AMENDED FILING EXPLANATION

This page is required to be updated/completed any time an amended filing is created.

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ANNUAL STATEMENT

For the Year Ended December 31, 2015

of the Condition and Affairs of the

Safe Auto Insurance Company

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) NAIC Company Code..... 25405 Employer's ID Number..... 31-1379882

Organized under the Laws of OHIO State of Domicile or Port of Entry OHIO Country of Domicile US

Incorporated/Organized..... May 28, 1993 Commenced Business..... August 25, 1993

Statutory Home Office	4 Easton Oval….. Columbus ..... OH .... 43219 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	4 Easton Oval….. Columbus ..... OH .... *(Street and Number) (City or Town, State, Country and Zip Code)*	614-231-0200 *(Area Code) (Telephone Number)*
Mail Address	4 Easton Oval….. Columbus ..... OH .... *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	4 Easton Oval….. Columbus ..... OH .... *(Street and Number) (City or Town, State, Country and Zip Code)*	614-231-0200 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.safeauto.com	
Statutory Statement Contact	Thomas J Happensack *(Name)*	614-944-7680 *(Area Code) (Telephone Number) (Extension)*
	thomas.happensack@safeauto.com *(E-Mail Address)*	614-559-5357 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Ronald H Davies	CEO & President	2. Mark D LeMaster	Sr. Vice President
3. Greg A Sutton	Chief Financial Officer & Treasurer	4. Thomas J Happensack	Controller

OTHER

John Kish	Sr. Vice President	Evan McKee	Sr. Vice President

DIRECTORS OR TRUSTEES

Charles Bryan	Ari Deshe	Jon Diamond	Oded Gur-Arie
William H Graves	Ronald Davies	Ryan Conlon #	

State of........ Ohio
County of..... Franklin

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

(Signature)	(Signature)	(Signature)
Ronald H Davies	Evan McKee	Thomas Happensack
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
CEO & President	Sr. Vice President	Controller
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 1st day of April 2016

a. Is this an original filing? Yes [ ] No [X]
b. If no
1. State the amendment number 1
2. Date filed 4/1/2016
3. Number of pages attached 27

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
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	136,832,533	694,928	(25,000)	137,552,461	99,432,996	96,819,527	140,165,930	62.8
19.3, 19.4	Commercial auto liability				0			0	0.0
21.	Auto physical damage	62,037,535	286,816		62,324,351	6,819,483	5,301,417	63,842,417	68.6
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	XXX			0			0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX			0			0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			0			0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	198,870,068	981,744	(25,000)	199,876,812	106,252,479	102,120,944	204,008,347	64.5

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8
3401.					0			0	0.0
3402.					0			0	0.0
3403.					0			0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

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	7,092,441			7,092,441
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	7,092,441	0	0	7,092,441
2. Commission and brokerage:				
2.1 Direct, excluding contingent		27,948,924		27,948,924
2.2 Reinsurance assumed, excluding contingent		1,100,756		1,100,756
2.3 Reinsurance ceded, excluding contingent				0
2.4 Contingent - direct				0
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)	0	29,049,680	0	29,049,680
3. Allowances to manager and agents				0
4. Advertising		10,513,973		10,513,973
5. Boards, bureaus and associations	271,918	223,111		495,029
6. Surveys and underwriting reports	(245)	4,752,723		4,752,478
7. Audit of assureds' records	448	3,228		3,676
8. Salary and related items:				
8.1 Salaries	14,426,622	23,619,193		38,045,815
8.2 Payroll taxes	1,043,974	2,034,811		3,078,785
9. Employee relations and welfare	1,993,164	3,681,074		5,674,238
10. Insurance	67,902	272,009		339,911
11. Directors' fees	12,678	104,567		117,245
12. Travel and travel items	260,911	226,378		487,289
13. Rent and rent items	461,336	1,929,660		2,390,996
14. Equipment	72,490	187,241		259,731
15. Cost or depreciation of EDP equipment and software	2,186,742	3,074,788		5,261,530
16. Printing and stationery	89,831	527,773		617,604
17. Postage, telephone and telegraph, exchange and express	488,502	4,594,095		5,082,597
18. Legal and auditing	765,477	751,608	489,270	2,006,355
19. Totals (Lines 3 to 18)	22,141,750	56,496,232	489,270	79,127,252
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $..........0	317	7,277,517		7,277,834
20.2 Insurance department licenses and fees	51,195	369,183		420,378
20.3 Gross guaranty association assessments		203,968		203,968
20.4 All other (excluding federal and foreign income and real estate)	3,199	(117,019)		(113,820)
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	54,711	7,733,649	0	7,788,360
21. Real estate expenses				0
22. Real estate taxes			149,032	149,032
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	2,377,851	10,330,969	0	12,708,820
25. Total expenses incurred	31,666,753	103,610,530	638,302	(a)............135,915,585
26. Less unpaid expenses - current year				0
27. Add unpaid expenses - prior year				0
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	31,666,753	103,610,530	638,302	135,915,585

DETAILS OF WRITE-INS

2401. Consulting fees	73,246	1,650,043		1,723,289
2402. Hardware & software maintenance	663,313	2,414,043		3,077,356
2403. Software licenses	751,542	1,310,614		2,062,156
2498. Summary of remaining write-ins for Line 24 from overflow page	889,750	4,956,269	0	5,846,019
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	2,377,851	10,330,969	0	12,708,820

