



32573201320100100

ANNUAL STATEMENT

For the Year Ended December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Ohio FAIR Plan Underwriting Association

NAIC Group Code	0000	32573	NAIC Company Code	32573	Employer's ID Number	23-7024436
	(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	October 25, 1968			Commenced Business	June 1, 1974	
Statutory Home Office	2500 CORPORATE EXCHANGE DR., SUITE 250			COLUMBUS, OHIO, US 43231		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	2500 CORPORATE EXCHANGE DR., SUITE 250					
	(Street and Number)					
	COLUMBUS, OHIO, US 43231			614-839-6446		
	(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	2500 CORPORATE EXCHANGE DR., SUITE 250			COLUMBUS, OHIO, US 43231		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	2500 CORPORATE EXCHANGE DR., SUITE 250			COLUMBUS, OHIO, US 43231 614-839-6446		
	(Street and Number)			(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)		
Internet Web Site Address	WWW.OHIOFAIRPLAN.COM					
Statutory Statement Contact	MICHELLE KNODELL			614-839-6446 x.155		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	MKNODELL@OHIOFAIRPLAN.COM			614-839-2882		
	(E-Mail Address)			(Fax Number)		

OFFICERS
CHAIRMAN
GENE RICHARD ROBERTS

	Name	Title
1.	W. SHAWN BRACE	PRESIDENT
2.	TRACY A. BRININGER #	SECRETARY
3.	W. SHAWN BRACE	TREASURER

VICE PRESIDENTS

Name	Title	Name	Title
TRACY A. BRININGER	VICE PRESIDENT CLAIMS		

BOARD OF DIRECTORS

SAMUEL FOUSE	STEPHEN FEDERER #	STEPHANIE GREENE	JENNIFER KEEFER
JOEL KRATZER	TERRY LEE MCCLASKY JR.	ARTHUR NORMAN	JASON RICHARDSON
GENE RICHARD ROBERTS	MARTY SKIDMORE	RICHARD ZALESKI #	

State of OHIO

County of FRANKLIN ss

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

(Signature)	(Signature)	(Signature)
GENE RICHARD ROBERTS	W. SHAWN BRACE	TRACY A. BRININGER
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
CHAIRMAN	PRESIDENT	SECRETARY
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me on this
day of , 2014, by

- a. Is this an original filing? [X] Yes [] No
- b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2013

NAIC Company Code 32573

NAIC Group Code 0000

Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken			3	4	5	6	7	8	9	10	11	12
1	2		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	5,807,893	5,859,703		2,906,492	3,791,094	3,501,394	417,800	58,708	53,382	8,385	673,193	47,952
2.1 Allied lines	2,179,600	2,197,012		1,051,265	1,374,912	1,076,567	269,820	39,632	32,692	5,660	252,637	1,095
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	17,829,525	17,504,915		9,288,523	8,224,639	8,100,629	2,791,393	196,400	193,832	57,782	2,066,802	64,001
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	39,868	40,005		19,271	3,268	3,268					4,621	20
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	10,189	10,083		4,467	1,402	2,402	2,000		115	230	1,181	5
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	25,867,075	25,611,718		13,270,018	13,395,315	12,684,260	3,481,013	294,740	280,021	72,057	2,998,434	113,073
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$ 101,666
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2013

NAIC Company Code 32573

NAIC Group Code 0000

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	5,807,893	5,859,703		2,906,492	3,791,094	3,501,394	417,800	58,708	53,382	8,385	673,193	47,952
2.1 Allied lines	2,179,600	2,197,012		1,051,265	1,374,912	1,076,567	269,820	39,632	32,692	5,660	252,637	1,095
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	17,829,525	17,504,915		9,288,523	8,224,639	8,100,629	2,791,393	196,400	193,832	57,782	2,066,802	64,001
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	39,868	40,005		19,271	3,268	3,268					4,621	20
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	10,189	10,083		4,467	1,402	2,402	2,000		115	230	1,181	5
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	25,867,075	25,611,718		13,270,018	13,395,315	12,684,260	3,481,013	294,740	280,021	72,057	2,998,434	113,073
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$ 101,666
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

