

QUARTERLY STATEMENT

OF THE

DEALERS ASSURANCE COMPANY

of Columbus

in the state of OHIO

TO THE

Insurance Department

OF THE

STATE OF

FOR THE QUARTER ENDED

September 30, 2015

PROPERTY AND CASUALTY

2015



16705201520100103

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2015
OF THE CONDITION AND AFFAIRS OF THE

Dealers Assurance Company

NAIC Group Code 0000, NAIC Company Code 16705, Employer's ID Number 34-6513705, Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio, Statutory Statement Contact Linda M Toy

OFFICERS

Table with 2 columns: Name, Title. Includes Kristen Anne Gruber (President), David Steven Levine (Secretary), Sharon Mae Spohn (Treasurer), David Paul May (Assistant Secretary).

VICE-PRESIDENTS

Table with 4 columns: Name, Title, Name, Title. Includes Edmond Melgar Eckert (Senior Vice President), David Steven Levine (Vice President), Linda Marie Toy (Vice President/CFO).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Includes James Bradford Smith, Kelly Aubrey Westlake, Kristen Anne Gruber, Michael Thomas Rogers, Edmond Melgar Eckert, Robert Reynard Bowsher.

State of Ohio, County of Franklin

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...

Signatures and printed names of officers: Kristen Anne Gruber (President), David Steven Levine (Secretary), Sharon Mae Spohn (Treasurer).

Subscribed and sworn to before me this 16th day of November, 2015. Signature of Notary Public.



Is this an original filing? [X] Yes [] No. KEITH H BURKHOLDER, Notary Public, My Commission Expires August 17, 2020.

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	69,132,674		69,132,674	67,047,524
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	9,100,806		9,100,806	7,670,477
3. Mortgage loans on real estate:				
3.1 First liens	826,637		826,637	848,978
3.2 Other than first liens				
4. Real estate:				
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 (\$ 3,962,100), cash equivalents (\$ 0), and short-term investments (\$ 9,507,330)	13,469,430		13,469,430	6,627,000
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	92,529,547		92,529,547	82,193,979
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	346,692		346,692	444,426
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,919,459		3,919,459	2,576,966
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				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	75,417		75,417	243,607
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	393,143		393,143	
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				
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,703,050		1,703,050	890,486
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	98,967,308		98,967,308	86,349,464
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	98,967,308		98,967,308	86,349,464

DETAILS OF WRITE-IN LINES				
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. Accounts Receivable	1,701,317		1,701,317	888,143
2502. Interest Receivable	1,733		1,733	2,343
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,703,050		1,703,050	890,486

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Statement Date	December 31, Prior Year
1. Losses (current accident year \$ 21,427)	24,427	25,206
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	950	1,512
4. Commissions payable, contingent commissions and other similar charges	298,601	301,597
5. Other expenses (excluding taxes, licenses and fees)	648,685	568,345
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	379,630	671,881
7.1. Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	618,595	759,217
7.2. Net deferred tax liability		41,702
8. Borrowed money \$ 0 and interest thereon \$ 14,501	14,501	14,196
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 200,799,238 and including warranty reserves of \$ 15,841,003 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	17,751,666	15,216,443
10. Advance premium		
11. Dividends declared and unpaid:		
11.1. Stockholders		
11.2. Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,213,090	1,499,200
13. Funds held by company under reinsurance treaties	11,608,173	8,528,410
14. Amounts withheld or retained by company for account of others	9,491,349	4,096,557
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	176,268	233,574
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)	42,225,935	31,957,840
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	42,225,935	31,957,840
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	4,200,990	4,200,990
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes	3,000,000	3,000,000
34. Gross paid in and contributed surplus	9,732,810	9,732,810
35. Unassigned funds (surplus)	39,807,573	37,457,824
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, less 36)	56,741,373	54,391,624
38. Totals (Page 2, Line 28, Col. 3)	98,967,308	86,349,464

DETAILS OF WRITE-IN LINES		
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	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 117,858,860)	99,661,047	91,048,833	137,949,015
1.2 Assumed (written \$ (106,835))	522,476	894,858	1,835,551
1.3 Ceded (written \$ 107,942,494)	92,909,212	82,362,186	126,984,444
1.4 Net (written \$ 9,809,531)	7,274,311	9,581,505	12,800,122
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 1,243,856):			
2.1 Direct	53,788,014	52,011,434	67,856,840
2.2 Assumed	67,046	217,768	271,767
2.3 Ceded	52,579,867	51,812,342	67,688,840
2.4 Net	1,275,193	416,860	439,767
3. Loss adjustment expenses incurred	211,268	226,562	284,920
4. Other underwriting expenses incurred	2,320,086	4,073,860	4,698,015
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	3,806,547	4,717,282	5,422,702
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	3,467,764	4,864,223	7,377,420
INVESTMENT INCOME			
9. Net investment income earned	707,984	636,169	842,146
10. Net realized capital gains (losses) less capital gains tax of \$ 0	635,917	461,973	620,525
11. Net investment gain (loss) (Lines 9 + 10)	1,343,901	1,098,142	1,462,671
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	62,412	119,728	123,871
15. Total other income (Lines 12 through 14)	62,412	119,728	123,871
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	4,874,077	6,082,093	8,963,962
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)	4,874,077	6,082,093	8,963,962
19. Federal and foreign income taxes incurred	1,857,539	2,142,495	2,901,713
20. Net income (Line 18 minus Line 19) (to Line 22)	3,016,538	3,939,598	6,062,249
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	54,391,624	50,778,076	50,778,076
22. Net income (from Line 20)	3,016,538	3,939,598	6,062,249
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(1,101,634)	(103,328)	197,510
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	434,845	36,227	(148,530)
27. Change in nonadmitted assets		(34,451)	2,319
28. Change in provision for reinsurance			
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			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			(2,500,000)
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37)	2,349,749	3,838,046	3,613,548
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	56,741,373	54,616,122	54,391,624

DETAILS OF WRITE-IN LINES			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 05 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)			
1401. Misc. Income	62,412	119,728	122,481
1402. Roadside Commission			1,390
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	62,412	119,728	123,871
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)			

CASH FLOW

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	8,349,126	11,703,525	11,836,120
2. Net investment income	1,198,666	1,250,208	1,516,774
3. Miscellaneous income	62,412	119,728	123,871
4. Total (Lines 1 to 3)	9,610,204	13,073,461	13,476,765
5. Benefit and loss related payments	1,275,972	412,103	454,340
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	2,745,353	5,074,506	5,277,400
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	1,998,161	2,285,112	2,926,906
10. Total (Lines 5 through 9)	6,019,486	7,771,721	8,658,646
11. Net cash from operations (Line 4 minus Line 10)	3,590,718	5,301,740	4,818,119
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	17,933,360	9,596,840	11,961,565
12.2 Stocks	12,451,459	4,981,049	6,592,658
12.3 Mortgage loans	22,340	4,156	11,022
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	1,101,634	519,224	69
12.8 Total investment proceeds (Lines 12.1 to 12.7)	31,508,793	15,101,269	18,565,314
13. Cost of investments acquired (long-term only):			
13.1 Bonds	20,503,628	16,118,449	17,493,361
13.2 Stocks	14,256,809	6,588,810	8,196,422
13.3 Mortgage loans		860,000	860,000
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			197,510
13.7 Total investments acquired (Lines 13.1 to 13.6)	34,760,437	23,567,259	26,747,293
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,251,644)	(8,465,990)	(8,181,979)
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			
16.3 Borrowed funds	305	13,838	14,196
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			2,500,000
16.6 Other cash provided (applied)	6,503,051	(178,177)	2,013,447
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	6,503,356	(164,339)	(472,357)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	6,842,430	(3,328,589)	(3,836,217)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	6,627,000	10,463,217	10,463,217
19.2 End of period (Line 18 plus Line 19.1)	13,469,430	7,134,628	6,627,000

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001			
20.0002			
20.0003			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A.- Accounting Practices

The accompanying financial statements of Dealers Assurance Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Ohio. The company adopted codification as of 01/01/01.

