

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	45,626,864		45,626,864	25,409,523
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
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 (\$ 30,688 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 3,241,809 , Schedule DA)	3,272,497		3,272,497	629,946
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	168	0	168	30,943
12. Subtotals, cash and invested assets (Lines 1 to 11)	48,899,529	0	48,899,529	26,070,412
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	312,230		312,230	338,689
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,335,679	37,783	4,297,896	2,507,651
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	31,154,116		31,154,116	44,330,454
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	(12,894)		(12,894)	67,565
16.2 Funds held by or deposited with reinsured companies			0	0
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	992,298		992,298	0
18.2 Net deferred tax asset	3,349,000	40,655	3,308,345	2,469,707
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	2,593,695		2,593,695	788,573
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	91,623,653	78,438	91,545,215	76,573,051
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	91,623,653	78,438	91,545,215	76,573,051
DETAILS OF WRITE-INS				
1101. Miscellaneous Income Due	168		168	30,943
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	168	0	168	30,943
2501.			0	0
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	19,863,317	15,867,375
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	460,075	5,430,556
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,768,859	2,570,429
4. Commissions payable, contingent commissions and other similar charges	756,330	67,803
5. Other expenses (excluding taxes, licenses and fees)	279	
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	891,002	588,438
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		809,573
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 35,157,383 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	35,006,034	25,656,015
10. Advance premium	55,724	51,587
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	(9,672)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	0	
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	0	
20. Derivatives	0	
21. Payable for securities	410,004	
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	60,211,345	51,032,383
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	60,211,345	51,032,383
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	26,670,799	21,570,799
35. Unassigned funds (surplus)	2,163,071	1,469,869
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	31,333,870	25,540,668
38. TOTALS (Page 2, Line 28, Col. 3)	91,545,215	76,573,051
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	67,618,377	54,263,320
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	41,468,580	31,618,700
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	5,856,467	4,893,408
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	26,426,466	22,647,057
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	73,751,513	59,159,165
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(6,133,136)	(4,895,845)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	529,552	615,126
10. Net realized capital gains or (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses)).....	378,051	255,489
11. Net investment gain (loss) (Lines 9 + 10).....	907,603	870,615
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$).....	0	
13. Finance and service charges not included in premiums.....	6,152,561	4,603,108
14. Aggregate write-ins for miscellaneous income.....	7,509	7,116
15. Total other income (Lines 12 through 14).....	6,160,070	4,610,224
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	934,537	584,994
17. Dividends to policyholders.....	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).....	934,537	584,994
19. Federal and foreign income taxes incurred.....	1,079,019	1,587,907
20. Net income (Line 18 minus Line 19)(to Line 22).....	(144,482)	(1,002,913)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	25,540,668	19,037,014
22. Net income (from Line 20).....	(144,482)	(1,002,913)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 618.....	1,144	
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	819,632	1,484,603
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	16,908	21,964
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	0
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	5,100,000	6,000,000
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	5,793,202	6,503,654
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	31,333,870	25,540,668
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Other Interest Income / (Expense) .....	.3	0
1402. Other Miscellaneous Income		0
1403. Subrogation Fees	7,506	7,383
1498. Summary of remaining write-ins for Line 14 from overflow page	0	(267)
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	7,509	7,116
3701. Other Increase / (Decreases)		0
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	88,365,583	35,766,734
2. Net investment income	1,022,888	978,404
3. Miscellaneous income	6,160,070	4,610,224
4. Total (Lines 1 through 3)	95,548,541	41,355,362
5. Benefit and loss related payments	42,362,660	15,019,857
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	31,093,691	25,964,489
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	2,880,891	500,815
10. Total (Lines 5 through 9)	76,337,242	41,485,161
11. Net cash from operations (Line 4 minus Line 10)	19,211,299	(129,799)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	52,407,801	9,623,109
12.2 Stocks	0	0
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(109)	0
12.7 Miscellaneous proceeds	440,779	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	52,848,471	9,623,109
13. Cost of investments acquired (long-term only):		
13.1 Bonds	72,712,097	10,832,999
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	30,937
13.7 Total investments acquired (Lines 13.1 to 13.6)	72,712,097	10,863,936
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(19,863,626)	(1,240,827)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	5,100,000	6,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(1,805,122)	(6,105,466)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	3,294,878	(105,466)
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)	2,642,551	(1,476,092)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	629,946	2,106,038
19.2 End of period (Line 18 plus Line 19.1)	3,272,497	629,946

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
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	0	0	0	0
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	0	0	0	0
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	0	0	0	0
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	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	0	0	0	0
17.2 Other liability - claims-made	0	0	0	0
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	56,272,628	19,374,005	25,521,385	50,125,248
19.3, 19.4 Commercial auto liability	0	0	0	0
21. Auto physical damage	20,695,768	6,282,010	9,484,649	17,493,129
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
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	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	76,968,396	25,656,015	35,006,034	67,618,377
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					0
2. Allied lines					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5. Commercial multiple peril					0
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine					0
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake					0
13. Group accident and health					0
14. Credit accident and health (group and individual)					0
15. Other accident and health					0
16. Workers' compensation					0
17.1 Other liability - occurrence					0
17.2 Other liability - claims-made					0
17.3 Excess workers' compensation					0
18.1 Products liability - occurrence					0
18.2 Products liability - claims-made					0
19.1, 19.2 Private passenger auto liability	25,521,385				25,521,385
19.3, 19.4 Commercial auto liability					0
21. Auto physical damage	9,484,649				9,484,649
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Warranty					0
31. Reinsurance - nonproportional assumed property					0
32. Reinsurance - nonproportional assumed liability					0
33. Reinsurance - nonproportional assumed financial lines					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	35,006,034	0	0	0	35,006,034
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					35,006,034
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case Daily Pro-Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
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	0					0
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	0					0
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	0					0
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	0					0
17.1 Other liability - occurrence	0					0
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	58,601,278	56,272,628		58,601,278		56,272,628
19.3, 19.4 Commercial auto liability	0					0
21. Auto physical damage	24,201,491	20,695,768		24,201,491		20,695,768
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International						0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX					0
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	82,802,769	76,968,396	0	82,802,769	0	76,968,396
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