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

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Accounting Practices

1. The accompanying financial statements of Safe Auto Insurance Company ("the Company") have been prepared on the basis of accounting practices prescribed or permitted by the Insurance Department of the State of Ohio. The Insurance Department of the State of Ohio recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

	2015	2014
Net income Ohio basis	8,352,500	20,569,784
State prescribed practices	0	0
State permitted practices	0	0
Net income, NAIC SAP	$ 8,352,500	$ 20,569,784
Statutory surplus Ohio basis	156,885,285	151,764,259
State prescribed practices	0	0
State permitted practices	0	0
Statutory surplus, NAIC SAP	$ 156,885,285	$ 151,764,259

B. Use of Estimates

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

C. Accounting Policies

1. Premiums written are deferred and earned pro rata over the terms of the related insurance policies. Depending on the state, policy fees are either recognized in premiums earned on the effective date of the respective insurance policy or over the term of the policy. Unearned premium reserves represent the portion of premiums written that are applicable to the unexpired terms of the policies in-force, and are determined on a daily pro rata basis.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as advertising, premium taxes and sales commissions, are charged to operations as incurred. The Company has not modified its capitalization policy from the prior period.

Net investment income earned consists primarily of interest, dividends and rental income less investment related expenses. Interest is recognized on an accrual basis and dividends are recognized on an ex-dividend basis. Rental income includes an imputed rent for the Company's occupancy of its own buildings. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed, and include write-downs for impairments considered to be other-than-temporary.

2. In addition, the company uses the following accounting policies:

A. Short-term investments are reported at amortized cost.
B. Bonds not backed by other loans that are designated highest-quality and high-quality (NAIC designations 1 and 2, respectively) are reported at amortized cost, using the interest method. All other bonds (NAIC designations 3 to 6) are reported at the lower of amortized cost or fair value.
C. Unaffiliated common stocks are stated at fair value.
D. The company's preferred stock is stated at fair value.
E. Not Applicable
F. Loan-backed securities are reported at either amortized cost using the interest method or, if non-investment grade, at the lower of amortized cost, fair value or at the present value of future cash flows. The retrospective adjustment method is used to value all loan-backed securities, except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative that are valued using the prospective method.
G. Subsidiaries are stated at their underlying audited GAAP equity.
H. Other invested assets are stated at lower of cost or fair value, except for investments in limited partnerships or limited liability companies. Investments in limited partnerships and limited liability companies are stated at the underlying audited GAAP equity of the investee, unless ownership is less than 5%, where the investment is stated at cost. Investments are non-admitted if no audited of the investee is completed.
I. The Company owns no derivatives.
J. The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
K. Unpaid losses and loss adjustment expenses ("LAE") include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
L. The Company did not change its capitalization policy in 2015.
M. Not Applicable

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

The Company did not have any material changes in accounting principles and/or corrections of errors.

3. BUSINESS COMBINATIONS AND GOODWILL

None

4. DISCONTINUED OPERATIONS

None

NOTES TO FINANCIAL STATEMENTS

5. INVESTMENTS

A. Mortgage Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

1. Prepayment assumptions for Agency Mortgage-Backed Securities and Collateralized Mortgage Obligations were generated using a third-party prepayment model. The multi-factor model captures house price change trends, housing turnover, borrower default, and refinance incentive, among other factors. On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

2. The Company had no loan backed securities with a 2015 recognized OTTI.

3. None

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

a. The aggregate amount of unrealized losses:			
	1) Less Than 12 Months	$	(48,663)
	2) Greater Than 12 Months	$	(433,946)
b. The aggregate related fair value of securities with unrealized losses:	1) Less Than 12 Months	$	7,622,599
	2) Greater Than 12 Months	$	22,282,481

5. Recommendations for potential impairments are based on periodic analytical reviews and/or Company specified OTTI requirements. Analysis relies on actual collateral performance measurements including, but not limited to prepayment rates, default rates, delinquencies and loss severity sourced through third party data providers.

E. Repurchase Agreements and/or Securities Lending Transactions

None

F. Real Estate

1. The Hemingway, South Carolina building is no longer in use and is up for sale. Through December 31, 2015, The Company has recognized an impairment loss of $492,265, based on an appraisal of the building.
2. As of December 31, 2015, the Company's building in Hemingway, South Carolina is being held for sale.
3. None
4. None
5. None

G. For Investments in Low Income Housing Tax Credits

None

H. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted: Current Year: 1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	6 Total From Prior Year	7 Increase/Decrease (5 minus 6)	8 Total Current Year Admitted Restricted	Percentage: 9 Gross Restricted to Total Assets	10 Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	- %	- %
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-
g. Place under option contracts	-	-	-	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale-excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	-
i. FHLB capital stock										
j. On deposit with states	2,603,281	-	-	-	2,603,281	2,403,402	199,879	2,603,281	0.655%	0.672%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-	-	-	-
o. Total Restricted Assets	$ 2,603,281	$ -	$ -	$ -	$ 2,603,281	$ 2,403,402	$ 199,879	$ 2,603,281	0.655%	0.672%

(a) Subset of column 1

(b) Subset of column 3

NOTES TO FINANCIAL STATEMENTS

2. None
3. None

I. Working Capital Finance Investments

None

J. Offsetting and Netting of Assets and Liabilities

None

K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Reference Security (YES/NO)
02376CAP0	$ 250,000	$ 245,820	$ 245,820	No
20337EAN1	199,001	197,880	197,880	No
29364GAG8	179,146	168,170	168,084	No
369604BM4	308,000	308,000	308,000	No
46625HHA1	277,813	254,500	265,703	No
564759PS1	206,000	198,294	200,000	No
842400FU2	218,250	220,350	212,882	No
912810PV4	667,978	620,328	638,948	No
912828JE1	507,941	570,987	503,285	No
912828MF4	244,932	285,983	247,874	No
912828PP9	256,119	280,500	253,982	No
949746PM7	290,000	259,688	268,985	No
Total	$ 3,605,180	$ 3,610,500	$ 3,511,443	XXX

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. The Company has no investments in Joint Ventures, Partnerships, or Limited Liability Companies that exceed 10% of its admitted assets.