NONE	Schedule F - Part 1 Assumed Reinsurance
NONE	Schedule F - Part 2 Premium Portfolio
NONE	Schedule F - Part 3 Ceded Reinsurance
NONE	Schedule F - Part 4 Aging of Ceded Reinsurance
NONE	Schedule F - Part 5 Unauthorized Reinsurance
NONE	Schedule F - Part 6 - Section 1
NONE	Schedule F - Part 6 - Section 2
NONE	Schedule F - Part 7
NONE	Schedule F - Part 8 Overdue Reinsurance

SCHEDULE F – PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	7,191,144		7,191,144
2. Premiums and considerations (Line 15)	3,464,322		3,464,322
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)			
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	9,045,829		9,045,829
6. Net amount recoverable from reinsurers			
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	19,701,295		19,701,295
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	3,881,329		3,881,329
10. Taxes, expenses, and other obligations (Lines 4 through 8)	459,959		459,959
11. Unearned premiums (Line 9)	13,270,018		13,270,018
12. Advance premiums (Line 10)	578,526		578,526
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)			
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	4,702		4,702
17. Provision for reinsurance (Line 16)			
18. Other liabilities	2,279,190		2,279,190
19. Total liabilities excluding protected cell business (Line 26)	20,473,724		20,473,724
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	(772,429)	X X X	(772,429)
22. Totals (Line 38)	19,701,295		19,701,295

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:

NONE Schedule H - Part 1

NONE Schedule H - Part 2, 3 and 4

NONE Schedule H - Part 5

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 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	X X X	X X X	X X X									X X X
2. 2004	22,926		22,926	21,296		549		1,918		203	23,763	3,972
3. 2005	24,673		24,673	18,362		369		1,842		29	20,573	2,712
4. 2006	22,832		22,832	14,845		530		1,700		384	17,075	2,833
5. 2007	20,293		20,293	15,878		208		1,881		114	17,967	2,696
6. 2008	16,861		16,861	16,806		165		2,404		57	19,375	3,236
7. 2009	14,948		14,948	12,725		136		1,838		24	14,699	1,975
8. 2010	14,700		14,700	11,266		160		1,940		12	13,366	1,815
9. 2011	15,184		15,184	11,548		127		1,922		126	13,597	1,807
10. 2012	15,759		15,759	11,239		133		1,982		71	13,354	1,669
11. 2013	17,505		17,505	5,391		58		1,254		13	6,703	979
12. Totals	X X X	X X X	X X X	139,356		2,435		18,681		1,033	160,472	X X X

	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						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2004													
3. 2005													
4. 2006													
5. 2007													17
6. 2008													32
7. 2009	101				1				8			110	218
8. 2010													199
9. 2011	51				1				2			54	177
10. 2012	157				2				16			175	127
11. 2013	1,484		998		33		21		237			2,773	87
12. Totals	1,793		998		37		21		263			3,112	857

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2004	23,763		23,763	103.651		103.651					
3. 2005	20,573		20,573	83.383		83.383					
4. 2006	17,075		17,075	74.785		74.785					
5. 2007	17,967		17,967	88.538		88.538					
6. 2008	19,375		19,375	114.910		114.910					
7. 2009	14,809		14,809	99.070		99.070				101	9
8. 2010	13,366		13,366	90.925		90.925					
9. 2011	13,651		13,651	89.904		89.904				51	3
10. 2012	13,529		13,529	85.849		85.849				157	18
11. 2013	9,476		9,476	54.133		54.133				2,482	291
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,791	321

NONE	Schedule P - Part 1B Private Passenger
NONE	Schedule P - Part 1C Commercial Auto
NONE	Schedule P - Part 1D Workers Compensation
NONE	Schedule P - Part 1E Commercial Multiple Peril
NONE	Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurence
NONE	Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made
NONE	Schedule P - Part 1G Special Liability