If yes: 1. The amount of such installment premiums \$ 0

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0			0	0	0	0	0.0
2. Allied lines	0			0	0	0	0	0.0
3. Farmowners multiple peril	0			0	0	0	0	0.0
4. Homeowners multiple peril	0			0	0	0	0	0.0
5. Commercial multiple peril	0			0	0	0	0	0.0
6. Mortgage guaranty	0			0	0	0	0	0.0
8. Ocean marine	0			0	0	0	0	0.0
9. Inland marine	0			0	0	0	0	0.0
10. Financial guaranty	0			0	0	0	0	0.0
11.1 Medical professional liability - occurrence				0	0	0	0	0.0
11.2 Medical professional liability - claims-made				0	0	0	0	0.0
12. Earthquake	0			0	0	0	0	0.0
13. Group accident and health	0			0	0	0	0	0.0
14. Credit accident and health (group and individual)	0			0	0	0	0	0.0
15. Other accident and health	0			0	0	0	0	0.0
16. Workers' compensation	0			0	0	0	0	0.0
17.1 Other liability - occurrence	0			0	0	0	0	0.0
17.2 Other liability - claims-made	0			0	0	0	0	0.0
17.3 Excess workers' compensation	0			0	0	0	0	0.0
18.1 Products liability - occurrence				0	0	0	0	0.0
18.2 Products liability - claims-made				0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	23,889,998	28,155,983	23,889,998	28,155,983	19,081,844	15,387,992	31,849,835	63.5
19.3, 19.4 Commercial auto liability	0			0	0	0	0	0.0
21. Auto physical damage	11,469,959	9,316,655	11,469,959	9,316,655	781,473	479,383	9,618,745	55.0
22. Aircraft (all perils)	0			0	0	0	0	0.0
23. Fidelity	0			0	0	0	0	0.0
24. Surety	0			0	0	0	0	0.0
26. Burglary and theft	0			0	0	0	0	0.0
27. Boiler and machinery	0			0	0	0	0	0.0
28. Credit	0			0	0	0	0	0.0
29. International				0	0	0	0	0.0
30. Warranty	0			0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	35,359,957	37,472,638	35,359,957	37,472,638	19,863,317	15,867,375	41,468,580	61.3
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
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 .....				.0					.0
6. Mortgage guaranty .....				.0					.0
8. Ocean marine .....				.0					.0
9. Inland marine .....				.0					.0
10. Financial guaranty .....				.0					.0
11.1 Medical professional liability - occurrence .....				.0					.0
11.2 Medical professional liability - claims-made .....				.0					.0
12. Earthquake .....				.0					.0
13. Group accident and health .....				.0				(a)	.0
14. Credit accident and health (group and individual) .....				.0				(a)	.0
15. Other accident and health .....				.0				(a)	.0
16. Workers' compensation .....				.0					.0
17.1 Other liability - occurrence .....				.0					.0
17.2 Other liability - claims-made .....				.0					.0
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	13,320,184	14,210,938	13,320,184	14,210,938	1,904,366	4,870,906	1,904,366	19,081,844	2,605,053
19.3, 19.4 Commercial auto liability .....				.0					.0
21. Auto physical damage	1,484,146	1,340,435	1,484,146	1,340,435	(247,026)	(558,962)	(247,026)	781,473	163,806
22. Aircraft (all perils) .....				.0					.0
23. Fidelity .....				.0					.0
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			0	XXX				.0
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX				.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	XXX				.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	14,804,330	15,551,373	14,804,330	15,551,373	1,657,340	4,311,944	1,657,340	19,863,317	2,768,859
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,109,723			1,109,723
1.2 Reinsurance assumed	1,065,774			1,065,774
1.3 Reinsurance ceded	1,109,723			1,109,723
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,065,774	0	0	1,065,774
2. Commission and brokerage:				
2.1 Direct excluding contingent		17,298,123		17,298,123
2.2 Reinsurance assumed, excluding contingent	4,790,693	20,339,773		25,130,466
2.3 Reinsurance ceded, excluding contingent	4,219,855	24,821,206		29,041,061
2.4 Contingent - direct		109,800		109,800
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	570,838	12,926,490	0	13,497,328
3. Allowances to managers and agents			63,122	63,122
4. Advertising		50,858		50,858
5. Boards, bureaus and associations				0
6. Surveys and underwriting reports	491,155	1,738,811		2,229,966
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	2,637,261	5,795,653		8,432,914
8.2 Payroll taxes	196,646	317,884		514,530
9. Employee relations and welfare	28,110	927,762		955,872
10. Insurance		97,382		97,382
11. Directors' fees				0
12. Travel and travel items	185,118	140,181		325,299
13. Rent and rent items	18,795	428,295		447,090
14. Equipment	174,648	731,709		906,357
15. Cost or depreciation of EDP equipment and software				0
16. Printing and stationery	18,708	97,261		115,969
17. Postage, telephone and telegraph, exchange and express	51,834	759,871		811,705
18. Legal and auditing	34,921	164,482		199,403
19. Totals (Lines 3 to 18)	3,837,196	11,250,149	63,122	15,150,467
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,580,495		1,580,495
20.2 Insurance department licenses and fees	11,154	58,233		69,387
20.3 Gross guaranty association assessments		981		981
20.4 All other (excluding federal and foreign income and real estate)		12,006		12,006
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	11,154	1,651,715	0	1,662,869
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	371,505	598,112	0	969,617
25. Total expenses incurred	5,856,467	26,426,466	63,122	(a) 32,346,055
26. Less unpaid expenses - current year	2,768,859	1,647,332	0	4,416,191
27. Add unpaid expenses - prior year	2,570,429	656,519	0	3,226,948
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	5,658,037	25,435,653	63,122	31,156,812
DETAILS OF WRITE-INS				
2401. Bank Fees		471,468		471,468
2402. Dues & Subscriptions	198,177	17,118		215,295
2403. Miscellaneous Expenses	44,751	(38,115)		6,636
2498. Summary of remaining write-ins for Line 24 from overflow page	128,577	147,641	0	276,218
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	371,505	598,112	0	969,617

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	113,591	191,221
1.1 Bonds exempt from U.S. tax	(a)	432,067	333,252
1.2 Other bonds (unaffiliated)	(a)	74,003	67,604
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)			
2.21 Common stocks of affiliates			
3. Mortgage loans	(c)		
4. Real estate	(d)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments	(e)	(528)	597
7. Derivative instruments	(f)		
8. Other invested assets			
9. Aggregate write-ins for investment income		0	0
10. Total gross investment income		619,133	592,674
11. Investment expenses	(g)	63,122	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	0	
13. Interest expense	(h)		
14. Depreciation on real estate and other invested assets	(i)		0
15. Aggregate write-ins for deductions from investment income			
16. Total deductions (Lines 11 through 15)			63,122
17. Net investment income (Line 10 minus Line 16)			529,552
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page		0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		0	0
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page		0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0	0

(a) Includes \$ 5,023 accrual of discount less \$ 471,900 amortization of premium and less \$ 313,598 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ 0 accrual of discount less \$ 468 amortization of premium and less \$ 773 paid for accrued interest on purchases.
 (f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(48,407)	0	(48,407)	1,762	0
1.1 Bonds exempt from U.S. tax	402,599		402,599		
1.2 Other bonds (unaffiliated)	23,968	0	23,968	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(109)		(109)		
7. Derivative instruments			0		
8. Other invested assets		0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	378,051	0	378,051	1,762	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)		0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks		0	0
2.2 Common stocks		0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		0	0
3.2 Other than first liens.....		0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company		0	0
4.2 Properties held for the production of income.....		0	0
4.3 Properties held for sale		0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)		0	0
6. Contract loans		0	0
7. Derivatives (Schedule DB)		0	0
8. Other invested assets (Schedule BA)		0	0
9. Receivables for securities		0	0
10. Securities lending reinvested collateral assets (Schedule DL)		0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)		0	0
14. Investment income due and accrued		0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	37,783	35,068	(2,715)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due		0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination		0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers		0	0
16.2 Funds held by or deposited with reinsured companies		0	0
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	40,655	60,278	19,623
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	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	78,438	95,346	16,908
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts		0	0
28. Total (Lines 26 and 27)	78,438	95,346	16,908
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. The accompanying financial statements of The General Automobile Insurance Company, Inc. (GAIC) have been prepared in accordance with the NAIC Accounting Practices and Procedures Manual except to the extent that Ohio law differs. However, as of this Statement date, there have been no requests from the State of Ohio to depart from the prescribed NAIC guidelines.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of Ohio is shown below:

	State of Domicile	2015	2014
NET INCOME			
(1) State basis (Page 4, Line 20, Columns 1 & 3) .....	.....OH	.....(144,482)	.....(1,002,913)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	.....OH	.....0	.....0
.....OH	.....0	.....0	.....0
.....OH	.....0	.....0	.....0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	.....OH	.....0	.....0
.....OH	.....0	.....0	.....0
.....OH	.....0	.....0	.....0
(4) NAIC SAP (1-2-3=4) .....	.....OH	.....(144,482)	.....(1,002,913)
SURPLUS			
(5) State basis (Page 3, Line 37, Columns 1 & 2) .....	.....OH	.....31,333,870	.....25,540,668
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	.....OH	.....0	.....0
.....OH	.....0	.....0	.....0
.....OH	.....0	.....0	.....0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	.....OH	.....0	.....0
.....OH	.....0	.....0	.....0
.....OH	.....0	.....0	.....0
(8) NAIC SAP (5-6-7=8) .....	.....OH	.....31,333,870	.....25,540,668

