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ANNUAL STATEMENT
 For the Year Ending December 31, 2014
 OF THE CONDITION AND AFFAIRS OF THE
OHIC Insurance Company

NAIC Group Code <u>0831</u> , <u>0831</u> <small>(current period) (prior period)</small>	NAIC Company Code <u>35602</u>	Employer's ID Number <u>31-0926059</u>
Organized under the Laws of <u>Ohio</u> ,	State of Domicile or Port of Entry <u>Ohio</u>	
Country of Domicile <u>UNITED STATES OF AMERICA</u>		
Incorporated/Organized <u>02/09/1978</u>	Commenced Business <u>03/01/1978</u>	
Statutory Home Office <u>155 E BROAD STREET, 10TH FLOOR</u> <small>(Street and Number)</small>	COLUMBUS, OH, <u>43215-3614</u> <small>(City or Town, State, Country and Zip Code)</small>	
Main Administrative Office <u>185 GREENWOOD ROAD</u> <small>(Street and Number)</small>	<u>(707)226-0100</u> <small>(Area Code)(Telephone Number)</small>	
<u>NAPA, CA, 94558</u> <small>(City or Town, State, Country and Zip Code)</small>	<u>NAPA, CA, 94558</u> <small>(City or Town, State, Country and Zip Code)</small>	
Mail Address <u>PO BOX 2900</u> , <small>(Street and Number)</small>	<u>(707)226-0100</u> <small>(Area Code)(Telephone Number)</small>	
Primary Location of Books and Records <u>185 GREENWOOD ROAD</u> <small>(Street and Number)</small>	<u>(707)226-0100</u> <small>(Area Code)(Telephone Number)</small>	
<u>NAPA, CA, 94558</u> <small>(City or Town, State, Country and Zip Code)</small>	<u>(707)226-0180</u> <small>(Fax Number)</small>	
Internet Website Address <u>www.thedoctors.com</u>	<u>(707)226-0100</u> <small>(Area Code)(Telephone Number)</small>	
Statutory Statement Contact <u>DOUGLAS CHARLES WILL</u> <small>(Name)</small>	<u>(707)226-0100</u> <small>(Area Code)(Telephone Number)</small>	
<u>statefilingOHIC@thedoctors.com</u> <small>(E-Mail Address)</small>	<u>(707)226-0180</u> <small>(Fax Number)</small>	

OFFICERS

Name	Title
RICHARD ELLIOTT ANDERSON MD	PRESIDENT, CHIEF EXECUTIVE OFFICER
DAVID ARMAND MCHALE	SECRETARY
DAVID GERARD PREIMESBERGER	TREASURER, CHIEF FINANCIAL OFFICER

OTHERS

ROBERT DAVID FRANCIS, CHIEF OPERATING OFFICER	DARRELL BLAIR RANUM, REGIONAL VICE PRESIDENT
MICHAEL YACOB, SENIOR VICE PRESIDENT	DOUGLAS CHARLES WILL, VICE PRESIDENT
DOUGLAS WILLIAM BOLTZ, ASSISTANT VICE PRESIDENT	

DIRECTORS OR TRUSTEES

RICHARD ELLIOTT ANDERSON MD	ROBERT DAVID FRANCIS
DENNIS BRYAN LAWTON PhD	DAVID ARMAND MCHALE
DAVID GERARD PREIMESBERGER	

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CaliforniaCounty of NAPA 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)
ROBERT DAVID FRANCIS
(Printed Name)
 1.
CHIEF OPERATING OFFICER
(Title)

(Signature)
DAVID ARMAND MCHALE
(Printed Name)
 2.
SECRETARY
(Title)

(Signature)
DAVID GERARD PREIMESBERGER
(Printed Name)
 3.
TREASURER
(Title)

Subscribed and sworn to before me this _____ day of _____ 2015, by Robert David Francis, proved to me on the basis of satisfactory evidence to be the person who appeared before me, and David Armand McHale, proved to me on the basis of satisfactory evidence to be the person who appeared before me, and David Gerard Preimesberger, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

a. Is this an original filing?

Yes[X] No[]

b. If no: 1. State the amendment number 0
 2. Date filed _____
 3. Number of pages attached 0

(Notary Public Signature)

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols.1-2)	4 Net Admitted Assets
1. Bonds (Schedule D)	95,727,147		95,727,147	96,695,277
2. Stocks (Schedule D)				
2.1 Preferred stocks				
2.2 Common Stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....2,302,680, Schedule E Part 1), cash equivalents (\$.....0, Schedule E Part 2) and short-term investments (\$.....342,511, Schedule DA)	2,645,191		2,645,191	3,677,314
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				500,000
10. Securities Lending Reinvested Collateral Assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	98,372,338		98,372,338	100,872,591
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	908,324		908,324	917,115
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	113,748		113,748	77,416
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	2,636,376		2,636,376	2,196,970
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				2,666,099
18.2 Net deferred tax asset	528,032	179,860	348,172	105,000
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	20,396		20,396	
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				700
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	102,579,213	179,860	102,399,353	106,835,890
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	102,579,213	179,860	102,399,353	106,835,890
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Miscellaneous Assets				700
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)				700

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	38,588,803	41,427,173
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	13,286,416	20,634,647
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	113,000	90,000
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))	1,388,459	
7.2	Net deferred tax liability		
8.	Borrowed money \$.....0 and interest thereon \$.....0		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....0 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act)		
10.	Advance premiums		
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	2,983	375,607
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others	225	254
15.	Remittances and items not allocated		12,083
16.	Provision for reinsurance (including (\$.....0 certified)) (Schedule F, Part 8)	96,152	73,671
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	342,094	513,713
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities		
26.	TOTAL Liabilities excluding protected cell liabilities (Lines 1 through 25)	53,818,132	63,127,149
27.	Protected cell liabilities		
28.	TOTAL Liabilities (Lines 26 and 27)	53,818,132	63,127,149
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	3,591,990	3,591,990
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	78,000,000	78,000,000
35.	Unassigned funds (surplus)	(33,010,769)	(37,883,249)
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 30 \$.....0)		
36.2	.....0 shares preferred (value included in Line 31 \$.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, minus 36) (Page 4, Line 39)	48,581,221	43,708,741
38.	TOTALS (Page 2, Line 28, Column 3)	102,399,353	106,835,890
DETAILS OF WRITE-INS			
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
UNDERWRITING INCOME			
1. Premiums earned (Part 1, Line 35, Column 4)	3,009,000		
DEDUCTIONS			
2. Losses incurred (Part 2, Line 35, Column 7)	(1,638,820)	2,237,638	
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	(75,641)	4,319,812	
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	1,892,415	1,920,735	
5. Aggregate write-ins for underwriting deductions			
6. TOTAL Underwriting Deductions (Lines 2 through 5)	177,955	8,478,185	
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	2,831,045	(8,478,185)	
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,286,335	3,273,346	
10. Net realized capital gains (losses) less capital gains tax of \$.....(27,109) (Exhibit of Capital Gains (Losses))	(50,344)	160,233	
11. Net investment gain or (loss) (Lines 9 + 10)	3,235,991	3,433,579	
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income	1,141	20	
15. TOTAL Other Income (Lines 12 through 14)	1,141	20	
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,068,177	(5,044,587)	
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	6,068,177	(5,044,587)	
19. Federal and foreign income taxes incurred	1,416,388	(2,959,652)	
20. Net income (Line 18 minus Line 19) (to Line 22)	4,651,789	(2,084,934)	
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	43,708,741	26,187,676	
22. Net income (from Line 20)	4,651,789	(2,084,934)	
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0			
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(285,054)	(706,190)	
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets Line 28, Column 3)	528,226	286,190	
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(22,481)	26,000	
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in		20,000,000	
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock (Page 3, Line 36.1 and 36.2, Column 2 minus Column 1)			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	4,872,480	17,521,066	
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	48,581,221	43,708,741	
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)			
1401. Misc Income	1,141	20	
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	1,141	20	
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Lines 37 above)			