	State of Domicile	9/30/15	12/31/14
Net Income			
(1) Dealers Assurance Company	Ohio	\$ 3,016,538	\$ 6,062,249
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State Permitted Practices that Increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP	Ohio	\$ 3,016,538	\$ 6,062,249
Surplus			
(5) Dealers Assurance Company state basis	Ohio	\$ 56,741,373	\$ 54,391,624
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP	Ohio	\$ 56,741,373	54,391,624

1B. – 1C(5). No changes to note

1 C (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.

2. to 4. No changes to note.

5A Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans during 2015 were:

Commercial Loans 5.50% Residential Loans 4.00%

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 77.50%.

(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:

Current Year	Prior Year
-0-	-0-

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a Current Year							
1. Recorded Investment (All)							
(a) Current	\$ -	\$ -	\$ 284,125	\$ -	\$ 542,512	\$ -	\$ 826,637
(b) 30-59 Days Past Due	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Past Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Number of Loans	-	-	-	-	-	-	-
(c) Percent Reduced	-	-	-	-	-	-	-
Prior Year							
1. Recorded Investment							
(a) Current	-	-	-	-	-	-	-
(b) 30-59 Days Past Due	-	-	-	-	-	-	-
(c) 60-89 Days Past Due	-	-	-	-	-	-	-
(d) 90-179 Days Past Due	-	-	-	-	-	-	-
(e) 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
(a) Recorded Investment	-	-	-	-	-	-	-
(b) Number of Loans	-	-	-	-	-	-	-
(c) Percent Reduced	-	-	-	-	-	-	-

5A (5) to 5 C. No changes to note.

5D. Loan-Backed Securities

1. Bloomberg is used as a source for the prepayment factors.
2. – 4. Not applicable, no permanently impaired bonds.
5. No impairments exist other than interest rate related declines classified as temporary.

E-H No changes to note

I. The Company has no Working Capital Finance Investments

J. The company has no offsetting or netting of assets and liabilities

6.-8. No changes to note

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax assets/(liability) at September 30, 2015 are as follows:

1.

	9/30/15			12/31/14			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	(7) (Col 1 – 4) Ordinary	(8) (Col 2 – 5) Capital	(9) (Col 7 + 8) Total
a Gross Deferred Tax Assets	1,208,408	-	1,208,408	1,036,081	-	1,036,081	172,327	-	172,327
b Statutory Valuation allowance adjustment									
c Adjusted Gross Deferred Tax Asset (1a -1d)	1,208,408	-	1,208,408	1,036,081	-	1,036,081	172,327	-	172,327
d Deferred Tax Assets Nonadmitted	784,624	-	784,624	672,567	-	672,567	112,057	-	112,057
e Subtotal Net Admitted Deferred Tax Assets (1c-1f)	423,784	-	423,784	363,514	-	363,514	60,270	-	60,270
f Deferred Tax Liabilities	3,019	27,622	30,641	3,019	402,197	405,216	-	(374,575)	(374,575)
g Net Admitted Deferred Tax Asset (Net Deferred Tax Liability)	420,765	(27,622)	393,143	360,495	(402,197)	(41,702)	60,270	374,575	434,845

2.

	9/30/15			12/31/14			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	(7) (Col 1 – 4) Ordinary	(8) (Col 2 – 5) Capital	(9) (Col 7 + 8) Total

Admission Calculation Components SSAP No. 101

a Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-	-	-	-	-	-	-
b Adjusted Gross Deferred Tax Asset 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)	420,765	(27,622)	393,143	360,495	(402,197)	(41,702)	60,270	374,575	434,845
1 Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	420,765	(27,622)	393,143	360,495	(402,197)	(41,702)	60,270	374,575	434,845
2 Adjusted Gross Deferred Tax Assets (Excluding the Amount of Deferred Tax Allowed per Limitation Threshold)	xxxxxxx	xxxxx	8,452,235	xxxxxxx	xxxxxxx	8,164,999	xxxxxxx	xxxxxxx	287,236
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	-	-	-	-	-	-	-	-	-
d Deferred Tax Assets Admitted as the result of application of SSAP 101. Total)2(a) + 2(b) + 2 (c)	420,765	(27,622)	393,143	360,495	(402,197)	(41,702)	60,270	374,575	434,845

3

	2015	2014
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	578%	558%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 1(b) above	56,741,373	54,391,624

NOTES TO FINANCIAL STATEMENTS

4.

9/30/15			12/31/14			Change		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ordinary	Capital	(Col 1 + 2) Total	Ordinary	Capital	(Col 4 + 5) Total	(Col 1 – 4) Ordinary	(Col 2 – 5) Capital	(Col 7 + 8) Total

Impact of Tax Planning Strategies

a	Adjusted Gross DTA's (% of Total Adjusted Gross DTA's)	100%	0%	100%	100%	0%	100%	0%	0%	0%
b	Net Admitted Adjusted Gross DTA's (% of Total Net Admitted Adjusted Gross DTA's)	107%	-7%	100%	-864%	964%	100%	971%	-971%	0%

c Does the Company's tax-planning strategies include the use of Reinsurance? Yes No

B Deferred tax liabilities not recognized at September 30, 2015 and December 31, 2014 are as follows:

N/A-All Deferred Tax Liabilities have been recognized

C Current income taxes incurred consist of the following major components

	(1)	(2)	(3)
	9/30/15	12/31/14	(Col 1 + 2) Change
1. Current Income Tax			
(a) Federal	1,641,327	2,901,713	(1,260,386)
(b) Foreign	-	-	-
(c) Subtotal	1,641,327	2,901,713	(1,260,386)
(d) Federal Income tax on net capital gains	216,212	45,219	170,993
(e) Utilization of capital loss carry-forwards	-	(45,219)	45,219
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	1,857,539	2,901,713	(1,044,174)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of Unpaid Losses	1,294	1,363	(69)
(2) Unearned Premium Reserve	1,207,114	1,034,718	172,396
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividends Accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and Benefits Accrual	-	-	-
(9) Pension Accrual	-	-	-
(10) Receivables-Nonadmitted	-	-	-
(11) Net Operating Loss Carry-forward	-	-	-
(12) Tax Credit Carry-forward	-	-	-
(13) Other (including items <5% of total Capital Assets)	-	-	-
(99) Subtotal	1,208,408	1,036,081	172,327
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	784,624	672,567	112,057
(d) Admitted Ordinary Deferred tax Asset (2a99 – 2f – 2g)	423,784	363,514	60,270
(e) Capital:			
(1) Investments	-	-	-
(2) Net Capital less Carry-forward	-	-	-
(3) Real Estate	-	-	-
(4) Other (including items <5% of total Capital Assets)	-	-	-
(99) Subtotal	-	-	-
(f) Statutory Valuation Allowance Adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted Capital Deferred Tax Assets (2a99 – 2f -2g)	-	-	-
(i) Admitted Deferred Tax Asset (2d + 22h)	423,784	363,514	60,270

NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	9/30/15	12/31/14	(Col 1 + 2) Change
3 Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	-	-	-
(2) Fixed Assets	-	-	-
(3) Deferred and Uncollected premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other (including items <5% of ordinary Tax Liabilities)	3,019	3,019	-
(99) Subtotal	3,019	3,019	-
(b) Capital			
(1) Investments	27,622	402,197	(374,575)
(2) Real Estate	-	-	-
(3) Other (including items <5% of ordinary Tax Liabilities)	-	-	-
(99) Subtotal	27,622	402,197	(374,575)
(c) Deferred Tax Liabilities (3a99 + 3b99)	30,641	405,216	(374,575)
4. Net Deferred Tax Assets/Liabilities (2i – 3c)	393,143	(41,702)	434,845

D Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect	%
Income before taxes	4,874,077	1,657,185	34%
Unearned Premium Adjustment	507,044	172,395	4%
Compensation and Benefits Accrual	-	-	0%
Loss Reserve Discounting	(14,547)	(4,946)	0%
Dividends Received Deduction	96,977	32,972	1%
Capital Loss Carry-Forward	-	-	0%
Other, net	(201)	(67)	0%
Total	5,463,350	1,857,539	38%

E At September 30, 2015, the Company has no net capital-loss forward available for recoupment against future capital gains.

F The Company is included in a consolidated federal income tax return with its parent company, DAC Financial Holdings, Inc. The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or recoup its net losses carried forward as an offset to future net income subject to federal income taxes.

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

A-C No changes.

D The Company reported \$176,268 payable to affiliates as of 9/30/15 for cost sharing per the Affiliated Services Agreement effective 8/1/13 that was reviewed and approved by the Ohio Department of Insurance on 10/4/13.

E-F No changes.

G The parent company, Dealers Alliance Corporation, is a non-insurance entity. Through 09/30/10 (and prior years) Dealers Assurance Company provided funds for federal income tax deposits (on a consolidated basis). In prior years other companies included in consolidated tax return reimbursed their portion of federal income tax deposits on a quarterly basis.

H-L Dealers Assurance Company holds no investments in its parent company or affiliates.

11. Debt

The Company does not have any outstanding debt.

12A The Company has no defined benefit plans.

12B-16 No changes to note

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

The Company does not have any sales or transfers to report.

18. – 19. No changes to note

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A.

(1) Assets Measured at Fair Value on a Recurring Basis

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Preferred Stock	-	-	-	-
Bonds	-	-	-	-
Common Stock (Ind & Misc)	\$ 9,100,806		\$	9,100,806
Derivative assets	-	-	-	-
Separate account assets	-	-	-	-
 Total assets at fair value	 \$ 9,100,806	 \$ -	 \$ -	 \$ 9,100,806
b. Liabilities at fair value	\$ -	-	-	\$ -
 Total liabilities at fair value	 \$ -	 -	 -	 -

(2) There have been no significant transfers between level 1 and 2.

(3-4) Assets measured at Fair Value on a recurring basis with significant unobservable inputs (level 3)

NONE

21 A-F No changes to note.

G The Company has no offsetting and netting of Assets and Liabilities

H The Company has no Joint and Severable Liabilities

I The Company has no risk sharing involving the Affordable Care Act

22 -23 No changes to Note

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not have retrospectively rated contracts or contracts subject to redetermination.

25. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2014 were \$26,718. As of September 30, 2015, \$53,206 (net of reinsured prior year claims) was paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves for prior year are now \$3,000. There has been a \$29,488 negative prior year development.

There was no re-estimation of unpaid claims and claim adjustment expenses. Business written by DAC is related to service contracts issued on an assortment of consumer goods, but primarily, automobile service contracts. Historically, losses on this coverage are settled within 90 days of incurred date (98.7%); and the balance is settled within 180 days of incurred date

26. – 35. No changes to note.

36. Financial Guaranty Insurance

The company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

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 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []

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

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

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

4.2 If yes, provide the name of 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
.....
.....

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X]
 If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____ 12/31/2013 _____

6.2 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. _____ 12/31/2013 _____

6.3 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). _____ 10/03/2014 _____

6.4 By what department or departments?
 Ohio Department of Insurance

6.5 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]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

7.1 Has this 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]

GENERAL INTERROGATORIES

7.2 If yes, give full information

.....

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9.1 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;
- (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.

Yes [X] No []

9.11 If the response to 9.1 is No, please explain:

.....

9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

.....

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

.....

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

GENERAL INTERROGATORIES

11.2 If yes, give full and complete information relating thereto:

.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ _____

13. Amount of real estate and mortgages held in short-term investments: \$ _____

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ _____	\$ _____
14.22 Preferred Stock	\$ _____	\$ _____
14.23 Common Stock	\$ _____	\$ _____
14.24 Short-Term Investments	\$ _____	\$ _____
14.25 Mortgage Loans on Real Estate	\$ _____	\$ _____
14.26 All Other	\$ _____	\$ _____
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ _____	\$ _____
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ _____	\$ _____

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
 If no, attach a description with this statement. Yes [] No []

16. For the reporting entity's security lending program, state the amount of the following as current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ _____
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ _____
16.3 Total payable for securities lending reported on the liability page	\$ _____

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank	Cincinnati, Ohio
US Bank	Winston Salem, NC
Wells Fargo Bank	Richmond, VA
First National Bankers Bank	Little Rock, AR
Citibank, NA	NY, NY
Century Bank	Sante Fe, NM
RBS Citizens, NA	Providence, RI
Xerox State & Local Solutions, Inc	Quincy, MA
Bank of New York Mellon	Atlanta, GA

GENERAL INTERROGATORIES

17.2 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)
.....

