	1,357	1,253	1,327	1,412	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	.0	(1)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	.0	(14)
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(15)
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	1	14	23	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	.0	(1)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	.0	(14)
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(15)
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	1	14	23	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.62	.62	.62	.62	.62	.62	.62	.62	.62	.62	.0
3. 2005	XXX	.63	.63	.63	.63	.63	.63	.63	.63	.63	.0
4. 2006	XXX	XXX	.62	.62	.62	.62	.62	.62	.62	.62	.0
5. 2007	XXX	XXX	XXX	.67	.67	.67	.67	.67	.67	.67	.0
6. 2008	XXX	XXX	XXX	XXX	.66	.66	.66	.66	.66	.66	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.63	.63	.63	.63	.63	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.61	.61	.61	.61	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.62	.62	.62	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.72	.72	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71	.71
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.71
13. Earned Premiums (Sc P-Pt 1)	.62	.63	.62	.67	.66	.63	.61	.62	.72	.71	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.0
3. 2005	XXX	.3	.3	.3	.3	.3	.2	.2	.2	.2	.0
4. 2006	XXX	XXX	.2	.2	.2	.2	.1	.1	.1	.1	.0
5. 2007	XXX	XXX	XXX	.1	.1	.1	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2	.2	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.2
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2
13. Earned Premiums (Sc P-Pt 1)	.3	.3	.2	.1	.0	.0	.0	.2	.1	.2	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2005	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2006	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2007	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2008	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2009	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	7,537		0.0	37,177		0.0
2. Private Passenger Auto Liability/Medical	19,256		0.0	23,277		0.0
3. Commercial Auto/Truck Liability/Medical	2,648		0.0	4,026		0.0
4. Workers' Compensation	292		0.0	605		0.0
5. Commercial Multiple Peril	6,283		0.0	11,116		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims- Made	0		0.0	0		0.0
8. Special Liability	0		0.0	96		0.0
9. Other Liability-Occurrence	683		0.0	427		0.0
10. Other Liability-Claims-Made	0		0.0	0		0.0
11. Special Property	300		0.0	3,548		0.0
12. Auto Physical Damage	1,630		0.0	21,818		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	0		0.0	68		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	38,630	0	0.0	102,157	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	7,537		0.0	37,177		0.0
2. Private Passenger Auto Liability/Medical	19,256		0.0	23,277		0.0
3. Commercial Auto/Truck Liability/Medical.....	2,648		0.0	4,026		0.0
4. Workers' Compensation	292		0.0	605		0.0
5. Commercial Multiple Peril	6,283		0.0	11,116		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims- Made	0		0.0	0		0.0
8. Special Liability	0		0.0	96		0.0
9. Other Liability-Occurrence	683		0.0	427		0.0
10. Other Liability-Claims-made	0		0.0	0		0.0
11. Special Property	300		0.0	3,548		0.0
12. Auto Physical Damage	1,630		0.0	21,818		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	0		0.0	68		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	38,630	0	0.0	102,157	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0		0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2004	0	0	0	0	0	0	0	0	0	
3. 2005	XXX	0	0	0	0	0	0	0	0	
4. 2006	XXX	XXX	0	0	0	0	0	0	0	
5. 2007	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2008	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2009	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is “no”, leave the following questions blank. If the answer to question 1.1 is “yes”, please answer the following questions:

Yes [] No [X]
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?

\$
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65?

Yes [] No []
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No []
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A []
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2004		
1.603	2005		
1.604	2006		
1.605	2007		
1.606	2008		
1.607	2009		
1.608	2010		
1.609	2011		
1.610	2012		
1.611	2013		
1.612	Totals	0	0

2.

The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as “Defense and Cost Containment” and “Adjusting and Other”) reported in compliance with these definitions in this statement?

Yes [X] No []
3.

The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?:

Yes [X] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5.

What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

\$0

5.2 Surety

\$0
6.

Claim count information is reported per claim or per claimant. (indicate which).....CLAIM
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [X] No []
- 7.2

An extended statement may be attached.
Claim counts in prior years reflected coverages within each claim. Counts now reflect individual claims.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						.0
2. Alaska	AK						.0
3. Arizona	AZ						.0
4. Arkansas	AR						.0
5. California	CA						.0
6. Colorado	CO						.0
7. Connecticut	CT						.0
8. Delaware	DE						.0
9. District of Columbia	DC						.0
10. Florida	FL						.0
11. Georgia	GA						.0
12. Hawaii	HI						.0
13. Idaho	ID						.0
14. Illinois	IL						.0
15. Indiana	IN						.0
16. Iowa	IA						.0
17. Kansas	KS						.0
18. Kentucky	KY						.0
19. Louisiana	LA						.0
20. Maine	ME						.0
21. Maryland	MD						.0
22. Massachusetts	MA						.0
23. Michigan	MI						.0
24. Minnesota	MN						.0
25. Mississippi	MS						.0
26. Missouri	MO						.0
27. Montana	MT						.0
28. Nebraska	NE						.0
29. Nevada	NV						.0
30. New Hampshire	NH						.0
31. New Jersey	NJ						.0
32. New Mexico	NM						.0
33. New York	NY						.0
34. North Carolina	NC						.0
35. North Dakota	ND						.0
36. Ohio	OH						.0
37. Oklahoma	OK						.0
38. Oregon	OR						.0
39. Pennsylvania	PA						.0
40. Rhode Island	RI						.0
41. South Carolina	SC						.0
42. South Dakota	SD						.0
43. Tennessee	TN						.0
44. Texas	TX						.0
45. Utah	UT						.0
46. Vermont	VT						.0
47. Virginia	VA						.0
48. Washington	WA						.0
49. West Virginia	WV						.0
50. Wisconsin	WI						.0
51. Wyoming	WY						.0
52. American Samoa	AS						.0
53. Guam	GU						.0
54. Puerto Rico	PR						.0
55. US Virgin Islands	VI						.0
56. Northern Mariana Islands	MP						.0
57. Canada	CAN						.0
58. Aggregate Other Alien	OT						.0
59. Totals		0	0	0	0	0	0