CASH FLOW

		1 Current Year	2 Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	2,196,970	.....
2.	Net investment income	3,749,942	3,621,958
3.	Miscellaneous income	1,141	20
4.	TOTAL (Lines 1 through 3)	5,948,052	3,621,978
5.	Benefit and loss related payments	1,235,883	(3,389,846)
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.....	.....
7.	Commissions, expenses paid and aggregate write-ins for deductions	9,142,005	6,633,755
8.	Dividends paid to policyholders .....	.....	.....
9.	Federal and foreign income taxes paid (recovered) net of \$.....27,109 tax on capital gains (losses)	(2,665,279)	(12,176,447)
10.	TOTAL (Lines 5 through 9)	7,712,608	(8,932,539)
11.	Net cash from operations (Line 4 minus Line 10)	(1,764,556)	12,554,516
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	18,170,392	26,270,538
12.2	Stocks .....	.....	.....
12.3	Mortgage loans .....	.....	.....
12.4	Real estate .....	.....	.....
12.5	Other invested assets .....	.....	.....
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments .....	.....	.....
12.7	Miscellaneous proceeds	500,000	1,700,000
12.8	TOTAL Investment proceeds (Lines 12.1 to 12.7)	18,670,392	27,970,538
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	17,734,530	43,466,436
13.2	Stocks .....	.....	.....
13.3	Mortgage loans .....	.....	.....
13.4	Real estate .....	.....	.....
13.5	Other invested assets .....	.....	.....
13.6	Miscellaneous applications	0	0
13.7	TOTAL Investments acquired (Lines 13.1 to 13.6)	17,734,530	43,466,436
14.	Net increase (decrease) in contract loans and premium notes .....	.....	.....
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	935,862	(15,495,898)
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes .....	.....	.....
16.2	Capital and paid in surplus, less treasury stock .....	.....	20,000,000
16.3	Borrowed funds .....	.....	.....
16.4	Net deposits on deposit-type contracts and other insurance liabilities .....	.....	.....
16.5	Dividends to stockholders .....	.....	.....
16.6	Other cash provided (applied)	(203,429)	(18,791,916)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(203,429)	1,208,084
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,032,124)	(1,733,298)
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	3,677,314	5,410,612
19.2	End of year (Line 18 plus Line 19.1)	2,645,191	3,677,314

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001
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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written Per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Column 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Column 5, Part 1A	4 Premiums Earned During Year (Columns 1 + 2 - 3)
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made		3,009,000		3,009,000
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 19.2 Private passenger auto liability				
19.3 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property				
32. Reinsurance-Nonproportional Assumed Liability				
33. Reinsurance-Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	3,009,000			3,009,000
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)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less From Date of Policy) (a)	2 Amount Unearned (Running More Than One Year From Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve For Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire
2. Allied lines
3. Farmowners multiple peril
4. Homeowners multiple peril
5. Commercial multiple peril
6. Mortgage guaranty
8. Ocean marine
9. Inland marine
10. Financial guaranty
11.1 Medical professional liability - occurrence
11.2 Medical professional liability - claims-made
12. Earthquake
13. Group accident and health
14. Credit accident and health (group and individual)
15. Other accident and health
16. Workers' compensation
17.1 Other liability - occurrence
17.2 Other liability - claims-made
17.3 Excess Workers' Compensation
18.1 Products liability - occurrence
18.2 Products liability - claims-made
19.1 19.2 Private passenger auto liability
19.3 19.4 Commercial auto liability
21. Auto physical damage	N O N E			.....	.....
22. Aircraft (all perils)
23. Fidelity
24. Surety
26. Burglary and theft
27. Boiler and machinery
28. Credit
29. International
30. Warranty
31. Reinsurance-Nonproportional Assumed Property
32. Reinsurance-Nonproportional Assumed Liability
33. Reinsurance-Nonproportional Assumed Financial Lines
34. Aggregate write-ins for other lines of business
35. TOTALS
36. Accrued retrospective premiums based on experience
37. Earned but unbilled premiums
38. Balance (Sum of Lines 35 through 37)
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)

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						(3,009,000) 3,009,000
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence						
17.2 Other liability - claims-made						
17.3 Excess Workers' Compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1 19.2 Private passenger auto liability						
19.3 19.4 Commercial auto liability						
21. Auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance-Nonproportional Assumed Property	XXX					
32. Reinsurance-Nonproportional Assumed Liability	XXX					
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS						(3,009,000) 3,009,000

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)						

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

If yes, (1) The amount of such installment premiums \$.....0.

(2) Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 + 5 - 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 + 2 - 3)				
1. Fire								
2. Allied lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability - occurrence	314,551			25,000	289,551	37,148,303	33,541,696	3,896,158
11.2 Medical professional liability - claims-made	910,000				910,000	1,290,500	7,735,477	(5,534,978)
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence								
17.2 Other liability - claims-made						150,000	150,000	
17.3 Excess Workers' Compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims made								
19.1 19.2 Private passenger auto liability								
19.3 19.4 Commercial auto liability								
21. Auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance-Nonproportional Assumed Property	X X X							
32. Reinsurance-Nonproportional Assumed Liability	X X X							
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X							
34. Aggregate write-ins for other lines of business								
35. TOTALS	1,224,551			25,000	1,199,551	38,588,803	41,427,173	(1,638,820)
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)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire									
2. Allied Lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability - occurrence	25,081,009			9,145,009	15,936,000	29,072,593		7,860,290	37,148,303
11.2 Medical professional liability - claims-made		1,452,500		162,000	1,290,500				1,290,500
12. Earthquake									370,535
13. Group accident & health									(a)
14. Credit accident & health (group & individual)									
15. Other accident & health									(a)
16. Workers' compensation									
17.1 Other liability - occurrence									
17.2 Other liability - claims-made		150,000			150,000				150,000
17.3 Excess Workers' Compensation									39,476
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1 19.2 Private passenger auto liability									
19.3 19.4 Commercial auto liability									
21. Auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance-Nonproportional Assumed Property	X X X				X X X				
32. Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	26,683,509		9,307,009	17,376,500	29,072,593			7,860,290	38,588,803
DETAILS OF WRITE-INS									13,286,416
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)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	(227,916)			(227,916)
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	(152,275)			(152,275)
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	(75,641)			(75,641)
2. Commission and brokerage:				
2.1 Direct, excluding contingent		700		700
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent				
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		700		700
3. Allowances to manager and agents				
4. Advertising		47,465		47,465
5. Boards, bureaus and associations		10,859	452	11,311
6. Surveys and underwriting reports		2,144	89	2,233
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries		1,163,480	48,478	1,211,959
8.2 Payroll taxes				
9. Employee relations and welfare		211,777	8,824	220,601
10. Insurance		4,179	174	4,354
11. Directors' fees				
12. Travel and travel items		86,291	3,595	89,886
13. Rent and rent items		63,716	2,655	66,371
14. Equipment		81,342	3,389	84,731
15. Cost or depreciation of EDP equipment and software		31,642	1,318	32,961
16. Printing and stationery		15,641	652	16,293
17. Postage, telephone and telegraph, exchange and express		22,477	937	23,414
18. Legal and auditing		47,098	1,962	49,060
19. TOTALS (Lines 3 to 18)		1,788,110	72,527	1,860,637
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0		7,277		7,277
20.2 Insurance department licenses and fees		47,876		47,876
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		4,219	182	4,401
20.5 TOTAL taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		59,372	182	59,554
21. Real estate expenses				
22. Real estate taxes		339	14	353
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses		43,894	165,550	209,444
25. TOTAL expenses incurred	(75,641)	1,892,415	238,273	(a) 2,055,048
26. Less unpaid expenses - current year	13,286,416	113,000		13,399,416
27. Add unpaid expenses - prior year	20,634,647	90,000		20,724,647
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	7,272,589	1,869,415	238,273	9,380,278
DETAILS OF WRITE-INS				
2401. Miscellaneous Exp		(5,067)	(211)	(5,278)
2402. Consulting Fees		48,960	2,040	51,000
2403. Investments			163,721	163,721
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. TOTALS (Lines 2401 through 2403 plus 2498) (Line 24 above)		43,894	165,550	209,444

(a) Includes management fees of \$.....3,039,686 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	96,670	84,624
1.1 Bonds exempt from U.S. tax	(a)	1,503,767	1,478,767
1.2 Other bonds (unaffiliated)	(a)	1,902,170	1,951,674
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)			
2.21 Common stocks of affiliates			
3. Mortgage loans	(c)		
4. Real estate	(d)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments	(e)	331	331
7. Derivative instruments	(f)		
8. Other invested assets			
9. Aggregate write-ins for investment income		9,212	9,212
10. TOTAL Gross investment income		3,512,150	3,524,608
11. Investment expenses	(g)		238,273
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)		
13. Interest expense	(h)		
14. Depreciation on real estate and other invested assets	(i)		
15. Aggregate write-ins for deductions from investment income			
16. TOTAL Deductions (Lines 11 through 15)			238,273
17. Net Investment income (Line 10 minus Line 16)			3,286,335
DETAILS OF WRITE-INS			
0901. Other Investment Income		9,212	9,212
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)		9,212	9,212
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. TOTALS (Lines 1501 through 1503 plus 1598) (Line 15 above)			