SCHEDULE P – PART 1H – SECTION 1
OTHER LIABILITY – OCCURRENCE
(\$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	X X X	X X X	X X X									X X X
2. 2004	69		69									2
3. 2005	68		68	1							1	
4. 2006	64		64									
5. 2007	61		61	8							8	
6. 2008	52		52									
7. 2009	47		47									
8. 2010	45		45									
9. 2011	41		41	2				1			3	
10. 2012	40		40	3							3	
11. 2013	40		40					30			30	
12. Totals	X X X	X X X	X X X	14				31			45	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2004													
3. 2005													
4. 2006													
5. 2007													
6. 2008													
7. 2009													
8. 2010													
9. 2011													
10. 2012													
11. 2013													
12. Totals													

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2004											
3. 2005	1		1	1.471		1.471					
4. 2006											
5. 2007	8		8	13.115		13.115					
6. 2008											
7. 2009											
8. 2010											
9. 2011	3		3	7.317		7.317					
10. 2012	3		3	7.500		7.500					
11. 2013	30		30	75.000		75.000					
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

NONE Schedule P - Part 1H - Section 2 Other Liab. Claims-Made

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 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	X X X	X X X	X X X	81		44				1	125	X X X
2. 2012	7,397		7,397	7,108		55		1,388		1	8,551	X X X
3. 2013	8,067		8,067	3,816		20		827		5	4,663	X X X
4. Totals	X X X	X X X	X X X	11,005		119		2,215		7	13,339	X X X

	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						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior									3			3	
2. 2012	50				1				4			55	85
3. 2013	238		402		5		8		58			711	35
4. Totals	288		402		6		8		65			769	120

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		3
2. 2012	8,606		8,606	116.344		116.344				50	5
3. 2013	5,374		5,374	66.617		66.617				640	71
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	690	79

NONE	Schedule P - Part 1J Auto Physical Damage
NONE	Schedule P - Part 1K Fidelity/Surety
NONE	Schedule P - Part 1L Other
NONE	Schedule P - Part 1M International
NONE	Schedule P - Part 1N Nonproportional Assumed Prop.
NONE	Schedule P - Part 1O Nonproportional Assumed Liab.
NONE	Schedule P - Part 1P Nonproportional Assumed Fin. Lines
NONE	Schedule P - Part 1R - Section 1 Prod. Liab. Occurence
NONE	Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made
NONE	Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty
NONE	Schedule P - Part 1T - Warranty

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	1,121	1,051	1,103	1,103	1,103	1,103	1,103	1,103	1,103	1,103		
2. 2004	21,078	21,806	21,783	21,845	21,845	21,845	21,845	21,845	21,845	21,845		
3. 2005	X X X	18,648	18,357	18,731	18,731	18,731	18,731	18,731	18,731	18,731		
4. 2006	X X X	X X X	13,424	15,561	15,625	15,375	15,375	15,375	15,375	15,375		
5. 2007	X X X	X X X	X X X	17,183	16,692	16,304	16,127	16,086	16,086	16,086		
6. 2008	X X X	X X X	X X X	X X X	16,422	17,215	17,226	17,072	16,971	16,971		(101)
7. 2009	X X X	X X X	X X X	X X X	X X X	12,575	12,938	12,949	12,971	12,963	(8)	14
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	11,654	11,455	11,339	11,426	87	(29)
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,367	11,578	11,727	149	360
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,450	11,531	81	X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,985	X X X	X X X
12. Totals											309	244

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2H – SECTION 1 – OTHER 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												
2. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											3	

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

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. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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	1,308	1,405	1,529	124	221
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,160	7,214	54	XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,489	XXX	XXX
4. Totals											178	221

SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

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	XXX				
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P – PART 2K – FIDELITY, SURETY

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	XXX				
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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

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	XXX				
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P – PART 2M – INTERNATIONAL

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

NONE Schedule P - Part 2N, 2O, 2P

NONE Schedule P - Part 2R Sec. 1 and 2, 2S, 2T

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000	715	1,103	1,103	1,103	1,103	1,103	1,103	1,103	1,103		
2. 2004	13,779	20,750	21,616	21,845	21,845	21,845	21,845	21,845	21,845	21,845	2,437	1,284
3. 2005	X X X	12,540	17,491	18,731	18,731	18,731	18,731	18,731	18,731	18,731	1,596	880
4. 2006	X X X	X X X	8,282	13,681	14,927	15,375	15,375	15,375	15,375	15,375	1,676	879
5. 2007	X X X	X X X	X X X	11,772	16,055	15,938	16,103	16,086	16,086	16,086	1,683	707
6. 2008	X X X	X X X	X X X	X X X	11,834	16,566	16,801	16,971	16,971	16,971	2,265	744
7. 2009	X X X	X X X	X X X	X X X	X X X	9,726	12,556	12,714	12,820	12,861	1,397	491
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	8,851	11,013	11,304	11,426	1,255	446
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,633	11,487	11,675	1,265	431
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,751	11,372	1,202	347
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,449	611	226