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [] No [X]

17.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

17.5 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	2 Name(s)	3 Address
104650	ClearArc	Cincinnati, Ohio
8275	Bank of New York Mellon Wealth Mgmt	Atlanta, GA

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

18.2 If no, list exceptions:

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] N/A []
 If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
 If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto:

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
.....
.....
.....
TOTAL		

5. Operating Percentages:
 5.1. A&H loss percent _____ %
 5.2. A&H cost containment percent _____ %
 5.3. A&H expense percent excluding cost containment expenses _____ %

6.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

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

6.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

6.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ _____

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
		All Other Insurers				
00000	AA-0055875	G4 Forward Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056090	G5 Forward Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0055983	Nile Auto Performance	TCA	Unauthorized		
00000	AA-0055874	Ompen Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0055872	SP Forward Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0051504	Stock Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0050570	The American Protector Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0054691	Vinsurance Reinsurance Company Company, Ltd	TCA	Unauthorized		
00000	AA-0052332	Young Automotiive Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056350	A Better Way Reinsurnace Company, Ltd	TCA	Unauthorized		
00000	AA-0056343	Cucunato Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056282	Bubby LLC Reinsurance Company	TCA	Unauthorized		
00000	AA-0056351	Cinco Vista Reinsurance Companyy, Ltd	TCA	Unauthorized		
00000	AA-6900286	Chisholm Trail Investments Company	TCA	Unauthorized		
00000	AA-0056335	Clayton Marketing Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056347	Forrester II Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056346	Drive Away Confident Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056404	DLC 60-2019 Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056147	Riders Assurance II Reinsurance, Ltd	TCA	Unauthorized		
00000	AA-0056343	ClickIT Reinsurance, Ltd	TCA	Unauthorized		
00000	AA-0056348	KBH2 Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0056346	Drive Away Confident Reinsurance Company	TCA	Unauthorized		
00000	AA-0056403	Parker Shea Reinsurance Company, Ltd	TCA	Unauthorized		
00000	AA-0054470	General Marketing Insurance Company	TCA	Unauthorized		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year To Date - Allocated by States and Territories

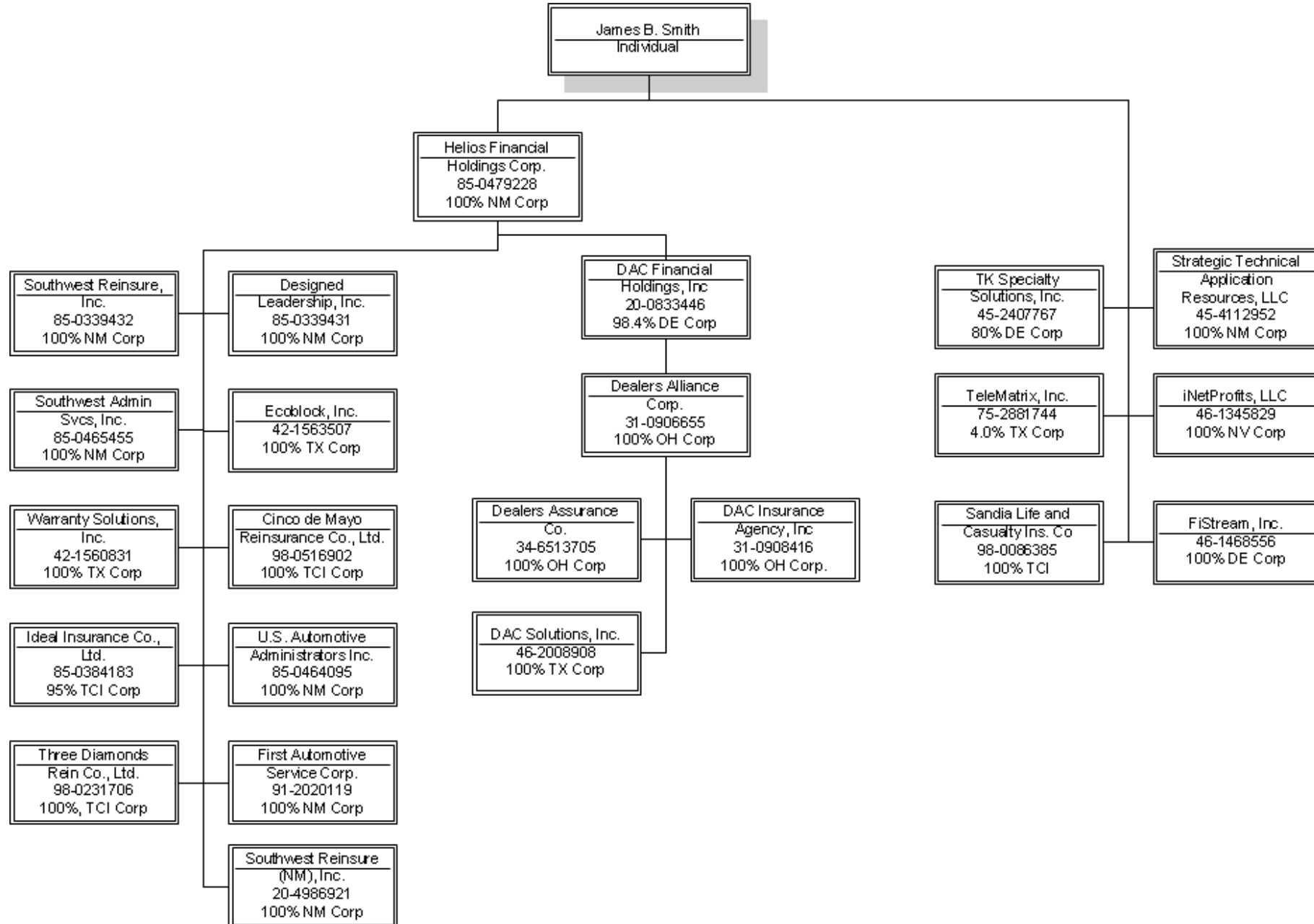
States, Etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		Active Status	2	3	4	5	6	7
			Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date
1. Alabama	AL	L	1,488,043	1,414,716	562,868	761,625	43,344	65,587
2. Alaska	AK	L	2,316		299			
3. Arizona	AZ	L	655,165	526,950	349,967	301,476	28,117	28,915
4. Arkansas	AR	L	1,911,159	1,919,279	976,813	1,006,496	70,688	79,681
5. California	CA	L	11,133,515	11,181,309	3,409,804	995,901	73,423	237,297
6. Colorado	CO	L	6,124,569	6,163,135	2,931,999	3,201,150	188,043	197,123
7. Connecticut	CT	L	764,157	997,830	934,778	1,237,356	41,947	50,120
8. Delaware	DE	L	805,545	751,617	383,244	383,275	26,331	26,073
9. District of Columbia	DC	L						
10. Florida	FL	L	9,316,512	3,810,803	2,380,833	4,048,511	33,811	91,316
11. Georgia	GA	L	8,437,521	7,602,091	5,085,150	2,535,280	244,924	198,546
12. Hawaii	HI	L						
13. Idaho	ID	L	926	1,185	3,069	24,098	397	1,072
14. Illinois	IL	L	743,671	736,650	459,890	628,211	31,209	51,822
15. Indiana	IN	L	771,881	844,807	471,884	469,473	32,100	29,572
16. Iowa	IA	L	214,597	199,384	125,933	143,574	9,616	9,691
17. Kansas	KS	L	9,580	24,180	9,747	26,304	1,176	2,830
18. Kentucky	KY	L	486,217	406,180	178,636	174,295	16,109	18,862
19. Louisiana	LA	L	1,279,255	1,280,957	824,817	857,526	46,232	53,935
20. Maine	ME	L	297,594	251,422	164,647	167,027	9,315	11,507
21. Maryland	MD	L	1,422,227	1,031,780	845,781	911,907	44,269	52,872
22. Massachusetts	MA	L	758,782	980,181	654,118	870,071	40,317	46,767
23. Michigan	MI	L	3,828,746	4,865,392	5,386,005	7,068,982	196,728	205,507
24. Minnesota	MN	L	763,586	651,807	426,151	356,312	26,112	23,507
25. Mississippi	MS	L	1,701,993	1,473,180	751,855	885,310	55,944	72,553
26. Missouri	MO	L	1,081,553	535,296	380,991	446,470	22,788	33,512
27. Montana	MT	L	106,542	116,464	74,570	93,842	6,430	8,390
28. Nebraska	NE	L	198,192	197,589	113,027	132,291	8,724	10,581
29. Nevada	NV	L	234,457	237,102	143,138	184,498	8,929	11,168
30. New Hampshire	NH	L	242,292	284,613	159,711	201,557	11,042	13,519
31. New Jersey	NJ	L	1,224,442	1,303,038	802,608	901,942	38,057	44,552
32. New Mexico	NM	L	1,621,122	1,810,936	152,676	237,450	23,855	31,028
33. New York	NY	L	3,885,115	3,999,916	3,872,145	4,477,635	163,897	168,930
34. North Carolina	NC	L	8,655,521	6,489,319	3,800,745	2,413,753	174,931	80,488
35. North Dakota	ND	L	107,668	127,467	60,373	87,809	5,077	5,434
36. Ohio	OH	L	4,301,338	2,551,124	1,325,634	1,236,208	83,825	92,991
37. Oklahoma	OK	L	136,938	149,612	63,422	157,541	7,000	12,175
38. Oregon	OR	L	26,839	33,428	17,651	23,034	3,670	7,871
39. Pennsylvania	PA	L	3,568,606	3,479,984	1,541,438	1,633,471	86,653	95,160
40. Rhode Island	RI	L	62,029	49,332	44,969	39,404	1,877	2,528
41. South Carolina	SC	L	472,347	229,151	143,257	189,720	13,579	13,849
42. South Dakota	SD	L	27,205	21,319	13,160	14,188	967	1,227
43. Tennessee	TN	L	1,499,890	4,052,300	600,495	664,747	49,193	57,512
44. Texas	TX	L	25,843,036	27,004,813	8,064,078	7,102,723	1,252,476	855,481
45. Utah	UT	L	5,722	2,437	187		128	131
46. Vermont	VT	L	191,128	324,882	156,023	195,411	10,850	12,457
47. Virginia	VA	L	953,861	783,428	420,787	610,554	34,912	40,612
48. Washington	WA	L	9,761,953	9,943,857	4,096,795	3,511,725	240,990	193,953
49. West Virginia	WV	L	209,025	286,706	146,066	161,011	21,259	36,236
50. Wisconsin	WI	L	463,995	470,550	245,590	200,896	19,553	16,712
51. Wyoming	WY	L	60,487	66,353	30,964	47,454	4,133	4,173
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)	51	117,858,860	111,665,851	53,788,788	52,019,494	3,554,947	3,405,825