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

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

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

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

- (1) Investments in short-term bonds rated "1" (highest quality), or "2" (high quality) by the Securities Valuation Office ("SVO") of the NAIC are reported in the financial statements at amortized cost. Bonds rated "3" (medium quality), "4" (low quality), "5" (lower quality), or "6" (lowest quality) by the SVO are reported at the lower of amortized cost or fair value. The interest method is used to amortize any purchase premium or discount, including estimates of future prepayments obtained from independent sources. Money market mutual funds are recorded at amortized cost, which approximates fair market value.
- (2) Investments in bonds rated "1" (highest quality), or "2" (high quality) by the Securities Valuation Office ("SVO") of the NAIC are reported in the financial statements at amortized cost. Bonds rated "3" (medium quality), "4" (low quality), "5" (lower quality), or "6" (lowest quality) by the SVO are reported at the lower of amortized cost or fair value. Investments in commercial mortgage backed securities (CMBS) and non-agency residential mortgage backed securities (RMBS) utilize a two step process to obtain a valuation and rating in accordance with SSAP 43R, Loan Backed and Structured Securities. The first step derives a rating for valuation by comparing the current amortized cost to the modeled range of values assigned to the six NAIC designations for each security. This determines whether the securities are stated at the lower of amortized cost or fair value per the above rules. The second step utilizes the same modeled range of values to derive a rating for reporting using the current carrying value as determined in the first step.

Ratings and valuations for investments in asset backed securities, loan backed securities, and structured securities (other than Equipment Trust Certificates and Credit Tenant Leases) that are otherwise rated by a credit rating provider (CRP) are calculated using a two step process. The first step derives a rating for valuation based on the CRP rating and the NAIC model valuation table. The second step utilizes the model valuation table to derive a rating for reporting using the current carrying value as determined in the first step. Securities whose initial rating is NAIC 1 or NAIC 6 in step one are not further modified by step two. The interest method is used to amortize any purchase premium or discount, including estimates of future prepayments obtained from independent sources.

- (3) Common stocks, if owned are stated at market value.
- (4) The Company holds no preferred stock as of the statement date.
- (5) The Company holds no mortgage loans.
- (6) Loan-backed securities are valued at amortized cost using the interest method, including anticipated prepayments at the date of purchase. These values are adjusted for updated prepayment information using the retrospective method.
- (7) The Company has no investments in subsidiaries or affiliated companies.
- (8) The company has no investments in joint ventures, partnerships or limited liability companies.
- (9) The company has no investments in derivatives.

NOTES TO FINANCIAL STATEMENTS

(10) The Company does not anticipate investment income as a factor in the premium deficiency calculation.

(11) Reserve for losses represents the estimated liability for claims reported to the Company and an amount, based on actuarially determined reserves for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior period.

(13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors

None.

3. Business Combinations and Goodwill

None.

4. Discontinued Operations

None.

5. Investments

A) The Company has no mortgage loans.

B) The Company did not restructure any debt.

C) The Company has no reverse mortgages.

D) The Company has no Loan-Backed Securities.

E) The Company has no repurchase agreements.

F) The Company has no real estate investments

G) The Company has no low-income housing tax credits (LIHTC)

H) Restricted Assets.

(1) Restricted Assets (Including Pledged) as of December 31, 2015.

Restricted Asset Category	Gross Restricted					8	Percentage			
	Current Year						6	7		
	1	2	3	4	5					
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	0	0	0	0	0	0	0	0	0.000	0.000
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0.000	0.000
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.000	0.000
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.000	0.000
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.000	0.000
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.000	0.000
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.000	0.000
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0.000	0.000
i. FHLB capital stock	0	0	0	0	0	0	0	0	0.000	0.000
j. On deposit with states	2,559,302	0	0	0	2,559,302	2,282,690	.276,612	2,559,302	2.8	2.8
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.000	0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0.000	0.000
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0.000	0.000
n. Other restricted assets	0	0	0	0	0	0	0	0	0.000	0.000
o. Total Restricted Assets	2,559,302	0	0	0	2,559,302	2,282,690	.276,612	2,559,302	2.8	2.8

(a) Subset of column 1

(b) Subset of column 3

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

Not applicable.

(3) Detail of Other Restricted Assets.

Not applicable.

I) Working Capital Finance Investments.

None.

J) Offsetting and Netting of Assets and Liabilities.

None.

K) Structured Notes:

The Company invests in structured notes, which are characterized by non-fixed coupon payments, with the exception of securities tied to a non-leveraged typical interest rate index (such as LIBOR and T-Bill rates). Loan-backed securities are excluded from this category. The following table details the securities that the Company has determined meet this definition at December 31, 2015.

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
708692AJ7.....	56,277	55,817	56,272	NO.....
708692BF4.....	233,103	232,762	233,103	NO.....
912828H45.....	269,299	263,813	271,396	NO.....
912828XL9.....	146,743	145,746	146,716	NO.....
Total	705,422	698,138	707,487	XXX

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies

None.

7. Investment Income

All investment income due and accrued is admitted.

8. Derivative Instruments

None.

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31, 2015 are as follows:

1.

	12/31/2015			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	3,349,617	(617)	3,349,000	2,529,985	0	2,529,985	819,632	(617)	819,015
(b) Statutory Valuation Allowance Adjustment	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	3,349,617	(617)	3,349,000	2,529,985	0	2,529,985	819,632	(617)	819,015
(d) Deferred Tax Assets Nonadmitted	41,272	(617)	40,655	60,278	0	60,278	(19,006)	(617)	(19,623)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	3,308,345	0	3,308,345	2,469,707	0	2,469,707	838,638	0	838,638
(f) Deferred Tax Liabilities	0	0	0	0	0	0	0	0	0
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	3,308,345	0	3,308,345	2,469,707	0	2,469,707	838,638	0	838,638

2.

	12/31/2015			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components									
SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	2,495,749	0	2,495,749	1,873,734	0	1,873,734	622,015	0	622,015
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	812,596	0	812,596	595,972	0	595,972	216,624	0	216,624
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	812,596	0	812,596	595,972	0	595,972	216,624	0	216,624
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	3,868,485	XXX	XXX	3,460,644	XXX	XXX	407,841
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	0	0	0	0	0	0	0	0	0
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	3,308,345	0	3,308,345	2,469,706	0	2,469,706	838,639	0	838,639

3.

	2015	2014
a.Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	422.00	420.00
b.Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	28,025,525	23,070,961

4.

	12/31/2015			12/31/2014			Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital		
Impact of Tax Planning Strategies:								
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.								
1. Adjusted Gross DTAs amount from Note 9A1(c)	3,349,617	(617)	2,529,985	0	819,632	(617)		
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000		
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)....	3,308,345	0	2,469,707	0	838,638	0		
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000	0.000	0.000	0.000	0.000	0.000		

b.Do the Company's tax-planning strategies include the use of reinsurance?