(a) Includes \$.....20,250 accrual of discount less \$.....475,064 amortization of premium and less \$.....13,426 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	109		109		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(77,562)		(77,562)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. TOTAL Capital gains (losses)	(77,453)		(77,453)		

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)
2. Stocks (Schedule D):			
2.1 Preferred stocks
2.2 Common stocks
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens
3.2 Other than first liens
4. Real estate (Schedule A):			
4.1 Properties occupied by the company
4.2 Properties held for the production of income
4.3 Properties held for sale
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)
6. Contract loans
7. Derivatives (Schedule DB)
8. Other invested assets (Schedule BA)
9. Receivables for securities
10. Securities lending reinvested collateral assets (Schedule DL)
11. Aggregate write-ins for invested assets
12. Subtotals, cash and invested assets (Lines 1 to 11)
13. Title plants (for Title insurers only)
14. Invested income due and accrued
15. Premium and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due
15.3 Accrued retrospective premiums
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers
16.2 Funds held by or deposited with reinsured companies
16.3 Other amounts receivable under reinsurance contracts
17. Amounts receivable relating to uninsured plans
18.1 Current federal and foreign income tax recoverable and interest thereon
18.2 Net deferred tax asset	179,860	708,086	528,226
19. Guaranty funds receivable or on deposit
20. Electronic data processing equipment and software
21. Furniture and equipment, including health care delivery assets
22. Net adjustment in assets and liabilities due to foreign exchange rates
23. Receivables from parent, subsidiaries and affiliates
24. Health care and other amounts receivable
25. Aggregate write-ins for other than invested assets
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	179,860	708,086	528,226
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts
28. TOTAL (Lines 26 and 27)	179,860	708,086	528,226
DETAILS OF WRITE-INS			
1101.
1102.
1103.
1198. Summary of remaining write-ins for Line 11 from overflow page
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)
2501.
2502.
2503.
2598. Summary of remaining write-ins for Line 25 from overflow page
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)

Notes to Financial Statements

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of OHIC Insurance Company (OHIC of the Company) have been prepared on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The State of Ohio requires insurance companies domiciled in the State of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) subject to any deviations prescribed or permitted by the Ohio Department of Insurance. The Company has no prescribed or permitted practices exceptions.

Description	State of Domicile	December 31, 2014	December 31, 2013
Net Income – State Basis (Page 4, Line 20, Columns 1 &3)	OH	\$ 4,651,789	\$ (2,084,934)
Net Income – NAIC SAP	OH	\$ 4,651,789	\$ (2,084,934)
Surplus – State Basis (Page 3, Line 37, Columns 1& 2)	OH	\$ 48,581,221	\$ 43,708,741
Surplus – NAIC SAP	OH	\$ 48,581,221	\$ 43,708,741

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

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

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed.

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

Net investment income earned consists primarily in interest, dividends and rent income less investment related expense. Interest is recognized on an accrual basis and dividends are recognized on an ex-dividend basis. Net realized capital gains (losses) are recognized on a first in first out basis when sold, redeemed or otherwise disposed. Realized capital losses include write-downs for impairments considered to be other than temporary.

Real estate investments are classified in the balance sheet as properties occupied by the company, properties held for the production of income and properties held for sale. Properties occupied by the company and properties held for the production of income are carried at depreciated cost less encumbrances. Properties held for sale are carried at the lower of depreciated cost or fair value less estimated cost to sell. This value would also be net of any encumbrance. The fair values of properties held for the production of income and held for sale are based upon quoted market prices, if available. If quoted market prices are unavailable, fair values are based upon market appraisals performed every five years using certified valuation techniques. Fair values of properties occupied by the company will be measured only if circumstances indicate that the financial condition of the Company is in question.

In addition, the Company adheres to the following accounting policies:

1. Short-term investments are stated at amortized value using the interest method. Non-investment grade short-term investments are stated at the lower of amortized value or fair value.
2. Investment grade bonds not backed by other loans are stated at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value.
3. Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at fair value.
4. Investment grade redeemable preferred stocks are stated at amortized value. Investment grade Perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower of amortized value or fair value.
5. First lien mortgage loans on real estate are stated at their estimated fair value. See Note 5A.
6. Investment grade loan-backed and structured securities are generally stated at amortized value. The retrospective adjustment method is used to determine amortized value for all loan-backed

Notes to Financial Statements

securities. Non-investment grade loan-backed securities with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value. Loan-backed securities, within the scope of SSAP 43R, with a recognized other-than-temporary impairment are identified in Note 5D.

7. The Company has no investments in subsidiary or affiliated companies.
8. Investments in joint ventures, most partnerships and limited liability companies are stated at the underlying audited GAAP equity value.
9. The Company does not hold investments in derivative instruments as defined by SSAP No. 31.
10. The Company does not anticipate investment income as a factor in premium deficiency calculations.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
12. The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. As of January 1, 2011, the capitalization threshold for all fixed assets was set to \$10,000.
13. The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

A. None

5. Investments

A. Mortgage Loans

None

B. Troubled Debt Restructuring for Creditors

None

C. Reverse Mortgages

None

D. Loan-backed Securities

1. Prepayment assumptions for loan-backed and structured securities were obtained from our investment software vendor through an independent third-party source.

2. The Company has no securities within the scope of SSAP No. 43R with a recognized other-than-temporary impairment

3. The Company has no loan-backed and structured securities with a recognized other-than-temporary impairment recorded based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities

4. The Company has the following securities with fair value less than amortized cost for which an other-than-temporary impairment has not been recognized in earnings as realized loss.

a. Aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 3,959
2. 12 Months or Longer	\$ 91,182

Notes to Financial Statements

b. Aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 996,144
2. 12 Months or Longer	\$ 4,039,190

5. All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether other-than-temporary impairments should be recognized. The Company considers various factors when determining other-than-temporary impairment, including: Intent or requirement to sell the security, length of time the security has been in a continuous unrealized loss position, depth of amortized value compared to fair value, and expected redemption percentage. The Company asserts that it has the intent and ability to hold these securities long enough for all the cost basis of the securities to be recovered. It is possible that the Company could recognize other-than-temporary impairments in the future on some of the securities if future events, information and the passage of time causes it to conclude that declines in value are other-than-temporary.

E. Repurchase Agreements and or Securities Lending Transactions

None

F. Real Estate

None

G. Low Income Housing Tax Credits (LIHTC)

None

H. Restricted Assets

1. Restricted assets (including pledged) summarized by restricted asset category

Restricted Asset Category	Gross Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5						
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/(Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	-	-	
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-	
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-	
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-	
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	-	
h. Letter stock or securities restricted as to sale – excluding FHLB Capital Stock	-	-	-	-	-	-	-	-	-	-	
i. FHLB Capital Stock	-	-	-	-	-	-	-	-	-	-	
j. On deposit with states	3,202,240	-	-	-	3,202,240	2,722,297	479,943	3,202,240	3.12%	3.13%	
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-	
l. Pledged as collateral excluding collateral pledged to an FHLB	-	-	-	-	-	-	-	-	%	%	
m. Pledged as collateral to FHLB-including assets backing funding arrangements	-	-	-	-	-	-	-	-	%	%	
n. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	%	%	
o. Other restricted assets	-	-	-	-	-	-	-	-	-	-	
p. Total Restricted Assets	3,202,240	-	-	-	3,202,240	2,722,297	479,943	3,202,240	3.12%	3.13%	

Notes to Financial Statements

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

2. Detail of pledged as collateral not captured in other categories (reported on line k above)

None

3. Detail of other restricted assets (reported on line I above)

None

I. Working Capital Finance Investments

None

J. Offsetting and Netting of Assets and Liabilities

None

K. Structured Notes

None

6. Joint Ventures, Partnerships and Limited Liability Corporations

A. Detail for those greater than 10% of Admitted Assets

None

B. Writedowns for Impairments

None

7. Investment Income

A. Accrued Investment Income

The Company non-admits investment income due and accrued if amounts are over 90 days past due, (180 days for mortgage loans or amounts on mortgage loans in default).

