



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2015
OF THE CONDITION AND AFFAIRS OF THE
BCS Insurance Company

NAIC Group Code 00023 (Current Period) , 00023 (Prior Period) NAIC Company Code 38245 Employer's ID Number 36-6033921

Organized under the Laws of Ohio , State of Domicile or Port of Entry Ohio

Country of Domicile United States

Incorporated/Organized 12/05/1950 Commenced Business 11/30/1952

Statutory Home Office 6740 North High Street , Worthington, OH, US 43085
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 2 Mid America Plaza, Suite 200 , Oakbrook Terrace, IL, US 60181 630-472-7700
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 2 Mid America Plaza, Suite 200 , Oakbrook Terrace, IL, US 60181
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 2 Mid America Plaza, Suite 200 , Oakbrook Terrace, IL, US 60181 630-472-7700
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.bcsins.com

Statutory Statement Contact Elias Georgopoulos 630-472-7749
(Name) (Area Code) (Telephone Number) (Extension)

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(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
<u>Howard Francis Beacham III</u>	<u>President & Chief Executive Officer</u>	<u>Terry Michael Hackett</u>	<u>General Counsel & Secretary</u>
<u>Susan Ann Pickar</u>	<u>Chief Financial Officer & Treasurer</u>	<u>Steven Scott Martin</u>	<u>Chairman of the Board</u>

OTHER OFFICERS

<u>Peter Lorin Costello</u>	<u>Chief Marketing Officer</u>	<u>David John Jacobs</u>	<u>Chief Actuary</u>
<u>Susan Chylla Lindquist</u>	<u>Chief Talent Officer</u>		

DIRECTORS OR TRUSTEES

<u>Howard Francis Beacham III</u>	<u>Peter Lorin Costello</u>	<u>Terry Michael Hackett</u>	<u>David John Jacobs</u>
<u>Susan Ann Pickar</u>	<u>Steven Scott Martin</u>		

State of Illinois

County of DuPage 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.

Howard Francis Beacham III
President & Chief Executive Officer

Terry Michael Hackett
General Counsel & Secretary

Susan Ann Pickar
Chief Financial Officer & Treasurer

a. Is this an original filing? Yes [X] No []

b. If no:

1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

Subscribed and sworn to before me this
3rd day of November, 2015

Jennifer Mark, Notary Public
03/24/2018



STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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	175,579,122		175,579,122	176,830,980
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks	23,221,782		23,221,782	22,057,784
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 19,423,233), cash equivalents (\$ 0) and short-term investments (\$ 12,685,723)	32,108,956		32,108,956	14,373,110
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives	0		0	0
8. Other invested assets	12,635,698		12,635,698	12,719,367
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	243,545,558	0	243,545,558	225,981,241
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,762,514		1,762,514	1,728,740
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	28,212,533	2,415,386	25,797,147	34,377,757
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	10,509,024		10,509,024	8,242,484
16.2 Funds held by or deposited with reinsured companies	200,000		200,000	400,000
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	2,376,483	502,654	1,873,829	2,493,520
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	5,316,700	0	5,316,700	6,384,090
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	291,922,812	2,918,040	289,004,772	279,607,832
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	291,922,812	2,918,040	289,004,772	279,607,832
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Unapplied Claim Payments	4,217,852		4,217,852	5,362,893
2502. Intercompany Reinsurance Asset	1,000,000		1,000,000	1,000,000
2503. Continuity Credit Receivable	63,373		63,373	10,663
2598. Summary of remaining write-ins for Line 25 from overflow page	35,475	0	35,475	10,534
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	5,316,700	0	5,316,700	6,384,090

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$27,374,843)	43,967,710	41,467,658
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	9,476,518	10,860,565
4. Commissions payable, contingent commissions and other similar charges		0
5. Other expenses (excluding taxes, licenses and fees)	1,471,324	769,023
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,022,418	5,325,366
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	3,814,619	2,317,338
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$25,860,742 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	8,747,181	20,453,608
10. Advance premium		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	34,715,024	27,587,489
13. Funds held by company under reinsurance treaties	226,750	226,750
14. Amounts withheld or retained by company for account of others		0
15. Remittances and items not allocated	8,051,920	5,795,581
16. Provision for reinsurance (including \$ certified)	170,000	170,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	6,687,203	5,345,721
20. Derivatives	0	0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	2,530,952	2,099,049
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	123,881,619	122,418,148
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	123,881,619	122,418,148
29. Aggregate write-ins for special surplus funds	785,073	1,533,647
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	36,484,581	36,484,581
35. Unassigned funds (surplus)	124,853,499	116,171,456
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	165,123,153	157,189,684
38. Totals (Page 2, Line 28, Col. 3)	289,004,772	279,607,832
DETAILS OF WRITE-INS		
2501. Allowance for Doubtful Accounts	1,528,000	1,528,000
2502. Escheat Liabilities	685,679	204,276
2503. Retroactive Reinsurance Reserve Assumed	317,273	366,773
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,530,952	2,099,049
2901. Special Surplus for ACA Taxes	785,073	1,533,647
2902.		0
2903.		0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	785,073	1,533,647
3201.		0
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 236,131,661)	237,543,868	271,719,724	355,250,309
1.2 Assumed (written \$ 8,517,419)	8,520,355	10,632,119	15,282,489
1.3 Ceded (written \$ 174,635,950)	164,344,666	181,996,658	237,682,374
1.4 Net (written \$ 70,013,129)	81,719,557	100,355,185	132,850,424
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 54,794,813):			
2.1 Direct	116,355,346	157,186,347	227,038,909
2.2 Assumed	5,378,304	9,287,470	10,788,433
2.3 Ceded	73,926,275	102,390,526	156,388,322
2.4 Net	47,807,375	64,083,291	81,439,020
3. Loss adjustment expenses incurred	4,499,591	5,677,181	10,198,172
4. Other underwriting expenses incurred	20,945,788	26,883,678	36,170,795
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	73,252,754	96,644,150	127,807,987
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	8,466,802	3,711,035	5,042,437
INVESTMENT INCOME			
9. Net investment income earned	4,746,306	4,460,017	6,140,908
10. Net realized capital gains (losses) less capital gains tax of \$ (65,664)	175,374	212,264	453,679
11. Net investment gain (loss) (Lines 9 + 10)	4,921,680	4,672,281	6,594,587
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)	0	0	0
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	2,712	33,253	187,095
15. Total other income (Lines 12 through 14)	2,712	33,253	187,095
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	13,391,194	8,416,569	11,824,119
17. Dividends to policyholders	0	0	0
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)	13,391,194	8,416,569	11,824,119
19. Federal and foreign income taxes incurred	3,851,393	3,268,139	3,828,656
20. Net income (Line 18 minus Line 19)(to Line 22)	9,539,801	5,148,430	7,995,463
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	157,189,684	152,868,143	152,868,143
22. Net income (from Line 20)	9,539,801	5,148,430	7,995,463
23. Net transfers (to) from Protected Cell accounts	0	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (304,784)	(591,639)	280,629	8,757
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	(922,814)	522,031	(1,183,340)
27. Change in nonadmitted assets	(91,879)	(739,696)	2,683,661
28. Change in provision for reinsurance	0	0	817,000
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0	0
31. Cumulative effect of changes in accounting principles	0	0	0
32. Capital changes:			
32.1 Paid in	0	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0	0
32.3 Transferred to surplus	0	0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)	0	0	0
33.3 Transferred from capital	0	0	0
34. Net remittances from or (to) Home Office	0	0	0
35. Dividends to stockholders	0	0	(6,000,000)
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	7,933,469	5,211,394	4,321,541
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	165,123,153	158,079,537	157,189,684
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Allowance for Doubtful Accounts	0	0	208,000
1402. Miscellaneous Income	2,712	43,586	20,910
1403. Retroactive Reinsurance Assumed	0	0	14,055
1498. Summary of remaining write-ins for Line 14 from overflow page	0	(10,333)	(55,870)
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	2,712	33,253	187,095
3701.	0	0	0
3702.	0	0	0
3703.	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	85,631,057	105,191,206	133,491,817
2. Net investment income	5,686,937	5,576,164	7,438,491
3. Miscellaneous income	202,712	33,253	187,095
4. Total (Lines 1 to 3)	91,520,706	110,800,623	141,117,403
5. Benefit and loss related payments	47,573,863	55,939,941	74,455,232
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	27,434,570	32,738,961	42,063,274
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	2,288,448	1,551,055	3,294,897
10. Total (Lines 5 through 9)	77,296,881	90,229,957	119,813,403
11. Net cash from operations (Line 4 minus Line 10)	14,223,824	20,570,666	21,304,000
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	18,965,937	30,221,625	35,040,517
12.2 Stocks	0	0	273,350
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	645,866	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,965,937	30,867,491	35,313,867
13. Cost of investments acquired (long-term only):			
13.1 Bonds	18,513,543	33,266,789	39,078,195
13.2 Stocks	2,037,488	0	6,373,275
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	6,200,000	6,700,000
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	20,551,031	39,466,789	52,151,470
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(1,585,094)	(8,599,298)	(16,837,603)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	6,000,000
16.6 Other cash provided (applied).....	5,097,116	2,968,293	2,679,798
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	5,097,116	2,968,293	(3,320,202)
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)	17,735,846	14,939,661	1,146,195
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	14,373,110	13,226,915	13,226,915
19.2 End of period (Line 18 plus Line 19.1)	32,108,956	28,166,576	14,373,110

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared on the basis of accounting procedures prescribed or permitted by the Ohio Insurance Department. The state of Ohio requires insurance companies domiciled in the state of Ohio to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual subject to any deviations prescribed or permitted by the Ohio Insurance Department.

	<u>State of Domicile</u>	<u>2015</u>	<u>2014</u>
Net Income			
(1) BCS Insurance Company State Basis (page 4 line 20, columns 1 & 3)	Ohio	\$ 9,539,801	\$ 7,995,463
(2) State Prescribed practices that increase/(decrease) NAIC SAP: e.g., Depreciation of fixed assets		-	-
(3) State Permitted practices that increase/(decrease) NAIC SAP: e.g., Depreciation, home office property		-	-
(4) NAIC SAP (1-2-3=4)		<u>\$ 9,539,801</u>	<u>\$ 7,995,463</u>
Surplus			
(5) BCS Insurance Company State Basis (page 3 line 37, columns 1 & 2)	Ohio	\$ 165,123,153	\$ 157,189,684
(6) State Prescribed practices that increase/(decrease) NAIC SAP: e.g., Depreciation of fixed assets		-	-
(7) State Permitted practices that increase/(decrease) NAIC SAP: e.g., Depreciation, home office property		-	-
(8) NAIC SAP (5-6-7=8)		<u>\$ 165,123,153</u>	<u>\$ 157,189,684</u>

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

No Change

C. Accounting Policy

No Change

2. Accounting Changes and Corrections of Errors

No Change

3. Business Combinations and Goodwill

A. Statutory Purchase Method

None

B. Statutory Merger

None

C. Impairment Loss

None

4. Discontinued Operations

Not Applicable

5. Investments

A. Mortgage Loans

No Change

B. Debt Restructuring

No Change

C. Reverse Mortgages

No Change

NOTES TO FINANCIAL STATEMENTS

D. Loan Backed Securities

1. Anticipated prepayments for loan-backed and structured securities are used to determine the effective yield of an issue at purchase. Changes in the estimated cash flows of the issue are incorporated when determining the statement value at the end of each quarter and year-end. Prepayments for loan-backed and structured securities were obtained from the broker dealer survey or Bloomberg Systems. These assumptions are consistent with the current interest rate and economic environment. The retrospective scientific method is used to value most loan-backed and structured securities. For structured securities deemed to be high-risk, meaning the Company might not recover substantially all of its recorded investment due to unanticipated prepayment events, changes in investment yields due to changes in estimated future cash flows are accounted for on a prospective basis.