Yes [] No [X]

B. Unrecognized DTLs

Not Applicable

NOTES TO FINANCIAL STATEMENTS

C Current income taxes incurred consist of the following major components:

	(1) 12/31/2015	(2) 12/31/2014	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	1,051,704	1,576,574	(524,870)
(b) Foreign	0	0	0
(c) Subtotal	1,051,704	1,576,574	(524,870)
(d) Federal income tax on net capital gains	0	0	0
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	27,315	11,334	15,981
(g) Federal and foreign income taxes incurred	1,079,019	1,587,908	(508,889)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	206,950	179,096	27,854
(2) Unearned premium reserve	2,454,323	1,799,532	654,791
(3) Policyholder reserves	0	0	0
(4) Investments	0	0	0
(5) Deferred acquisition costs	0	0	0
(6) Policyholder dividends accrual	0	0	0
(7) Fixed Assets	0	0	0
(8) Compensation and benefits accrual	511,271	417,438	93,833
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	177,072	133,919	43,153
(99) Subtotal	3,349,617	2,529,985	819,632
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	41,272	60,278	(19,006)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	3,308,345	2,469,707	838,638
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total ordinary tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	3,308,345	2,469,707	838,638
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	0	0	0
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	0	0	0
(b) Capital:			
(1) Investments	0	0	0
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax liabilities)	0	0	0
(99) Subtotal	0	0	0
(c) Deferred tax liabilities (3a99 + 3b99)	0	0	0
4. Net deferred tax assets/liabilities (2i - 3c)	3,308,345	2,469,707	838,638

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

The significant items causing a difference between the statutory federal income tax rate and the Company's effective income tax rate are as follows:

	31-Dec-15	Effective Rate
Provision computed at statutory rate	331,290	35.00%
Tax exempt interest	(99,160)	-10.48%
Other permanent differences	4,349	0.46%
State tax	(4,202)	-0.44%
Rate differential	-	0.00%
Provision to return adjustment	27,110	2.86%
Total	259,387	27.40%

NOTES TO FINANCIAL STATEMENTS

	31-Dec-15	Effective Rate
Federal and foreign income taxes incurred	1,079,019	114.00%
Current taxes on realized capital gains	-	0.00%
Change in net deferred income taxes	(819,632)	-86.60%
Total statutory income taxes	259,387	27.40%

E. Operating Loss and Tax Credit Carryforwards

At the end of the year, the Company did not have any unused operating loss carryforwards generated in prior years available to offset against future taxable income.

Income tax expense for 2015 and 2014 in the amounts of \$946,534 and \$1,443,500 are available for recoupment in the event of future losses.

The Company does not have any protective tax deposits under Sec. 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return for the 2015 tax year.

1) The Company's federal income tax return will be consolidated with the following entities:

American Family Mutual Insurance Company (Parent Company)	PGA Service Corporation
American Standard Insurance Company of Wisconsin	Permanent General Companies, Inc.
American Family Insurance Company	PGC Holdings Corp
American Standard Insurance Company of Ohio	Homesite Group Incorporated
Midvale Indemnity Company	Homesite Indemnity Company
American Family Financial Services, Inc.	Homesite Securities Company, LLC
American Family Brokerage, Inc.	Homesite Insurance Company
AmFam, Inc.	Homesite Insurance Company of California
American Family Life Insurance Company	Homesite Insurance Company of Florida
The General Automobile Insurance Company, Inc.	Homesite Insurance Company of Georgia
The General Automobile Insurance Services, Inc.	Homesite Insurance Company of Illinois
The General Automobile Insurance Services of Georgia, Inc.	Homesite Insurance Company of New York
The General Automobile Insurance Services of Louisiana, Inc.	Homesite Insurance Company of the Midwest
The General Automobile Insurance Services of Ohio, Inc.	Texas-South of Homesite, Inc.
The General Automobile Insurance Services of Texas, Inc.	Homesite Insurance Agency, Inc.
Permanent General Assurance Corporation	Homesite Lloyd's of Texas
Permanent General Assurance Corporation of Ohio	Midvale Life Insurance Company of New York

2) The consolidated federal income tax is allocated to each member company in the following manner:

- Companies having tax profits on a separate return basis will incur federal tax expense based on their separate return taxable incomes.
- Companies with tax losses on a separate basis will be compensated (at the current federal tax rate) for the reduction in the consolidated tax liability resulting from their losses. Such compensation shall come directly from profitable companies that utilize those tax losses to reduce their taxable incomes. A loss company may have to repay this current year compensation back to the profitable company if the profitable company later incurs losses that, on a separate return basis, may be carried back to offset its current year income.
- The reduction of the consolidated tax liability due to tax credits shall be allocated to the individual companies producing such credits. Special additional taxes are similarly allocated to each member company.
- (1) On a consolidated basis the Company reported the following carry forwards available for recoupment:

	12/31/2015	12/31/2014
AMT credit carryforwards, which do not expire, in the amount of:	0	37,429,662

(2) The following is income tax expense for 2015, 2014 and 2013 that is available for recoupment in the event of future net tax losses:

Year	Amount
2015	231,118,226
2014	166,784,659
2013	45,974,474

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company has no 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 Affiliates and Other Related Parties

A,B,C. On December 10, 2015 PGC Holdings Corporation made a capital contribution of \$12,600,000 to its wholly owned subsidiary PGAC of Ohio, who in turn made a capital contribution of \$5,100,000 to its wholly owned subsidiary The General Automobile Insurance Co., Inc. Also on December 10, 2015 PGC Holdings Corporation made a capital contribution of \$17,400,000 to its wholly owned subsidiary Permanent General Companies, Inc., who in turn made a capital contribution of \$17,400,000 to its wholly owned subsidiary PGAC. On December 31, 2015 PGAC of Ohio paid a dividend of \$1,000,000 to its parent PGC Holdings Corporation.

D. At December 31, 2015, the Company reported \$2,593,695 net receivable from its parent and affiliates. The terms of the settlement require these amounts are settled within 90 days.

E. The Company has made no guarantees or undertakings for the benefit of the parent or affiliates.

F. GAIC has a service agreement in place with its affiliate Permanent General Companies, Inc (PGC), which is also a wholly owned subsidiary of PGC Holdings Corp. Under this agreement PGC performs administrative services on behalf of GAIC. These services include; claims administration, underwriting, policy issuance and record keeping, legal services, data processing and accounting.

G. All outstanding shares of the company are owned by the parent company PGAC of Ohio.

H. No amounts have been deducted from the value of an upstream entity or ultimate parent owned either directly or indirectly.

I.J. The Company has no investments in an SCA entity that exceeds 10% of admitted assets.

NOTES TO FINANCIAL STATEMENTS

K. None.
L. None.

11. Debt

The company has no capital note obligations, FHLB agreements or other long-term debt.

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

None.

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

- (1) The company has 20,000 shares of \$500 par value common stock authorized of which 5,000 shares are issued and outstanding.
- (2) The company has no preferred stock issued.
- (3) The maximum amount of dividends which can be paid by an Ohio domiciled company without approval of the insurance commissioner is subject to restrictions based upon statutory surplus.
- (4) The company has not paid a dividend during 2015.
- (5) The portion of the Company's profits that may be paid as ordinary dividends to stockholders is limited by # (3) above. However, the maximum dividend payout which can be made in 2016 without prior approval is \$3,133,387.
- (6) The company has no restrictions on the unassigned surplus.
- (7) The company has not made advances of surplus.
- (8) The stock of the company has not been allocated for any special purposes.
- (9) The company has no special surplus funds.
- (10) Refer to page 4 lines 21 through 37 and Exhibit of Capital Gain (Losses).
- (11) The company has no surplus notes.
- (12) The company has not been reorganized.
- (13) N/A

14. Liabilities, Contingencies and Assessments.

- (A) The company has no contingent commitments to a SCA entity, joint ventures, partnerships, or limited liability companies.
- (B) The company has not been notified of any assessments that could have a material financial effect.
- (C) The company has no gain contingencies.
- (D) Claims related extra contractual obligations and bad faith losses stemming from lawsuits.

Direct

- (1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits 0
- (2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period 0-25 Claims
- (3) Indicate whether claim count information is disclosed per claim or per claimant Per Claim

(E) The company does not make any product warranties.