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.

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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0		00000	85-0479228	0	0		Helios Financial Holdings, Inc	NM	UIP	James B. Smith	Ownership	100.0	James B. Smith	0
0		00000	20-0833446	0	0		DAC Financial Holdings, Inc	DE	UIP	Helios Financial Holdings, Corp.	Ownership	98.4	James B. Smith	0
0		00000	31-0906655	0	0		Dealers Alliance Corp	OH	UDP	DAC Financial Holdings, Inc	Ownership	100.0	James B. Smith	0
0		16705	34-6513705	0	0		Dealers Assurance Company	OH	RC	Dealers Alliance Corp.	Ownership	100.0	James B. Smith	0
0		00000	31-0908416	0	0		DAC Insurance Agency, Inc	OH	IA	Dealers Alliance Corp.	Ownership	100.0	James B. Smith	0
0		00000	43-2008908	0	0		DAC Solutions, Inc	TX	NIA	Dealers Alliance Corp.	Ownership	100.0	James B. Smith	0
0		00000	85-0339432	0	0		Southwest Reinsure, Inc	NM	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	85-0465455	0	0		Southwest Administrative Svcs, Inc	NM	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	42-1560831	0	0		Warranty Solutions, Inc	TX	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	85-0384183	0	0		Ideal Insurance Co., LTD	TCI	IA	Helios Financial Holdings, Corp.	Ownership	95.0	James B. Smith	0
0		00000	98-0231706	0	0		Three Diamonds Reinsurance Co	TCA	IA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	85-0339431	0	0		Design Leadership, Inc	NM	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	42-1563507	0	0		Ecoblock, Inc	TX	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	98-0516902	0	0		Cinco de Mayo Reinsurance Co, LTD	TCI	IA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	850464095	0	0		US Automotive Administrators Inc	NM	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	91-2020119	0	0		First Automotive Service Corp	NM	NIA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	20-4986921	0	0		Southwest Re, Inc.	NM	IA	Helios Financial Holdings, Corp.	Ownership	100.0	James B. Smith	0
0		00000	98-0086385	0	0		Sandia Life and Casualty Co	TCI	IA	James B. Smith	Ownership	100.0	James B. Smith	0
0		00000	45-2407767	0	0		TK Specialty Solutions, Inc	DE	NIA	James B. Smith	Ownership	80.0	James B. Smith	0
0		00000	75-2881744	0	0		TeleMatrix	TX	NIA	James B. Smith	Ownership	4.0	James B. Smith	0
0		00000	45-4112952	0	0		Strategic Technical Application Resources, LLC	NM	NIA	James B. Smith	Ownership	100.0	James B. Smith	0
0		00000	46-1345829	0	0		INetProfit	NV	NIA	James B. Smith	Ownership	100.0	James B. Smith	0
0		00000	46-1468556	0	0		FiStream, Inc	DE	NIA	James B. Smith	Ownership	100.0	James B. Smith	0

PART 1 – LOSS EXPERIENCE

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
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				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability-occurrence	854,537	67,299	7.9	5.3
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	876,720	501,671	57.2	74.1
29. International				
30. Warranty	97,929,790	53,219,044	54.3	57.4
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. TOTALS	99,661,047	53,788,014	54.0	57.1

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)				

PART 2 – DIRECT PREMIUMS WRITTEN

Lines of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
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			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence		316,559	915,572
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		1,239,879	669,029
29. International			
30. Warranty	42,234,222	114,463,594	110,081,250
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. TOTALS	43,790,660	117,858,860	111,665,851

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)			

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2015 Loss and LAE Payments on Claims Reported as of Prior Year-End	2015 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2015 Loss and LAE Payments (Cols 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year-End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year-End	Q.S. Date IBNR Loss & LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols 7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 + 7 - 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 + 8 + 9 - 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Cols. 11 + 12)
1. 2012 + prior													
2. 2013													
3. Subtotals 2013 + prior													
4. 2014	2	25	27	3	51	54			3	3	1	29	30
5. Subtotals 2014 + prior	2	25	27	3	51	54			3	3	1	29	30
6. 2015	X X X	X X X	X X X	X X X	1,434	1,434	X X X	1	21	22	X X X	X X X	X X X
7. Totals	2	25	27	3	1,485	1,488		1	24	25	1	29	30

8. Prior Year-End Surplus As Regards Policyholders

55,392

	Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
1.	50.000	2. 116.000	3. 111.111
			Col. 13, Line 7 Line 8
			4. 0.054

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanation:

- Question 1: Not Applicable
.....
.....
.....
- Question 2: Not Applicable
.....
.....
.....
- Question 3: Not Applicable
.....
.....
.....
- Question 4: Not Applicable
.....
.....
.....