2. The Company has the following recognized other-than-temporary impairments on loan-backed securities:

None

3. Securities, by CUSIP, with a recognized other-than-temporary impairment, currently held by the reporting entity, as the present value of cash flows expected to be collected is less than the amortized cost basis of the securities:

None

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$82,370
2. 12 Months or Longer	\$80,122

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$5,670,500
2. 12 Months or Longer	\$3,082,862

5. No Change

E. Repurchase Agreements and/or Securities Lending Transactions

No Change

F. Real Estate

No Change

G. Investments in Low-Income Housing Tax Credits (LIHTC)

No Change

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							Percentage		
	Current Year					6	7	8	9	10
	1	2	3	4	5					
Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
b. Collateral held under security lending arrangements	-	-	-	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	-
i. FHLB capital stock	58,180	-	-	-	58,180	58,180	-	58,180	0.2%	0.2%
j. On deposit with states	5,061,841	-	-	-	5,061,841	4,973,686	88,155	5,061,841	17%	18%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	8,794,772	-	-	-	8,794,772	9,496,370	(701,598)	8,794,772	3.0%	3.1%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-	-	-	-
o. Total restricted assets	\$ 14,438,413	\$ -	\$ -	\$ -	\$ 14,438,413	\$ 15,051,856	\$ (613,443)	\$ 14,438,413	4.9%	5.1%

(a) Subset of column 1

(b) Subset of column 2

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories

None

3. Detail of Other Restricted Assets

None

I. Working Capital Finance Investments

None

J. Offsetting and Netting of Assets and Liabilities

None

K. Structured Notes

None

6. Joint Ventures, Partnerships and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

Not Applicable

B. Write-downs for Impairments

Not Applicable

7. Investment Income

A. Due and accrued income was excluded from surplus on the following bases:

The Company non-admits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Non-admitted

None

8. Derivative Instruments

None

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset (DTA) or deferred tax liability (DTL) recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:

1. The change between years by tax character (ordinary and capital) for the year 2015 and 2014:

		9/30/2015		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
(a)	Gross Deferred Tax Assets	\$ 2,209,497	\$ 523,895	\$ 2,733,392
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	2,209,497	523,895	2,733,392
(d)	Deferred Tax Assets Nonadmitted	502,654	-	502,654
(e)	Subtotal Net Admitted Deferred Tax Asset (1c-1d)	1,706,843	523,895	2,230,738
(f)	Deferred Tax Liabilities	38,582	318,327	356,909
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	\$ 1,668,261	\$ 205,568	\$ 1,873,829

		12/31/2014		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
(a)	Gross Deferred Tax Assets	\$ 3,029,346	\$ 598,413	\$ 3,627,759
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	3,029,346	598,413	3,627,759
(d)	Deferred Tax Assets Nonadmitted	497,687	3,306	500,993
(e)	Subtotal Net Admitted Deferred Tax Asset (1c-1d)	2,531,659	595,107	3,126,766
(f)	Deferred Tax Liabilities	38,582	594,664	633,246
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	\$ 2,493,077	\$ 443	\$ 2,493,520

		Change		
		(7)	(8)	(9)
		(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a)	Gross Deferred Tax Assets	\$ (819,849)	\$ (74,518)	\$ (894,367)
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	(819,849)	(74,518)	(894,367)
(d)	Deferred Tax Assets Nonadmitted	4,967	(3,306)	1,661
(e)	Subtotal Net Admitted Deferred Tax Asset (1c-1d)	(824,816)	(71,212)	(896,028)
(f)	Deferred Tax Liabilities	-	(276,337)	(276,337)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	\$ (824,816)	\$ 205,125	\$ (619,691)

9A2 – A4. No Material Change

9B – 9C. No Material Change

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

	September 30, 2015	Effective Tax Rate
Provision computed at statutory rate	\$ 4,530,680	34%
Nondeductible expense for meals, entertainment, lobbying, employee gifts, traveling, and penalties	5,284	0%
Nondeductible health insurance tax	498,344	4%
Tax exempt interest	(295,091)	-2%
Change in nonadmitted balances	(30,674)	-1%
Total income tax reported	\$ 4,708,543	35%
Federal and foreign income taxes incurred	\$ 3,851,393	29%
Realized capital gains (losses) tax	(65,664)	-1%
Change in net deferred income taxes	922,814	7%
Total income tax	\$ 4,708,543	35%

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carry forwards and Protective Tax Deposits

1. As of September 30, 2015 and December 31, 2014, the Company did not have any unused operating loss carry forwards available to offset against future taxable income.
2. The income tax expense of \$3,785,729 from 2015 and \$3,979,244 from 2014 is available for recoupment in the event of future net losses.
3. The reporting entity has a total of \$0 protective deposits which are on deposit with the Internal Revenue Service under Section 6603 of the Internal Revenue Service Code.

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with its parent, BCS Financial Corporation (BCSF).
2. The method of allocation between companies is subject to written agreement, approved by the Board of Directors. Intercompany tax balances are settled annually. Allocation is based upon separate return calculations, with credit for net losses being obtained when utilized.

G. Federal or Foreign Federal Income Tax Loss Contingencies

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

10. Information Concerning Parent, Subsidiaries, and Affiliates

A. B. & C. Nature of Relationships

No Change

D. Amounts Due to or from Related Parties

At September 30, 2015 the Company reported \$6,687,203 due to affiliates. This is comprised of \$4,206,884 and \$2,480,319 payable to BCS Financial Corporation and BCS Insurance Agency Inc., respectively.

E. Guarantees or Contingencies for Related Parties

No Change

F. Management or Service Contracts and Cost Sharing Arrangements

No Change

G. Nature of Control Relationship

No Change

H. Amount Deducted for Investment in Upstream Company

No Change

I. Investments in SCA Entities Disclosure

No Change

J. Investments in Impaired SCA Entities Disclosure

No Change

K. Foreign Insurance Subsidiary

No Change

L. Downstream Noninsurance Holding Company

No Change

11. Debt

A. Debt and Holding Company Obligations

Not Applicable

B. Federal Home Loan Bank (FHLB)

1. The Company is a member of Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds for general operations. The Company has determined the actual/estimated maximum borrowing capacity as \$9,061,927. The Company calculated this amount in accordance with its investment in FHLB capital stock and pledged collateral.

NOTES TO FINANCIAL STATEMENTS

2. FHLB Capital Stock

a. Aggregate Totals

1. Current Year

	1 Total 2+3	2 General Account	3 Separate Account
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	335,528	335,528	-
(c) Activity Stock	-	-	-
(d) Excess Stock	246,272	246,272	-
(e) Aggregate Total	581,800	581,800	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	9,061,927	XXX	XXX

2. Prior Year-end

	1 Total 2+3	2 General Account	3 Separate Account
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	401,837	401,837	-
(c) Activity Stock	-	-	-
(d) Excess Stock	179,963	179,963	-
(e) Aggregate Total	581,800	581,800	-
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	9,937,897	XXX	XXX

b. Membership Stock (Class A and B) Eligible for Redemption

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less than 1 Year	1 to Less than 3 Years	3 to 5 Years
1. Class A	-	-	-	-	-	-
2. Class B	335,528	335,528	-	-	-	-

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

1. Current Year Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	9,205,356	8,794,772	-

2. Current Year General Account

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	9,205,356	8,794,772	-

3. Current Year Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	-	-	-

4. Prior Year-end Total General and Separate Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	10,005,046	9,496,370	-

NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount Pledged During Reporting Period

1. Current Year Total General and Separate Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	9,991,092	9,404,271	-

2. Current Year General Account

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	9,991,092	9,404,271	-

3. Current Year Separate Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	-	-	-

4. Prior Year-end Total General and Separate Accounts

	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	10,883,624	10,356,603	-

4. Borrowing from FHLB

a. Amounts as of the Reporting Date

1. Current Year

None

2. Prior Year-end

None

b. Maximum Amount during Reporting Period (Current Year)

None

c. FHLB – Prepayments Obligations

None

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

A. Defined Benefit Plan

No Change

B. Investment Policies & Strategies

No Change

C. Fair Value of Each Class of Plan Assets

No Change

D. Basis Used to Determine the Overall Expected Long-Term Rate-of-Return-on Assets

No Change

E. Defined Contribution Plans

No Change

F. Multiemployer Plans

No Change

NOTES TO FINANCIAL STATEMENTS

G. Consolidated/Holding Company Plans

No Change

H. Postemployment Benefits and Compensated Absences

No Change

I. Impact of Medicare Modernization Act on Postretirement Benefits

No Change

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

1. Outstanding Shares

No Change

2. Dividend Rate of Preferred Stock

Not Applicable

3., 4, & 5. Dividend Restrictions

All dividends require notification to the Director of the Ohio Department of Insurance. The amount of dividends that can be paid by insurance companies domiciled in Ohio without prior approval of the Director of the Ohio Department of Insurance is subject to restriction and cannot exceed the greatest of ten percent of the prior year end surplus or the prior year's net income. The amount of dividends that can be paid during 2015 without prior approval is \$15,718,968. No dividends were paid for the nine month period ending September 30, 2015.

6. Surplus Restriction

None

7. Mutual Surplus Advances

Not Applicable

8. Company Stock Held for Special Purposes

Not Applicable

9. Changes in Special Surplus Funds

Not Applicable

10. Changes in Unassigned Funds

The portion of unassigned funds represented or reduced by each item below is as follows:

Description	Cumulative Increase (Decrease) in Surplus
1. Unrealized gain on Affiliated stock	\$ 501,406
2. Unrealized loss on Bonds & Stocks	(184,030)
Total	<u>\$ 317,376</u>

11. Surplus Notes

Not Applicable

12.& 13. Quasi Reorganizations

Not Applicable

14. Contingencies

A. Contingent Commitments

No Change

B. Assessments

No Change

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies

No Change

D. Claims Related to Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

No Change

E. Product Warranties

No Change

F. Joint and Several Liabilities

No Change

G. All Other Contingencies

No Change

15. Leases

No Change

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

No Change

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

A. Transfer of Receivables Reported as Sales

No Change

B. Transfer and Servicing of Financial Assets

No Change

C. Wash Sales

No Change

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

A. Administrative Services Only (ASO) Plans

No Change

B. Administrative Services Contract (ASC) Plans

No Change

C. Medicare or Similarly Structured Cost Based Reimbursement Contracts

No Change

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

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premium Written/Produced By
AGA Service Company 2805 North Parham Road Richmond, VA 23294	54-1545622	N	Group Travel	C, CA, P, U, B	59,023,633
MGA Financial Services, Inc. 9024 Town Center Parkway Lakewood Ranch, FL 34202	65-0917796	N	Other Liability	P, U, B	6,880,100
Planned Administrators, Inc. 8906 Two Notch Road, Suite 200 Columbia, SC 29223	57-0718839	N	Accident & Health Dental, AD & D Disability	C, CA, P	59,728,050
Worldwide Insurance Services, Inc. dba HTH Worldwide 1 Radnor Corporate Center, Suite 100 Radnor, PA 19087	54-1867679	N	Major Medical, AD & D	C, CA, P, U, B	37,430,771
All Other TPA Premium					12,273,026

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A. Input used for assets measured and reported at Fair Value

1. Items measured and reported at Fair Value by Levels 1, 2, and 3

Statutory accounting principles define the fair value of a financial instrument as the amount at which that asset could be bought or sold in a current transaction between willing parties that is other than in a forced or liquidation sale. The fair value of a liability is the amount at which that liability could be incurred or settled in a current transaction between willing parties. Certain financial instruments and all nonfinancial instruments are excluded from statutory disclosure requirements. Therefore, the aggregate fair value amounts presented below do not represent the underlying fair value of the Company.

Fair values are based on quoted market prices when available. When market prices are not available, fair value is generally estimated using discounted cash flow analyses, incorporation of current market inputs for similar financial instruments with comparable terms and credit quality (matrix pricing). In instances where there is little or no market activity for the same or similar instruments, the Company estimates fair value using methods, models, and assumptions that management believes market participants would use to determine a current transaction price. These valuation techniques involve some level of management estimation and judgment, which becomes significant with increasingly complex instruments or pricing models. Where appropriate, adjustments are included to reflect the risk inherent in a particular methodology model or input used.

The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy as defined by SSAP No. 100. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or liability's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

The levels of the fair value hierarchy are as follows:

Level 1 – Management's valuations are unadjusted quoted prices for identical, unrestricted assets and liabilities in active markets accessible at the measurement date. Since valuations are based on quoted prices that are readily available in an active market, valuation of these assets does not involve any meaningful degree of judgment. An active market is defined as a market where transactions for the financial instrument occur with sufficient frequency and volume to provide pricing information on an ongoing basis. Level 1 financial assets and liabilities generally include common stocks and U.S. government debt securities, where management's valuations are based on quoted market prices.

Level 2 – Management's valuations are based on quoted prices where such markets are not deemed to be sufficiently "active." In such circumstances, additional valuations metrics will be used, which involve direct or indirect observable market inputs. Level 2 financial assets and liabilities generally include debt securities other than debt issued by the U.S. government. Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads, and yield curves.

Level 3 – Management's valuations are based on inputs that are unobservable (supported by little or no market activity) and significant to the fair value measurement. Valuations under Level 3 generally involve a significant degree of judgment on the part of management.