(F) The company has no joint and several liabilities.

(G) All Other Contingencies.

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

The Company routinely assesses the collectability of premium and agent balances. The uncollectible amounts are not material to the Company's financial condition.

15. Leases.

None.

16. Information about Financial Instruments with Off-balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk.

None.

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

None.

18. Gain or Loss to the Report Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans.

None.

19. Direct Premium Written/Produced by MGA/3rd Party Administration

None.

20. Fair Value Measurements.

A.

- (1) The following summarizes the Company's financial assets carried at fair value as of December 31, 2015.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value				
Short-Term Investments 2,961,372	0	0	0	2,961,372
Total assets at fair value	2,961,372	0	0	2,961,372

NOTES TO FINANCIAL STATEMENTS

There were no material transfers between Levels 1 and 2 during 2015.

(2) The Company held no Level 3 assets carried at fair value as of December 31, 2015.

(3) There were no material transfers into or out of Level 3 during 2015.

(4) The Financial assets recorded on the Balance Sheet at fair value are categorized based on the reliability of inputs to the valuation techniques as follows:

Level 1 Financial assets and financial liabilities whose values are based on unadjusted quoted prices for identical assets or liabilities in an active market that the Company can access.

Level 2 Financial assets and financial liabilities whose values are based on the following:

Quoted prices for similar assets or liabilities in active markets;

Quoted Prices for identical or similar assets or liabilities in non-active markets; or

Valuation models whose inputs are observable, directly or indirectly, for substantially the full term of the asset or liability.

Level 3 Financial assets and financial liabilities whose values are based on prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These inputs may reflect the Company's estimates of the assumptions that market participants would use in valuing the financial assets and financial liabilities.

The availability of observable inputs varies by instrument. In situations where fair value is based on internally developed pricing models or inputs that are unobservable in the market, the determination of fair value requires more judgment. In many instances, inputs used to measure fair value fall into different levels of the fair value hierarchy. In those instances, for disclosure purposes, the level in the fair value hierarchy within which the fair value measurement is categorized is determined based on the lowest level input that is significant to the fair value measurement in its entirety.

The fair value guidance establishes a hierarchy for inputs used in determining fair value that maximize the use of observable inputs and minimizes the use of unobservable inputs by requiring that observable inputs be used when available.

Fair value is a market-based measure considered from the perspective of a market participant who owns an asset or owes a liability. Accordingly, when market observable data is not readily available, the Company's own assumptions are set to reflect those that market participants would be presumed to use in pricing the asset at the measurement date. The Company uses prices and inputs that are current as of the measurement date, including during periods of market disruption. In periods of market disruption, the ability to observe prices and inputs may be reduced for many instruments. This condition could cause an instrument to be reclassified from Level 1 to Level 2 or from Level 2 to Level 3.

When available, the Company uses the market approach to estimate the fair value of its financial instruments, which is based on quoted prices in active markets that are readily and regularly available. Generally, these are the most liquid of the Company's holdings and valuation of these securities does not involve management judgment. Matrix pricing and other similar techniques are other examples of the market approach.

When quoted prices in active markets are not available, the Company uses the income approach, or a combination of the market and income approaches, to estimate the fair value of its financial instruments. The income approach involves using discounted cash flow and other standard valuation methodologies. The inputs in applying these market standard valuation methodologies include, but are not limited to interest rates, benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, estimated future cash flows, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data.

The following valuation techniques and inputs were used to estimate the fair value of each class of significant financial instruments:

Level 1 Measurements

Short-term Investments: Comprised of actively traded money market funds that have daily quoted net asset values for identical assets that the Company can access.

The Company held no level 2 or level 3 securities carried at fair value as of December 31, 2015.

(5) Not Applicable.

B. Not applicable.

C. Valuation, Methods, and Assumptions.

(1) The following table summarizes the fair value of the Company's financial assets as of December 31, 2015.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets (Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	45,710,532	45,626,864	22,628,480	23,082,052	0
Short-Term Investments	3,241,775	3,241,809	2,961,372	280,403	0

(2) The following valuation methods and assumptions were used to measure the fair values of each type of financial asset and liability:

Bonds: The fair value of Level 1 bonds, consisting of U.S. Treasury Notes, is determined using unadjusted quoted prices in an active market. The majority of the Company's Level 2 bonds are valued using the market and income approaches by leading, nationally recognized providers of market data and analytics. When available, recent trades of identical or similar assets are used to price these securities. However because many fixed income securities do not actively trade on a daily basis, pricing models are often used to determine security prices. The pricing models discount future cash flows at estimated market interest rates. These rates are derived by calculating the appropriate spreads over comparable U.S. Treasury securities based on credit quality, industry, and structure of the asset. Observable inputs used by the models include benchmark yields, bid/ask spreads, dealer quotes, liquidity, term to maturity, credit risk and default projections, collateral performance, deal and tranche attributes, and general market data. Inputs may vary depending on type of security.

NOTES TO FINANCIAL STATEMENTS

Short-Term Investments: Valuation methods and assumptions for Level 1 money market funds are discussed in Note 20.A.4. Valuation methods and assumptions for Level 2 short-term bonds are the same as the methods and assumptions used to value long-term bonds as discussed in Note 20.C.2

D. Not applicable.

21. Other Items.

A. Extraordinary Items.

None.

B. Troubled Debt Restructuring Debtors.

None.

C. Other Disclosures.

Assets in the amount of \$2,559,302 and \$2,282,690 at December 31, 2015 and December 31, 2014, respectively, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries.

None.

E. State Transferable and Non-transferable Tax Credits.

None.

F. Subprime Mortgage Related Risk Exposure

(1) The Company defines our exposure to subprime mortgage related risk as any mortgage backed security that contains underlying mortgages designated as subprime. We reviewed all our residential mortgage backed pools and collateralized mortgage obligations for any such risk. Since our direct exposure through investments in subprime mortgage related risk is nil and our direct exposure through "other" investments is immaterial, we have not had the need to mitigate that risk exposure.

(2) Direct Exposure through investment in subprime mortgage loans.

Not applicable.

(3) Direct Exposure through other investments.

Not applicable.

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

Not applicable.

G. Offsetting and Netting of Assets and Liabilities.

None.

22. Events Subsequent.

None.

23. Reinsurance

A. Unsecured Reinsurance Recoverable

None.

B. Reinsurance Recoverable in Dispute.

None.

C. Reinsurance Assumed and Ceded

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a.Affiliates	35,006,034	11,429,470	35,157,383	12,319,148	(151,349)	(889,678)
b.All Other	0	0	0	0	0	0
c.Total	35,006,034	11,429,470	35,157,383	12,319,148	(151,349)	(889,678)
d.Direct Unearned Premium Reserve						35,157,383

D. Uncollectible Reinsurance.

None.

E. Commutation of Ceded Reinsurance

None.

F. Retroactive Reinsurance

None.

G. Reinsurance Accounted for as a Deposit.

None.

H. Transfer of Property and Casualty Run-Off Agreements.

None.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation.

None.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination.

None.

25. Change in Incurred Losses and Loss Adjustment Expenses

Loss & lae reserves as of December 31, 2014 were \$18,438,000. As of December 31, 2015, \$14,050,000 has been paid for incurred loss & lae expenses attributable to insured events or prior years. Reserves remaining for prior years are now \$5,102,000 as a result of re-estimation of unpaid claims and lae expenses. Therefore, there has been a \$714,000 unfavorable prior year development from 12/31/2014 to 12/31/2015 principally on liability lines of business.