Bar Code:



16705201549000030



16705201545500030



16705201536500030



16705201550500030

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - VERIFICATION**Real Estate**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION**Mortgage Loans**

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	848,978	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		860,000
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	22,341	11,022
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)	826,637	848,978
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	826,637	848,978
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	826,637	848,978

SCHEDULE BA - VERIFICATION**Other Long-Term Invested Assets**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION**Bonds and Stocks**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	74,718,000	67,378,650
2. Cost of bonds and stocks acquired	34,760,431	25,689,778
3. Accrual of discount	7,912	8,879
4. Unrealized valuation increase (decrease)	(1,101,634)	197,510
5. Total gain (loss) on disposals	635,917	620,456
6. Deduct consideration for bonds and stocks disposed of	30,384,816	18,554,231
7. Deduct amortization of premium	402,330	623,042
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	78,233,480	74,718,000
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	78,233,480	74,718,000

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

2012

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	68,349,533	18,439,324	11,996,179	(262,143)	64,275,612	68,349,533	74,530,535	64,758,168
2. NAIC 2 (a)	4,782,637		809,637	136,470	5,071,142	4,782,637	4,109,470	4,695,085
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	73,132,170	18,439,324	12,805,816	(125,673)	69,346,754	73,132,170	78,640,005	69,453,253
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	73,132,170	18,439,324	12,805,816	(125,673)	69,346,754	73,132,170	78,640,005	69,453,253

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated, short-term and cash-equivalent bonds by NAIC designation:

NAIC 1 \$ 0; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
9199999	9,507,330	X X X	9,507,645	39	992

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	2,405,728	2,574,672
2. Cost of short-term investments acquired	26,752,088	21,872,867
3. Accrual of discount		270
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		69
6. Deduct consideration received on disposals	19,649,449	22,016,732
7. Deduct amortization of premium	1,037	25,418
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	9,507,330	2,405,728
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	9,507,330	2,405,728

NONE Schedule DB - Part A and B Verification

NONE Schedule DB - Part C - Section 1

NONE Schedule DB - Part C - Section 2

NONE Schedule DB - Verification

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		4,817,537
2. Cost of cash equivalents acquired		
3. Accrual of discount		161
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		4,816,000
7. Deduct amortization of premium		1,698
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

NONE Schedule A - Part 2 and 3

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisitions	9 Value of Land and Buildings
	2 City	3 State						
NONE								
3399999 Totals				XXX	XXX			

EO2

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment						14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) / Accretion	10 Current Year's Other than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value					
DAC001	Albuquerque	NM		07/09/2014										4,592			
DAC002	Mokena	IL		08/21/2014										5,172			
0299999 Mortgages with partial repayments													9,764				
0599999 Totals													9,764				

NONE **Schedule BA - Part 2 and 3**

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
00037B-AB-8	ABB FINANCE USA INC	R	09/15/2015	WELLS FARGO SECURITIES LLC		24,664	25,000.00	260	1FE
17305E-FS-9	ABS - CCCIT 2014-A6 A6		09/09/2015	OPPENHEIMER & CO. INC.		506,992	500,000.00	1,762	1FE
161571-FK-5	ABS - CHAIT 2012-A4 A4		07/14/2015	OPPENHEIMER & CO. INC.		543,705	550,000.00	48	1FE
34528Q-EC-4	ABS - FORDF 2015-5 A		09/03/2015	OPPENHEIMER & CO. INC.		652,844	650,000.00	906	1FE
87165L-AF-8	ABS - SYNCT 2015-1 A		09/03/2015	OPPENHEIMER & CO. INC.		506,191	500,000.00	790	1FE
03076C-AE-6	AMERIPRISE FINANCIAL INC		08/03/2015	OPPENHEIMER & CO. INC.		567,940	500,000.00	10,379	1FE
03523T-BN-7	ANHEUSER-BUSCH INBEV WOR	R	08/19/2015	MILLENIUUM ADVISORS LLC		75,333	75,000.00	112	1FE
037833-AJ-9	APPLE INC		09/15/2015	GOLDMAN SACHS & CO, NY		24,756	25,000.00	94	1FE
064159-CU-8	BANK OF NOVA SCOTIA	I	07/01/2015	CABRERA CAPITAL MARKETS		503,375	500,000.00	1,908	1FE
05574L-XH-6	BNP PARIBAS	R	07/29/2015	OPPENHEIMER & CO. INC.		506,295	500,000.00	4,628	1FE
14912L-5J-6	CATERPILLAR FINANCIAL SE		09/15/2015	MERRILL LYNCH PIERCE FENNER		24,882	25,000.00	115	1FE
191216-BD-1	COCA-COLA CO/THE		09/15/2015	WELLS FARGO SECURITIES LLC		25,020	25,000.00	71	1FE
20826F-AJ-5	CONOCOPHILLIPS COMPANY		08/07/2015	OPPENHEIMER & CO. INC.		498,670	500,000.00	2,567	1FE
268648-AP-7	EMC CORP		09/15/2015	MILLENIUUM ADVISORS LLC		24,986	25,000.00	139	1FE
36962G-3H-5	GENERAL ELEC CAP CORP		09/15/2015	VARIOUS		27,003	25,000.00	12	1FE
437076-BE-1	HOME DEPOT INC		08/25/2015	OPPENHEIMER & CO. INC.		504,385	500,000.00	2,028	1FE
458140-AL-4	INTEL CORP		09/15/2015	BARCLAYS CAP/FIXED INCOME, NEW YORK		25,010	25,000.00	87	1FE
24422E-RN-1	JOHN DEERE CAPITAL CORP		09/15/2015	MILLENIUUM ADVISORS LLC		25,148	25,000.00	3	1FE
48126E-AA-5	JPMORGAN CHASE & CO		09/15/2015	UBS SECURITIES LLC, STAMFORD		50,339	50,000.00	92	1FE
548661-CT-2	LOWE'S COMPANIES INC		09/03/2015	OPPENHEIMER & CO. INC.		575,253	545,000.00	8,175	1FE
61746B-DM-5	MORGAN STANLEY		07/01/2015	OPPENHEIMER & CO. INC.		503,710	500,000.00	5,660	1FE
66989H-AD-0	NOVARTIS CAPITAL CORP	R	07/09/2015	OPPENHEIMER & CO. INC.		510,655	460,000.00	4,498	1FE
68389X-BB-0	ORACLE CORP		09/15/2015	DEUTSCHE BK SECS INC, NY (NWSCUS33)		97,461	100,000.00	924	1FE
740189-AL-9	PRECISION CASTPARTS CORP		07/10/2015	OPPENHEIMER & CO. INC.		498,605	500,000.00	1,094	1FE
21686C-AD-2	RABOBANK NEDERLAND	R	09/15/2015	VARIOUS		25,704	25,000.00	138	1FE
89152U-AG-7	TOTAL CAPITAL SA	R	08/19/2015	WELLS FARGO SECURITIES LLC		177,382	175,000.00	145	1FE
911312-AH-9	UNITED PARCEL SERVICE		09/15/2015	BARCLAYS CAP/FIXED INCOME, NEW YORK		27,389	25,000.00	241	1FE
91324P-CM-2	UNITEDHEALTH GROUP INC		08/11/2015	OPPENHEIMER & CO. INC.		508,690	500,000.00	788	1FE
931142-CZ-4	WAL-MART STORES INC		09/15/2015	MERRILL LYNCH PROFESSIONAL CLR		26,253	25,000.00	323	1FE
949746-NX-5	WELLS FARGO & COMPANY		09/15/2015	WELLS FARGO SECURITIES LLC		54,378	50,000.00	758	1FE
3899999	Total Bonds Industrial and Miscellaneous (Unaffiliated)				X X X	8,123,018	7,930,000.00	48,745	X X X
8399997	Total Bonds Part 3				X X X	8,123,018	7,930,000.00	48,745	X X X
8399998	Summary Item from Part 5 for Bonds				X X X	X X X	X X X	X X X	X X X
8399999	Total Bonds				X X X	8,123,018	7,930,000.00	48,745	X X X
G1151C-10-1	ACCENTURE PLC-CL A	R	08/12/2015	OPPENHEIMER & CO. INC.	692.000	69,058			L
030420-10-3	AMERICAN WATER WORKS CO INC		08/21/2015	OPPENHEIMER & CO. INC.	878.000	47,545			L