B. None

7. INVESTMENT INCOME

A. Accrued Investment Income

1. The Company does not admit investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

None

8. DERIVATIVE INSTRUMENTS

A. None
B. None
C. Not applicable.
D. Not applicable.
E. None
F. None

9. INCOME TAXES

A. Components of deferred tax assets (DTAs) and deferred tax liabilities (DTLs):

(1) **DTA/DTL Components**

	Description	2015 Ordinary	2015 Capital	2015 Total	2014 Ordinary	2014 Capital	2014 Total	Change Ordinary	Change Capital	Change Total
(a)	Gross deferred tax assets	14,942,431	1,479,233	16,421,664	16,261,365	721,602	16,982,967	(1,318,934)	757,631	(561,303)
(b)	Statutory valuation allowance adjustment	0	0	0	(4,259,461)	0	(4,259,461)	4,259,461	0	4,259,461
(c)	Adjusted gross deferred tax assets	14,942,431	1,479,233	16,421,664	12,001,904	721,602	12,723,506	2,940,527	757,631	3,698,158
(d)	Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0
(e)	Net admitted deferred tax assets	14,942,431	1,479,233	16,421,664	12,001,904	721,602	12,723,506	2,940,527	757,631	3,698,158
(f)	Deferred tax liabilities	(5,517,477)	(1,786,683)	(7,304,161)	(5,731,061)	(2,160,459)	(7,891,520)	213,584	373,773	587,357
(g)	Net admitted deferred tax asset/(Net deferred tax liability)	9,424,954	(307,451)	9,117,503	6,270,843	(1,438,856)	4,831,987	3,154,111	1,131,404	4,285,515

(2) **Admission calculation components:**

	Description	2015 Ordinary	2015 Capital	2015 Total	2014 Ordinary	2014 Capital	2014 Total	Change Ordinary	Change Capital	Change Total
	Admission calculation under ¶11.a.-¶11.c.									
(a)	FIT recoverable by loss carryback [¶11.a.]	6,565,568	437,890	7,003,458	0	0	0	6,565,568	437,890	7,003,458
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	4,263,803	0	4,263,803	4,831,987	0	4,831,987	(568,184)	0	(568,184)
	1. Expected to be realized [¶11.b.i.]	4,263,803	0	4,263,803	4,831,987	0	4,831,987	0	0	0
	2. Surplus limitation [¶11.b.ii.]	23,532,793	0	23,532,793	22,764,639	0	22,764,639	0	0	0
(c)	DTL offset [¶11.c.]	4,113,060	1,041,343	5,154,403	7,169,919	721,601	7,891,520	(3,056,859)	319,742	(2,737,117)
(d)	Total admitted under ¶¶11.a.-11.c.	14,942,431	1,479,233	16,421,664	12,001,906	721,601	12,723,507	2,940,524	757,632	3,698,156
	Deferred tax liabilities	(5,517,477)	(1,786,683)	(7,304,161)	(5,731,061)	(2,160,459)	(7,891,520)	213,584	373,773	587,357
	Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	9,424,954	(307,450)	9,117,503	6,270,845	(1,438,858)	4,831,987	3,154,108	1,131,405	4,285,513

(3) **Information used in expected to be realized calculation [¶11.b.]**

		2015	2014
(a)	Ratio Percentage used to determine recovery period and threshold limitiation amount	606%	503%
(b)	Adjusted capital and surplus	156,885,285	151,764,259

NOTES TO FINANCIAL STATEMENTS

(4) **Impact of tax planning strategies on adjusted gross DTAs and net admitted DTAs:**

	Description	2015 Ordinary	2015 Capital	2015 Total	2014 Ordinary	2014 Capital	2014 Total	Change Ordinary	Change Capital	Change Total
	Adjusted gross DTAs - Amount (Memo Entry)	14,942,431	1,479,233	16,421,664	12,001,904	721,602	12,723,506	2,940,527	757,631	3,698,158
(a)	Adjusted gross DTAs - Percentage	91.0%	9.0%	100.0%	94.3%	5.7%	100.0%	-3.3%	3.3%	0.0%
	Net admitted DTAs - Amount (Memo Entry)	9,424,954	(307,451)	9,117,504	6,270,844	(1,438,857)	4,831,987	3,154,110	1,131,406	4,285,516
(b)	Net admitted DTAs - Percentage	103.4%	-3.4%	100.0%	129.8%	-29.8%	100.0%	-26.4%	26.4%	0.0%

(c) Did the company avail itself of a tax planning strategy involving reinsurance? [check box] Yes [ ] No [X]

B. Temporary differences for which DTLs have not been established:

Not Applicable

C. Current tax and change in deferred tax:

(1) Current income taxes incurred consist of the following major components:

	Description	2015	2014
(a)	Current federal income tax expense	4,630,422	2,838,803
(b)	Foreign taxes	0	0
(c)	Subtotal	4,630,422	2,838,803
(d)	Tax on capital gains/(losses)	(83,240)	(459,827)
(e)	Utilization of capital loss carryforwards	0	0
(f)	Other, including prior year underaccrual (overaccru	(980,739)	(604,935)
(g)	Federal and foreign income taxes incurred	3,566,443	1,774,041

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

(2)	DTAs Resulting From Book/Tax Differences In	December 31, 2015	December 31, 2014	Change
(a)	**Ordinary**			
(1)	Discounting of unpaid losses and LAE	998,028	1,659,147	(661,119)
(2)	Unearned premiums	5,247,436	5,270,315	(22,878)
(3)	Policyholder reserves	0	0	0
(4)	Investments	0	0	0
(5)	Deferred acquisition costs	0	0	0
(6)	Policyholder dividends accrued	0	0	0
(7)	Fixed assets	1,570,947	550,534	1,020,412
(8)	Compensation and benefit accruals	2,569,693	2,892,277	(322,584)
(9)	Pension accruals	0	0	0
(10)	Nonadmitted assets	3,441,701	4,772,029	(1,330,328)
(11)	Net operating loss carryforward	0	0	0
(12)	Tax credit carryforward	13,121	1,117,062	(1,103,941)
(13)	Other (separately disclose items >5%)	1,101,505	0	1,101,505
(99)	Gross ordinary DTAs	14,942,431	16,261,365	(1,318,933)
(b)	Statutory valuation adjustment adjustment - ordinary	0	(4,259,461)	4,259,461
(c)	Nonadmitted ordinary DTAs (-)	0	0	0
(d)	Admitted ordinary DTAs	14,942,431	12,001,904	2,940,528
(e)	**Capital**			
(1)	Investments	1,459,633	702,002	757,631
(2)	Net capital loss carryforward	0	0	0
(3)	Real estate	19,600	19,600	0
(4)	Other (separately disclose items >5%)	0	0	0
(5)	Unrealized capital losses	0	0	0
(99)	Gross capital DTAs	1,479,233	721,602	757,631
(f)	Statutory valuation adjustment adjustment - capital (-)	0	0	0
(g)	Nonadmitted capital DTAs (-)	0	0	0
(h)	Admitted capital DTAs	1,479,233	721,602	757,631
(i)	**Admitted DTAs**	**16,421,664**	**12,723,506**	**3,698,159**

NOTES TO FINANCIAL STATEMENTS

	DTLs Resulting From Book/Tax Differences In	December 31, 2015	December 31, 2014	Change
(3)				
(a)	**Ordinary**			
(1)	Investments	(50,190)	(321,696)	271,506
(2)	Fixed assets	0	0	0
(3)	Deferred and uncollected premiums	0	0	0
(4)	Policyholder reserves/salvage and subrogation	(58,786)	(58,314)	(472)
(5a)	Other (Capitalized Software)	(5,055,178)	(5,351,051)	295,873
(5b)	Other (separately disclose items >5%)	(353,323)	0	(353,323)
(99)	Ordinary DTLs	(5,517,477)	(5,731,061)	213,584
(b)	**Capital**			
(1)	Investments	0	0	0
(2)	Real estate	0	0	0
(3)	Other (separately disclose items >5%)	0	0	0
(4)	Unrealized capital gains	(1,786,684)	(2,160,459)	373,774
(99)	Capital DTLs	(1,786,684)	(2,160,459)	373,774
(c)	**DTLs**	**(7,304,161)**	**(7,891,520)**	**587,358**
(4)	**Net deferred tax assets/liabilities**	**9,117,503**	**4,831,987**	**4,285,516**

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2015	December 31, 2014	Change
Total deferred tax assets	16,421,664	16,982,967	(561,302)
Total deferred tax liabilities	(7,304,161)	(7,891,520)	587,359
Net deferred tax assets/liabilities	9,117,503	9,091,448	26,057
Statutory valuation allowance adjustment (*see explanation	0	(4,259,461)	4,259,461
Net deferred tax assets/liabilities after SVA	9,117,503	4,831,987	4,285,518
Tax effect of unrealized gains/(losses)	1,786,685	2,160,459	(373,774)
Deferred tax assets/liabilities, excluding taxes on unrealized	10,904,187	6,992,445	3,911,743
Prior period deferred true-up adjustment			0
Change in net deferred income tax [(charge)/benefit]			3,911,743

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	11,918,939	4,171,629	35.0%
Tax-exempt interest	(2,302,508)	(805,878)	-6.8%
Dividends received deduction	(302,826)	(105,989)	-0.9%
Proration	390,800	136,780	1.1%
Non deductible expenses	356,425	124,749	1.0%
Statutory valuation allowance adjustment	(4,259,461)	(4,259,461)	-35.7%
Deferred taxes on nonadmitted assets	3,800,937	1,330,328	11.2%
Other, Including Prior Year True-Up	(2,678,440)	(937,458)	-7.9%
Total	6,923,866	(345,300)	-2.9%
Federal income taxed incurred [expense/(benefit)]		3,566,443	29.9%
Tax on capital gains/(losses)		0	0.0%
Change in net deferred income tax [charge/(benefit)]		(3,911,743)	-32.8%
Total statutory income taxes		(345,300)	-2.9%

E. Carryforwards, recoverable taxes, and IRC §6603 deposits:

At December 31, 2015, the Company had no net operating loss carryforwards, capital loss carryforwards, or AMT credit carryforwards.