NOTES TO FINANCIAL STATEMENTS

From the prior year end, there was PIP development of just over \$51,000 due to New York PIP claims in Accident Years 2010 and 2011 closing at higher than expected severities. During the year, we had favorable Physical Damage development of more than \$51,000 because of Accident Year 2014 severities developing lower than expected. For the Liability line, our paid losses grew at a much faster pace than expected during the year, primarily due to Bodily Injury severity increasing over the prior year. We also had a historically high rate of claims closing, and a lower-than-average development of incurred losses, based on case reserves closing at lower than expected levels. For Liability, the paid-based methods of estimating ultimate losses increased by just over \$1,190,000 during the year, while the incurred-based methods decreased by just over \$340,000; but since we had relied more heavily on the paid-based methods at year end 2014, that development caused our ultimates to increase over \$850,000. We currently are selecting ultimate losses closed by the incurred-based methods that we had last year.

The development is generally the result of an ongoing analysis of recent loss development trends and are increased or decreased as additional information becomes known regarding individual claims. The Company has no retrospectively rated policies that are subject to premium adjustments.

26. Intercompany Pooling Arrangements

Effective January 1, 2010, the Company entered into a reinsurance pooling agreement with PGAC (NAIC company code - 37648) (lead entity) an affiliated property and casualty insurance company domiciled in Ohio and PGAC of Ohio (NAIC company code - 22906) which is the parent of the Company. The business includes private passenger auto liability & auto physical damage with PGAC receiving 58%, PGAC-Ohio receiving 25%, & GAIC receiving 17%. This Agreement applies only to that portion of any insurance or reinsurance which the parties hereto retain net for their own account and in calculating the amount of any loss hereunder, only loss or losses in respect of that portion of any insurance or reinsurance which the parties hereto retain net for their own account shall be included. The Company has a net receivable balance of \$2,252,996 at 12/31/2015.

27. Structured Settlements

None.

28. Health Care Receivables

None.

29. Participating Policies

None.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves.	\$0
2. Date of the most recent evaluation of this liability.	12/31/2015
3. Was anticipated investment income utilized in the calculation?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

31. High Deductibles

None.

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

None.

33. Asbestos/Environmental Reserves

None.

34. Subscriber Savings Accounts

None.

35. Multi Peril Crop Insurance

None.

36. Financial Guaranty Insurance

None.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

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

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

1.3 State Regulating? Ohio

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

2.2 If yes, date of change: _____

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/17/2015

3.4 By what department or departments?
 Ohio Department of Insurance

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

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

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

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

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

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

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

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

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company: _____

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Pricewaterhouse Coopers, 150 Third Avenue South, Suite 1400, Nashville, Tn. 37201

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

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

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

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

10.6 If the response to 10.5 is no or n/a, please explain: _____

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Jeff Kimble,ACAS,MAAA, Towers Watson, 101 South Hanley, Saint Louis, Mo 63105, Actuary/Consultant

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company N/A

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value \$ 0

12.2 If, yes provide explanation: _____

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? _____

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? 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.

14.11 If the response to 14.1 is No, please explain: _____

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s). _____

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

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s). _____

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$ 0
20.12 To stockholders not officers.....	\$ 0
20.13 Trustees, supreme or grand (Fraternal Only)	\$ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....	\$ 0
20.22 To stockholders not officers.....	\$ 0
20.23 Trustees, supreme or grand (Fraternal Only)	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$ 0
21.22 Borrowed from others.....	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	0
22.22 Amount paid as expenses	\$ 0
22.23 Other amounts paid	\$ 0

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

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

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
N/A

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.103 Total payable for securities lending reported on the liability page.	\$ 0

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

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

25.21 Subject to repurchase agreements	\$ 0
25.22 Subject to reverse repurchase agreements	\$ 0
25.23 Subject to dollar repurchase agreements	\$ 0
25.24 Subject to reverse dollar repurchase agreements	\$ 0
25.25 Placed under option agreements	\$ 0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0
25.27 FHLB Capital Stock	\$ 0
25.28 On deposit with states	\$ 2,559,302
25.29 On deposit with other regulatory bodies	\$ 0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 0
25.32 Other	\$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [X] No []

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
U.S. Bank	777 E. Wisconsin Ave., Milwaukee, Wi. 53202

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
38642	Blackrock Investments Inc.	40 East 52nd Street, New York, N.Y.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

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

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	48,868,673	.48,952,307	.83,634
30.2 Preferred stocks .....	.0		0
30.3 Totals	48,868,673	48,952,307	83,634

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

The sources utilized in determining the fair values of bonds are as follows: 1) JP Morgan Index, 2) IDC, 3) Barclays, 4) Bank of America, 5) Reuters. The price used on any specific bond is the first price found in this waterfall. Bonds with no prices available through the waterfall are valued based on market comparables or on internal analysis. Unpriced short-term investments are recorded at amortized cost, which approximates fair value. The company owns no preferred stocks.

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$160,739

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office .....	.....160,739

34.1 Amount of payments for legal expenses, if any?\$

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$32,134

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

1 Name	2 Amount Paid
Independent Statistical Services .....	.....32,134

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U. S. business only.	\$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
1.31	Reason for excluding	
	N/A	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$ 0
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 0 1.62 Total incurred claims \$ 0 1.63 Number of covered lives 0
		All years prior to most current three years 1.64 Total premium earned \$ 0 1.65 Total incurred claims \$ 0 1.66 Number of covered lives 0
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$ 0 1.72 Total incurred claims \$ 0 1.73 Number of covered lives 0
		All years prior to most current three years 1.74 Total premium earned \$ 0 1.75 Total incurred claims \$ 0 1.76 Number of covered lives 0
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	
2.2	Premium Denominator	67,618,377 54,263,320
2.3	Premium Ratio (2.1/2.2)	0.000 0.000
2.4	Reserve Numerator	0 0
2.5	Reserve Denominator	58,098,285 49,524,375
2.6	Reserve Ratio (2.4/2.5)	0.000 0.000
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [] No [X]
3.2	If yes, state the amount of calendar year premiums written on:	3.21 Participating policies \$ 0 3.22 Non-participating policies \$ 0
4.	For mutual reporting Entities and Reciprocal Exchanges Only:	
4.1	Does the reporting entity issue assessable policies?	Yes [] No []
4.2	Does the reporting entity issue non-assessable policies?	Yes [] No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	% _____
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ _____
5.	For Reciprocal Exchanges Only:	
5.1	Does the Exchange appoint local agents?	Yes [] No []
5.2	If yes, is the commission paid:	5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A [X] 5.22 As a direct expense of the exchange..... Yes [] No [] N/A [X]
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	.....
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No []
5.5	If yes, give full information	.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
N/A

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
N/A

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
N/A

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [] No [X]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
The company does a break-even analysis annually and historically has found it to be more cost effective to be self insured.

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?