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

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

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

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

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

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

SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL

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

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000											
2. 2004												
3. 2005	X X X											
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X									
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

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

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

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

SCHEDULE P – PART 3H – SECTION 1 – OTHER 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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000											
2. 2004												1
3. 2005	X X X	1	1	1	1	1	1	1	1	1	1	
4. 2006	X X X	X X X										
5. 2007	X X X	X X X	X X X				8	8	8	8		
6. 2008	X X X	X X X	X X X	X X X								
7. 2009	X X X	X X X	X X X	X X X	X X X							
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X					1	1
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2	2	2	1	
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		3		
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	

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

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

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	1,404	1,529	X X X	X X X
2. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,858	7,163	X X X	X X X
3. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,836	X X X	X X X

SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

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

SCHEDULE P – PART 3K – FIDELITY/SURETY

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

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

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

SCHEDULE P – PART 3M – INTERNATIONAL

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

NONE Schedule P - Part 3N, 3O, 3P

NONE Schedule P - Part 3R Sec. 1 and 2, 3S, 3T

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										
2. 2004	715									
3. 2005	XXX	669								
4. 2006	XXX	XXX	619	150						
5. 2007	XXX	XXX	XXX	1,199	200					
6. 2008	XXX	XXX	XXX	XXX	689	70				
7. 2009	XXX	XXX	XXX	XXX	XXX	528				
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	757			
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	655		
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	815	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,019

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

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

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

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

SCHEDULE P – PART 4D – WORKERS' COMPENSATION
(EXCLCUDING EXCESS WORKERS' COMPENSATION)

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

SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL

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

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

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

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

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

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

SCHEDULE P – PART 4H – SECTION 1 – OTHER 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										
2. 2004										
3. 2005	XXX									
4. 2006	XXX	XXX								
5. 2007	XXX	XXX	XXX							
6. 2008	XXX	XXX	XXX	XXX						
7. 2009	XXX	XXX	XXX	XXX	XXX					
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

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	366		
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410

SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE

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			
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4K – FIDELITY/SURETY

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			
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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			
2. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4M – INTERNATIONAL

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

NONE Schedule P - Part 4N, 4O, 4P

NONE Schedule P - Part 4R Sec. 1 and 2, 4S, 4T

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	704	360	735	745	822	934				
2. 2004	1,766	2,395	2,431	2,437	2,437	2,437	2,437	2,437	2,437	2,437
3. 2005	X X X	1,316	1,586	1,596	1,596	1,596	1,596	1,596	1,596	1,596
4. 2006	X X X	X X X	1,167	1,609	1,665	1,676	1,676	1,676	1,676	1,676
5. 2007	X X X	X X X	X X X	1,366	1,658	1,675	1,682	1,683	1,683	1,683
6. 2008	X X X	X X X	X X X	X X X	1,876	2,237	2,259	2,264	2,265	2,265
7. 2009	X X X	X X X	X X X	X X X	X X X	1,168	1,380	1,391	1,394	1,397
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	1,061	1,238	1,247	1,255
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,072	1,259	1,265
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,045	1,202
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	611

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	50	13	4							
2. 2004	781	54	17	12						
3. 2005	X X X	401	41	27						
4. 2006	X X X	X X X	537	78	19					
5. 2007	X X X	X X X	X X X	427	18	14	17	17	17	17
6. 2008	X X X	X X X	X X X	X X X	339	24	31	32	32	32
7. 2009	X X X	X X X	X X X	X X X	X X X	194	210	215	217	218
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	179	193	199	199
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163	176	177
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	120	127
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87