Year	Ordinary	Capital	Total
2013	0	0	0
2014	1,354,335	(459,827)	894,508
2015	5,725,283	(83,240)	5,642,043
Total	7,079,618	(543,067)	6,536,551

Deposits admitted under IRC § 6603
None

F. The Company's federal income tax return is consolidated with the following entities:

1. Safe Auto Insurance Group, Inc., Safe Auto Group Agency, Inc., SafeAuto Realty, LLC., and AutoTex MGA, Inc.

2. The Company has a tax sharing agreement with its parent whereby federal income tax expense is determined as if the Company filed a separate federal income tax return and payments for this liability are made to the parent and included with balances reported as Payable to parent, subsidiaries and affiliates.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES and OTHER RELATED PARTIES

A. Nature of Relationships
1. The Company is a wholly owned subsidiary of Safe Auto Insurance Group, Inc. (Parent), a privately held company incorporated in Ohio.
2. As of December 31, 2015 the Company has contributed $2,398,819 to SafeAuto Capital, LLC, which is invested in a private equity fund. The Company owns 100% of SafeAuto Capital, LLC.

B. Detail of Transactions Greater than ½% of Admitted Assets
1. The Company participates in a cash sweep program with Safe Auto Group Agency. Within terms of the program the companies may commingle cash balances in a bank account owned by the Company.
2. Safe Auto Group Agency negotiates, manages, and purchases certain advertising for Safe Auto Insurance Company, sells and services certain insurance policies on the behalf of Safe Auto Insurance Company, and is reimbursed 100% by Safe Auto Insurance Company for all costs incurred to provide such services (see Note 10-F).
3. During 2015 the Company paid dividends of $10,250,000 to the Parent.
4. No other transactions exceeding the 1/2% limit occurred in 2015 or 2014.

C. Change in Terms of Intercompany Arrangements
None

D. Amounts Due to or From Related Parties
1. The Company had net payables to Safe Auto Group Agency of $2,517,307 and $3,813,036 as of December 31, 2015 and 2014, respectively.
2. SAGI Realty Ltd. (SAGI), a subsidiary of SafeAuto Realty, LLC., owns a facility used by SAIC as a center for customers to speak with representatives face to face. The Company paid rent on this property of $14,400 in 2015 and 2014, respectively. The Company had net receivables of $5,731 and $2,554 as of December 31, 2015 and 2014, respectively.
3. The Company had a net payable balance to Parent of $3,386,139 and $472,719 as of December 31, 2015 and 2014, respectively.
4. The Company had a payable due to SafeAuto Capital of $10,495 as of December 31, 2015 and 2014, respectively.
5. The Company had a net receivable balance from Safe Auto Realty of $36,316 and $0 as of December 31, 2015 and 2014, respectively.
6. The Company had a net receivable balance from AutoTex MGA, Inc. of $1,503,196 as of December, 31, 2015.

E. Guarantees or Contingencies for Related Parties
None

F. Management, Service Contracts, Cost Sharing Arrangements
1. Safe Auto Insurance Company and Safe Auto Group Agency are parties of an agency contract. Safe Auto Group Agency provides agency services for Safe Auto Insurance Company by employing certain agents, customer service, and related management personnel while also exclusively providing all advertising and marketing efforts. Safe Auto Insurance Company paid Safe Auto Group Agency $23,988,544 in 2015 and $32,035,505 in 2014.
2. In August 2012, the Company and its parent entered into an agreement whereby Company management provides services to the parent and its subsidiaries. This agreement was approved by the Ohio Department of Insurance. The parent and subsidiaries paid the Company $1,190,654 and $999,996 for these services in 2015 and 2014, respectively.
3. All such management, service contracts, and cost sharing agreements mentioned are transacted at cost and provide no profit provision to the service provider.

G. Nature of Relationships that Could Affect Operations
1. All outstanding shares of the Company are owned by Parent.

H. Amount Deducted for Investment in Upstream Company
None

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets
None

J. Write down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies
None

K. Foreign Subsidiary Valued Using CARVM
None

L. Downstream Holding Company Valued Using Look-Through Method
None

M. All SCA Investments except investments in insurance SCA entities
None

N. All investments in insurance SCA entities.
None

NOTES TO FINANCIAL STATEMENTS

11. DEBT

A. None

B. FHLB (Federal Home Loan Bank) Agreements

1. The Company is a member of the Federal Home Loan Bank (FHLBC) of Cincinnati. Through its membership, the Company may conduct business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds as backup liquidity. The Company's borrowing capacity is $10,000,000.

2. FHLB Capital Stock

a. Aggregate Totals

1. Current Year	1	2	3
	Total	General	Protected Cell
	2 + 3	Account	Accounts
(a) Membership Stock - Class A	0	0	0
(b) Membership Stock - Class B	550,947	550,947	0
(c) Activity Stock	0	0	0
(d) Excess Stock	138,553	138,553	0
(e) Aggregate Total	689,500	689,500	0
(f) Actual or estimated borrowing			
capacity as determined by the insurer	0	XXX	XXX

2. Prior Year-end	1	2	3
	Total	General	Protected Cell
	2 + 3	Account	Accounts
(a) Membership Stock - Class A	0	0	0
(b) Membership Stock - Class B	550,947	550,947	0
(c) Activity Stock	0	0	0
(d) Excess Stock	138,553	138,553	0
(e) Aggregate Total	689,500	689,500	0
(f) Actual or estimated borrowing			
capacity as determined by the insurer	0	XXX	XXX

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

Membership Stock	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	0	0	0	0	0	0
2. Class B	689,500	689,500	0	0	0	0