B. Amounts Nonadmitted

None

8. Derivative Instruments

None

9. Income Taxes

A. Deferred Tax Asset/(Liability)

1. Components of the Deferred Tax Asset (DTA) and the Deferred Tax Liability (DTL)

	12/31/2014			12/31/2013			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) Ordinary	(8) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	\$ 542,375	\$ -	\$ 542,375	\$ 831,701	\$ -	\$ 831,701	\$ (289,326)	\$ -	\$ (289,326)
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 542,375	\$ -	\$ 542,375	\$ 831,701	\$ -	\$ 831,701	\$ (289,326)	\$ -	\$ (289,326)
(d).1 Deferred Tax Assets Nonadmitted	\$ 179,860	\$ -	\$ 179,860	\$ 708,086	\$ -	\$ 708,086	\$ (528,226)	\$ -	\$ (528,226)
(d).2 Cumulative effect of change in accounting principle	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 362,515	\$ -	\$ 362,515	\$ 123,615	\$ -	\$ 123,615	\$ 238,900	\$ -	\$ 238,900
(f) Deferred Tax Liabilities	\$ 14,343	\$ -	\$ 14,343	\$ 18,615	\$ -	\$ 18,615	\$ (4,272)	\$ -	\$ (4,272)
(g) Net Admitted Deferred Tax Assets/(Net Deferred Tax Liability) (1e - 1f)	\$ 348,172	\$ -	\$ 348,172	\$ 105,000	\$ -	\$ 105,000	\$ 243,172	\$ -	\$ 243,172

Notes to Financial Statements

2. Admission Calculation Components SSAP No. 101

	12/31/2014			12/31/2013			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) Ordinary	(8) Capital	(9) (Col 7+8) Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	\$ 348,172	\$ _____ -	\$ 348,172	\$ _____ -	\$ _____ -	\$ 348,172	\$ _____ -	\$ 348,172	
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding the amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ _____ -	\$ _____ -	\$ _____ -	\$ 105,000	\$ _____ -	\$ 105,000	\$ (105,000)	\$ _____ -	\$ (105,000)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	\$ _____ -	\$ _____ -	\$ _____ -	\$ 105,000	\$ _____ -	\$ 105,000	\$ (105,000)	\$ _____ -	\$ (105,000)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	\$ 105,000	XXX	XXX	\$ 105,000	XXX	XXX	\$ _____ -
(c) Adjusted gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	\$ 14,343	\$ _____ -	\$ 14,343	\$ 18,615	\$ _____ -	\$ 18,615	\$ (4,272)	\$ _____ -	\$ (4,272)
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	\$ 362,515	\$ _____ -	\$ 362,515	\$ 123,615	\$ _____ -	\$ 123,615	\$ 238,900	\$ _____ -	\$ 238,900

3. Other Admissibility Criteria

2014	2013
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	839% _____ 706%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b)2 Above	\$ 48,241,187 _____ \$ 42,609,732

4. Impact of Tax Planning Strategies

	12/31/2014		12/31/2013		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital
(a) Determination of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As a Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	\$ 542,375	\$ _____ -	\$ 831,701	\$ _____ -	\$ (289,326)	\$ _____ -
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable To the Impact Of Tax Planning Strategies	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -
3. Net admitted Adjusted Gross DTAs Amount From Note 9A1(e)	\$ 362,515	\$ _____ -	\$ 123,615	\$ _____ -	\$ 238,900	\$ _____ -
4. Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because of The Impact Of Tax Planning Strategies	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -	\$ _____ -

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

B. Deferred Tax Liabilities Not Recognized

None

Notes to Financial Statements

C. Current and Deferred Income Taxes

	(1) 12/31/2014	(2) 12/31/2013	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ 1,416,388	\$ (2,959,652)	\$ 4,376,040
(c) Subtotal	<u>\$ 1,416,388</u>	<u>\$ (2,959,652)</u>	<u>\$ 4,376,040</u>
(d) Federal income tax on net capital gains	\$ (27,109)	\$ 86,279	\$ (113,388)
(g) Federal & foreign income tax incurred	<u>\$ 1,389,279</u>	<u>\$ (2,873,373)</u>	<u>\$ 4,262,652</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 524,875	\$ 814,201	\$ (289,326)
(2) Unearned premium reserve	\$ -	\$ -	\$ -
(11) Net operating Loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other [<5% of total ord tax asset]	\$ 17,500	\$ 17,500	\$ -
(99) Subtotal	<u>\$ 542,375</u>	<u>\$ 831,701</u>	<u>\$ (289,326)</u>
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	<u>\$ 179,860</u>	<u>\$ 708,086</u>	<u>\$ (528,226)</u>
(d) Admitted ordinary deferred tax asset [2a99 - 2b - 2c]	\$ 362,515	\$ 123,615	\$ 238,900
(h) Admitted capital deferred tax asset [2e99 - 2f - 2g]	\$ -	\$ -	\$ -
(i) Admitted deferred tax asset [2d + 2h]	<u>\$ 362,515</u>	<u>\$ 123,615</u>	<u>\$ 238,900</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	\$ 14,343	\$ 18,615	\$ (4,272)
(99) Subtotal	<u>\$ 14,343</u>	<u>\$ 18,615</u>	<u>\$ (4,272)</u>
(c) Deferred Tax Liabilities [3a99 + 3b99]	<u>\$ 14,343</u>	<u>\$ 18,615</u>	<u>\$ (4,272)</u>
4. Net Deferred Tax Asset / Liabilities: [2i - 3c]	<u>\$ 348,172</u>	<u>\$ 105,000</u>	<u>\$ 243,172</u>

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

The significant items that cause the difference between statutory federal income tax rate of 35% and the Company's effective income tax rate are as follows:

	December 31, 2014	Effective Tax Rate
Provision Computed at Statutory Rate	2,114,374	35%
Increase/(Decrease) in taxes resulting from:		
Tax-exempt Interest	(439,933)	-7%
Loss and LAE Reserves	(289,328)	-5%
Accrued Market Discount	4,271	0%
Net Operating Loss	0	0%
Other	(105)	0%
Total Current Provision	<u>1,389,279</u>	<u>23%</u>

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

- At December 31, 2014, the Company had the following unused loss carryforwards available to offset against future taxable income.

Net operating loss carryforward	\$ -
Capital loss carryforward	\$ -
AMT credit carryforward of	\$ -

- The following is income tax expense for 2014 and 2013 that is available for recoupment in the event of future net losses.

Year	Amount
2014	\$ 1,388,459
2013	\$ -

Notes to Financial Statements

F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with The Doctors Company and its other subsidiaries. See Schedule Y for a complete list of the entities with which the Federal Tax Return is consolidated for the current year.
2. The method of allocation between the companies is subject to a written agreement approved by the Board of Directors. Tax payments are made to, or refunds received from TDC in amounts which would result from filing separate tax returns with federal taxing authorities.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Name of Relationships

All shares of the Company are owned by TDC, which is wholly owned by its policyholders. TDC holds 100% ownership either directly or indirectly, except where indicated differently, of all subsidiaries and affiliates listed on Schedule Y included in this statement.

B. Detail of Transactions Greater than 1/2% of Admitted Assets:

None

C. Change in Terms of Intercompany Arrangements:

None

D. Amounts Due to or from Related Parties:

	2014	2013
TDC	\$ 20,396	\$ (7,710)
TDMC	(342,094)	(506,003)
Total Due (To)/From	\$ (321,698)	\$ (513,713)

Balances to TDMC are related to the management agreement (See item F below) which requires balances due to be settled within 30 days of the month end. All other balances are generally settled within 30 days, although this is not required by written agreements.

E. Guarantees or Contingencies for Related Parties

None

F. Management or Service Contracts, Cost Sharing Arrangements

The Doctors' Management Company (TDMC) supervises the handling of payment of operating expenses, all underwriting functions and management of claims for The Exchange and all of its subsidiaries.

G. Nature of Relationships that Could Affect Operations:

The Company is a member of The Doctors Company Group of Companies. See Schedule Y for a complete list of the companies including their relationships.

H. Amount Deducted for Investment in Upstream Company:

None

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets:

None

J. Writedowns for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies

None

K. Foreign Insurance Subsidiaries

None

Notes to Financial Statements

L. Downstream Non-Insurance Company Holding Company

None

11. Debt

A. Capital Notes

None

B. All Other Debt

None

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

The Company has no employees.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations –

A. Outstanding Shares

The Company has 12,100 shares authorized, 3,991 shares issued and outstanding. All shares are Class A shares.

B. Dividend Rate of Preferred Stock

Not applicable

C. Dividend Restrictions

Without the prior approval of the Ohio Department of Insurance, dividends to stockholders are limited to the greater of 10% or surplus or prior year net income.