Yes [] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions:

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [] No []

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes [] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes [] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No [X]

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or

Yes [] No [X]

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

Yes [] No [X]

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

Yes [] No [X]

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

Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

11.2 If yes, give full information
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses \$ 0
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$ 0

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds \$ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From 0.0 %
 12.42 To 0.0 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:
 12.61 Letters of credit \$ 0
 12.62 Collateral and other funds \$ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 900,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 0

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

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

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

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

14.5 If the answer to 14.4 is no, please explain:
.....

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

15.2 If yes, give full information
.....

16.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$ 0
17.12 Unfunded portion of Interrogatory 17.11	\$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ 0
17.14 Case reserves portion of Interrogatory 17.11	\$ 0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$ 0
17.16 Unearned premium portion of Interrogatory 17.11	\$ 0
17.17 Contingent commission portion of Interrogatory 17.11	\$ 0

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	114,873,906	92,596,467	49,180,944	37,821,360	33,710,859
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	44,897,259	30,850,781	18,270,652	12,466,737	9,545,367
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	159,771,165	123,447,248	67,451,596	50,288,097	43,256,226
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	56,272,628	53,810,265	18,725,039	16,688,601	17,190,923
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	20,695,768	17,082,481	5,989,128	5,235,792	5,214,388
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	76,968,396	70,892,746	24,714,167	21,924,393	22,405,311
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(6,133,136)	(4,895,845)	(3,982,140)	(3,665,321)	(4,511,192)
14. Net investment gain or (loss) (Line 11)	907,603	870,615	710,948	781,038	629,341
15. Total other income (Line 15)	6,160,070	4,610,224	4,164,350	3,559,325	3,341,434
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	1,079,019	1,587,907	395,660	172,709	10,679
18. Net income (Line 20)	(144,482)	(1,002,913)	497,498	502,333	(551,096)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	91,545,215	76,573,051	45,314,934	31,209,720	27,693,135
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	4,297,896	2,507,651	1,909,798	1,036,030	777,866
20.2 Deferred and not yet due (Line 15.2)	31,154,116	44,330,454	12,823,999	11,214,595	8,158,699
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	60,211,345	51,032,383	26,277,920	20,771,952	17,791,329
22. Losses (Page 3, Line 1)	19,863,317	15,867,375	7,191,135	6,178,798	5,888,687
23. Loss adjustment expenses (Page 3, Line 3)	2,768,859	2,570,429	1,121,459	1,331,134	1,430,606
24. Unearned premiums (Page 3, Line 9)	35,006,034	25,656,015	9,026,589	8,795,953	8,726,819
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	31,333,870	25,540,668	19,037,014	10,437,768	9,901,806
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	19,211,299	(129,799)	(3,877,385)	543,287	(405,786)
Risk-Based Capital Analysis					
28. Total adjusted capital	31,333,870	25,540,668	19,037,014	10,437,768	9,901,806
29. Authorized control level risk-based capital	6,643,998	5,489,461	3,426,681	3,140,363	3,047,093
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	93.3	97.5	92.0	89.4	94.9
31. Stocks (Lines 2.1 & 2.2)	0.0	0.0	0.0	0.0	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	6.7	2.4	8.0	10.6	5.1
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.1	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)		0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)		0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)		0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0				
47. All other affiliated	0				
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in Parent included in Lines 42 to 47 above	0				
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	1,144	0	0	0	0
52. Dividends to stockholders (Line 35)		0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	5,793,202	6,503,654	8,599,246	535,962	(414,181)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	52,045,981	34,567,447	25,145,974	18,961,309	17,957,150
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	20,786,614	13,807,053	11,189,971	5,824,473	6,338,311
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	72,832,595	48,374,500	36,335,945	24,785,782	24,295,461
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	28,155,983	16,500,252	10,875,125	10,191,591	10,529,367
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,316,655	6,442,208	3,458,958	2,792,215	3,171,228
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	37,472,638	22,942,460	14,334,083	12,983,806	13,700,595
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	61.3	58.3	62.7	60.7	64.8
68. Loss expenses incurred (Line 3)	8.7	9.0	8.0	9.4	12.0
69. Other underwriting expenses incurred (Line 4)	39.1	41.7	45.6	46.6	43.2
70. Net underwriting gain (loss) (Line 8)	(9.1)	(9.0)	(16.3)	(16.8)	(20.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	26.3	25.4	28.3	30.2	28.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	70.0	67.3	70.7	70.2	76.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	245.6	277.6	129.8	210.0	226.3
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	781	314	242	178	678
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	3.1	1.7	2.3	1.8	6.6
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	1,226	940	310	992	609
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	6.4	9.0	3.1	9.6	6.1

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

Yes No

If no, please explain: N/A

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	(26)	(3)	0	0	0	0	23	(23)	XXX	
2. 2006	34,021	163	33,858	20,823	142	508	3	2,259	0	1,419	23,445	XXX	
3. 2007	36,805	115	36,690	23,184	150	673	4	2,261	0	1,624	25,964	XXX	
4. 2008	37,045	111	36,934	22,671	66	625	3	1,873	0	1,402	25,101	XXX	
5. 2009	37,163	39	37,124	23,284	44	842	5	2,714	0	1,289	26,791	XXX	
6. 2010	44,497	0	44,497	27,915	0	1,403	0	3,250	0	1,422	32,568	XXX	
7. 2011	48,026	0	48,026	30,208	0	1,137	0	3,739	0	1,574	35,084	XXX	
8. 2012	46,640	198	46,442	28,125	106	718	4	3,525	0	1,303	32,259	XXX	
9. 2013	52,100	73	52,027	31,345	127	621	7	3,786	0	1,635	35,618	XXX	
10. 2014	54,308	45	54,263	28,663	15	362	0	3,750	0	1,466	32,760	XXX	
11. 2015	67,622	4	67,618	25,052	0	101	0	3,928	0	918	29,081	XXX	
12. Totals	XXX	XXX	XXX	261,244	647	6,990	26	31,086	0	14,075	298,648	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	0	0	0	0	0	0	0	0	0	0	0	0	XXX			
2. 2006	0	0	0	0	0	0	0	0	0	0	1	0	XXX			
3. 2007	6	0	(7)	0	0	0	(4)	0	0	0	5	(5)	XXX			
4. 2008	0	0	0	0	0	0	(13)	0	1	0	8	(12)	XXX			
5. 2009	15	0	(7)	0	0	0	(5)	0	1	0	14	4	XXX			
6. 2010	122	0	(1)	0	0	0	20	0	2	0	26	143	XXX			
7. 2011	156	0	29	0	0	0	72	0	5	0	41	262	XXX			
8. 2012	185	1	56	9	0	0	97	0	9	0	45	337	XXX			
9. 2013	772	18	167	49	0	0	243	0	32	0	74	1,147	XXX			
10. 2014	2,456	12	214	0	0	0	449	0	119	0	128	3,226	XXX			
11. 2015	11,873	3	3,919	0	0	0	566	0	1,175	0	640	17,530	XXX			
12. Totals	15,585	34	4,370	58	0	0	1,425	0	1,344	0	982	22,632	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2006	23,590	145	23,445	69.3	89.2	69.2	0	0	17.0	0	0
3. 2007	26,113	154	25,959	70.9	133.9	70.8	0	0	17.0	(1)	(4)
4. 2008	25,157	69	25,088	67.9	62.2	67.9	0	0	17.0	0	(12)
5. 2009	26,844	49	26,795	72.2	126.9	72.2	0	0	17.0	8	(4)
6. 2010	32,711	0	32,711	73.5	0.0	73.5	0	0	17.0	121	22
7. 2011	35,347	0	35,347	73.6	0.0	73.6	0	0	17.0	185	.77
8. 2012	32,716	120	32,596	70.1	60.6	70.2	0	0	17.0	231	106
9. 2013	36,966	201	36,765	71.0	275.3	70.7	0	0	17.0	872	275
10. 2014	36,012	27	35,985	66.3	60.0	66.3	0	0	17.0	2,658	568
11. 2015	46,614	3	46,611	68.9	75.0	68.9	0	0	17.0	15,789	1,741
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19,863	2,769

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	2,483	2,242	2,208	2,197	2,226	2,192	2,177	2,164	2,141	2,116	(25)	(48)
2. 2006	21,529	21,292	21,097	21,157	21,163	21,186	21,192	21,185	21,187	21,186	(1)	1
3. 2007	XXX	23,397	23,423	23,442	23,537	23,612	23,680	23,696	23,704	23,697	(7)	1
4. 2008	XXX	XXX	22,918	22,904	23,083	23,149	23,186	23,207	23,215	23,215	0	8
5. 2009	XXX	XXX	XXX	22,929	23,599	23,780	23,941	23,971	24,069	24,080	11	109
6. 2010	XXX	XXX	XXX	XXX	27,464	28,596	29,003	29,139	29,265	29,458	193	319
7. 2011	XXX	XXX	XXX	XXX	XXX	31,600	31,313	31,412	31,540	31,602	62	190
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	28,636	28,869	28,948	29,062	114	193
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,494	32,382	32,947	565	453
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,248	32,117	(131)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,508	XXX	XXX	XXX
										12. Totals	781	1,226