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(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
054937-10-7	BB&T CORP		08/06/2015	OPPENHEIMER & CO. INC.	1,515.000	61,602			L
115637-20-9	BROWN-FORMAN CORP-CLASS B		08/06/2015	OPPENHEIMER & CO. INC.	556.000	61,482			L
20030N-10-1	COMCAST CORP-CLASS A		07/09/2015	OPPENHEIMER & CO. INC.	1,021.000	63,524			L
22160K-10-5	COSTCO WHOLESALE CORP		08/06/2015	OPPENHEIMER & CO. INC.	292.000	42,927			L
370334-10-4	GENERAL MILLS INC		08/06/2015	OPPENHEIMER & CO. INC.	1,103.000	63,828			L
38259P-50-8	GOOGLE INC-CL A		08/25/2015	OPPENHEIMER & CO. INC.	240.000	160,329			L
418056-10-7	HASBRO INC		07/06/2015	OPPENHEIMER & CO. INC.	534.000	40,549			L
478160-10-4	JOHNSON & JOHNSON		08/21/2015	OPPENHEIMER & CO. INC.	520.000	50,053			L
501044-10-1	KROGER CO		08/12/2015	OPPENHEIMER & CO. INC.	2,111.000	81,119			L
501889-20-8	LKQ CORP		07/06/2015	OPPENHEIMER & CO. INC.	1,345.000	41,216			L
G5960L-10-3	MEDTRONIC PLC	R	08/19/2015	OPPENHEIMER & CO. INC.	529.000	41,076			L
594918-10-4	MICROSOFT CORP		08/12/2015	OPPENHEIMER & CO. INC.	1,296.000	61,598			L
65339F-10-1	NEXTERA ENERGY INC		08/12/2015	OPPENHEIMER & CO. INC.	756.000	79,548			L
654106-10-3	NIKE INC -CL B		08/05/2015	OPPENHEIMER & CO. INC.	353.000	41,435			L
695263-10-3	PACWEST BANCORP		07/09/2015	OPPENHEIMER & CO. INC.	901.000	41,423			L
704326-10-7	PAYCHEX INC		09/24/2015	OPPENHEIMER & CO. INC.	826.000	38,175			L
760759-10-0	REPUBLIC SERVICES INC		09/24/2015	OPPENHEIMER & CO. INC.	3,799.000	159,258			L
761713-10-6	REYNOLDS AMERICAN INC		07/09/2015	OPPENHEIMER & CO. INC.	1,070.000	80,988			L
863667-10-1	STRYKER CORP		09/24/2015	OPPENHEIMER & CO. INC.	1,989.000	200,766			L
942622-20-0	WATSCO INC		08/19/2015	OPPENHEIMER & CO. INC.	157.000	20,391			L
9099999	Total Common Stock Industrial and Miscellaneous (Unaffiliated)				X X X	1,547,890	X X X		X X X
991061-05-2	CRA (BNY MELLON, N.A., MEMBER FDIC)		09/30/2015	Direct	1,123,980.160	1,123,980			V
9399999	Total Common Stock Money Market Mutual Funds				X X X	1,123,980	X X X		X X X
9799997	Total Common Stock Part 3				X X X	2,671,870	X X X		X X X
9799998	Summary Item from Part 5 for Common Stocks				X X X	X X X	X X X	X X X	X X X
9799999	Total Common Stock				X X X	2,671,870	X X X		X X X
9899999	Total Preferred and Common Stock				X X X	2,671,870	X X X		X X X
9999999	Totals				X X X	10,794,888	X X X	48,745	X X X