D. Dividends Paid and Declared

None

E. Available as Ordinary Dividends

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

F. Additional dividend restrictions

None

G. Surplus Advances

None

H. Company Stock Held for Special Purposes

None

I. Changes in Special Surplus Funds

None

J. Changes in Unassigned Funds

None

K. Surplus Notes

None

L. & M. Quasi Reorganization

Not applicable

Notes to Financial Statements

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
 - None
- B. Guaranty Fund and Other Assessments
 - The Company is not aware of any material guaranty fund assessments.
- C. Gain Contingencies
 - None
- D. Claims Related to ECO and Bad Faith Lawsuits
 - None
- E. Product Warranties
 - Not Applicable
- F. Joint and Several Liabilities
 - None
- G. All Other Contingencies
 - Lawsuits arise against the Company in the normal course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

- None

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

- A. Financial Instruments with Off-Balance Sheet Risk
 - None
- B. Financial Instruments with Concentration of Credit Risk
 - The Company maintains all cash at a single large national financial institution which exceeds Federal Deposit Insurance limits.

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

- A. Transfers of Receivables Reported as Sales
 - None
- B. Transfers and Servicing of Financial Assets
 - None
- C. Wash Sales
 - In the course of the Company's normal asset management, it is possible that securities may be sold and reacquired within 30 days of the sale date.
 - During the year ended December 31, 2014, no securities with NAIC designation 3 or below were sold and reacquired within 30 days of the sale date.

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

- A. Administrative Services Only (ASO) Plans
 - None
- B. Administrative Services Contract (ASC) Plans
 - None

Notes to Financial Statements

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

None

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

None

20. Fair Value Measurement

A. Inputs used for Assets and Liabilities Measured and Reported at Fair Value

1. Items Measured and Reported at Fair Value by Levels 1, 2 and 3

The Company has categorized its assets and liabilities that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows.

Level 1 – Quoted prices in active markets for identical assets and liabilities: This category for items measured at fair value on a recurring basis includes exchange-traded stocks. The fair value of these stocks is based on quoted prices in active markets. The Company had no assets or liabilities measured at fair value on a recurring basis included in this category.

Level 2 – Significant observable inputs: The estimated fair values for some of these items are determined by independent pricing services using observable inputs. Others are based on quotes from markets which are not considered actively traded. The Company had no assets or liabilities measured at fair value on a recurring basis in this category.

Level 3 – Significant unobservable inputs: The Company had no assets or liabilities measured at fair value on a recurring basis included in this category.

At the end of each reporting period, the Company evaluates whether any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3 as state in paragraph 3 below. During the current year, no transfers into or out of Level 1 or 2 were required.

2. Assets Measured at Fair Value Using Significant Unobservable Inputs (Level 3)

None

3. Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

4. Inputs and Techniques Used for Level 2 and level 3 Fair Values

Bonds carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations as quoted markets prices for similar instruments in an active market were utilized. This was accomplished by the use of matrix pricing. Matrix pricing takes quoted prices of bonds with similar features and applies analytic methods to determine the fair value of bonds held. Features that are inputs into the analysis include duration, credit quality, tax status and call and sinking fund features.

Preferred stocks carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations because either quoted markets prices for similar instruments in an active market were utilized via matrix pricing as described above or because quoted markets prices for identical instruments trading in an inactive market were utilized.

Common stocks carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations because quoted markets prices for identical instruments trading in an inactive market were utilized. When an equity instrument is illiquid due to limited trading activity, the use of quoted markets prices for identical instruments was determined by the Company to be the most reliable method to determine fair value.

The Company has no assets or liabilities measured at fair value in the Level 3 category.

5. Derivative Fair Values

Not applicable

Notes to Financial Statements

B. Other Fair Value Disclosures

Not applicable

C. Fair Values for All Financial Instruments by Levels, 1, 2 and 3.

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments excluding those accounted for under the equity method (subsidiaries, joint ventures and ventures). The fair values are also categorized into the three-level fair value hierarchy as described above in Note 20A.

Type of Financial Instrument	Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not practicable (Carrying Value)
Financial instruments – assets						
Bonds	100,669,776	95,727,147	-	100,669,776	-	-
Cash, cash equivalents and short-term investments	2,645,191	2,645,191	2,645,191	-	-	-

D. Financial Instruments for which Not Practicable to Estimate Fair Values

None

21. Other Items

A. Extraordinary Items

None

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

On April 1, 2013, the Company received notice from the Ohio Insurance Department that the Company triggered a Hazardous Financial Condition (HFC) under Ohio Administrative Rules #3901-3-04(C) (1) (e) (f) (g) due to the significant loss in surplus that occurred in 2012 which resulted from reserve strengthening in the 1992 – 1996 report years. The HFC was not inforced when the Company agreed with a request by the Ohio Department of Insurance to increase the amount of capital in the Company by \$20 million which approximates the net loss recorded in 2012. On May 8, 2013, the Exchange, the Company's parent, contributed \$20 million to the Company.

D. Business Interruption Insurance Recoveries

None

E. State Transfer Tax Credits

None

F. Subprime Mortgage-Related Risk Exposure

1. The Company may invest in several asset classes that could potentially be adversely affected by subprime mortgage exposure. These investments may include mortgage-backed securities, fixed income, and equity investments in financial institutions. The Company believes that its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. Prudent portfolio management strategies limit the Company's exposure to such losses. The Company relied on its investment advisors and third party pricing services to determine exposures to subprime mortgage loans.

2. Direct Exposure through investments in subprime mortgage loans

None

3. Direct Exposure through other investments.

The Company's professional investment managers have reviewed the mortgage-backed securities under their management and have determined that none of these securities have sub-prime exposure.

Notes to Financial Statements

The Company may own fixed-income or equity securities in various regional, national or multi-national financial institutions which may participate in sub-prime lending practices or have other direct or indirect sub-prime exposure.

The Company believes that its investment portfolio is sufficiently diversified such that its sub-prime exposure is negligible. However, the aggregate exposure through these other investments is not able to be quantified, as the Company does not separately assess the exposure of these investments to their respective sub-prime markets. No other-than-temporary impairment was recorded in the current year on any security deemed by the Company to be a part of this category.

4. Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage

Not applicable

22. Events Subsequent

Management of the Company has evaluated all events occurring after December 31, 2013 through February 20, 2015, the date the statutory financial statements were available to be issued.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has the following unsecured reinsurance recoverable which are greater than 3% of surplus.

NAIC Code	Federal ID #	Name of Reinsurer	Amount
39845	48-0921045	Westport Ins Co	8,293
34231	14-1584861	Medical Liab Mut Ins Co	5,842
39136	06-1325038	Finial Reins Co	2,558

B. Reinsurance Recoverable in Dispute

The Company does not have any reinsurance recoverables in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus for an individual reinsurer or 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded

1. The Company has no direct, ceded or assumed unearned premiums or related commission equity at December 31, 2014.
2. The Company has no agency or reinsurance contracts that provide for additional or return commissions based on actual loss experience.
3. The Company does not use protected cells as an alternative to traditional reinsurance

D. Uncollectible Reinsurance

None

E. Commutation of Ceded Reinsurance

The Company commuted its quota share reinsurance treaty with TDC in 1Q13. The Company recognized the amounts received from TDC as a reduction of losses and loss adjustment expenses paid and decreased its ceded loss and loss adjustment expense reserves resulting in no gain or loss to the Company. Both parties have been released from any obligations arising from the Quota Share Agreement.

F. Retroactive Reinsurance

Not applicable.

G. Reinsurance Accounted for as a deposit

Not applicable

H. Run-off Agreements

Not applicable

I. Certified Reinsurers

Not Applicable

Notes to Financial Statements

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Immaterial

25. Change in Incurred Losses and Loss Adjustment Expenses

Incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by \$1,714,460 from \$776,071,099 in 2013 to \$774,356,639 in 2014 as a result of reestimation of unpaid losses and loss adjustment expenses on medical malpractice lines of insurance. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements

None

27. Structured Settlements

The Company has no structured settlements where it is contingently liable.

28. Health Care Receivables

None

29. Participating Policies

None

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$ 0
2. Date of the most recent evaluation of this liability	12/31/2014
3. Was anticipated investment income utilized in the calculation	No

31. High Deductibles

None

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

The Company does not discount reserves.

33. Asbestos / Environmental Reserves

None

34. Subscriber Savings Accounts

None

35. Multiple Peril Crop Insurance

None

36. Financial Guarantee Insurance

None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2. Yes[X] No[]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes[X] No[] N/A[]
Ohio.....

1.3 State Regulating?

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes[] No[X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011.....

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011.....

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/23/2013.....

3.4 By what department or departments?
Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes[] No[] N/A[X]
Yes[X] No[] N/A[]

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes[] No[X]
4.12 renewals? Yes[] No[X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes[] No[X]
4.22 renewals? Yes[] No[X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes[] No[X]

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes[] No[X]

7.2 If yes,
7.21 State the percentage of foreign control 0.000%
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity
.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
..... Yes[] No[X] ..	..... Yes[ ] No[X] ..	..... Yes[ ] No[X] ..	..... Yes[ ] No[X] ..