NOTES TO FINANCIAL STATEMENTS

Assets Measured at Fair Value

Certain financial assets are measured and recorded at fair value, including bonds designated as NAIC 3 – 6 at September 30, 2015, which are carried at the lower of cost or fair value. The following table summarizes assets measured at fair value:

Description of each class of assets	(Level 1)	(Level 2)	(Level 3)	(Total)
Assets at fair value				
U.S. Treasury	\$ -	\$ -	\$ -	\$ -
Government agencies	-	-	-	-
States and political subdivisions	-	-	-	-
Corporate securities	-	238,848	-	238,848
Structured securities				
U.S. government agency	-	-	-	-
States and political subdivisions	-	-	-	-
Residential - prime	-	-	-	-
Residential - Alt - A	-	-	-	-
Residential - subprime	-	574,122	-	574,122
Commercial	-	-	-	-
Asset-backed	-	256,517	-	256,517
Corporate securities	-	443,750	-	443,750
Total structured securities	-	1,274,389	-	1,274,389
Total bonds	-	1,513,237	-	1,513,237
Common stock				
Vanguard	6,970,828	-	-	6,970,828
Artisan	5,247,676	-	-	5,247,676
Plan Ultrashort Duration	8,034,272	-	-	8,034,272
Federal Home Loan Bank	-	581,800	-	581,800
Plans' Liability Insurance Company	-	-	2,387,206	2,387,206
Total common stock	20,252,776	581,800	2,387,206	23,221,782
Other invested assets				
Babson	-	-	6,193,978	6,193,978
Eaton Vance	-	-	6,441,720	6,441,720
Total other invested assets	-	-	12,635,698	12,635,698
Total bonds, stocks, and other invested assets	\$ 20,252,776	\$ 2,095,037	\$ 15,022,904	\$ 37,370,717

The Company does not have any investment commitments at September 30, 2015.

2. Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Description	Beginning Balance at 1/1/2015	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 9/30/2015
U.S. Treasury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Government agencies	-	-	-	-	-	-	-	-	-	-
States and political subdivisions	-	-	-	-	-	-	-	-	-	-
Corporate securities	-	-	-	-	-	-	-	-	-	-
Structured securities										
U.S. government agency	-	-	-	-	-	-	-	-	-	-
States and political subdivisions	-	-	-	-	-	-	-	-	-	-
Residential - prime	-	-	-	-	-	-	-	-	-	-
Residential - Alt - A	-	-	-	-	-	-	-	-	-	-
Residential - subprime	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	-	-	-	-	-
Asset-backed	-	-	-	-	-	-	-	-	-	-
Corporate securities	-	-	-	-	-	-	-	-	-	-
Total structured	-	-	-	-	-	-	-	-	-	-
Total bonds	-	-	-	-	-	-	-	-	-	-
Common stock										
Vanguard	-	-	-	-	-	-	-	-	-	-
Artisan	-	-	-	-	-	-	-	-	-	-
Federal Home Loan Bank	-	-	-	-	-	-	-	-	-	-
Plans' Liability Insurance Company	2,488,288	-	-	-	(101,082)	-	-	-	-	2,387,206
Total common stock	2,488,288	-	-	-	(101,082)	-	-	-	-	2,387,206
Other invested assets										
Babson	6,153,345	-	-	-	40,633	-	-	-	-	6,193,978
Eaton Vance	6,566,022	-	-	-	(124,302)	-	-	-	-	6,441,720
Total other invested assets	12,719,367	-	-	-	(83,669)	-	-	-	-	12,635,698
Total assets	\$ 15,207,655	\$ -	\$ -	\$ -	\$ (184,751)	\$ -	\$ -	\$ -	\$ -	\$ 15,022,904

NOTES TO FINANCIAL STATEMENTS

3. Policy on Transfers into and out of Level 3

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

4. Inputs and techniques used for level 2 and level 3 Fair Values

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

Investments categorized as Level 3 had key unobservable inputs. Also, the investments are less liquid, and there is limited trading activity. The use of independent non-binding broker quotations to value investments generally indicates there is a lack of liquidity or the general lack of transparency in the process to develop the valuation estimates generally causing these investments to be classified in Level 3.

5. Derivative Fair Values

Not Applicable

B. Other Fair Value Disclosures

Not Applicable

C. Fair Value for all financial instruments by levels 1, 2, and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
U.S. Treasury	\$ 10,443,746	\$ 9,647,283	\$ -	\$ 9,647,283	\$ -	\$ -
Government agencies	331,440	301,761	-	301,761	-	-
States and political subdivisions	76,673,900	73,849,298	-	73,849,298	-	-
Corporate securities	45,962,309	44,932,116	-	44,932,116	-	-
Structured securities						
U.S. government agency	18,300,910	17,372,247	-	17,372,247	-	-
States and political subdivisions	784,963	754,519	-	754,519	-	-
Residential - prime	3,883,389	3,793,865	-	3,793,865	-	-
Residential - Alt - A	225,770	210,063	-	210,063	-	-
Residential - subprime	1,784,370	1,555,849	-	1,555,849	-	-
Commercial	16,043,681	15,611,605	-	15,611,605	-	-
Asset-backed	6,426,419	6,325,362	-	6,325,362	-	-
Corporate securities	1,396,059	1,225,154	-	1,225,154	-	-
Total structured securities	48,845,561	46,848,664	-	46,848,664	-	-
Total bonds	182,256,956	175,579,122	-	175,579,122	-	-
Common stock						
Vanguard	6,970,828	6,970,828	6,970,828	-	-	-
Artisan	5,247,676	5,247,676	5,247,676	-	-	-
Plan Ultrashort Duration	8,034,272	8,034,272	8,034,272	-	-	-
Federal Home Loan Bank	581,800	581,800	-	581,800	-	-
Plans' Liability Insurance Company	2,387,206	2,387,206	-	-	2,387,206	-
Total common stock	23,221,782	23,221,782	20,252,776	581,800	2,387,206	-
Other invested assets						
Babson	6,193,978	6,193,978	-	-	6,193,978	-
Eaton Vance	6,441,720	6,441,720	-	-	6,441,720	-
Total other invested assets	12,635,698	12,635,698	-	-	12,635,698	-
Cash and short-term investments	32,108,956	32,108,956	32,108,956	-	-	-
Total assets	<u>\$ 250,223,392</u>	<u>\$ 243,545,558</u>	<u>\$ 52,361,732</u>	<u>\$ 176,160,922</u>	<u>\$ 15,022,904</u>	<u>\$ -</u>

D. Financial instruments for which not practicable to estimate Fair Value

Not Applicable

21. Other Items

A. Extraordinary Items

None

B. Troubled Debt Restructuring Debtors

None

C. Other Disclosures

None

NOTES TO FINANCIAL STATEMENTS

D. Business Interruption Insurance Recoveries

None

E. State Transferable and Non-transferable Tax Credits

None

F. Subprime Mortgage Related Risk Exposure

1. The Company has identified securities with the following characteristics as having subprime mortgage risk:

- a. First lien mortgages where borrowers have a FICO scores less than 650
- b. First lien mortgages with loan-to-value ratios greater than 95%
- c. Second lien mortgages where borrowers have FICO scores less than 675
- d. Borrowers with less than conventional documentation of their income and/or net assets and FICO scores less than 650

2. Direct Exposure through investments in subprime mortgage loans

None

3. The following summarizes the Company's investments in securities with underlying subprime exposure at September 30, 2015:

No Material Change

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

None

22. Events Subsequent

Subsequent events have been considered through November 3, 2015 for the statutory statement issued on November 11, 2015. The Company does not have any subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverable

Calculated Annually

B. Reinsurance Recoverable in Dispute

None

C. Reinsurance Assumed and Ceded

Calculated Annually

D. Uncollectible Reinsurance

None

E. Commutation of Ceded Reinsurance

None

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

1. Reported Company

As: September 30, 2015

	Assumed	Ceded
a. Reserves Transferred:		
1. Initial Reserves	\$ (316,695)	\$ -
2. Adjustments - Prior Year(s)	(50,078)	-
3. Adjustments - Current Year	49,500	-
4. Current Total	<u>(317,273)</u>	<u>-</u>
b. Consideration (Paid) or Received:		
1. Initial Consideration	316,695	-
2. Adjustments - Prior Year(s)	10,219	-
3. Adjustments - Current Year	-	-
4. Current Total	<u>326,914</u>	<u>-</u>
c. Paid Losses (Reimbursed) or Recovered:		
1. Prior Year(s)	(785,500)	-
2. Current Year	(49,500)	-
3. Current Total	<u>(835,000)</u>	<u>-</u>
d. Special Surplus from Retroactive Reinsurance:		
1. Initial Surplus Gain or Loss	-	-
2. Adjustments - Prior Year(s)	(174,359)	-
3. Adjustments - Current Year	-	-
4. Current Year Restricted Surplus	<u>(174,359)</u>	<u>-</u>
5. Cumulative Total Transferred to Unassigned Funds	<u>\$ (825,359)</u>	<u>\$ -</u>

e. All cedents and reinsurers involved in all transactions included in summary totals above:

Company	Assumed Amount	Ceded Amount
Allianz Life Insurance Company of North America	\$ (317,273)	\$ -
Total	<u>\$ (317,273)</u>	<u>\$ -</u>

f. Total Paid Loss/LAE amounts recoverable (for authorized, unauthorized and certified reinsurers), any amounts more than 90 days overdue (for authorized, unauthorized and certified reinsurers), and for amounts recoverable the collateral held (for authorized, unauthorized and certified reinsurers) as respects amounts recoverable from unauthorized reinsurers:

1. Authorized Reinsurers:

Calculated Annually

2. Unauthorized Reinsurers:

Calculated Annually

3. Certified Reinsurers:

Not Applicable

G. Reinsurance Accounted for as a Deposit

Not Applicable

H. Disclosures for the Transfer of Property & Casualty Run-off Agreements

Not Applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not Applicable

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. Methods Used to Estimate

None

NOTES TO FINANCIAL STATEMENTS

B. Method used to Record

None

C. Amount and Percent of Net Retrospective Premiums

None

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act

None

E. Calculation of Non-Admitted Retrospective Premiums

None

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

Not Applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

The estimated savings of loss and loss adjustment expenses attributable to insured events of prior years is \$7,388,000 for the nine months ending September 30, 2015.

26. Intercompany Pooling Arrangements

No Change

27. Structured Settlements

No Change

28. Health Care Receivables

None

29. Participating Policies

None

30. Premium Deficiency Reserves

No Change

31. High Deductibles

No Change

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

A. Tabular Basis

Not Applicable

B. Non-Tabular Basis

Not Applicable

C. Changes in Discounting Assumptions

Not Applicable

33. Asbestos/ Environmental Reserves

Not Applicable

34. Subscriber Savings Account

Not Applicable

35. Multiple Peril Crop Insurance

Not Applicable

36. Financial Guaranty Insurance

Not Applicable

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 [X] NA []
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).10/31/2014
- 6.4 By what department or departments?
Ohio.....
- 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 [] NA [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] NA []
- 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]
- 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

GENERAL INTERROGATORIES

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? Yes No

(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.

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

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

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$0

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

11.2 If yes, give full and complete information relating thereto:
 The carrying value of bonds on deposit with FHLB to secure line of credit is \$ 8,794,772.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$0

13. Amount of real estate and mortgages held in short-term investments: \$0

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

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	\$ 2,488,288	\$ 2,387,206
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).....	\$ 2,488,288	\$ 2,387,206
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

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No

If no, attach a description with this statement.

GENERAL INTERROGATORIES

- 16 For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
 - 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
 - 16.3 Total payable for securities lending reported on the liability page \$0

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 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
State Street Bank & Trust Company Boston.....	1 Lincoln Street, Boston MA 02111.....
Federal Home Loan Bank of Cincinnati.....	221 East Fourth Street, Suite 600, Cincinnati, OH 45202.....