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	000	1,554	2,045	2,169	2,216	2,197	2,180	2,164	2,140	2,117	XXX	XXX
2. 2006	14,036	19,512	20,677	21,063	21,152	21,175	21,190	21,185	21,187	21,186	XXX	XXX
3. 2007	XXX	15,070	21,764	23,018	23,421	23,588	23,633	23,694	23,701	23,702	XXX	XXX
4. 2008	XXX	XXX	15,408	21,516	22,747	23,082	23,176	23,212	23,226	23,228	XXX	XXX
5. 2009	XXX	XXX	XXX	15,173	22,062	23,294	23,738	23,938	24,067	24,077	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	17,688	26,186	28,150	28,835	29,140	29,317	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	19,827	28,287	30,382	31,120	31,345	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	17,695	26,213	28,057	28,734	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,825	29,367	31,832	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,331	29,010	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,153	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	764	114	3	(12)	0	(10)	(4)	0	0	0	0	0
2. 2006	2,115	402	12	(38)	(35)	(23)	(9)	(5)	0	0	0	0
3. 2007	XXX	2,129	269	(3)	(47)	(38)	(21)	(12)	(6)	(11)	XXX	XXX
4. 2008	XXX	XXX	1,879	125	30	(25)	(17)	(20)	(12)	(13)	XXX	XXX
5. 2009	XXX	XXX	XXX	1,955	261	50	34	(4)	(12)	(12)	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	2,760	605	242	33	19	19	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	4,185	897	240	118	101	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,406	537	202	144	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,294	279	361	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,415	663	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,485	XXX	XXX

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	L							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	L							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	L							
15. Indiana	IN	L							
16. Iowa	IA	L							
17. Kansas	KS	N							
18. Kentucky	KY	L							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	L							
26. Missouri	MO	L							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	L							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	25,359,557	31,320,332	0	15,265,148	15,358,620	6,690,472	3,712,615
37. Oklahoma	OK	L							
38. Oregon	OR	L	6,564,527	4,719,319	0	2,246,205	2,461,744	1,311,818	458,409
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	L							
42. South Dakota	SD	N							
43. Tennessee	TN	L	3,150,363	4,898,289	0	3,239,713	2,478,452	871,835	310,448
44. Texas	TX	L	29,340,148	21,060,104	0	10,956,069	14,576,972	5,220,851	954,212
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	L	18,388,174	9,431,449	0	3,652,822	6,019,515	2,366,694	716,877
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien ..	OT	XXX	0	0	0	0	0	0	0
59. Totals	(a)	16	82,802,769	71,429,493	0	35,359,957	40,895,303	16,461,670	6,152,561
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	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	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.

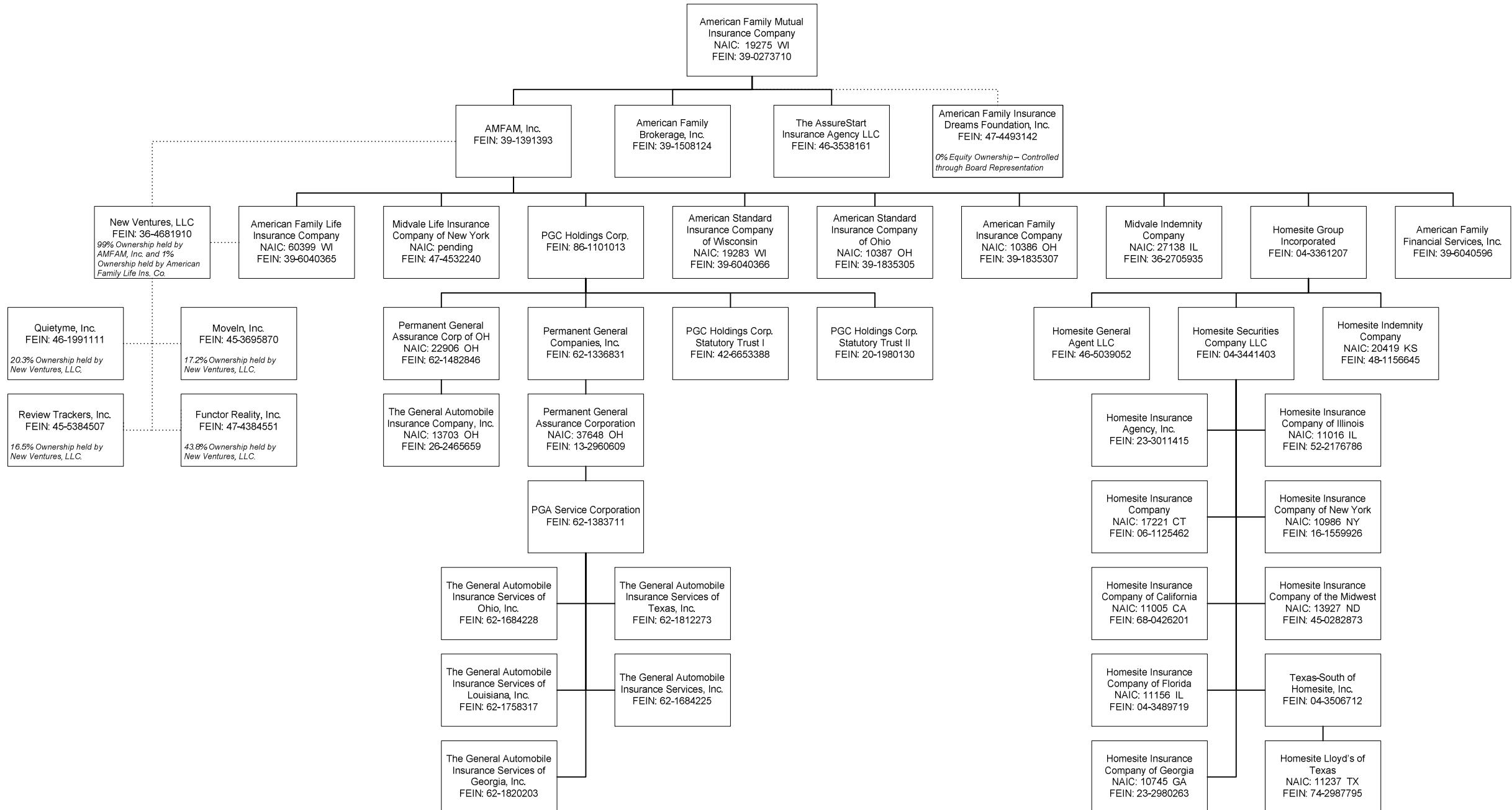
Explanation of basis of allocation of premiums by states, etc.

Premiums are not allocated, but are based on the policyholders residence address.

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

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

PART 1 - ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE THE GENERAL AUTOMOBILE INSURANCE COMPANY, INC.
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Statement of Income Line 14

	1 Current Year	2 Prior Year
1404. Legal Defense Fees		(267)
1497. Summary of remaining write-ins for Line 14 from overflow page	0	(267)

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Outside Services	275	100,505		100,780
2405. Payroll Processing	128,302	49,851		178,153
2406. Uncollectible Accounts		(2,715)		(2,715)
2497. Summary of remaining write-ins for Line 24 from overflow page	128,577	147,641	0	276,218

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