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	704	524	6		1,576	1,785				
2. 2004	3,629	3,949	3,965	3,972	3,972	3,972	3,972	3,972	3,972	3,972
3. 2005	X X X	2,585	2,707	2,712	2,712	2,712	2,712	2,712	2,712	2,712
4. 2006	X X X	X X X	2,513	2,816	2,828	2,833	2,833	2,833	2,833	2,833
5. 2007	X X X	X X X	X X X	2,549	2,680	2,692	2,696	2,696	2,696	2,696
6. 2008	X X X	X X X	X X X	X X X	2,985	3,214	3,231	3,234	3,236	3,236
7. 2009	X X X	X X X	X X X	X X X	X X X	1,806	1,964	1,969	1,970	1,975
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	1,701	1,801	1,809	1,815
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,685	1,801	1,807
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,545	1,669
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	979

- NONE Schedule P - Part 5B - Section 1-3
- NONE Schedule P - Part 5C - Section 1-3
- NONE Schedule P - Part 5D - Section 1-3
- NONE Schedule P - Part 5E - Section 1-3
- NONE Schedule P - Part 5F - Section 1A-3A
- NONE Schedule P - Part 5F - Section 1B-3B

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

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

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

- NONE Schedule P - Part 5H - Section 1B-3B**
- NONE Schedule P - Part 5R - Section 1A-3A**
- NONE Schedule P - Part 5R - Section 1B-3B**
- NONE Schedule P - Part 5T - Warranty**
- NONE Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior											
2. 2004											
3. 2005	XXX										
4. 2006	XXX	XXX									
5. 2007	XXX	XXX	XXX								
6. 2008	XXX	XXX	XXX	XXX							
7. 2009	XXX	XXX	XXX	XXX	XXX						
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior											
2. 2004											
3. 2005	XXX										
4. 2006	XXX	XXX									
5. 2007	XXX	XXX	XXX								
6. 2008	XXX	XXX	XXX	XXX							
7. 2009	XXX	XXX	XXX	XXX	XXX						
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior											
2. 2004	69	69	69	69	69	69	69	69	69	69	
3. 2005	XXX	68	68	68	68	68	68	68	68	68	
4. 2006	XXX	XXX	64	64	64	64	64	64	64	64	
5. 2007	XXX	XXX	XXX	61	61	61	61	61	61	61	
6. 2008	XXX	XXX	XXX	XXX	52	52	52	52	52	52	
7. 2009	XXX	XXX	XXX	XXX	XXX	47	47	47	47	47	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	45	45	45	45	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	41	41	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40
13. Earned Premiums (Sc P–Pt 1)	69	68	64	61	52	47	45	41	40	40	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior											
2. 2004											
3. 2005	XXX										
4. 2006	XXX	XXX									
5. 2007	XXX	XXX	XXX								
6. 2008	XXX	XXX	XXX	XXX							
7. 2009	XXX	XXX	XXX	XXX	XXX						
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40
13. Earned Premiums (Sc P–Pt 1)									40	40	XXX

NONE	Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B
NONE	Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2
NONE	Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B
NONE	Schedule P - Part 7A
NONE	Schedule P - Part 7A (Continued)
NONE	Schedule P - Part 7B
NONE	Schedule P - Part 7B (Continued)

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 endorse “ERE”) benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]

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:

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 [X]

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		

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: 5.1 Fidelity \$ 5.2 Surety \$ (in thousands of dollars)

6. Claim count information is reported per claim or per claimant. (indicate which). Per 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 [] No [X]

7.2 An extended statement may be attached

NONE Schedule T - Part 2

NONE Schedule Y - Part 1A

NONE Schedule Y - Part 2

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.

	Responses
MARCH FILING	
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?	See Explanation
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?	See Explanation

The following supplemental reports are required to be filed as part of your annual 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 Supplemental 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 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?	NO
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?	NO
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
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?	NO
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?	NO
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?	NO
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?	NO
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 Expense 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:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Explanation 8: Not applicable

Explanation 11: Not applicable

Explanation 33: Not applicable

Bar Code:



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32573201342000000



32573201336000000



32573201349000000



32573201340100000



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OVERFLOW PAGE FOR WRITE-INS

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