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

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
109875.....	Asset Allocation & Management Company, LLC.....	30 North LaSalle Street, Suite 3500, Chicago, IL 60602.....
106595.....	Wellington Management Company, LLP.....	280 Congress Street, Boston MA 02210.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes No

18.2 If no, list exceptions:
.....

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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	
		2	3	4	5	6	7
	Active Status	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	18,536,521	22,943,567	9,781,575	12,727,590	14,968,029	15,616,530
2. Alaska	AK L	59,698	102,980	20,108	28,751	9,166	54,486
3. Arizona	AZ L	2,301,882	2,116,905	788,066	1,221,229	874,847	1,163,556
4. Arkansas	AR L	2,119,981	2,346,367	560,713	732,879	1,332,786	1,465,503
5. California	CA L	12,412,721	26,602,706	6,158,582	8,252,205	21,629,905	23,692,296
6. Colorado	CO L	4,212,441	3,834,369	1,354,567	1,096,102	1,829,358	1,186,136
7. Connecticut	CT L	5,803,362	5,763,068	2,011,740	2,042,385	1,114,145	1,041,637
8. Delaware	DE L	563,702	1,138,268	387,848	368,053	197,432	191,881
9. Dist. Columbia	DC L	2,411,964	5,021,476	1,771,026	9,364,600	345,148	1,174,889
10. Florida	FL L	4,539,959	6,265,159	2,223,457	4,665,703	855,788	1,342,642
11. Georgia	GA L	5,554,871	6,950,489	3,365,772	3,284,590	1,898,052	2,012,466
12. Hawaii	HI L	92,990	104,426	27,423	64,808	14,975	14,281
13. Idaho	ID L	499,898	627,699	302,029	245,409	334,276	165,390
14. Illinois	IL L	8,520,917	5,939,754	11,350,901	6,062,747	35,509,060	14,863,825
15. Indiana	IN L	7,611,907	9,094,239	2,523,580	3,568,539	1,715,582	1,647,984
16. Iowa	IA L	2,250,472	1,875,352	1,230,534	822,900	890,856	448,309
17. Kansas	KS L	1,571,218	1,387,822	630,884	623,001	337,878	346,774
18. Kentucky	KY L	1,251,427	1,464,578	466,380	759,167	189,058	212,041
19. Louisiana	LA L	6,748,136	4,874,152	2,854,255	3,579,069	5,588,951	3,742,557
20. Maine	ME L	368,034	346,779	175,853	206,155	59,775	58,782
21. Maryland	MD L	920,505	1,112,615	4,372,599	651,478	354,470	4,549,908
22. Massachusetts	MA L	2,258,963	1,342,832	607,718	696,613	766,092	693,043
23. Michigan	MI L	3,839,293	7,702,505	1,933,080	2,473,838	8,963,106	10,828,862
24. Minnesota	MN L	3,520,978	3,546,939	973,249	1,357,126	2,256,220	2,125,514
25. Mississippi	MS L	2,154,995	2,194,236	720,743	850,052	1,343,604	501,426
26. Missouri	MO L	3,537,075	3,549,328	835,502	1,771,613	4,073,754	3,778,491
27. Montana	MT L	236,303	269,891	161,291	142,878	37,468	43,204
28. Nebraska	NE L	1,556,506	1,484,822	175,861	370,862	5,636,267	5,291,205
29. Nevada	NV L	831,529	812,758	381,314	617,945	176,650	192,870
30. New Hampshire	NH L	1,495,129	1,320,455	592,737	516,218	281,293	242,179
31. New Jersey	NJ L	4,388,043	5,474,017	1,583,884	3,251,784	2,065,200	2,770,468
32. New Mexico	NM L	660,507	312,997	67,918	121,576	132,636	50,948
33. New York	NY L	49,420,435	51,605,069	28,449,055	25,550,292	12,355,241	10,399,073
34. No. Carolina	NC L	7,580,537	8,083,071	2,989,363	3,056,734	3,230,973	3,129,037
35. No. Dakota	ND L	169,733	230,418	11,327	107,423	930,252	824,087
36. Ohio	OH L	4,162,969	5,762,813	2,716,835	2,953,112	862,993	1,136,073
37. Oklahoma	OK L	2,578,472	2,469,211	1,116,887	923,528	973,495	888,328
38. Oregon	OR L	1,132,988	2,119,663	318,736	873,271	1,339,430	1,270,829
39. Pennsylvania	PA L	9,161,229	10,466,624	4,018,007	5,834,168	4,654,494	5,112,417
40. Rhode Island	RI L	6,379,124	4,996,613	2,205,976	1,959,753	2,201,126	2,083,638
41. So. Carolina	SC L	4,754,471	5,225,805	3,361,347	3,600,514	2,116,885	2,274,357
42. So. Dakota	SD L	339,881	253,488	92,685	112,417	123,596	92,455
43. Tennessee	TN L	4,193,474	5,889,578	1,514,758	2,655,382	2,581,027	2,355,237
44. Texas	TX L	15,407,018	17,347,136	7,750,522	7,402,427	6,636,866	4,986,296
45. Utah	UT L	1,463,349	1,651,252	660,313	695,330	395,280	267,172
46. Vermont	VT L	1,420,453	2,691,893	560,508	990,256	4,859,819	5,742,679
47. Virginia	VA L	3,372,829	4,393,087	1,731,920	2,584,470	865,060	1,591,728
48. Washington	WA L	6,094,555	12,335,582	1,769,692	3,895,171	3,618,510	3,843,452
49. West Virginia	WV L	249,877	426,669	151,696	225,253	82,550	206,722
50. Wisconsin	WI L	1,369,411	1,649,300	515,289	834,109	238,288	1,149,448
51. Wyoming	WY L	4,048,928	4,310,859	5,332,311	4,356,301	2,662,276	2,511,537
52. American Samoa	AS N		0		0		0
53. Guam	GU N		0		0		0
54. Puerto Rico	PR L	0	0	0	0	330,256	375,256
55. U.S. Virgin Islands	VI N		0		0		0
56. Northern Mariana Islands	MP N		0		0		0
57. Canada	CAN N		0		0		0
58. Aggregate Other Alien	OT XXX	0	0	0	0	0	0
59. Totals	(a) 52	236,131,661	279,831,683	125,658,415	141,147,778	166,840,241	151,749,901
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

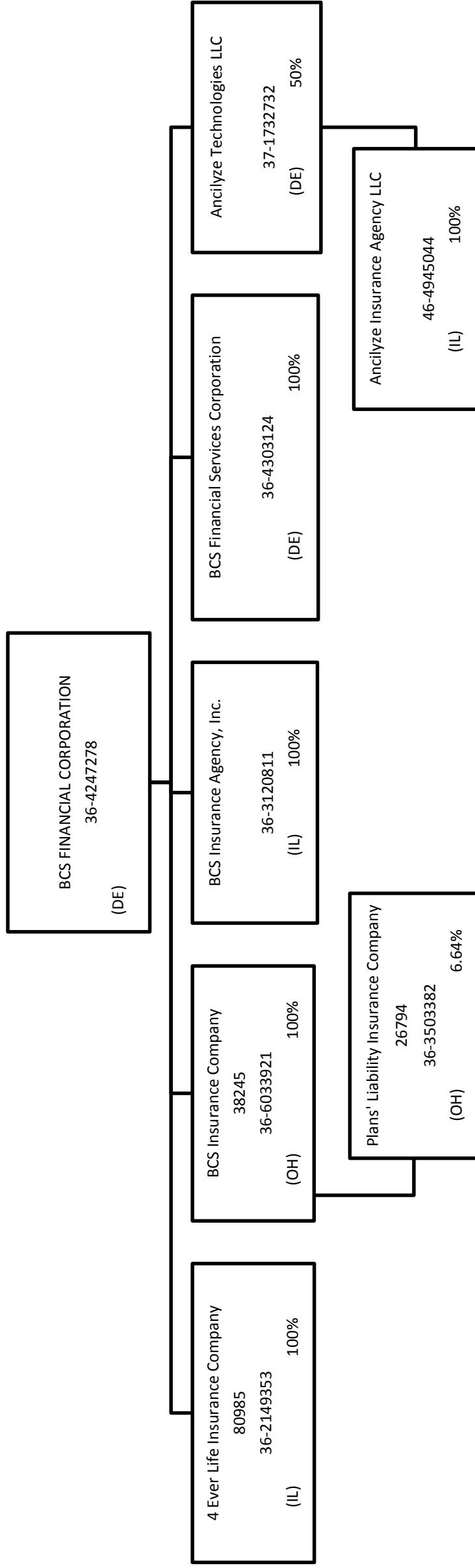
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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

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

For group accident and health business BCS Insurance Company allocates premium by either the group situs state or by the insured member state depending upon the specific type of accident and health business. The group is the entity, usually an employer, that the policy is issued to and the insured member is the participant, usually an employee, to whom a certificate is issued to. For travel accident business the premium is allocated by state based upon the insured state of residence. The insured is the individual that purchases the travel accident coverage through a particular entity. For professional liability business the premium is allocated by the group situs state. The group is a corporate entity that purchases the policy.

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

PART 1 – ORGANIZATIONAL CHART



PART 1 - LOSS EXPERIENCE

Line 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			0.0	0.0
2. Allied lines			0.0	0.0
3. Farmowners multiple peril			0.0	0.0
4. Homeowners multiple peril			0.0	0.0
5. Commercial multiple peril	400,458	0	0.0	0.0
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9. Inland marine	54,614,858	23,143,104	42.4	22.9
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability -occurrence			0.0	0.0
11.2 Medical professional liability -claims made	76,000	115,111	151.5	(0.6)
12. Earthquake			0.0	0.0
13. Group accident and health	152,792,994	80,275,366	52.5	60.8
14. Credit accident and health			0.0	0.0
15. Other accident and health			0.0	0.0
16. Workers' compensation			0.0	0.0
17.1 Other liability occurrence	6,821,637	4,810,468	70.5	0.0
17.2 Other liability-claims made	22,788,008	8,023,245	35.2	51.5
17.3 Excess Workers' Compensation			0.0	0.0
18.1 Products liability-occurrence			0.0	0.0
18.2 Products liability-claims made			0.0	0.0
19.1,19.2 Private passenger auto liability			0.0	0.0
19.3,19.4 Commercial auto liability			0.0	0.0
21. Auto physical damage			0.0	0.0
22. Aircraft (all perils)			0.0	0.0
23. Fidelity	49,912	(11,947)	(23.9)	(51.1)
24. Surety			0.0	0.0
26. Burglary and theft			0.0	0.0
27. Boiler and machinery			0.0	0.0
28. Credit			0.0	0.0
29. International			0.0	0.0
30. Warranty			0.0	0.0
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	0	0	0.0	0.0
35. TOTALS	237,543,868	116,355,346	49.0	57.8
DETAILS OF WRITE-INS				
3401.			0.0	0.0
3402.			0.0	0.0
3403.			0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	0		0
2. Allied lines	0		0
3. Farmowners multiple peril	0		0
4. Homeowners multiple peril	0		0
5. Commercial multiple peril	2,128,363	2,128,363	0
6. Mortgage guaranty	0		0
8. Ocean marine	0		0
9. Inland marine	17,306,540	55,021,073	12,820,620
10. Financial guaranty	0		0
11.1 Medical professional liability-occurrence	0		0
11.2 Medical professional liability-claims made	0	101,618	106,191
12. Earthquake	0		0
13. Group accident and health	56,728,347	146,538,289	234,546,787
14. Credit accident and health	0		0
15. Other accident and health	0		0
16. Workers' compensation	0		0
17.1 Other liability occurrence	2,773,571	6,821,637	0
17.2 Other liability-claims made	2,532,719	25,453,312	32,291,975
17.3 Excess Workers' Compensation	0		0
18.1 Products liability-occurrence	0		0
18.2 Products liability-claims made	0		0
19.1,19.2 Private passenger auto liability	0		0
19.3,19.4 Commercial auto liability	0		0
21. Auto physical damage	0		0
22. Aircraft (all perils)	0		0
23. Fidelity	0	67,369	66,110
24. Surety	0		0
26. Burglary and theft	0		0
27. Boiler and machinery	0		0
28. Credit	0		0
29. International	0		0
30. Warranty	0		0
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	0	0	0
35. TOTALS	81,469,540	236,131,661	279,831,683
DETAILS OF WRITE-INS			
3401.	0		0
3402.	0		0
3403.	0		0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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 and 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 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2012 + Prior	4,360	571	4,931	1,365		1,365	2,138		146	2,284	(857)	(425)	(1,282)
2. 2013	2,697	2,959	5,656	1,768		1,768	1,733		455	2,188	804	(2,504)	(1,700)
3. Subtotals 2013 + prior	7,057	3,530	10,587	3,133	0	3,133	3,871	0	601	4,472	(53)	(2,929)	(2,982)
4. 2014	9,225	32,517	41,742	19,213		19,213	7,756		10,367	18,123	17,744	(22,150)	(4,406)
5. Subtotals 2014 + prior	16,282	36,047	52,329	22,346	0	22,346	11,627	0	10,968	22,595	17,691	(25,079)	(7,388)
6. 2015	XXX	XXX	XXX	XXX	28,844	28,844	XXX	1,458	29,392	30,850	XXX	XXX	XXX
7. Totals	16,282	36,047	52,329	22,346	28,844	51,190	11,627	1,458	40,360	53,445	17,691	(25,079)	(7,388)
8. Prior Year-End Surplus As Regards Policy-holders	157,190												
											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. 108.7	2. (69.6)	3. (14.1)
													Col. 13, Line 7 Line 8
													4. (4.7)

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.

	<u>Response</u>
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?YES.....
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?YES.....

Explanation:

1.

3.

Bar Code:



OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.

*ASSETS

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504. State Income Tax & Premium Tax Recoverable.....	5,667		5,667	10,534
2505. Miscellaneous Accounts Receivable.....	29,808		29,808	0
2597. Summary of remaining write-ins for Line 25 from Page 02	35,475	0	35,475	10,534

PQ004 Additional Aggregate Lines for Page 04 Line 14.