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, 725 South Figueroa Street, Los Angeles, CA 90017

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes[] No[X]

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes[] No[X]

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes[X] No[] N/A[]

10.6 If the response to 10.5 is "NO" or "N/A" please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Insurance and Actuarial Advisory Services, James C. Votta, FCAS, MAAA, Ernst & Young US LLP, 5 Times Square, New York, NY 10036 - Consultant

GENERAL INTERROGATORIES (Continued)

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?	Yes[] No[X]													
12.11 Name of real estate holding company	\$ 0													
12.12 Number of parcels involved														
12.13 Total book/adjusted carrying value														
12.2 If yes, provide explanation														
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:														
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?	Yes[] No[] N/A[X]													
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?	Yes[] No[] N/A[X]													
13.3 Have there been any changes made to any of the trust indentures during the year?	Yes[] No[] N/A[X]													
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?	Yes[] No[] N/A[X]													
14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?														
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;	Yes[X] No[]													
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;														
c. Compliance with applicable governmental laws, rules and regulations;														
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and														
e. Accountability for adherence to the code.														
14.11 If the response to 14.1 is no, please explain:														
14.2 Has the code of ethics for senior managers been amended?	Yes[] No[X]													
14.21 If the response to 14.2 is yes, provide information related to amendment(s).														
14.3 Have any provisions of the code of ethics been waived for any of the specified officers?	Yes[] No[X]													
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).														
15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?														
15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.	Yes[] No[X]													
<table border="1"> <thead> <tr> <th></th> <th>1 American Bankers Association (ABA) Routing Number</th> <th>2 Issuing or Confirming Bank Name</th> <th>3 Circumstances That Can Trigger the Letter of Credit</th> <th>4 Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td>15.2001</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>						1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount		15.2001			
	1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount										
	15.2001													
BOARD OF DIRECTORS														
16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?	Yes[X] No[]													
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?	Yes[X] No[]													
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?	Yes[X] No[]													
FINANCIAL														
19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?	Yes[] No[X]													
20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):														
20.11 To directors or other officers	\$													
20.12 To stockholders not officers	\$													
20.13 Trustees, supreme or grand (Fraternal only)	\$													
20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):														
20.21 To directors or other officers	\$													
20.22 To stockholders not officers	\$													
20.23 Trustees, supreme or grand (Fraternal only)	\$													
21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?	Yes[] No[X]													
21.2 If yes, state the amount thereof at December 31 of the current year:														
21.21 Rented from others	\$													
21.22 Borrowed from others	\$													
21.23 Leased from others	\$													
21.24 Other	\$													
22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?	Yes[] No[X]													
22.2 If answer is yes:														
22.21 Amount paid as losses or risk adjustment	\$													
22.22 Amount paid as expenses	\$													
22.23 Other amounts paid	\$													
23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes[X] No[]													
23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$													
INVESTMENT														
24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)	Yes[X] No[]													
24.02 If no, give full and complete information, relating thereto														
N/A														
24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)														
N/A														
24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?														
24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.	Yes[] No[] N/A[X]													
24.06 If answer to 24.04 is no, report amount of collateral for other programs.	\$													
24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	\$													
	Yes[] No[] N/A[X]													

GENERAL INTERROGATORIES (Continued)

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

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes[] No[] N/A[X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 24.102 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$ 0
 24.103 Total payable for securities lending reported on the liability page. \$ 0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes[X] No[]

25.2 If yes, state the amount thereof at December 31 of the current year:
 25.21 Subject to repurchase agreements \$ 0
 25.22 Subject to reverse repurchase agreements \$ 0
 25.23 Subject to dollar repurchase agreements \$ 0
 25.24 Subject to reverse dollar repurchase agreements \$ 0
 25.25 Placed under option agreements \$ 0
 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$ 0
 25.27 FHLB Capital Stock \$ 0
 25.28 On deposit with states \$ 3,202,240
 25.29 On deposit with other regulatory bodies \$ 0
 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 0
 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 0
 25.32 Other \$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes[] No[X]
 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes[] No[] N/A[X]
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes[] No[X]
 27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes[X] No[]
 28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
MUFG Union Bank NA	350 California Street, San Francisco, CA 94104

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes[X] No[]
 28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Union Bank NA	MUFG Union Bank NA	07/01/2014 ..	Name Change

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

1 Central Registration Depository Number(s)	2 Name	3 Address
104518	Deutsche Investment Management Americas Inc	345 Park Avenue, New York, NY 10154

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])? Yes[] No[X]
 29.2 If yes, complete the following schedule:

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

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

GENERAL INTERROGATORIES (Continued)

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	96,069,658	101,012,287	4,942,629
30.2 Preferred stocks			
30.3 Totals	96,069,658	101,012,287	4,942,629

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

Market quotations used to calculate fair values are supplied to us by our investment software vendor through an independent third party source. In the event that such market prices are unavailable, the Company will request pricing from its professional investment managers.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes[] No[X]
 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes[] No[] N/A[X]
 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 N/A

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes[X] No[]
 32.2 If no, list exceptions:
 N/A

OTHER

33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$..... 0
 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
.....

34.1 Amount of payments for legal expenses, if any? \$..... 0
 34.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$..... 0
 35.2 List the name of firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....

GENERAL INTERROGATORIES (Continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes[] No[X]
1.2 If yes, indicate premium earned on U.S. business only.	\$..... 0
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$..... 0
1.31 Reason for excluding:	
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$..... 0
1.5 Indicate total incurred claims on all Medicare Supplement insurance.	\$..... 0
1.6 Individual policies	
Most current three years:	
1.61 Total premium earned	\$..... 0
1.62 Total incurred claims	\$..... 0
1.63 Number of covered lives	..... 0
All years prior to most current three years:	
1.64 Total premium earned	\$..... 0
1.65 Total incurred claims	\$..... 0
1.66 Number of covered lives	..... 0
1.7 Group policies	
Most current three years:	
1.71 Total premium earned	\$..... 0
1.72 Total incurred claims	\$..... 0
1.73 Number of covered lives	..... 0
All years prior to most current three years:	
1.74 Total premium earned	\$..... 0
1.75 Total incurred claims	\$..... 0
1.76 Number of covered lives	..... 0

2. Health Test

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	.....	.....
2.2 Premium Denominator	3,009,000	.....
2.3 Premium Ratio (2.1 / 2.2) .....	.....	.....
2.4 Reserve Numerator .....	.....	.....
2.5 Reserve Denominator	51,875,219	62,061,820
2.6 Reserve Ratio (2.4 / 2.5) .....	.....	.....

3.1 Does the reporting entity issue both participating and non-participating policies?	Yes[] No[X]
3.2 If yes, state the amount of calendar year premiums written on:	
3.21 Participating policies	\$..... 0
3.22 Non-participating policies	\$..... 0
4. For Mutual reporting entities and Reciprocal Exchanges only:	
4.1 Does the reporting entity issue assessable policies?	Yes[] No[] N/A[X]
4.2 Does the reporting entity issue non-assessable policies?	Yes[] No[] N/A[X]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	0%
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$..... 0
5. For Reciprocal Exchanges Only:	
5.1 Does the exchange appoint local agents?	Yes[] No[] N/A[X]
5.2 If yes, is the commission paid:	
5.21 Out of Attorney's-in-fact compensation	Yes[] No[] N/A[X]
5.22 As a direct expense of the exchange	Yes[] No[] N/A[X]
5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?	Yes[] No[] N/A[X]
5.5 If yes, give full information:	
6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:	
The company no longer writes workers compensation coverage.	
6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:	
The company does not write property insurance.	
6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss:	
The company does not write property insurance.	
6.4 Does the reporting entity carry catastrophic reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?	
6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss	Yes[X] No[]
7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes[] No[X] 0
7.2 If yes, indicate the number of reinsurance contracts containing such provisions.	
7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes[] No[] N/A[X]
8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes[] No[X]
8.2 If yes, give full information.	
9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:	
(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;	

GENERAL INTERROGATORIES (Continued)

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income.

