



32573201420100100

# ANNUAL STATEMENT

**For the Year Ended December 31, 2014  
OF THE CONDITION AND AFFAIRS OF THE**

Ohio FAIR Plan Underwriting Association

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

## OFFICERS

OFFICERS

## GENE RICHARD ROBERTS

Name

**Title**  
PRESIDENT  
SECRETARY  
TREASURER

## VICE-PRESIDENTS

## **DIRECTORS OR TRUSTEES**

STEPHEN FEDERER  
JENNIFER KEEFER  
JASON RICHARDSON

JANET FOLEY-OROSZ #  
JOEL KRATZER  
GENE RICHARD ROBERTS

SAMUEL FOUSE  
TERRY LEE MCCLASKY JR.  
MARTY SKIDMORE

STEPHANIE GREENE  
ARTHUR NORMAN  
RICHARD ZALESKI

State of OHIO

County of FRANKLIN ss

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

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(Signature)  
GENE RICHARD ROBERTS  
(Printed Name)  
1.  
CHAIRMAN  
(Title)

---

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(Signature)  
W. SHAWN BRACE  
(Printed Name)  
2.  
PRESIDENT  
(Title)

---

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(Signature)  
TRACY A. BRININGER  
(Printed Name)  
3.  
SECRETARY  
(Title)

---

Is this an original filing?  Yes  No

Amendment number:

Date filed:

Number of pages attached:

Subscribed and sworn to (or affirmed) before me this  
\_\_\_\_ day of \_\_\_\_\_, 2015, by



32573201443036100

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2014

NAIC Group Code **0000**NAIC Company Code **32573**

		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire		5,838,652	5,780,652			2,965,985	2,298,833	2,772,937	891,904	18,823	20,761	10,323	679,964	47,887
2.1 Allied lines		2,049,999	2,069,073			1,030,698	877,344	684,025	76,501	17,559	21,528	9,629	237,250	1,316
2.2 Multiple Peril Crop														
2.3 Federal Flood														
2.4 Private Crop														
3. Farmowners Multiple Peril														
4. Homeowners Multiple Peril		16,879,085	17,594,371			8,573,237	9,069,428	8,502,440	2,224,405	172,907	161,170	46,045	1,962,526	64,805
5.1 Commercial Multiple Peril (Non-Liability Portion)														
5.2 Commercial Multiple Peril (Liability Portion)														
6. Mortgage Guaranty														
8. Ocean Marine														
9. Inland Marine														
10. Financial Guaranty														
11. Medical Professional Liability														
12. Earthquake														
13. Group Accident and Health (b)														
14. Credit A & H (Group and Individual)														
15.1 Collectively Renewable A & H (b)														
15.2 Non-Cancelable A & H (b)														
15.3 Guaranteed Renewable A & H (b)														
15.4 Non-Renewable for Stated Reasons Only (b)														
15.5 Other Accident Only														
15.6 Medicare Title XVIII Exempt from State Taxes or Fees														
15.7 All Other A & H (b)														
15.8 Federal Employees Health Benefits Plan Premium (b)														
16. Workers' Compensation														
17.1 Other Liability - Occurrence		36,471	38,249			17,493								
17.2 Other Liability - Claims-Made														
17.3 Excess Workers' Compensation														
18. Products Liability														
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)														
19.2 Other Private Passenger Auto Liability														
19.3 Commercial Auto No-Fault (Personal Injury Protection)														
19.4 Other Commercial Auto Liability														
21.1 Private Passenger Auto Physical Damage														
21.2 Commercial Auto Physical Damage														
22. Aircraft (all perils)														
23. Fidelity														
24. Surety														
26. Burglary and Theft		6,971	8,269			3,169	1,326	326	1,000		(115)	115	810	4
27. Boiler and Machinery														
28. Credit														
30. Warranty														
34. Aggregate Write-Ins for Other Lines of Business														
35. TOTALS (a)		24,811,178	25,490,614			12,590,582	12,246,931	11,959,728	3,193,810	209,289	203,344	66,112	2,884,790	114,036
<b>DETAILS OF WRITE-INS</b>														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)														

**NONE**

(a) Finance and service charges not included in Lines 1 to 35 \$ 98,735

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



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**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2014