*STMTINCOME

	1	2	3
	Current Year to Date	Prior Year to Date	Prior Year Ended December 31
1404. Retroactive Reinsurance Ceded.....	0	(10,333)	(55,870)
1497. Summary of remaining write-ins for Line 14 from Page 04	0	(10,333)	(55,870)

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	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Current year change in encumbrances		0
4. Total gain (loss) on disposals		0
5. Deduct amounts received on disposals		0
6. Total foreign exchange change in book/adjusted carrying value		0
7. Deduct current year's other-than-temporary impairment recognized		0
8. Deduct current year's depreciation		0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

NONE

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	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		0
8. Deduct amortization of premium and mortgage interest points and commitment fees		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance		0
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts	0	0
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

NONE

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	12,719,367	6,316,755
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		6,700,000
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)	(83,669)	(297,388)
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		0
8. Deduct amortization of premium and depreciation		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8+9-10)	12,635,698	12,719,367
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	12,635,698	12,719,367

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	198,888,761	189,047,079
2. Cost of bonds and stocks acquired	20,551,024	45,451,462
3. Accrual of discount	162,039	256,694
4. Unrealized valuation increase (decrease)	(812,760)	310,657
5. Total gain (loss) on disposals	109,710	657,314
6. Deduct consideration for bonds and stocks disposed of	18,965,924	35,313,867
7. Deduct amortization of premium	1,131,947	1,520,578
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	198,800,903	198,888,761
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	198,800,903	198,888,761

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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

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).....	162,058,929	9,040,515	9,046,258	(1,573,382)	158,368,905	162,058,929	160,479,804	158,268,719
2. NAIC 2 (a).....	24,095,052	1,093,888	156,586	1,149	25,370,730	24,095,052	25,033,503	22,972,317
3. NAIC 3 (a).....	645,122	240,000	223,431	232,419	721,706	645,122	894,110	1,193,012
4. NAIC 4 (a).....	411,166		12,538	(253,345)	429,149	411,166	145,283	444,665
5. NAIC 5 (a).....	0			1,268,396	0	0	1,268,396	0
6. NAIC 6 (a).....	448,750			(5,000)	461,875	448,750	443,750	446,250
7. Total Bonds	187,659,019	10,374,403	9,438,813	(329,763)	185,352,365	187,659,019	188,264,846	183,324,963
PREFERRED STOCK								
8. NAIC 1.....	0				0	0	0	0
9. NAIC 2.....	0				0	0	0	0
10. NAIC 3.....	0				0	0	0	0
11. NAIC 4.....	0				0	0	0	0
12. NAIC 5.....	0				0	0	0	0
13. NAIC 6.....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	187,659,019	10,374,403	9,438,813	(329,763)	185,352,365	187,659,019	188,264,846	183,324,963

(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 \$; NAIC 2 \$;
NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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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	12,685,722	XXX	12,685,722	1,494	

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.....	6,493,991	5,156,000
2. Cost of short-term investments acquired	21,429,643	43,602,553
3. Accrual of discount		0
4. Unrealized valuation increase (decrease).....		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	15,237,911	42,264,562
7. Deduct amortization of premium.....		0
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other-than-temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	12,685,723	6,493,991
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	12,685,723	6,493,991

Schedule DB - Part A - Verification
NONE

Schedule DB - Part B - Verification
NONE

Schedule DB - Part C - Section 1
NONE

Schedule DB - Part C - Section 2
NONE

Schedule DB - Verification
NONE

Schedule E - Verification
NONE

Schedule A - Part 2
NONE

Schedule A - Part 3
NONE

Schedule B - Part 2
NONE

Schedule B - Part 3
NONE

Schedule BA - Part 2
NONE

Schedule BA - Part 3
NONE

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments									
912828-K7-4	US TREASURY N/B 2.000% 08/15/25		08/31/2015	Banc America Securities		270,220	275,000	284	1
0599999 - Bonds - U.S. Governments						270,220	275,000	284	XXX
Bonds - U.S. Special Revenue									
938120-AC-6	WASHINGTON CNTY NE WSTWTR SOLW 2.375%		08/18/2015	Banc America Securities		245,000	245,000		1FE
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						245,000	245,000	0	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)									
00287Y-AP-4	ABBYIE INC 3.200% 11/06/22		07/01/2015	Citigroup Global Mkts Inc		645,535	650,000	3,004	2FE
02665W-AZ-4	AMERICAN HONDA FINANCE SERIES MTN 2.45		09/21/2015	Banc America Securities		149,903	150,000		1FE
06054A-AX-7	BANC OF AMERICA COMMERCIAL MOR SERIES 20		09/14/2015	Banc America Securities		51,496	50,000	118	1FE
09062X-AC-7	BIOGEN IDEC INC 2.900% 09/15/20		09/10/2015	Goldman Sachs & Co		69,854	70,000		2FE
151020-AS-3	CELGENE CORP 3.875% 08/15/25		08/03/2015	Citigroup Global Mkts Inc		99,034	100,000		2FE
161175-AM-6	CCO SAFARI II LLC SERIES 144A 4.908% 0		07/09/2015	Goldman Sachs & Co		240,000	240,000		3FE
172967-KA-8	CITIGROUP INC 4.450% 09/29/27		09/23/2015	Citigroup Global Mkts Inc		89,586	90,000		2FE
571748-AZ-5	MARSH & MCLENNAN COS INC 3.750% 03/14/		09/09/2015	Banc America Securities		39,969	40,000		2FE
585055-BS-4	MEDTRONIC INC SERIES W1 3.500% 03/15/2		08/31/2015	Tax Free Exchange		89,186	90,000	1,453	1FE
91324P-CP-5	UNITEDHEALTH GROUP INC 3.750% 07/15/25		07/20/2015	Chase Securities Inc		69,810	70,000		1FE
94989T-AZ-7	WFCM SERIES 2015-LC2 A4 3.782% 09/15/5		09/15/2015	First Union Capital Mkts		56,647	55,000	164	1FE
709629-AM-1	PENTAIR FINANCE SA 2.900% 09/15/18	F	09/09/2015	Chase Securities Inc		149,910	150,000		2FE
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,750,930	1,755,000	4,739	XXX
8399997 - Subtotals - Bonds - Part 3						2,266,150	2,275,000	5,023	XXX
8399999 - Subtotals - Bonds						2,266,150	2,275,000	5,023	XXX
Common Stocks - Parent, Subsidiaries and Affiliates									
72701U-40-1	PLAN ULTRASHORT DURATION BOND		09/01/2015	Direct	1,209,311	12,041			U
9199999 - Common Stocks - Parent, Subsidiaries and Affiliates						12,041	XXX	0	XXX
9799997 - Subtotals - Common Stocks - Part 3						12,041	XXX	0	XXX
9799999 - Subtotals - Common Stocks						12,041	XXX	0	XXX
9899999 - Subtotals - Preferred and Common Stocks						12,041	XXX	0	XXX
9999999 Totals						2,278,191	XXX	5,023	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues1

E04

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments																					
36200K-W8-6	GNMA POOL 603771 5.500%		09/01/2015	Paydown		336	336	350	348		(13)		(13)		336			.0	.12	05/15/2033	1
36201X-KK-3	GNMA POOL 606098 5.500%		09/01/2015	Paydown		298	298	311	310		(12)		(12)		298			.0	.10	06/15/2033	1
36209R-2T-9	GNMA POOL 479686 8.000%		09/01/2015	Paydown		27	27	28	28				0		27			.0	.1	09/15/2030	1
36211U-HD-7	GNMA POOL 523228 8.000%		09/01/2015	Paydown		12	12	13	13				0		12			.0	.1	10/15/2030	1
36213F-MD-2	GNMA POOL 553056 5.500%		09/01/2015	Paydown		6,672	6,672	6,828	6,809		(137)		(137)		6,672			.0	.260	02/15/2033	1
36241K-J6-6	GNMA POOL 782085 7.000%		09/01/2015	Paydown		1,396	1,396	1,445	1,438		(43)		(43)		1,396			.0	.64	11/15/2033	1
36241K-J7-4	GNMA POOL 782086 7.000%		09/01/2015	Paydown		743	743	769	765		(23)		(23)		743			.0	.34	11/15/2031	1
36241K-JG-4	GNMA POOL 782063 7.000%		09/01/2015	Paydown		307	307	321	319		(12)		(12)		307			.0	.14	03/15/2032	1
36241K-JL-3	GNMA POOL 782067 7.000%		09/01/2015	Paydown		1,702	1,702	1,776	1,768		(66)		(66)		1,702			.0	.79	11/15/2032	1
36241K-JP-4	GNMA POOL 782070 7.000%		09/01/2015	Paydown		762	762	795	791		(29)		(29)		762			.0	.35	06/15/2032	1
36241K-JQ-2	GNMA POOL 782071 7.000%		09/01/2015	Paydown		425	425	444	442		(16)		(16)		425			.0	.20	05/15/2033	1
36241K-JR-0	GNMA POOL 782072 7.000%		09/01/2015	Paydown		1,613	1,613	1,683	1,676		(63)		(63)		1,613			.0	.73	07/15/2033	1
36241K-JS-8	GNMA POOL 782073 7.000%		09/01/2015	Paydown		219	219	229	228		(8)		(8)		219			.0	.10	03/15/2032	1
36295Q-BH-2	GNMA POOL 676940 5.000%		09/01/2015	Paydown		5,634	5,634	5,753	5,748		(114)		(114)		5,634			.0	.184	04/15/2038	1
36296T-UY-7	GNMA POOL 700899 6.000%		09/01/2015	Paydown		1,842	1,842	1,908	1,907		(65)		(65)		1,842			.0	.74	11/15/2038	1
38373M-3Y-4	GNMA SERIES 2008-78 CLASS E 5.310% 02/		09/01/2015	Paydown		115,712	115,712	115,205	115,391		321		321		115,712			.0	4,593	02/16/2044	1
38374G-CF-7	GNMA SERIES 2004-23 CLASS E 5.133% 11/		09/01/2015	Paydown		187,012	187,012	194,493	189,154		(2,142)		(2,142)		187,012			.0	7,101	11/16/2032	1
38374L-5Y-3	GNMA SERIES 2005-74 CLASS HB 7.500% 09/		09/01/2015	Paydown		128	128	136	134		(6)		(6)		128			.0	.6	09/16/2035	1
38374L-5Z-0	GNMA SERIES 2011-152 HC 7.500% 09/		09/01/2015	Paydown		1,214	1,214	1,293	1,273		(59)		(59)		1,214			.0	.60	09/16/2035	1
38376G-6E-5	CLASS 152 A 1.622 NCUA GUARANTEED NOTES		09/01/2015	Paydown		3,610	3,610	3,625	3,619		(9)		(9)		3,610			.0	.39	07/16/2033	1
62888V-AB-4	SERIES 2010-R1 CL A NCUA GUARANTEED NOTES		09/04/2015	Paydown		20,962	20,962	21,042	20,978		(16)		(16)		20,962			.0	.257	10/07/2020	1
62888W-AC-0	SERIES 2010-R3 CL A US TREASURY N/B 1.250%		09/06/2015	Paydown		1,559	1,559	1,555	1,556		.2		.2		1,559			.0	.25	12/08/2020	1
912828-NV-8	08/31/15 US TREASURY N/B 1.250%		08/31/2015	Maturity		60,000	60,000	60,422	60,059		(59)		(59)		60,000			.0	.750	08/31/2015	1
912828-NZ-9	09/30/15 US TREASURY N/B 1.250%		09/30/2015	Maturity		210,000	210,000	211,181	210,184		(184)		(184)		210,000			.0	2,625	09/30/2015	1
912828-TK-6	08/15/15 US TREASURY N/B 0.250%		08/15/2015	Maturity		2,700,000	2,700,000	2,697,156	2,699,257		743		743		2,700,000			.0	6,750	08/15/2015	1
912828-YB-3	05/15/23 US TREASURY N/B 1.750%		07/01/2015	Morgan Stanley & Co Inc		48,094	50,000	46,393	46,858		174		174		47,032		1,062	1,062	.561	05/15/2023	1
912828-YY-3	09/30/15 US TREASURY N/B 0.250%		09/30/2015	Maturity		100,000	100,000	100,156	100,100		(100)		(100)		100,000			.0	.250	09/30/2015	1
0599999 - Bonds - U.S. Governments						3,470,279	3,472,185	3,475,310	3,471,153	0	(1,936)	0	(1,936)	0	3,469,217	0	1,062	1,062	23,888	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
3128K5-WP-3	FHLMC POOL A45154 6.000% 05/01/35		09/01/2015	Paydown		11,779	11,779	12,093	12,070		(292)		(292)		11,779			.0	.527	05/01/2035	1
3128KQ-D7-8	FHLMC POOL A60126 6.000% 05/01/37		09/01/2015	Paydown		2,552	2,552	2,675	2,672		(119)		(119)		2,552			.0	.96	05/01/2037	1
3128KY-JB-6	FHLMC POOL A67458 6.000% 11/01/37		09/01/2015	Paydown		5,620	5,620	5,709	5,705		(85)		(85)		5,620			.0	.212	11/01/2037	1
3128LO-Q8-8	FHLMC POOL A68579 6.000% 11/01/37		09/01/2015	Paydown		6,190	6,190	6,335	6,327		(137)		(137)		6,190			.0	.248	11/01/2037	1