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

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

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

11.2 If yes, give full information:

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses \$ 0

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

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

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

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

12.41 From 0.000%

12.42 To 0.000%

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

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

12.61 Letters of Credit \$ 0

12.62 Collateral and other funds \$ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 2,000,000

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 5

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

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

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

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

14.5 If the answer to 14.4 is no, please explain

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

15.2 If yes, give full information:

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

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

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home
16.12 Products
16.13 Automobile
16.14 Other *

* Disclose type of coverage:

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

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

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

GENERAL INTERROGATORIES (Continued)

17.12 Unfunded portion of Interrogatory 17.11	\$.....	0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....	0
17.14 Case reserves portion of Interrogatory 17.11	\$.....	0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$.....	0
17.16 Unearned premium portion of Interrogatory 17.11	\$.....	0
17.17 Contingent commission portion of Interrogatory 17.11	\$.....	0

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

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$.....	0
17.19 Unfunded portion of Interrogatory 17.18	\$.....	0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$.....	0
17.21 Case reserves portion of Interrogatory 17.18	\$.....	0
17.22 Incurred but not reported portion of Interrogatory 17.18	\$.....	0
17.23 Unearned premium portion of Interrogatory 17.18	\$.....	0
17.24 Contingent commission portion of Interrogatory 17.18	\$.....	0

18.1 Do you act as a custodian for health savings accounts?

Yes[] No[X]

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

\$..... 0

18.3 Do you act as an administrator for health savings accounts?

Yes[] No[X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date:

\$..... 0

FIVE - YEAR HISTORICAL DATA

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

	1 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2, & 19.3, 19.4)			(2,577)	5,992,907	7,636,806
2. Property Lines (Lines 1, 2, 9, 12, 21, & 26)					
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional Reinsurance Lines (Lines 31, 32, & 33)					
6. TOTAL (Line 35)			(2,577)	5,992,907	7,636,806
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	3,009,000		1,593,559	607,848	(3,819,219)
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)					
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Non-proportional Reinsurance Lines (Lines 31, 32 & 33)					
12. TOTAL (Line 35)	3,009,000		1,593,559	607,848	(3,819,219)
Statement of Income (Page 4)					
13. Net underwriting gain or (loss) (Line 8)	2,831,045	(8,478,185)	(33,519,613)	(185,718)	32,667,926
14. Net investment gain or (loss) (Line 11)	3,235,991	3,433,579	4,685,192	9,250,749	9,372,608
15. TOTAL other income (Line 15)	1,141	20	(1,210,912)	(1,615,451)	(1,567,743)
16. Dividends to policyholders (Line 17)					319
17. Federal and foreign income taxes incurred (Line 19)	1,416,388	(2,959,652)	(12,756,470)	(948,477)	9,712,355
18. Net income (Line 20)	4,651,789	(2,084,934)	(17,288,863)	8,398,057	30,760,118
Balance Sheet Lines (Pages 2 and 3)					
19. TOTAL admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	102,399,353	106,835,890	103,520,014	110,566,432	200,821,525
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)				395,656	94,232
20.2 Deferred and not yet due (Line 15.2)				415,068	1,046,045
20.3 Accrued retrospective premiums (Line 15.3)					
21. TOTAL liabilities excluding protected cell business (Page 3, Line 26)	53,818,132	63,127,149	77,332,339	65,786,281	98,052,318
22. Losses (Page 3, Line 1)	38,588,803	41,427,173	36,418,554	21,795,340	31,490,521
23. Loss adjustment expenses (Page 3, Line 3)	13,286,416	20,634,647	20,859,710	6,271,867	5,474,711
24. Unearned premiums (Page 3, Line 9)				1,101,978	1,250,703
25. Capital paid up (Page 3, Lines 30 & 31)	3,591,990	3,591,990	3,591,990	3,591,990	3,591,990
26. Surplus as regards policyholders (Page 3, Line 37)	48,581,221	43,708,741	26,187,676	44,780,151	102,769,207
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(1,764,556)	12,554,516	(5,449,243)	(10,830,845)	4,330,432
Risk-Based Capital Analysis					
28. TOTAL adjusted capital	48,581,221	43,708,741	26,187,676	44,780,151	102,769,207
29. Authorized control level risk-based capital	6,585,139	5,750,734	5,820,793	3,744,550	3,720,182
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3)					
(Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	97.3	95.9	91.3	95.4	95.6
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	2.7	3.6	6.2	4.1	4.4
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)		0.5	2.5	0.4	
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. TOTAL of above Lines 42 to 47					
49. TOTAL investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)					

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains or (Losses) (Line 24)					
52. Dividends to stockholders (Line 35)			(25,265,856)	(44,734,144)	(9,600,000)
53. Change in surplus as regards policyholders for the year (Line 38)	4,872,480	17,521,066	(18,592,475)	(57,989,056)	22,388,785
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,224,551	499,255	5,195,000	4,227,679	9,871,182
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. TOTAL (Line 35)	1,224,551	499,255	5,195,000	4,227,679	9,871,182
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,199,551	(2,770,982)	2,304,020	1,501,551	3,089,210
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30, & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. TOTAL (Line 35)	1,199,551	(2,770,982)	2,304,020	1,501,551	3,089,210
Operating Percentages (Page 4)					
(Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	(54.5)		628.0	(1,083.0)	1,161.9
68. Loss expenses incurred (Line 3)	(2.5)		670.4	649.4	(137.4)
69. Other underwriting expenses incurred (Line 4)	62.9		45.1	558.1	(46.6)
70. Net underwriting gain (loss) (Line 8)	94.1		(1,243.5)	(24.5)	(878.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	62.9		152.3	960.4	(86.5)
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	(57.0)		1,298.4	(433.6)	1,024.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	6.2		6.1	1.4	(3.7)
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(1,715)	6,557	32,862	(4,214)	(39,183)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(3.9)	25.0	73.4	(4.1)	(48.7)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	4,842	36,426	28,650	(43,473)	(31,845)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	18.5	81.3	27.9	(54.1)	(34.5)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes[] No[] N/A[X]

If no, please explain::

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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	315	25	5,758	331	878			6,595	XXX	
2. 2005	54,969	21,769	33,200	11,378	10,921	5,555	2,873	3,518			6,657	XXX	
3. 2006	45,619	10,178	35,441	7,053	902	2,940	7	3,976			13,061	XXX	
4. 2007	34,075	31,197	2,878	5,023	4,658	2,557	2,516	2,599			3,005	XXX	
5. 2008	14,811	10,968	3,843	1,137	1,500	846	862	748			369	XXX	
6. 2009	9,187	1,616	7,571	7,014	5,537	743	656	91			1,655	XXX	
7. 2010	8,141	11,847	(3,706)	268	645	573	414	78			(140)	XXX	
8. 2011	6,355	5,599	756	941	3,212	786	717	177			(2,026)	XXX	
9. 2012	1,099	(1,596)	2,696	2	480	642	289	193			67	XXX	
10. 2013													
11. 2014		(3,009)	3,009										
12. Totals	XXX	XXX	XXX	33,130	27,880	20,401	8,666	12,258			29,242	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									
	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	25,586	9,307	27,175	7,861	3,172	236	9,076	733	129				47,002	XXX		
2. 2005			432				708		212				1,351	XXX		
3. 2006			2				0						2	XXX		
4. 2007	50		6		48		1		28				133	XXX		
5. 2008			1						16				17	XXX		
6. 2009	105		153		61		95		3				417	XXX		
7. 2010					25		799		(2)				(2)	XXX		
8. 2011	5		1,252		55		28		(94)				1,986	XXX		
9. 2012	938		52						(104)				968	XXX		
10. 2013																
11. 2014																
12. Totals	26,684	9,307	29,073	7,861	3,361	236	10,706	733	188				51,875	XXX		

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	35,593	11,409	
2. 2005	21,802		13,794	8,008	39.7	63.4	24.1			432	919	
3. 2006	13,972		909	13,063	30.6	8.9	36.9			2	0	
4. 2007	10,312		7,174	3,138	30.3	23.0	109.0			56	77	
5. 2008	2,747		2,361	385	18.5	21.5	10.0			1	16	
6. 2009	8,265		6,193	2,072	90.0	383.2	27.4			258	159	
7. 2010	918		1,059	(141)	11.3	8.9	3.8				(2)	
8. 2011	3,890		3,929	(40)	61.2	70.2	(5.2)			1,257	729	
9. 2012	1,805		770	1,035	164.2	(48.2)	38.4			990	(22)	
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	38,589	13,286	