NAIC Group Code **0000**NAIC Company Code **32573**

		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees	
		1 Direct Premiums Written	2 Direct Premiums Earned											
1. Fire		5,838,652	5,780,652			2,965,985	2,298,833	2,772,937	891,904	18,823	20,761	10,323	679,964	47,887
2.1 Allied lines		2,049,999	2,069,073			1,030,698	877,344	684,025	76,501	17,559	21,528	9,629	237,250	1,316
2.2 Multiple Peril Crop														
2.3 Federal Flood														
2.4 Private Crop														
3. Farmowners Multiple Peril														
4. Homeowners Multiple Peril		16,879,085	17,594,371			8,573,237	9,069,428	8,502,440	2,224,405	172,907	161,170	46,045	1,962,526	64,805
5.1 Commercial Multiple Peril (Non-Liability Portion)														
5.2 Commercial Multiple Peril (Liability Portion)														
6. Mortgage Guaranty														
8. Ocean Marine														
9. Inland Marine														
10. Financial Guaranty														
11. Medical Professional Liability														
12. Earthquake														
13. Group Accident and Health (b)														
14. Credit A & H (Group and Individual)														
15.1 Collectively Renewable A & H (b)														
15.2 Non-Cancelable A & H (b)														
15.3 Guaranteed Renewable A & H (b)														
15.4 Non-Renewable for Stated Reasons Only (b)														
15.5 Other Accident Only														
15.6 Medicare Title XVIII Exempt from State Taxes or Fees														
15.7 All Other A & H (b)														
15.8 Federal Employees Health Benefits Plan Premium (b)													4,240	24
16. Workers' Compensation														
17.1 Other Liability - Occurrence		36,471	38,249			17,493								
17.2 Other Liability - Claims-Made														
17.3 Excess Workers' Compensation														
18. Products Liability														
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)														
19.2 Other Private Passenger Auto Liability														
19.3 Commercial Auto No-Fault (Personal Injury Protection)														
19.4 Other Commercial Auto Liability														
21.1 Private Passenger Auto Physical Damage														
21.2 Commercial Auto Physical Damage														
22. Aircraft (all perils)														
23. Fidelity														
24. Surety														
26. Burglary and Theft		6,971	8,269			3,169	1,326	326	1,000		(115)	115	810	4
27. Boiler and Machinery														
28. Credit														
30. Warranty														
34. Aggregate Write-Ins for Other Lines of Business														
35. TOTALS (a)		24,811,178	25,490,614			12,590,582	12,246,931	11,959,728	3,193,810	209,289	203,344	66,112	2,884,790	114,036
<b>DETAILS OF WRITE-INS</b>														
3401.														
3402.														
3403.														
3498. Summary of remaining write-ins for Line 34 from overflow page														
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)														

**NONE**

(a) Finance and service charges not included in Lines 1 to 35 \$ 98,735

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

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

**SCHEDULE F – PART 9**

## Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12)	10,597,604		10,597,604
2. Premiums and considerations (Line 15)	3,302,285		3,302,285
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)			
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	6,206,888		6,206,888
6. Net amount recoverable from reinsurers			
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	20,106,777		20,106,777
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3)	3,561,099		3,561,099
10. Taxes, expenses, and other obligations (Lines 4 through 8)	508,444		508,444
11. Unearned premiums (Line 9)	12,590,582		12,590,582
12. Advance premiums (Line 10)	589,098		589,098
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)			
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	2,274		2,274
17. Provision for reinsurance (Line 16)			
18. Other liabilities	3,228,652		3,228,652
19. Total liabilities excluding protected cell business (Line 26)	20,480,149		20,480,149
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	(373,372)	XX	(373,372)
22. Totals (Line 38)	20,106,777		20,106,777

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

If yes, give full explanation:

.....

**NONE      Schedule H - Part 1**

**NONE      Schedule H - Part 2, 3 and 4**

**NONE      Schedule H - Part 5**

## **SCHEDULE P – PART 1A – HOMEOWNERS/FARMOWNERS**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 (Cols. 1-2) Net	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total 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									XXX	
2. 2005	24,673		24,673	18,362		369		1,842		29	20,573	2,712	
3. 2006	22,832		22,832	14,845		530		1,700		384	17,075	2,833	
4. 2007	20,293		20,293	15,878		208		1,881		114	17,967	2,696	
5. 2008	16,861		16,861	16,806		165		2,404		57	19,375	3,236	
6. 2009	14,948		14,948	12,785		144		1,838		26	14,767	1,977	
7. 2010	14,700		14,700	11,269		173		1,940		12	13,382	1,815	
8. 2011	15,184		15,184	11,639		139		1,922		126	13,700	1,809	
9. 2012	15,759		15,759	11,427		162		2,001		71	13,590	1,681	
10. 2013	17,505		17,505	7,338		126		1,507		49	8,971	1,058	
11. 2014	17,594		17,594	6,780		43		1,671		3	8,494	906	
12. Totals	XXX	XXX	XXX	127,129		2,059		18,706		871	147,894	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		
2. 2005	20,573		20,573		83,383		83,383				
3. 2006	17,075		17,075		74,785		74,785				
4. 2007	17,967		17,967		88,538		88,538				
5. 2008	19,375		19,375		114,910		114,910				
6. 2009	14,767		14,767		98,789		98,789				
7. 2010	13,382		13,382		91,034		91,034				
8. 2011	13,701		13,701		90,233		90,233				1
9. 2012	13,595		13,595		86,268		86,268				5
10. 2013	9,122		9,122		52,111		52,111				142
11. 2014	10,817		10,817		61,481		61,481				2,076
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,224	256