3. No collateral pledged to FHLB in 2015 or 2014.
4. The Company did not borrow from FHLB in 2015 or 2014.

12. RETIREMENT PLANS, DEFERRED COMPENSATION, AND POSTEMPLOYMENT BENEFITS

A. None
B. None
C. None
D. None
E. The Company sponsors a defined contribution 401(k) Employee Savings and Profit Sharing Plan (the "401(k) Plan") which allows eligible employees to contribute a percentage of their salaries, wages, and bonuses, subject to certain restrictions and limitations, to an individual 401(k) retirement savings account. The Company makes matching contributions equal to 50% of the employee contributions, up to 8% of total employee compensation, and may make periodic discretionary contributions. The Company's contributions to this Plan were $942,492 and $859,871 for the years ended December 31, 2015 and 2014, respectively.

   The Company also sponsors a non-qualified deferred compensation arrangement for certain executives and directors of the Company. Participating executives and directors may contribute a percentage of their salaries, wages, and bonuses, subject to certain restrictions and limitations. The Company makes matching contributions equal to 50% of the employee contribution up to 8% of total executive compensation when coordinated with the executives' contributions to the 401(k) plan. There are no matching contributions for directors.
F. None
G. None
H. None
I. None

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS

1. Outstanding Shares

   The Company has 750 shares of $25,000 par value common stock authorized and 100 shares issued and outstanding. The Company has no preferred stock authorized, issued, or outstanding.

2. Dividend Rate of Preferred Stock

   Not applicable

3. Dividend Restrictions

   Under the insurance regulations of Ohio, the maximum amount of ordinary dividends that the Company may pay to shareholders in a 12 month period is limited to the greater of 10% of the most recent year-end policyholders' surplus or the net income for that same year-end excluding realized capital gains. Accordingly, the maximum amount of ordinary dividends that the Company may pay in the next year is $15,688,529. Dividends above this amount would be deemed extraordinary and may not be paid unless:

NOTES TO FINANCIAL STATEMENTS

1) not disapproved by the Commissioner of Insurance of Ohio within 30 days of receiving notice of the declaration thereof or
2) approved within that thirty day period.

4. Dividend Payments
   The Company paid dividends to the Parent of $10,250,000 and $2,000,000 in 2015 and 2014, respectively.
5. Ordinary Dividends
   Within the limitations noted in note 13.3 above, there are no other restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
6. Restrictions on Surplus
   There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
7. Mutual Surplus Advances
   Not applicable
8. Company Stock Held for Special Purposes
   None
9. Changes in Special Surplus Funds
   None
10. Changes in Unassigned Funds
   The portion of unassigned funds (surplus) represented by an increase in cumulative unrealized gains is $3,318,130.
11. Surplus Notes
   None

12. & 13. Quasi Reorganizations
   None

14. LIABILITIES, CONTINGENCIES, and ASSESSMENTS

A. Contingent Commitments
   1. The Company has no commitments or contingent commitments to affiliates or other entities, or has made no guarantees on behalf of affiliates.
   2. Not applicable
   3. Not applicable

B. Assessments
   1. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written, or in the case of loss based assessments, at the time the losses are incurred.
   2. The Company determined there are no accruals needed at this time. This represents management's best estimate based on information received from the states in which the Company writes business and may change if different information is received from a state.

C. Gain Contingencies
   1. The Company does not have any material gain contingencies.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits
   The Company is named, from time to time and in the ordinary course of business, as a defendant in legal actions arising principally from claims made under its insurance contracts, including those seeking extra-contractual damages beyond policy limits. These are commonly referred to as extra-contractual or bad faith claims. The Company is presently defending two such matters. In accordance with applicable accounting principles, the Company establishes reserves for those matters as to which it has determined that it is probable a loss has been incurred and a reasonable estimate of the Company's potential exposure can be established. Such legal actions are considered by the Company in estimating the loss and LAE reserves.

   At this time, the Company does not believe that any other legal action necessitates recognition of losses or disclosure, or that the resolution of such action would have a material adverse effect on the Company's financial position or results of operations.

   During 2015 and 2014, the Company paid $8,112 and $1,614,500, respectively, net of reimbursements relating to less than 25 claims.

   The claim count information is disclosed on a "per claim" basis.

E. Product Warranties
   Not applicable

F. Joint and Several Liabilities
   Not applicable

G. All Other Contingencies
   1. The Company is also, from time to time and in the ordinary course of business, faced with class action lawsuits, regulatory proceedings, and individual lawsuits that are not directly related to its insurance contracts. Such matters presently include two putative class action lawsuits alleging that the Company improperly charged premium to certain customers, and a monetary remediation to certain policyholders in the State of Missouri arising from the resolution of a market conduct examination conducted by the Missouri insurance department. In accordance with applicable accounting principles, the Company establishes reserves for those matters as to which it has determined that it is probable a loss has been incurred and a reasonable estimate of the Company's potential exposure can be established. Likewise, the Company does not establish reserves for those matters where the loss is not probable and/or it currently is unable to estimate the Company's potential exposure. If either or both of the existing class action suits result in a judgment against, or settlement by, the Company in an amount significantly in excess of the reserve established for that matter, if any, the resulting liability could have a material effect on the Company's financial condition, cash flows, and results of operations. While the Company continues to vigorously defend its position in the aforementioned class action suits and assess whether a reserve is appropriate under the accounting

NOTES TO FINANCIAL STATEMENTS

guidelines, it has established a reserve of $500,000 with respect to its estimated exposure arising from the aforementioned market conduct examination by the Missouri Department of Insurance.