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(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Desig- nation or Market Indicator (a)
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
912828-NP-1	US TREASURY N/B		07/31/2015	Maturity		250,000	250,000.00	258,174	252,158		(2,158)		(2,158)		250,000				4,375	07/31/2015	1
0599999	Total - Bonds - U.S. Governments				X X X	250,000	250,000.00	258,174	252,158		(2,158)		(2,158)		250,000				4,375	X X X	X X X
31398A-U3-4	FANNIE MAE		07/28/2015	Maturity		500,000	500,000.00	520,885	503,040		(3,040)		(3,040)		500,000				11,875	07/28/2015	1
3133EC-HV-9	FEDERAL FARM CREDIT BANK		07/30/2015	Maturity		500,000	500,000.00	500,160	500,040		(40)		(40)		500,000				1,750	07/30/2015	1
3130A1-CD-8	FEDERAL HOME LOAN BANK		09/28/2015	Redemption		500,000	500,000.00	505,000	502,462		(2,462)		(2,462)		500,000				5,625	09/28/2016	1
312945-ZD-3	RMBS - FG A97040		09/15/2015	Direct		38,712	38,711.46	40,815	40,931		(4)		(4)		40,927		(2,215)	(2,215)	1,029	02/01/2041	1
3128M7-4G-8	RMBS - FG G05923		09/15/2015	Direct		10,089	10,089.25	10,982	11,342		28		28		11,370		(1,281)	(1,281)	368	02/01/2040	1
31368H-MY-6	RMBS - FN 190375		09/25/2015	Direct		6,875	6,875.26	7,522	7,742		43		43		7,784		(909)	(909)	254	11/01/2036	1
31368H-M4-2	RMBS - FN 190379		09/25/2015	Direct		1,341	1,340.50	1,436	1,465		10		10		1,476		(135)	(135)	49	05/01/2037	1
31385W-SB-6	RMBS - FN 555014		09/25/2015	Direct		11,735	11,734.50	12,794	12,292		(103)		(103)		12,190		(455)	(455)	432	11/01/2017	1
31402C-PL-0	RMBS - FN 725027		09/25/2015	Direct		13,504	13,503.67	14,551	14,630		33		33		14,663		(1,159)	(1,159)	447	11/01/2033	1
31403C-6L-0	RMBS - FN 745275		09/25/2015	Direct		10,412	10,412.10	11,281	11,454		45		45		11,500		(1,088)	(1,088)	344	02/01/2036	1
31403D-DX-4	RMBS - FN 745418		09/25/2015	Direct		14,155	14,155.29	15,415	15,694		64		64		15,759		(1,603)	(1,603)	515	04/01/2036	1
31410F-VW-2	RMBS - FN 888129		09/25/2015	Direct		1,314	1,313.78	1,407	1,431		9		9		1,441		(127)	(127)	48	02/01/2037	1
31410K-JY-1	RMBS - FN 889579		09/25/2015	Direct		8,118	8,118.12	8,913	9,218		61		61		9,279		(1,161)	(1,161)	324	05/01/2038	1
31412P-RQ-6	RMBS - FN 931195		09/25/2015	Direct		1,052	1,052.11	1,115	1,120		(5)		(5)		1,115		(63)	(63)	30	05/01/2024	1
31416B-QD-3	RMBS - FN 995152		09/25/2015	Direct		18,029	18,028.54	19,719	19,145		(182)		(182)		18,963		(934)	(934)	655	01/01/2021	1
31416B-TW-8	RMBS - FN 995265		09/25/2015	Direct		1,241	1,241.13	1,348	1,340		(5)		(5)		1,335		(94)	(94)	45	01/01/2024	1
31417V-N6-6	RMBS - FN AC8512		09/25/2015	Direct		1,725	1,725.45	1,829	1,843		1		1		1,844		(119)	(119)	51	12/01/2039	1
31418N-YK-0	RMBS - FN AD1613		09/25/2015	Direct		12,775	12,774.78	13,685	13,736		(79)		(79)		13,657		(882)	(882)	382	02/01/2025	1
31418R-GS-4	RMBS - FN AD3808		09/25/2015	Direct		4,774	4,773.57	5,002	5,034		4		4		5,038		(264)	(264)	142	04/01/2040	1
3138A4-Y5-8	RMBS - FN AH3431		09/25/2015	Direct		10,509	10,509.47	11,009	10,968		(13)		(13)		10,954		(445)	(445)	243	01/01/2026	1
3138AM-UJ-2	RMBS - FN AI7784		09/25/2015	Direct		22,595	22,595.10	24,078	24,253		90		90		24,343		(1,747)	(1,747)	668	07/01/2041	1
3138EG-FA-7	RMBS - FN AL0160		09/25/2015	Direct		14,365	14,365.46	15,340	15,402		6		6		15,408		(1,042)	(1,042)	426	05/01/2041	1
3199999	U.S. Total - Bonds - Special Revenue and Special Assessment Non-Guaranteed Obl				X X X	1,703,320	1,703,319.54	1,744,286	1,724,582		(5,539)		(5,539)		1,719,046		(15,723)	(15,723)	25,702	X X X	X X X
125509-BR-9	CIGNA CORP		09/01/2015	Adjustment		(15,970)											(15,970)	(15,970)	15,971	11/15/2016	2FE
46642N-BA-3	CMBS - JPMBB 2014-C22 A1		09/18/2015	Direct		19,237	19,236.80	19,237	19,235		(2)		(2)		19,233		3	3	186	09/15/2047	1FE
191216-AK-6	COCA-COLA CO/THE		09/01/2015	Adjustment		(41,110)											(41,110)	(41,110)	41,110	11/15/2017	1FE
20030N-AJ-0	COMCAST CORP		09/01/2015	Adjustment		(7,585)											(7,585)	(7,585)	7,585	11/15/2015	1FE
20271R-AB-6	COMMONWEALTH BK AUSTR NY	R	09/18/2015	Maturity		500,000	500,000.00	505,205	501,356		(1,356)		(1,356)		500,000				6,250	09/18/2015	1FE
22541L-BK-8	CREDIT SUISSE USA INC	R	08/17/2015	Maturity		360,000	360,000.00	384,041	363,962		(3,962)		(3,962)		360,000				18,450	08/15/2015	1FE
233851-AQ-7	DAIMLER FINANCE NA LLC	R	07/31/2015	Maturity		500,000	500,000.00	503,610	500,806		(806)		(806)		500,000				6,500	07/31/2015	1FE
25459H-AY-1	DIRECTV HOLDINGS/FING		09/14/2015	Redemption		360,000	360,000.00	370,798	363,105		(1,853)		(1,853)		361,252		(1,252)	(1,252)	18,104	03/01/2016	2FE

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 1.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Identification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consi-deration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation or Market Indicator (a)	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.								
882508-10-4 254687-10-6	TEXAS INSTRUMENTS INC WALT DISNEY CO/THE		08/21/2015 08/06/2015	OPPENHEIMER & CO. OPPENHEIMER & CO.	3,019.00 587.00	146,564 62,874		143,492 41,273	161,411 55,290	(17,919) (14,016)			(17,919) (14,016)		143,492 41,273		3,071 21,601	3,071 21,601	2,388 1,062		L L	
9099999	Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)				X X X	1,472,936		1,423,893	791,759	(119,514)			(119,514)		1,423,893		49,040	49,040	12,005	X X X	X X X	
991061-05-2	CRA (BNY MELLON, N.A., MEMBER F		09/21/2015	Direct	731,167.09	731,167		731,167							731,167						V	
9399999	Total - Common Stock - Money Market Mutual Funds				X X X	731,167	X X X	731,167							731,167						X X X	X X X
9799997	Total - Common Stock - Part 4				X X X	2,204,103	X X X	2,155,060	791,759	(119,514)			(119,514)		2,155,060		49,040	49,040	12,005	X X X	X X X	
9799998	Summary Item from Part 5 for Common Stocks				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
9799999	Total Common Stocks				X X X	2,204,103	X X X	2,155,060	791,759	(119,514)			(119,514)		2,155,060		49,040	49,040	12,005	X X X	X X X	
9899999	Total Preferred and Common Stocks				X X X	2,204,103	X X X	2,155,060	791,759	(119,514)			(119,514)		2,155,060		49,040	49,040	12,005	X X X	X X X	
9999999	Totals					8,223,924	X X X	8,413,975	6,740,949	(119,514)	(40,540)		(160,054)		8,267,995		(44,074)	(44,074)	239,547	X X X	X X X	

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(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 1 .

- NONE Schedule DB - Part A - Section 1**
- NONE Schedule DB - Part B - Section 1**
- NONE Schedule DB - Part D - Section 1**
- NONE Schedule DB - Part D - Section 2**
- NONE Schedule DL - Part 1**
- NONE Schedule DL - Part 2**

NONE Schedule E - Part 2