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	157,898	151,250	179,818	171,803	168,711	139,009	148,465	180,123	182,129	184,953	2,824	4,830
2. 2005	15,220	11,902	6,561	7,387	8,662	3,678	3,809	5,581	4,900	4,279	(621)	(1,302)
3. 2006	XXX	19,699	18,814	15,643	18,060	10,860	9,007	9,087	9,087	9,087	0	0
4. 2007	XXX	XXX	(580)	(1,335)	9,072	12,121	718	595	503	511	8	(84)
5. 2008	XXX	XXX	XXX	XXX	3,369	100	520	197	201	(379)	0	(579)
6. 2009	XXX	XXX	XXX	XXX	1,042	265	(33)	24	2,150	1,977	(173)	1,953
7. 2010	XXX	XXX	XXX	XXX	XXX	568	644	61	195	(218)	(413)	(279)
8. 2011	XXX	XXX	XXX	XXX	XXX	472	470	1,120	(122)	(1,242)	(592)	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	3,045	947	(2,098)	895
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. TOTALS											(1,715)	4,842

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	43,994	80,725	95,618	110,699	120,130	123,152	127,668	131,233	136,950	XXX	XXX
2. 2005	(12,330)	(5,978)	(1,375)	(545)	1,099	2,370	2,579	2,616	3,072	3,139	XXX	XXX
3. 2006	XXX	386	3,212	6,747	8,397	8,650	9,005	9,084	9,084	9,084	XXX	XXX
4. 2007	XXX	XXX	56	369	770	845	549	575	399	406	XXX	XXX
5. 2008	XXX	XXX	XXX	13	(20)	(156)	136	123	(379)	(379)	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	8	86	109	120	1,553	1,563	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	XXX	21	(1)	(225)	(218)	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	51	60	(3,351)	(2,203)	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(25)	(524)	(126)	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	39,745	22,478	43,202	41,546	28,321	1,721	7,502	28,243	26,446	27,657
2. 2005	20,175	5,722	(310)	2,774	4,734	262	476	1,858	1,289	1,140
3. 2006	XXX	12,576	4,710	2,966	5,916	5	2	3	3	2
4. 2007	XXX	XXX	(1,367)	(2,666)	7,604	10,337	154	2	23	7
5. 2008	XXX	XXX	XXX	3,138	(167)	435	19	39	1	1
6. 2009	XXX	XXX	XXX	XXX	818	151	(184)	(108)	420	248
7. 2010	XXX	XXX	XXX	XXX	XXX	337	488	12	386	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	229	138	2,591	2,051
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	1,505	80
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, Etc.	Active Status	1 Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama (AL)	N								
2. Alaska (AK)	L								
3. Arizona (AZ)	L								
4. Arkansas (AR)	L								
5. California (CA)	N								
6. Colorado (CO)	L								
7. Connecticut (CT)	N								
8. Delaware (DE)	N								
9. District of Columbia (DC)	N								
10. Florida (FL)	N								
11. Georgia (GA)	L								
12. Hawaii (HI)	N								
13. Idaho (ID)	L								
14. Illinois (IL)	L								
15. Indiana (IN)	L								
16. Iowa (IA)	L								
17. Kansas (KS)	L								
18. Kentucky (KY)	L								
19. Louisiana (LA)	N								
20. Maine (ME)	N								
21. Maryland (MD)	L								
22. Massachusetts (MA)	N								
23. Michigan (MI)	L								
24. Minnesota (MN)	L								
25. Mississippi (MS)	N								
26. Missouri (MO)	L								
27. Montana (MT)	L								
28. Nebraska (NE)	L								
29. Nevada (NV)	L								
30. New Hampshire (NH)	N								
31. New Jersey (NJ)	E								
32. New Mexico (NM)	L								
33. New York (NY)	L								
34. North Carolina (NC)	N								
35. North Dakota (ND)	L								
36. Ohio (OH)	L	0	0		910,000	(5,037,076)	14,029,526		
37. Oklahoma (OK)	L								
38. Oregon (OR)	L								
39. Pennsylvania (PA)	L						98,443	1,511,730	
40. Rhode Island (RI)	N								
41. South Carolina (SC)	N								
42. South Dakota (SD)	L								
43. Tennessee (TN)	L								
44. Texas (TX)	L								
45. Utah (UT)	L								
46. Vermont (VT)	N								
47. Virginia (VA)	N								
48. Washington (WA)	L							150,000	
49. West Virginia (WV)	L								
50. Wisconsin (WI)	L						(1,081,271)		
51. Wyoming (WY)	L								
52. American Samoa (AS)	N								
53. Guam (GU)	N								
54. Puerto Rico (PR)	N								
55. U.S. Virgin Islands (VI)	N								
56. Northern Mariana Islands (MP)	N								
57. Canada (CAN)	N								
58. Aggregate other alien (OT)	X X X								
59. TOTALS	(a). 33	0	0		1,224,551	(12,339,913)	55,756,102		

DETAILS OF WRITE-INS

58001.	X X X								
58002.	X X X								
58003.	X X X								
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X								
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

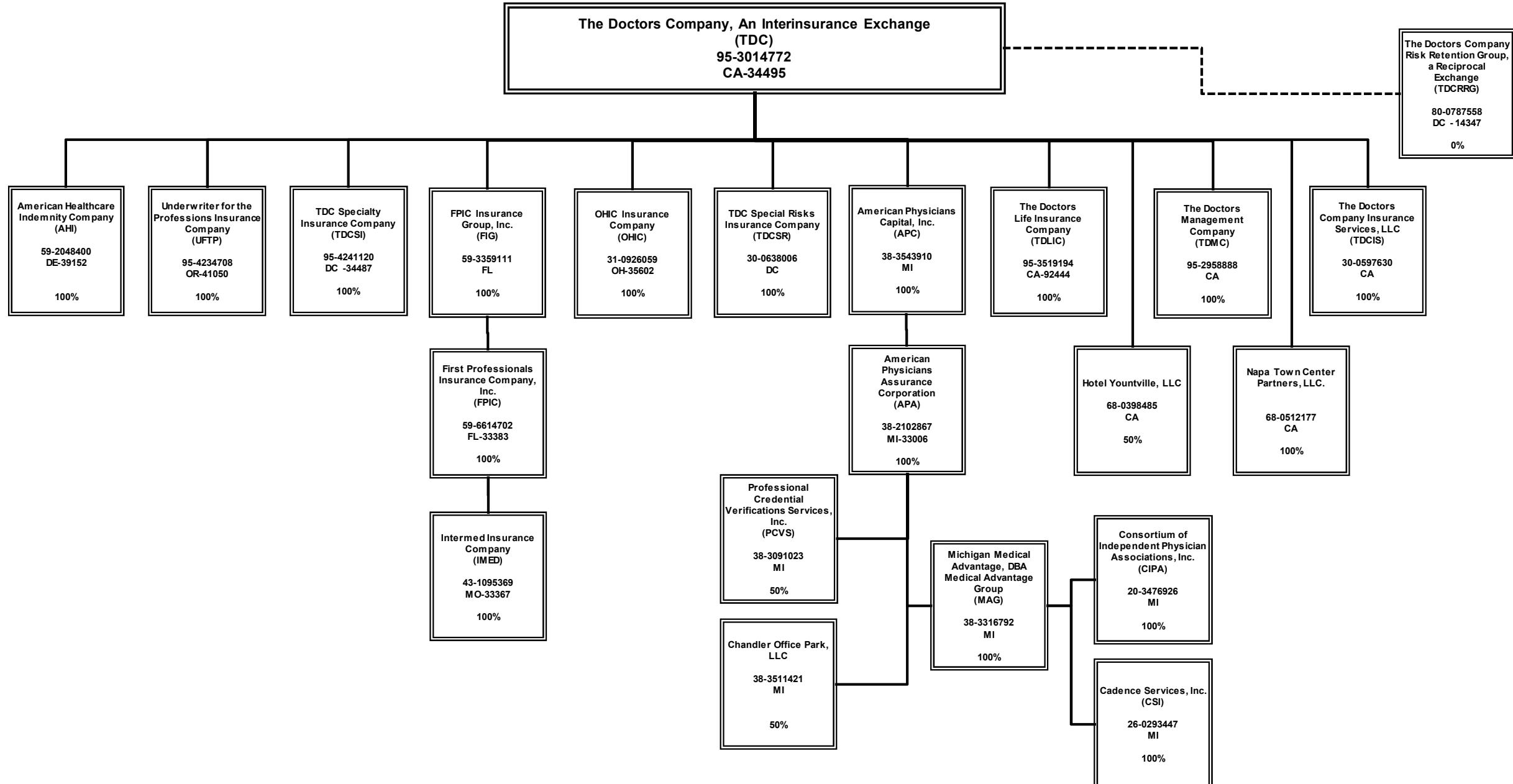
(a) Insert the number of L responses except for Canada and Other Alien.

Explanation of basis of allocation of premiums by states, etc.: Premiums are allocated where premium risks are located

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER

MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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