15. LEASES

A. Lessee Leasing Arrangements

1. The Company leased equipment under a non-cancelable operating lease agreement that expired in December 2015. Rental expense for 2015 and 2014 was $347,269 and $298,627 respectively.

2. At December 31, 2015, the future minimum rental payments are as follows:

Year Ending December 31	Operating Leases
2016	$ 35,100
2017 and thereafter	-
Total	$ 35,100

The Company is not involved in any sale-leaseback transactions.

B. Lessor Leasing Arrangements

Not applicable

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISKS

Not applicable

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

None

18. GAIN OR LOSS FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

None

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

The Company uses a general agent (GA) to write and administer private passenger automobile insurance products in the State of California. The general agent writes direct premiums greater than 5% of policyholder surplus. The terms of the GA contract give the GA authority for premium collection. The Company sets pricing and underwriting guideline authority for all policies issued under this agreement. In the third quarter of 2015 the contract was terminated for new business.

In April 2015, the Parent completed a purchase of AutoTex MGA, Inc. a managed general agent (MGA) in the state of Texas. The Company assumes (reinsures) a majority of the new business written by AutoTex MGA, Inc. on the books of two unaffiliated insurance carriers.

Name and Address	FEI Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Direct Premium Written
SCJ Insurance Services 5860 West Las Positas Blvd. Suite 25 Pleasanton, CA 94588	94-2297460	Yes	Private Passenger Automobile	P	23,693,092

20. FAIR VALUE MEASUREMENT

A. Inputs Used for Assets and Liabilities Measured at Fair Value

1. Assets recorded on the financial statements at fair value measurements by accounting hierarchy levels 1, 2 and 3.
The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the following table. The Company had no liabilities recorded at fair value.

The Company's financial assets carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by ASC 820 *Fair Value Measurements and Disclosures.* The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). The levels of the fair value hierarchy are defined as follows:

Level 1 – Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 – Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 – Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

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Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value				
Perpetual Preferred Stock				
Industrial and Misc	$ -	$ 655,460	$ -	$ 655,460
Parent, Subsidiaries, and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	$ -	$ 655,460	$ -	$ 655,460
Bonds				
U.S. Governments	-	-	-	-
Industrial and Misc	127,465	9,375,162		9,502,627
Hybrid Securities	-			-
Parent, Subsidiaries, and Affiliates	-			-
Total Bonds	$ 127,465	$ 9,375,162	$ -	$ 9,502,627
Common Stock				
Industrial and Misc	44,324,858	689,500	-	45,014,358
Parent, Subsidiaries, and Affiliates	-	-	-	-
Total Common Stock	$ 44,324,858	$ 689,500	$ -	$ 45,014,358
Total assets at fair value	$ 44,452,323	$ 10,720,122	$ -	$ 55,172,445

Reclassifications impacting Level 3 financial instruments are reported as transfers in (out) of the Level 3 category as of the beginning of the quarter in which the transfer occurs; gains and losses in income only reflect activity for the period the instrument was classified in Level 3. The same policy is followed when a transfer between Level 1 and Level 2 occurs.

There were no transfers between Level 1 and Level 2 assets during the current period.

2. Roll forward of Level 3 items

   There were no transfers in or out of Level 3 securities in 2015.

3. Policy on Transfers Into and out of Level 3

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

4. Fair value measurements for fixed income and equity securities are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor. Under certain circumstances, if neither an SVO price nor a Vendor price is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost.

   When published prices from the SVO are not available, the Company relies predominately on independent pricing service vendors that have been evaluated and approved by our investment management company's internal pricing policy committee. Generally, pricing service vendors use a pricing methodology involving the market approach, including pricing models, which use prices and relevant market information regarding a particular security or securities with similar characteristics to establish a valuation.

   Certain investments are carried at fair value, while others may periodically be carried at fair value based on certain factors such as the NAIC's lower of cost or market rule or an impairment. Assets recorded at fair value are categorized based on an evaluation of the various inputs used to measure the fair value. Supporting documentation received from pricing vendors detailing the inputs, models and processes used in the vendor's evaluation process is used by the Company to determine the appropriate fair value hierarchy. Documentation from each pricing vendor is reviewed and monitored periodically to ensure they are consistent with the Company's pricing policy. Market Information obtained from brokers with respect to security valuations is also considered in the pricing hierarchy.

5. Not Applicable

B. Not Applicable

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

Type of Financial Instrument	Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practical
Financial instruments - assets						
Bonds	209,963,408	207,513,159	9,418,482	199,374,133	1,170,793	-
Preferred Stocks	655,460	655,460	-	655,460	-	-
Common Stocks	45,014,358	45,014,358	44,324,859	689,500	-	-
Cash, cash equivalents and short-term investments	13,038,484	13,038,509	7,948,662	5,089,822	-	-
Total assets	268,671,711	266,221,486	61,692,003	205,808,915	1,170,793	-
Financial instruments - liabilities						
NONE						

D. Not Applicable

21. OTHER ITEMS

A. Unusual or Infrequent Items

   None

B. Troubled Debt Restructuring for Debtors
None

C. Other Disclosures
None

D. Business Interruption Insurance Recoveries
None

E. State Transferable and Non-transferable Tax Credits
None

F. Subprime-Mortgage Related Risk Exposure

1. Subprime Mortgage Exposures

The Company has invested in collateralized fixed income securities, such as residential mortgage-backed securities (“MBS”) and collateralized debt obligations (“CDO”). Through certain investments, the Company is subject to additional default risk exposure as these securitizations were collateralized by mortgages that have characteristics of subprime lending. Such characteristics include, but are not limited to, an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings, unconventionally high initial loan-to-value ratios, low initial payments based on a fixed introductory rate that expires after a short initial period, and borrowers with less than conventional documentation of their income or net assets.