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STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
3128L0-V6-6	FHLMC POOL A68737 6.500% 11/01/37		09/01/2015	Paydown		5,062	5,062	5,166	5,163		(101)		(101)		5,062			0	198	11/01/2037	1
3128M4-HY-2	FHLMC POOL G02647 5.500% 02/01/37		09/01/2015	Paydown		4,336	4,336	4,289	4,290		46		46		4,336			0	159	02/01/2037	1
3128M5-4E-7	FHLMC POOL G04121 5.500% 04/01/38		09/01/2015	Paydown		20,317	20,317	22,056	22,024		(1,708)		(1,708)		20,317			0	746	04/01/2038	1
3128M5-GR-5	FHLMC POOL G03508 6.000% 07/01/37		09/01/2015	Paydown		8,370	8,370	8,443	8,440		(70)		(70)		8,370			0	331	07/01/2037	1
3128M6-EP-9	FHLMC POOL G04342 6.000% 04/01/38		09/01/2015	Paydown		7,653	7,653	7,658	7,657		(4)		(4)		7,653			0	304	04/01/2038	1
3128M7-YV-2	FHLMC POOL G05824 5.500% 01/01/40		09/01/2015	Paydown		12,040	12,040	12,757	12,722		(683)		(683)		12,040			0	428	01/01/2040	1
3128M8-G3-2	FHLMC POOL G06218 3.500% 12/01/40		09/01/2015	Paydown		2,545	2,545	2,573	2,571		(25)		(25)		2,545			0	56	12/01/2040	1
3128MB-VC-8	FHLMC POOL G13111 6.500% 03/01/23		09/01/2015	Paydown		5,152	5,152	5,339	5,283		(131)		(131)		5,152			0	225	03/01/2023	1
3128MJ-DT-4	FHLMC POOL G08113 6.500% 02/01/36		09/01/2015	Paydown		2,905	2,905	2,965	2,960		(56)		(56)		2,905			0	123	02/01/2036	1
3128MJ-PS-3	FHLMC POOL G08432 4.500% 01/01/41		09/01/2015	Paydown		6,790	6,790	6,924	6,917		(127)		(127)		6,790			0	199	01/01/2041	1
3128MJ-S6-8	FHLMC POOL G08540 3.000% 08/01/43		09/01/2015	Paydown		12,982	12,982	12,319	12,334		648		648		12,982			0	259	08/01/2043	1
3128MJ-SK-7	FHLMC POOL G08521 3.000% 01/01/43		09/01/2015	Paydown		9,147	9,147	9,534	9,518		(372)		(372)		9,147			0	180	01/01/2043	1
3128PR-TM-1	FHLMC POOL 312356 4.000% 06/01/25		09/01/2015	Paydown		11,663	11,663	12,046	11,982		(319)		(319)		11,663			0	301	06/01/2025	1
31292H-VU-5	FHLMC POOL C01527 5.500% 04/01/33		09/01/2015	Paydown		7,073	7,073	7,260	7,241		(167)		(167)		7,073			0	258	04/01/2033	1
31292L-N7-6	FHLMC POOL C04014 3.500% 06/01/42		09/01/2015	Paydown		5,252	5,252	5,658	5,641		(389)		(389)		5,252			0	118	06/01/2042	1
31292W-DY-6	FHLMC POOL C04619 3.000% 03/01/43		09/01/2015	Paydown		29,721	29,721	29,927	29,920		(199)		(199)		29,721			0	603	03/01/2043	1
312940-EU-9	FHLMC POOL A91947 5.000% 04/01/40		09/01/2015	Paydown		23,687	23,687	24,520	24,485		(797)		(797)		23,687			0	784	04/01/2040	1
312941-3E-5	FHLMC POOL A93497 4.500% 08/01/40		09/01/2015	Paydown		8,424	8,424	8,691	8,678		(255)		(255)		8,424			0	254	08/01/2040	1
312942-4G-7	FHLMC POOL A94423 4.000% 10/01/40		09/01/2015	Paydown		7,659	7,659	7,939	7,923		(263)		(263)		7,659			0	204	10/01/2040	1
312942-C0-6	FHLMC POOL A93679 4.000% 09/01/40		09/01/2015	Paydown		24,048	24,048	24,641	24,607		(560)		(560)		24,048			0	597	09/01/2040	1
312942-Y2-5	FHLMC POOL A94329 4.000% 10/01/40		09/01/2015	Paydown		3,755	3,755	3,707	3,710		45		45		3,755			0	100	10/01/2040	1
312942-YK-5	FHLMC POOL A94314 4.500% 10/01/40		09/01/2015	Paydown		28,830	28,830	29,899	29,859		(1,029)		(1,029)		28,830			0	760	10/01/2040	1
312942-Z9-9	FHLMC POOL A94368 4.000% 10/01/40		09/01/2015	Paydown		3,653	3,653	3,607	3,609		44		44		3,653			0	107	10/01/2040	1
312943-GL-1	FHLMC POOL A94703 3.500% 11/01/40		09/01/2015	Paydown		9,075	9,075	9,152	9,145		(69)		(69)		9,075			0	202	11/01/2040	1
312943-QZ-9	FHLMC POOL A94972 4.500% 11/01/40		09/01/2015	Paydown		6,959	6,959	7,132	7,123		(164)		(164)		6,959			0	213	11/01/2040	1
312943-UP-6	FHLMC POOL A95090 4.500% 11/01/40		09/01/2015	Paydown		22,712	22,712	23,281	23,255		(543)		(543)		22,712			0	668	11/01/2040	1
312965-H0-2	FHLMC POOL B12939 5.000% 04/01/19		09/01/2015	Paydown		13,538	13,538	13,948	13,729		(192)		(192)		13,538			0	449	04/01/2019	1
312965-T4-8	FHLMC POOL B13271 4.500% 04/01/19		09/01/2015	Paydown		10,001	10,001	9,915	9,953		48		48		10,001			0	308	04/01/2019	1
312976-6W-6	FHLMC POOL A28985 6.000% 12/01/34		09/01/2015	Paydown		364	364	377	373		(9)		(9)		364			0	15	12/01/2034	1
31297V-Y6-9	FHLMC POOL A39733 5.000% 11/01/35		09/01/2015	Paydown		4,282	4,282	4,111	4,122		160		160		4,282			0	131	11/01/2035	1
31326D-ST-5	FHLMC POOL Q00858 4.000% 05/01/41		09/01/2015	Paydown		8,436	8,436	8,533	8,528		(92)		(92)		8,436			0	201	05/01/2041	1
31326G-CG-8	FHLMC POOL Q02771 4.000% 08/01/41		09/01/2015	Paydown		23,500	23,500	24,422	24,383		(883)		(883)		23,500			0	667	08/01/2041	1
31326J-EL-9	FHLMC POOL Q03139 4.000% 09/01/41		09/01/2015	Paydown		22,749	22,749	23,805	23,752		(1,003)		(1,003)		22,749			0	603	09/01/2041	1

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STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	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.							
3132HL-3K-7	FHLMC POOL 010802 3.000% 08/01/42		09/01/2015	Paydown		13,031	13,031	13,465	13,443		(412)		(412)		13,031		0	257	08/01/2042	1	
3132HM-AZ-4	FHLMC POOL 010924 3.500% 09/01/42		09/01/2015	Paydown		3,435	3,435	3,710	3,694		(259)		(259)		3,435		0	83	09/01/2042	1	
3132HN-HV-4	FHLMC POOL 012044 3.000% 10/01/42		09/01/2015	Paydown		9,666	9,666	10,076	10,059		(393)		(393)		9,666		0	190	10/01/2042	1	
3132JA-B4-6	FHLMC POOL 018658 3.500% 06/01/43		09/01/2015	Paydown		7,070	7,070	7,410	7,399		(328)		(328)		7,070		0	173	06/01/2043	1	
31371K-ZZ-3	FNMA POOL 254692 03/01/33 5.500%		09/01/2015	Paydown		7,770	7,770	7,872	7,857		(88)		(88)		7,770		0	285	03/01/2033	1	
31371L-CD-9	FNMA POOL 254868 09/01/33 5.000%		09/01/2015	Paydown		5,595	5,595	5,730	5,720		(126)		(126)		5,595		0	187	09/01/2033	1	
31371L-CE-7	FNMA POOL 254869 09/01/33 5.500%		09/01/2015	Paydown		4,009	4,009	4,019	4,016		(7)		(7)		4,009		0	146	09/01/2033	1	
31371M-UK-1	FNMA POOL 256286 06/01/36 6.000%		09/01/2015	Paydown		2,978	2,978	2,928	2,929		49		49		2,978		0	116	06/01/2036	1	
3137A6-VK-5	FREDDIE MAC SERIES 3808 CLASS LA 4.000%		09/01/2015	Paydown		49,529	49,529	52,849	52,586		(3,057)		(3,057)		49,529		0	1,315	08/15/2038	1	
313810-2U-9	FNMA POOL 467987 04/01/18 3.740%		09/01/2015	Paydown		473	473	479	475		(2)		(2)		473		0	12	04/01/2018	1	
31384P-S6-3	FNMA POOL 529841 02/01/30 7.500%		09/01/2015	Paydown		174	174	178	176		(2)		(2)		174		0	9	02/01/2030	1	
31385H-5J-7	FNMA POOL 545449 02/01/17 6.500%		09/01/2015	Paydown		1,241	1,241	1,301	1,256		(15)		(15)		1,241		0	54	02/01/2017	1	
31385W-WZ-8	FNMA POOL 555164 11/01/17 6.500%		09/01/2015	Paydown		642	642	674	653		(11)		(11)		642		0	28	11/01/2017	1	
313860-F4-8	FNMA POOL 569987 02/01/31 7.500%		09/01/2015	Paydown		58	58	59	59		(1)		(1)		58		0	3	02/01/2031	1	
31389R-UG-9	FNMA POOL 633383 05/01/17 5.500%		09/01/2015	Paydown		3,440	3,440	3,417	3,422		17		17		3,440		0	126	05/01/2017	1	
3138A2-BV-0	FNMA POOL AH0951 12/01/40 4.500%		09/01/2015	Paydown		17,386	17,386	18,144	18,116		(730)		(730)		17,386		0	515	12/01/2040	1	
3138ME-BN-9	FNMA POOL AP9944 09/01/42 3.500%		09/01/2015	Paydown		1,047	1,047	1,129	1,126		(80)		(80)		1,047		0	27	09/01/2042	1	
3138MF-AE-7	FNMA POOL AQ0004 10/01/42 3.500%		09/01/2015	Paydown		1,719	1,719	1,854	1,849		(130)		(130)		1,719		0	40	10/01/2042	1	
3138MF-P2-7	FNMA POOL AQ0440 10/01/42 3.500%		09/01/2015	Paydown		5,292	5,292	5,691	5,675		(384)		(384)		5,292		0	123	10/01/2042	1	
3138NW-GG-8	FNMA POOL ARO198 05/01/43 3.500%		09/01/2015	Paydown		299	299	313	313		(14)		(14)		299		0	7	05/01/2043	1	
3138WQ-JN-3	FNMA POOL AT2968 05/01/43 3.500%		09/01/2015	Paydown		6,351	6,351	6,661	6,656		(305)		(305)		6,351		0	148	05/01/2043	1	
3138WT-AR-7	FNMA POOL AT5415 06/01/43 3.500%		09/01/2015	Paydown		4,498	4,498	4,718	4,713		(215)		(215)		4,498		0	116	06/01/2043	1	
3138WT-CE-4	FNMA POOL AT5468 06/01/43 3.500%		09/01/2015	Paydown		1,696	1,696	1,777	1,774		(78)		(78)		1,696		0	35	06/01/2043	1	
31390J-RR-4	FNMA POOL 647696 05/01/17 6.500%		09/01/2015	Paydown		2,215	2,215	2,341	2,260		(45)		(45)		2,215		0	96	05/01/2017	1	
31390K-H9-2	FNMA POOL 648356 06/01/17 6.500%		09/01/2015	Paydown		423	423	447	430		(7)		(7)		423		0	17	06/01/2017	1	
31390M-KB-9	FNMA POOL 650190 09/01/17 6.500%		09/01/2015	Paydown		183	183	192	185		(2)		(2)		183		0	8	09/01/2017	1	
31392C-T6-1	FANNIE MAE SERIES 2002-W3 CLASS A4 6.5		09/01/2015	Paydown		7,268	7,268	7,182	7,201		67		67		7,268		0	317	11/25/2041	1	
31393B-HP-3	FANNIE MAE SERIES 2003-33 CLASS PT 4.5		09/01/2015	Paydown		743	743	750	748		(5)		(5)		743		0	23	05/25/2033	1	
31393X-FS-1	FANNIE MAE SERIES 2004-T1 CLASS 1A1 6		09/01/2015	Paydown		3,598	3,598	3,773	3,730		(132)		(132)		3,598		0	142	01/25/2044	1	
31397K-QJ-3	FREDDIE MAC SERIES 3377 CLASS VB 4.500%		09/01/2015	Paydown		134,625	134,625	120,752	132,245		2,380		2,380		134,625		0	4,134	07/15/2024	1	
31401J-B4-9	FNMA POOL 709359 07/01/18 5.000%		09/01/2015	Paydown		1,567	1,567	1,607	1,586		(19)		(19)		1,567		0	52	07/01/2018	1	
31402C-4F-6	FNMA POOL 725422 04/01/34 5.000%		09/01/2015	Paydown		12,994	12,994	13,303	13,282		(288)		(288)		12,994		0	448	04/01/2034	1	
31402H-H3-8	FNMA POOL 729350 07/01/18 5.000%		09/01/2015	Paydown		1,230	1,230	1,261	1,241		(11)		(11)		1,230		0	41	07/01/2018	1	