**NONE      Schedule P - Part 1B Private Passenger**

**NONE      Schedule P - Part 1C Commercial Auto**

**NONE      Schedule P - Part 1D Workers Compensation**

**NONE      Schedule P - Part 1E Commercial Multiple Peril**

**NONE      Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurrence**

**NONE      Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made**

**NONE      Schedule P - Part 1G Special Liability**

**SCHEDULE P – PART 1H – SECTION 1****OTHER LIABILITY – OCCURRENCE**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded Received				
1. Prior	XXX	XXX	XXX									XXX	
2. 2005	68		68	1								1	
3. 2006	64		64										
4. 2007	61		61	8								8	
5. 2008	52		52										
6. 2009	47		47										
7. 2010	45		45										
8. 2011	41		41	2					1			3	
9. 2012	40		40	3								3	
10. 2013	40		40					30				30	
11. 2014	38		38										
12. Totals	XXX	XXX	XXX	14				31				45	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior																
2. 2005																
3. 2006																
4. 2007																
5. 2008																
6. 2009																
7. 2010																
8. 2011																
9. 2012																
10. 2013																
11. 2014																
12. Totals																

	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 Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	1.471	XXX	XXX	1.471		XXX	
2. 2005	1			1	1.471						
3. 2006											
4. 2007	8			8	13.115			13.115			
5. 2008											
6. 2009											
7. 2010											
8. 2011	3			3	7.317			7.317			
9. 2012	3			3	7.500			7.500			
10. 2013	30			30	75.000			75.000			
11. 2014											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX				XXX	

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

**SCHEDULE P – PART 1I – SPECIAL PROPERTY (FIRE, ALLIED LINES,****INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	166		14						180	XXX
2. 2013	8,067		8,067	4,126		20		907			5	5,053	XXX
3. 2014	7,859		7,859	2,702		22		587			7	3,311	XXX
4. Totals	XXX	XXX	XXX	6,994		56		1,494			12	8,544	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 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior					1				4							
2. 2013					12		7		87			5	35			
3. 2014	642		328									1,076	24			
4. Totals	642		328		13		7		91			1,081	59			

	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		
2. 2013	5,058		5,058	62,700		62,700					5
3. 2014	4,387		4,387	55,821		55,821				970	106
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	970	111

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

**SCHEDULE P – PART 2A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	1,392	1,421	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483
2. 2005	18,648	18,357	18,731	18,731	18,731	18,731	18,731	18,731	18,731	18,731	18,731	18,731
3. 2006	XXX	13,424	15,561	15,625	15,375	15,375	15,375	15,375	15,375	15,375	15,375	15,375
4. 2007	XXX	XXX	17,183	16,692	16,304	16,127	16,086	16,086	16,086	16,086	16,086	16,086
5. 2008	XXX	XXX	XXX	16,422	17,215	17,226	17,072	16,971	16,971	16,971	16,971	16,971
6. 2009	XXX	XXX	XXX	XXX	12,575	12,938	12,949	12,971	12,963	12,929	(34)	(42)
7. 2010	XXX	XXX	XXX	XXX	XXX	11,654	11,455	11,339	11,426	11,442	16	103
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	11,367	11,578	11,727	11,779	52	201
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,450	11,531	11,594	63	144
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,985	7,607	(378)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,944	XXX	XXX
								12. Totals		(281)		406

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
								12. Totals				

**NONE****SCHEDULE P – PART 2C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
								12. Totals				

**NONE****SCHEDULE P – PART 2D – WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
								12. Totals				

**NONE****SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
								12. Totals				

**NONE**

**SCHEDULE P – PART 2F – SECTION 1  
MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1 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												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

**SCHEDULE P – PART 2H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,303	1,481	1,610	129	307
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,489	4,147	(342)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,713	XXX	XXX	XXX
								4. Totals		(213)		307

## SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

## SCHEDULE P – PART 2K – FIDELITY, SURETY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								4. Totals				

## SCHEDULE P – PART 2M – INTERNATIONAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
								12. Totals				

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

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

**SCHEDULE P – PART 3A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	1,254	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483	1,483
2. 2005	12,540	17,491	18,731	18,731	18,731	18,731	18,731	18,731	18,731	18,731	1,596	880
3. 2006	XXX	8,282	13,681	14,927	15,375	15,375	15,375	15,375	15,375	15,375	1,676	879
4. 2007	XXX	XXX	11,772	16,055	15,938	16,103	16,086	16,086	16,086	16,086	1,683	707
5. 2008	XXX	XXX	XXX	11,834	16,566	16,801	16,971	16,971	16,971	16,971	2,265	744
6. 2009	XXX	XXX	XXX	XXX	9,726	12,556	12,714	12,820	12,861	12,929	1,397	493
7. 2010	XXX	XXX	XXX	XXX	XXX	8,851	11,013	11,304	11,426	11,442	1,255	446
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,633	11,487	11,675	11,778	1,266	432
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,751	11,372	11,589	1,208	359
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,449	7,464	704	285
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,823	593	213

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P – PART 3F – SECTION 1**  
**MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000										XXX	XXX
2. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P – PART 3H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000										1	1
2. 2005	1	1	1	1	1	1	1	1	1	1	1	1
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,430	1,610	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,836	4,146	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,724	XXX	XXX

## SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	...	...
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	...
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...

## SCHEDULE P – PART 3K – FIDELITY/SURETY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	...	...	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

## SCHEDULE P – PART 3M – INTERNATIONAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	...	...	...	...	...	...	...	...	...	XXX	XXX
2. 2005	...	...	...	...	...	...	...	...	...	...	XXX	XXX
3. 2006	XXX	...	...	...	...	...	...	...	...	...	XXX	XXX
4. 2007	XXX	XXX	...	...	...	...	...	...	...	...	XXX	XXX
5. 2008	XXX	XXX	XXX	...	...	...	...	...	...	...	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	...	...	...	...	...	...	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	...	...	...	...	...	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	...	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	...	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	...	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	...	XXX	XXX

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

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

**SCHEDULE P – PART 4A – HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior										
2. 2005	669									
3. 2006	XXX	619	150							
4. 2007	XXX	XXX	1,199	200						
5. 2008	XXX	XXX	XXX	689	70					
6. 2009	XXX	XXX	XXX	XXX	528					
7. 2010	XXX	XXX	XXX	XXX	XXX	757				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	655			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	815		
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,019	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	992

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX						
10. 2013	XXX	XXX	XXX	XXX						
11. 2014	XXX	XXX	XXX	XXX						

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX						
10. 2013	XXX	XXX	XXX	XXX						
11. 2014	XXX	XXX	XXX	XXX						

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX						
10. 2013	XXX	XXX	XXX	XXX						
11. 2014	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX						
10. 2013	XXX	XXX	XXX	XXX						
11. 2014	XXX	XXX	XXX	XXX						

**SCHEDULE P – PART 4F – SECTION 1**  
**MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4H – SECTION 1 – OTHER LIABILITY – OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX	1								
4. 2007	XXX	XXX	1							
5. 2008	XXX	XXX	XXX	1						
6. 2009	XXX	XXX	XXX	XXX	1					
7. 2010	XXX	XXX	XXX	XXX	XXX	1				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410		
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335

**SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4K – FIDELITY/SURETY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 4M – INTERNATIONAL**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

**SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	989	771	751	822	934					
2. 2005	1,316	1,586	1,596	1,596	1,596	1,596	1,596	1,596	1,596	1,596
3. 2006	XXX	1,167	1,609	1,665	1,676	1,676	1,676	1,676	1,676	1,676
4. 2007	XXX	XXX	1,366	1,658	1,675	1,682	1,683	1,683	1,683	1,683
5. 2008	XXX	XXX	XXX	1,876	2,237	2,259	2,264	2,265	2,265	2,265
6. 2009	XXX	XXX	XXX	XXX	1,168	1,380	1,391	1,394	1,397	1,397
7. 2010	XXX	XXX	XXX	XXX	XXX	1,061	1,238	1,247	1,255	1,255
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,072	1,259	1,265	1,266
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,045	1,202	1,208
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	611	704
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	67	21	12							
2. 2005	401	41	27							
3. 2006	XXX	537	78	19						
4. 2007	XXX	XXX	427	18	14	17	17	17	17	17
5. 2008	XXX	XXX	XXX	339	24	31	32	32	32	32
6. 2009	XXX	XXX	XXX	XXX	194	210	215	217	218	218
7. 2010	XXX	XXX	XXX	XXX	XXX	179	193	199	199	199
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	163	176	177	178
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	127	128
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	93
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	844	22	7	1,576	1,785					
2. 2005	2,585	2,707	2,712	2,712	2,712	2,712	2,712	2,712	2,712	2,712
3. 2006	XXX	2,513	2,816	2,828	2,833	2,833	2,833	2,833	2,833	2,833
4. 2007	XXX	XXX	2,549	2,680	2,692	2,696	2,696	2,696	2,696	2,696
5. 2008	XXX	XXX	XXX	2,985	3,214	3,231	3,234	3,236	3,236	3,236
6. 2009	XXX	XXX	XXX	XXX	1,806	1,964	1,969	1,970	1,975	1,977
7. 2010	XXX	XXX	XXX	XXX	XXX	1,701	1,801	1,809	1,815	1,815
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,685	1,801	1,807	1,809
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,545	1,669	1,681
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	979	1,058
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	906

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

**SCHEDULE P – PART 5H – OTHER LIABILITY – OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005	1	1	1	1	1	1	1	1	1	1
3. 2006	XXX									
4. 2007	XXX	XXX	XXX							
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005	1				4	6	10			
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE      Schedule P - Part 5H - Section 1B-3B**

**NONE      Schedule P - Part 5R - Section 1A-3A**

**NONE      Schedule P - Part 5R - Section 1B-3B**

**NONE      Schedule P - Part 5T - Warranty**

**NONE      Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**

**SCHEDULE P – PART 6E – COMMERCIAL MULTIPLE PERIL****SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

**SCHEDULE P – PART 6H – OTHER LIABILITY – OCCURRENCE****SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005	68	68	68	68	68	68	68	68	68	68	
3. 2006	XXX	64	64	64	64	64	64	64	64	64	
4. 2007	XXX	XXX	61	61	61	61	61	61	61	61	
5. 2008	XXX	XXX	XXX	52	52	52	52	52	52	52	
6. 2009	XXX	XXX	XXX	XXX	47	47	47	47	47	47	
7. 2010	XXX	XXX	XXX	XXX	XXX	45	45	45	45	45	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	41	41	41	41	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	40	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	40	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	
12. Total	XXX	XXX	XXX	52	47	45	41	40	40	38	
13. Earned Premiums (Sc P–Pt 1)	68	64	61	52	47	45	41	40	40	38	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

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

## SCHEDULE P INTERROGATORIES

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

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

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

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [ ] No [ ]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [ ] No [ ]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [ ] No [ ] N/A [X]

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2005		
1.603 2006		
1.604 2007		
1.605 2008		
1.606 2009		
1.607 2010		
1.608 2011		
1.609 2012		
1.610 2013		
1.611 2014		
1.612 Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No [ ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No [ ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [X]

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

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

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

5. What were the net premiums in force at the end of the year for: (in thousands of dollars) 5.1 Fidelity \$ \_\_\_\_\_  
5.2 Surety \$ \_\_\_\_\_

6. Claim count information is reported per claim or per claimant. (indicate which). Per Claim \_\_\_\_\_

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ ] No [X]

7.2 An extended statement may be attached

.....

**NONE Schedule T - Part 2**

**NONE Schedule Y - Part 1A**

**NONE Schedule Y - Part 2**

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

	<u>Responses</u>
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	See Explanation
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
<b>AUGUST FILING</b>	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	See Explanation
The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.	
<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15. Will Supplemental A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
<b>APRIL FILING</b>	
28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
29. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
<b>AUGUST FILING</b>	
33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

**Explanation:**

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

Explanation 8: Not applicable

Explanation 11: Not applicable

Explanation 13: Not applicable

Explanation 14: Not applicable

Explanation 15: Not applicable

Explanation 16: Not applicable

Explanation 17: Not applicable

Explanation 18: Not applicable

Explanation 19: Not applicable

Explanation 21: Not applicable

Explanation 22: Not applicable

Explanation 23: Not applicable

Explanation 24: Not applicable

Explanation 25: Not applicable

Explanation 26: Not applicable

Explanation 27: Not applicable

Explanation 28: Not applicable

Explanation 29: Not applicable

Explanation 30: Not applicable

Explanation 31: Not applicable

Explanation 32: Not applicable

Explanation 33: Not applicable

**Bar Code:**



32573201420100000



32573201422200000

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



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**OVERFLOW PAGE FOR WRITE-INS**

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