NONE

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		RESPONSES
1.	Will an actuarial opinion be filed by March 1?	YES.....
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES.....
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES.....
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES.....
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES.....
6.	Will Management's Discussion and Analysis be filed by April 1?	YES.....
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES.....
MAY FILING		
8.	Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	YES.....
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES.....
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES.....
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES.....

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO.....
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO.....
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO.....
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO.....
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO.....
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO.....
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	YES.....
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO.....
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES.....
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES.....
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES.....
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO.....
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES.....
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?.....NO.....
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?.....NO.....
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?.....NO.....
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?.....NO.....
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?.....NO.....

AUGUST FILING

33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?.....SEE EXPLANATION.....

Explanation:

12.
13.
14.
15.
16.
17.
19.
23.
25. The Company does not seek relief related to the five-year rotation requirement for lead audit partner.
26. The Company does not seek relief related to the one-year cooling off period for independent CPA.
27. The Company does not seek relief related to the Requirements for Audit Commiittee.
28.
29.
30.
31.
32.
33. The Company is not required to file the report.

Bar Code:

12. 
2 6 1 2 3 2 0 1 3 4 2 0 0 0 0 0 0
13. 
2 6 1 2 3 2 0 1 3 2 4 0 0 0 0 0 0
14. 
2 6 1 2 3 2 0 1 3 3 6 0 5 9 0 0 0
15. 
2 6 1 2 3 2 0 1 3 4 5 5 0 0 0 0 0
16. 
2 6 1 2 3 2 0 1 3 4 9 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. 
2 6 1 2 3 2 0 1 3 3 8 5 0 0 0 0 0

19. 
2 6 1 2 3 2 0 1 3 3 6 5 0 0 0 0 0

23. 
2 6 1 2 3 2 0 1 3 5 0 0 0 0 0 0 0

28. 
2 6 1 2 3 2 0 1 3 2 3 0 5 9 0 0 0

29. 
2 6 1 2 3 2 0 1 3 3 0 6 0 0 0 0 0

30. 
2 6 1 2 3 2 0 1 3 2 1 0 0 0 0 0 0

31. 
2 6 1 2 3 2 0 1 3 2 1 6 5 9 0 0 0

32. 
2 6 1 2 3 2 0 1 3 2 1 7 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

P004 Additional Aggregate Lines for Page 4 Line 37.
*STMTINCOME - Statement of Income

	1 Current Year	2 Prior Year
3704. Change in Surplus Due to Adoption of SSAP No. 102 less deferred tax of \$45,121.....	87,587	0
3705. Option Liability Surplus.....	21,778	(21,778)
3797. Summary of remaining write-ins for Line 37 from page 4	109,365	(21,778)



SUPPLEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR GENERAL INTERROGATORY 9 (Part 2)

For the Year Ended December 31, 2013

NAIC Group Code 0207To be Filed by March 1NAIC Company Code 26123

(A) Financial Impact			
	1	2	3
	As Reported	Interrogatory 9 Reinsurance Effect	Restated Without Interrogatory 9 Reinsurance
A01. Assets	242,634,650		242,634,650
A02. Liabilities	105,008,151		105,008,151
A03. Surplus as regards to policyholders	137,626,499		137,626,499
A04. Income before taxes	8,366,027		8,366,027

(B) Summary of Reinsurance Contract Terms	(C) Management's Objectives

D. If the response to General Interrogatory 9.4 (Part 2 Property & Casualty Interrogatories) is yes, explain below why the contracts are treated differently for GAAP and SAP.....

.....



SUPPLEMENT FOR THE YEAR 2013 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2013
(To Be Filed by March 1)

NAIC Group Code 0207

NAIC Company Code 26123

Company Name LIGHTNING ROD MUTUAL INSURANCE COMPANY

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %

2. Commercial Multiple Peril (CMP) Packaged Policies

- 2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes ☒ No ☐
- 2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes ☒ No ☐
- 2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$12,674

2.32 Amount estimated using reasonable assumptions: \$

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ 0	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %

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Schedule BA – Part 3	E09
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