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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 Consideration	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.							
31402K-BX-1	FNMA POOL 730954 5.000% 08/01/33		09/01/2015	Paydown		9,498	9,498	9,049	9,082		417		417		9,498		.0	.306	08/01/2033	1	
31402R-W2-1	FNMA POOL 736065 5.000% 09/01/18		09/01/2015	Paydown		.963	.963	.988	.971		(8)		(8)		.963		.0	.31	09/01/2018	1	
31403C-6L-0	FNMA POOL 745275 5.000% 02/01/36		09/01/2015	Paydown		14,312	14,312	14,742	14,725		(413)		(413)		14,312		.0	.473	02/01/2036	1	
31403J-TN-6	FNMA POOL 750357 6.000% 11/01/33		09/01/2015	Paydown		18,886	18,886	19,515	19,412		(526)		(526)		18,886		.0	.732	11/01/2033	1	
31404Q-QW-2	FNMA POOL 075469 6.500% 05/01/34		09/01/2015	Paydown		.108	.108	.113	.113		(5)		(5)		.108		.0	.5	05/01/2034	1	
31404V-2P-2	FNMA POOL 780282 6.500% 07/01/34		09/01/2015	Paydown		.124	.124	.130	.130		(6)		(6)		.124		.0	.5	07/01/2034	1	
31404W-MB-9	FNMA POOL 780754 5.500% 06/01/34		09/01/2015	Paydown		.515	.515	.509	.510		.5		.5		.515		.0	.20	06/01/2034	1	
31405S-ET-7	FNMA POOL 797646 6.000% 09/01/35		09/01/2015	Paydown		.153	.153	.157	.157		(4)		(4)		.153		.0	.6	09/01/2035	1	
31405S-KJ-2	FNMA POOL 797797 6.000% 04/01/35		09/01/2015	Paydown		.680	.680	.702	.700		(20)		(20)		.680		.0	.27	04/01/2035	1	
31406Y-Y7-9	FNMA POOL 824334 5.500% 07/01/35		09/01/2015	Paydown		7,564	7,564	7,619	7,614		(51)		(51)		7,564		.0	.308	07/01/2035	1	
31407H-KS-4	FNMA POOL 831105 5.500% 11/01/35		09/01/2015	Paydown		11,311	11,311	11,381	11,375		(64)		(64)		11,311		.0	.400	11/01/2035	1	
31407J-KY-7	FNMA POOL 832011 5.000% 08/01/35		09/01/2015	Paydown		1,018	1,018	1,003	1,004		.14		.14		1,018		.0	.34	08/01/2035	1	
31407N-BB-8	FNMA POOL 835334 5.000% 08/01/35		09/01/2015	Paydown		.376	.376	.371	.371		.5		.5		.376		.0	.13	08/01/2035	1	
31407N-XP-3	FNMA POOL 835986 5.000% 08/01/35		09/01/2015	Paydown		.316	.316	.311	.312		.4		.4		.316		.0	.11	08/01/2035	1	
31407R-Q4-9	FNMA POOL 838475 5.000% 09/01/35		09/01/2015	Paydown		2,376	2,376	2,264	2,270		106		106		2,376		.0	.79	09/01/2035	1	
31407S-EE-8	FNMA POOL 839033 5.000% 11/01/35		09/01/2015	Paydown		1,878	1,878	1,797	1,802		.75		.75		1,878		.0	.63	11/01/2035	1	
31408B-U5-5	FNMA POOL 846704 6.000% 01/01/36		09/01/2015	Paydown		3,318	3,318	3,368	3,365		(48)		(48)		3,318		.0	.133	01/01/2036	1	
31409K-QP-5	FNMA POOL 873562 5.495% 04/01/16		09/01/2015	Paydown		1,011	1,011	.996	1,005		.6		.6		1,011		.0	.37	04/01/2016	1	
31410G-AF-0	FNMA POOL 888406 5.000% 08/01/36		09/01/2015	Paydown		3,597	3,597	3,420	3,429		169		169		3,597		.0	.119	08/01/2036	1	
31410G-E4-1	FNMA POOL 888555 5.500% 09/01/21		09/01/2015	Paydown		9,833	9,833	9,894	9,863		(30)		(30)		9,833		.0	.360	09/01/2021	1	
31412D-S0-2	FNMA POOL 922227 6.500% 12/01/36		09/01/2015	Paydown		.587	.587	.615	.615		(28)		(28)		.587		.0	.25	12/01/2036	1	
31412P-U8-2	FNMA POOL 931307 4.500% 06/01/39		09/01/2015	Paydown		25,495	25,495	26,471	26,416		(921)		(921)		25,495		.0	.751	06/01/2039	1	
31412Q-7B-9	FNMA POOL 932490 4.500% 02/01/40		09/01/2015	Paydown		25,263	25,263	26,455	26,382		(1,118)		(1,118)		25,263		.0	.748	02/01/2040	1	
31413J-UL-6	FNMA POOL 947087 6.000% 10/01/37		09/01/2015	Paydown		3,002	3,002	3,031	3,029		(27)		(27)		3,002		.0	.116	10/01/2037	1	
31413T-JT-0	FNMA POOL 954874 6.000% 11/01/37		09/01/2015	Paydown		12,953	12,953	13,326	13,311		(357)		(357)		12,953		.0	.505	11/01/2037	1	
31414L-4Z-8	FNMA POOL 969840 5.000% 03/01/38		09/01/2015	Paydown		1,996	1,996	1,963	1,965		.32		.32		1,996		.0	.59	03/01/2038	1	
31414S-Y6-4	FNMA POOL 975133 6.000% 05/01/38		09/01/2015	Paydown		.758	.758	.766	.766		(8)		(8)		.758		.0	.30	05/01/2038	1	
31415R-ZU-1	FNMA POOL 987355 6.500% 10/01/38		09/01/2015	Paydown		15,466	15,466	15,788	15,772		(307)		(307)		15,466		.0	.590	10/01/2038	1	
31416L-HY-5	FNMA POOL AA2946 4.500% 04/01/24		09/01/2015	Paydown		8,488	8,488	8,776	8,714		(226)		(226)		8,488		.0	.267	04/01/2024	1	
31416R-RG-0	FNMA POOL AA7686 4.500% 06/01/39		09/01/2015	Paydown		20,980	20,980	21,803	21,763		(783)		(783)		20,980		.0	.598	06/01/2039	1	
31416X-QT-0	FNMA POOL AB2265 4.000% 02/01/41		09/01/2015	Paydown		11,138	11,138	11,594	11,569		(431)		(431)		11,138		.0	.301	02/01/2041	1	
31417Y-HM-2	FNMA POOL MA0235 4.000% 11/01/19		09/01/2015	Paydown		6,582	6,582	6,785	6,708		(126)		(126)		6,582		.0	.175	11/01/2019	1	
31418M-KS-0	FNMA POOL AD0304 6.000% 05/01/22		09/01/2015	Paydown		12,257	12,257	13,236	13,022		(765)		(765)		12,257		.0	.487	05/01/2022	1	

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STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
31418N-YK-0...	FNMA POOL AD1613 4.500% 02/01/25		09/01/2015	Paydown		7,594	7,594	7,881	7,835		(241)		(241)		7,594				.227	02/01/2025	1
31418V-T5-1...	FNMA POOL AD7771 4.000% 07/01/25		09/01/2015	Paydown		7,784	7,784	8,155	8,094		(310)		(310)		7,784				.214	07/01/2025	1
31419L-XR-9...	FNMA POOL AE9687 4.000% 11/01/40		09/01/2015	Paydown		11,864	11,864	12,034	12,025		(161)		(161)		11,864				.313	11/01/2040	1
647200-M9-2...	NEW MEXICO MTG FIN 4.500% 09/01/28		09/01/2015	Redemption	100.0000	10,000	10,000	10,765	10,453		(47)		(47)		10,406		(406)	(406)	.413	09/01/2028	1FE
708686-CX-6...	PENNSYLVANIA ECONOMIC DEV 3.000% 12/01		09/01/2015	Call	100.0000	175,000	175,000	175,000	175,000						175,000				.5250	12/01/2038	3FE
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,156,110	1,156,110	1,168,241	1,177,194	0	(20,683)	0	(20,683)	0	1,156,516	0	(406)	(406)	35,338	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
00842A-AD-1...	AGATE BAY MORTGAGE TRUST SERIES 15-4 CLA		09/01/2015	Paydown		8,747	8,747	8,760			(12)		(12)		8,747				.46	06/25/2045	1FE
05568B-AA-6...	BURLINGTON NO SERIES 06-1 ETC 5.720% 0		07/15/2015	Redemption	100.0000	72	72	72	72						72				.4	01/15/2024	1FE
05947U-2R-8...	BANC OF AMERICA COMMERCIAL MOR SERIES 20		08/01/2015	Paydown		114,980	114,980	128,041	116,510		(1,530)		(1,530)		114,980				3,592	10/10/2045	1FM
05947U-4D-7...	BANC OF AMERICA COMMERCIAL MOR SERIES 20		09/01/2015	Paydown		428,251	428,251	468,399	432,127		(3,876)		(3,876)		428,251				15,447	09/10/2047	1FM
05949A-5A-4...	BANC OF AMERICA MORTGAGE SECUR SERIES 20		09/01/2015	Paydown		48,431	48,431	49,309	48,833	32	(433)		(401)		48,431				1,721	05/25/2035	3FM
05949C-H0-2...	BANC OF AMERICA MORTGAGE SECUR SERIES 20		09/01/2015	Paydown		2,819	3,149	2,767	2,769		50		50		2,819				.56	10/25/2035	1FM
05949C-K0-8...	BANC OF AMERICA MORTGAGE SECUR SERIES 20		09/01/2015	Paydown		2,499	2,510	2,166	2,170		329		329		2,499				.46	11/25/2035	1FM
05950E-AE-8...	BANC OF AMERICA COMMERCIAL MOR SERIES 20		09/01/2015	Paydown		99,887	99,887	98,842	99,644		244		244		99,887				3,858	05/10/2045	1FM
07387A-AW-5...	BEAR STEARNS ADJUSTABLE RATE M SERIES 20		09/01/2015	Paydown		5,455	5,771	4,949	4,957		497		497		5,455				102	06/25/2035	1FM
07387B-CM-3...	BEAR STEARNS COMMERCIAL MORTG SERIES 20		09/01/2015	Paydown		652,906	652,906	652,663	651,958		948		948		652,906				25,423	10/12/2042	1FM
1248MG-AP-9...	CREDIT-BASED ASSET SERVICING A SERIES 20		09/01/2015	Paydown		2,358	2,358	1,081	1,140		1,218		1,218		2,358				.40	01/25/2037	1FM
12514A-AE-1...	CD COMMERCIAL MORTGAGE TRUST SERIES 2007		09/01/2015	Paydown		998	998	1,168	1,099		(101)		(101)		998				.39	11/15/2044	1FM
12544L-AA-9...	COUNTRYWIDE HOME LOANS SERIES 2007-11 CL		09/01/2015	Paydown		14,772	16,364	14,451	14,474		299		299		14,772				.642	08/25/2037	1FM
126659-AA-9...	CVS PASS-THROUGH TRUST SERIES 144A 8.3		09/10/2015	Redemption	100.0000	3,454	3,454	3,454	3,454						3,454				.206	07/10/2031	2FE
12668X-AC-9...	COUNTRYWIDE ASSET-BACKED CERTI SERIES 20		09/01/2015	Paydown		29,190	29,190	21,330	22,579		6,611		6,611		29,190				1,078	04/25/2036	1FM
12669G-HY-0...	COUNTRYWIDE HOME LOANS SERIES 2004-29 CL		09/25/2015	Paydown		166	166	166	166						166				.1	02/25/2035	1FM
17307G-6K-9...	CITIGROUP MORTGAGE LOAN TRUST SERIES 200		09/01/2015	Paydown		8,171	9,396	7,606	7,624		547		547		8,171				.166	03/25/2036	1FM
17310B-AF-0...	CITICORP MORTGAGE SECURITIES SERIES 2006		09/01/2015	Paydown		302	302	289	295		7		7		302				.11	06/25/2036	1FM
17313K-AF-8...	CITIGROUP COMMERCIAL MORTGAGE SERIES 200		09/01/2015	Paydown		460	460	511			(51)		(51)		460				.24	12/10/2049	1FM
17319W-AA-7...	CITIGROUP COMMERCIAL MTGE SERIES 2013 CL		09/01/2015	Paydown		4,961	4,961	5,020	4,998		(38)		(38)		4,961				.70	01/12/2018	1FM
200470-AE-5...	COMMERCIAL MORTGAGE SERIES 2006-C7 CLASS		09/01/2015	Paydown		121,913	121,913	121,399	121,704		209		209		121,913				5,084	06/10/2046	1FM
201730-AE-1...	COMMERCIAL MORTGAGE TRUST 2007 SERIES 20		09/01/2015	Paydown		13,676	13,676	14,769	14,664		(988)		(988)		13,676				.496	03/10/2039	1FM
225458-EZ-7...	CS FIRST BOSTON MORTGAGE SECUR SERIES 20		09/01/2015	Paydown		16,496	16,496	13,702	14,234		2,261		2,261		16,496				.554	03/25/2035	1FM
30219G-AE-8...	EXPRESS SCRIPTS HOLDING 4.750% 11/15/2		08/25/2015	Various		161,538	150,000	148,836	149,062		76		76		149,139		12,399	12,399	5,556	11/15/2021	2FE
32051G-DA-0...	FIRST HORIZON ALTERNATIVE MORT SERIES 20		09/01/2015	Paydown		6,893	6,893	5,704	5,789		1,104		1,104		6,893				.266	01/25/2035	1FM
32051G-RD-9...	FIRST HORIZON ALTERNATIVE MORT SERIES 20		09/01/2015	Paydown		18,961	18,961	18,724	18,734		227		227		18,961				.660	08/25/2035	1FM

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STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
36161R-AD-1	GENERAL ELECTRIC CAPITAL ASSUR SERIES 20		07/01/2015	Paydown		2,143	2,143	2,187	2,144		(1)		(1)		2,143			0	203	05/12/2035	1FM
361856-DD-6	GMAC MORTGAGE CORPORATION LOAN SERIES 20		09/01/2015	Paydown		29,903	29,903	28,772	29,070		833		833		29,903			0	947	10/25/2033	1FM
36186Y-AF-2	GMAC COMMERCIAL MORTGAGE ASSET SERIES 20		09/10/2015	Paydown		1,707	1,707	1,697	1,698		9		9		1,707			0	70	08/10/2052	2
362341-4F-3	GSR MORTGAGE LOAN TRUST SERIES 2006-AR1		09/01/2015	Paydown		8,999	8,997	8,302	8,294		706		706		8,999			0	175	01/25/2036	1FM
36242D-H5-5	GSR MORTGAGE LOAN TRUST SERIES 2005-AR2		09/01/2015	Paydown		127	127	127	127				0		127			0	2	04/25/2035	1FM
43813X-AD-6	HONDA AUTO RECEIVABLES OWNER T SERIES 20		09/15/2015	Paydown		62,878	62,878	62,691	62,797		81		81		62,878			0	332	10/15/2018	1FE
44890C-AD-7	HYUNDAI AUTO RECEIVABLES SERIES 2012-A C		09/15/2015	Paydown		78,381	78,381	78,373	78,380		1		1		78,381			0	494	12/15/2016	1FE
45254N-ML-8	IMPAC CMB TRUST SERIES 2005-1 CLASS 1A1		09/25/2015	Paydown		1,203	1,203	1,203	1,204		(1)		(1)		1,203			0	6	04/25/2035	2FM
46625Y-SG-9	JP MORGAN CHASE COMMERCIAL SERIES 2005-L		07/01/2015	Paydown		109,576	109,576	120,668	110,640		(1,065)		(1,065)		109,576			0	3,151	08/15/2042	1FM
46628F-AF-8	JP MORGAN CHASE COMMERCIAL SERIES 2006-L		09/01/2015	Paydown		98,677	98,677	98,247	98,430		246		246		98,677			0	4,025	04/15/2045	1FM
55265K-XT-1	MASTR ASSET SECURITIZATION TRU SERIES 20		09/01/2015	Paydown		9,542	9,542	9,160	9,181		361		361		9,542			0	352	06/25/2033	1FM
585055-BM-7	MEDTRONIC INC SERIES 144A 3.500% 03/15		08/31/2015	Tax Free Exchange		89,186	90,000	89,138	89,141		44		44		89,186			0	2,284	03/15/2025	1FE
59020U-QD-0	MLCC MORTGAGE INVESTORS INC SERIES 2005-		09/01/2015	Paydown		2,341	2,341	2,304	2,310		31		31		2,341			0	43	12/25/2034	1FM
590219-AE-1	MLCC MORTGAGE INVESTORS INC SERIES 2006-		09/01/2015	Paydown		2,157	2,157	2,063	2,077		80		80		2,157			0	31	05/25/2036	1FM
61690K-AA-0	MORGAN STANLEY BAML TRUST SERIES 2013-C7		09/01/2015	Paydown		25,548	25,548	25,392	25,428		120		120		25,548			0	125	02/15/2046	1FM
61749M-AV-1	MORGAN STANLEY CAPITAL I SERIES 2006-T23		09/01/2015	Paydown		7,618	7,618	7,654	7,613		5		5		7,618			0	305	08/12/2041	1FM
61751X-AE-0	MORGAN STANLEY CAPITAL I SERIES 2007-T25		09/01/2015	Paydown		3,107	3,107	3,029	3,090		17		17		3,107			0	113	11/12/2049	1FM
61758F-AA-0	MORGAN STANLEY REREMIC TRUST SERIES 2009		09/01/2015	Paydown		291	291	318	310		(19)		(19)		291			0	11	08/12/2045	1FE
61913P-AP-7	MORTGAGEIT TRUST SERIES 2005-1 CLASS 1A1		09/25/2015	Paydown		1,017	1,017	1,017	1,018		(1)		(1)		1,017			0	4	02/25/2035	1FM
61913P-AR-3	MORTGAGEIT TRUST SERIES 2005-1 CLASS 2A		09/01/2015	Paydown		6,160	6,160	6,060	6,082		78		78		6,160			0	61	02/25/2035	1FM
64828Y-AR-2	NEW RESIDENTIAL MORTGAGE LOAN SERIES 201		09/25/2015	Paydown		14,582	14,582	14,932	14,926		(343)		(343)		14,582			0	365	05/25/2054	1FE
74958T-AB-9	RESIDENTIAL FUNDING MTG SEC I SERIES 200		09/01/2015	Paydown		3,281	4,058	3,159	3,176		105		105		3,281			0	92	07/27/2037	1FM
74958W-AB-2	RESIDENTIAL FUNDING MTG SEC I SERIES 200		09/01/2015	Paydown		2,852	3,415	2,583	2,595		257		257		2,852			0	71	02/25/2037	1FM
76110V-MH-8	RESIDENTIAL ASSET MORTGAGE S SERIES 20		09/01/2015	Paydown		3,661	3,661	3,696	3,664		(3)		(3)		3,661			0	138	04/25/2028	1FM
76110W-QR-0	SECURITIES C SERIES 20 SUNTRUST ADJUSTABLE RATE		09/01/2015	Paydown		6,364	6,364	6,106	6,233		131		131		6,364			0	172	04/25/2033	1FM
78473W-AC-7	MORTG SERIES 20 SEQUOIA MORTGAGE TRUST		09/01/2015	Paydown		792	792	705	705		88		88		792			0	16	10/25/2037	1FM
81744F-FJ-1	SEQUOIA MORTGAGE TRUST SERIES 2004-11 CL		09/20/2015	Paydown		460	460	460	460		0		0		460			0	2	12/20/2034	1FM
81744F-FY-8	SEQUOIA MORTGAGE TRUST SERIES 2004-12 CL		09/21/2015	Paydown		1,083	1,083	1,083	1,083		0		0		1,083			0	3	01/20/2035	2FM
85172H-AA-3	SPRINGLEAF MORTGAGE LOAN TRUST SERIES 20		09/01/2015	Paydown		19,785	19,785	19,782	19,777		8		8		19,785			0	245	09/25/2057	1FM
86359A-MH-3	STRUCTURED ASSET SECURITIES CO SERIES 20		09/01/2015	Paydown		10,209	10,209	8,907	9,308		901		901		10,209			0	231	04/25/2031	1AM
86359B-AA-3	STRUCTURED ASSET SECURITIES CO SERIES 20		09/01/2015	Paydown		9,999	9,999	10,277	10,078		(79)		(79)		9,999			0	366	09/25/2019	1FM
89655V-AA-0	TRINITY RAIL LEASING LP SERIES 2003-1A C		09/12/2015	Paydown		3,092	3,092	3,092	3,092		0		0		3,092			0	113	10/12/2026	1FE
921796-MP-0	VANDERBILT MORTGAGE FINANCE SERIES 2002		09/01/2015	Paydown		16,072	16,072	16,329	16,203		(131)		(131)		16,072			0	700	08/07/2024	1FE

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STATEMENT AS OF SEPTEMBER 30, 2015 OF THE BCS Insurance Company

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 Consideration	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 (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.									
92976B-DT-6...	WACHOVIA BANK COMMERCIAL MORTG SERIES 20		09/01/2015	Paydown		90,384	90,384	96,697	93,026		(2,642)		(2,642)		90,384		0	0	3,423	01/15/2045	1FM		
94981Y-AB-7...	WELLS FARGO MORTGAGE BACKED SE SERIES 20		09/01/2015	Paydown		2,382	2,382	2,391	2,389		(6)		(6)		2,382		0	0	41	01/25/2035	1FM		
949834-AA-3...	WELLS FARGO MORTGAGE BACKED SE SERIES 20		09/01/2015	Paydown		12,538	12,538	12,393	12,396		142		142		12,538		0	0	505	10/25/2037	4FM		
94983R-AD-6...	WELLS FARGO MORTGAGE BACKED SE SERIES 20		09/01/2015	Paydown		4,320	4,975	4,200	4,210		109		109		4,320		0	0	93	04/25/2036	1FM		
94984G-AD-9...	WELLS FARGO MORTGAGE BACKED SE SERIES 20		09/01/2015	Paydown		3,431	3,432	3,084	3,078		354		354		3,431		0	0	61	09/25/2036	1FM		
94986F-AF-4...	WELLS FARGO MORTGAGE BACKED SE SERIES 20		09/01/2015	Paydown		26,554	26,554	25,123	26,072		482		482		26,554		0	0	1,010	09/25/2037	1FM		
97652T-AH-6...	WINWATER MORTGAGE LOAN TRUST 2 SERIES 15		09/01/2015	Paydown		41,859	41,859	42,631			(772)		(772)		41,859		0	0	620	01/20/2045	1FE		
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,582,617	2,577,361	2,620,210	2,510,561		32		7,724		2,570,218		0	12,399	12,399	86,189	XXX	XXX	
8399997 - Subtotals - Bonds - Part 4						7,209,006	7,205,656	7,263,761	7,158,908		32		(14,895)		0	7,195,951		0	13,055	13,055	145,415	XXX	XXX
8399999 - Subtotals - Bonds						7,209,006	7,205,656	7,263,761	7,158,908		32		(14,895)		0	7,195,951		0	13,055	13,055	145,415	XXX	XXX
9999999 Totals						7,209,006	7,205,656	7,263,761	7,158,908		32		(14,895)		0	7,195,951		0	13,055	13,055	145,415	XXX	XXX

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

E056

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

NONE

Supp "A" to T - Physicians

NONE

Supp "A" to T - Hospitals

NONE



SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2015 OF THE BCS Insurance Company

Designate the type of health care providers reported on this page.

Other Health Care Professionals

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

States, Etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid		5 Direct Losses Incurred	Direct Losses Unpaid		8 Direct Losses Incurred But Not Reported
			3 Amount	4 Number of Claims		6 Amount Reported	7 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA	101,618	76,000			115,111			175,000
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	0	0	0	0	0	0	0	0
59. Totals	101,618	76,000	0	0	115,111	0	0	175,000
DETAILS OF WRITE-INS								
58001.								
58002.								
58003.								
58998. Sum. of remaining write-ins for Line 58 from overflow page	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	0	0	0	0	0	0	0	0



SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2015 OF THE BCS Insurance Company

Designate the type of health care providers reported on this page.
Other Health Care Facilities

**SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES**

States, Etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid		5 Direct Losses Incurred	Direct Losses Unpaid		8 Direct Losses Incurred But Not Reported
			3 Amount	4 Number of Claims		6 Amount Reported	7 Number of Claims	
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	0	0	0	0	0	0	0	0
59. Totals	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS								
58001.								
58002.								
58003.								
58998. Sum. of remaining write-ins for Line 58 from overflow page	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	0	0	0	0	0	0	0	0

NONE



SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2015 OF THE BCS Insurance Company

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

Year To Date For The Period Ended 2015

NAIC Group Code 00023

NAIC Company Code 38245

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

1. Monoline Policies

1 Direct Written Premium	2 Direct Earned Premium	3 Direct Losses Incurred
\$ 13,878,520	\$ 10,529,732	\$ 3,302,316

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [] No [X]

2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [] No [X]

2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$

2.32 Amount estimated using reasonable assumptions: \$

2.4 If the answer to question 2.1 is yes, provide direct losses incurred (losses paid plus change in case reserves) for the D&O liability coverage provided in CMP packaged policies. \$