While inherently subject to realized losses resulting from rising defaults or foreclosures, the Company’s conservative investment practices of only investing in MBS and CDO’s which carry the highest or higher credit ratings (AA or better) and actively monitoring the underlying collateral performance should limit such losses. As such, the Company currently believes that its exposure to unrealized losses from declines in asset values, as the market adjusts to risk aversion and liquidity issues, is greater than its exposure to realized losses resulting from receiving less than anticipated cash flows. The Company intends to hold these fixed income investments until maturity or recovery, and does not anticipate sale of assets to meet future cash flow requirements.

2. Direct Exposure—Mortgage Loans

The Company does not have any investments with direct exposure in subprime mortgage loans.

3. Direct Exposure—Other Investments

The Company has invested in residential mortgage-backed securities and collateralized debt obligations. While the fair value of these fixed income investments may fluctuate, the Company reviewed its MBS and CDO portfolio as of December 31, 2015.

The following is a summary of the Company’s other investments with subprime exposure.

	Actual Costs	Book Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
Residential mortgage-backed securities	$ 190,869	$ 191,604	$ 192,178	$ 212
Collateralized debt obligations	1,191,603	273,720	470,793	1,013,659
Other Structured securities	-	-	-	
Total Other Investments	$ 1,382,472	$ 465,324	$ 662,971	$ 1,013,871

4. Underwriting Exposure

The Company does not engage in mortgage guaranty insurance coverage.

G. Insurance-Linked Securities (ILS) Risks
None

22. EVENTS SUBSEQUENT

There were no material subsequent events that occurred after December 31, 2015 and before the release of the financial statements.

23. REINSURANCE

A. Unsecured Reinsurance Recoverables
None

B. Reinsurance Recoverables in Dispute
1. Not applicable

C. Reinsurance Assume and Ceded

1. The Company is a party in a prospective personal automobile physical damage catastrophe agreement of reinsurance with General Reinsurance Corporation. This reinsurance agreement covers a portion of aggregated losses arising from catastrophic events that exceed a specified retention stated in the agreement. Ceded premiums are calculated primarily based on a percentage of comprehensive premiums earned, and were not material for the year ended December 31, 2015.

During the second quarter of 2015, the Parent Company, Safe Auto Insurance Group, acquired AutoTex MGA, Inc. This acquisition allows the Company to continue its growth strategy of expanding in a new sales channel, the use of independent agents. AutoTex provides auto insurance products through independent agents in Arizona, Arkansas, Nevada, and Texas. The Company assumes this business written by the independent agents on two non-affiliated insurance carriers.

2. None
3. None

D. Uncollectible Reinsurance
None

E. Commutation of Ceded Reinsurance
None

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance
None

G. Reinsurance Accounted for as a Deposit
None

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
Not applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
1. Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation.
None

24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION
None

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES
Current year changes in estimates of costs of prior year losses and loss adjustment expenses (LAE) affect the current year Statement of Income. Increases in those estimates increase current year expense and are referred to as unfavorable development. Decreases in those estimates decrease current year expense and are referred to as favorable development . Current year losses and LAE of $235,675,095 were lower by $1,663,368 because of favorable development of prior year estimates. This favorable development was approximately 1.3% of the prior years' reserves for unpaid losses and LAE.

The decrease in prior years' estimates is a result of ongoing analysis of recent loss and expense trends. The increase in estimated losses for prior years of $1,769,675 is primarily a result of claim frequency for accident years 2014 being above previously projected levels for property damage and collision claims. That increase was more than offset by the decrease in prior years' estimated LAE of $3,433,043 which is primarily the result of lower volumes of open claims for prior years and especially lower projected DCC expenses on accident years 2010-2013 combined with decreased in A&O expenses for those same years.

The Company experienced no prior year claim development on retrospectively rated policies because the Company does not issue retrospectively rated policies.

26. INTERCOMPANY POOLING ARRANGEMENTS
None

27. STRUCTURE SETTLEMENTS
None

28. HEALTH CARE RECEIVABLES
None

29. PARTICIPATING POLICIES
None

30. PREMIUM DEFICIENCY RESERVES
The Company has evaluated for the existence of any premium deficiencies as of December 31, 2015, and it was determined that there were none. Anticipated investment income was not taken into account in the calculation.

31. HIGH DEDUCTIBLES
None

32. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES OR UNPAID LOSS ADJUSTMENT EXPENSES
The Company does not discount liabilities for unpaid loss adjustment expenses.

33. ASBESTOS/ENVIRONMENTAL RESERVES
None

34. SUBSCRIBER SAVINGS ACCOUNTS
None

35. MULTIPLE PERIL CROP INSURANCE
None

36. FINANCIAL GUARANTY INSURANCE
None

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)	222,817,235	218,533,603	204,719,531	204,847,377	214,980,825
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	93,099,400	90,242,227	81,761,654	79,117,060	79,979,509
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	315,916,635	308,775,830	286,481,185	283,964,437	294,960,334
	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)	222,817,235	218,533,603	204,719,531	204,847,377	214,980,825
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	93,020,442	90,152,280	81,685,807	78,939,545	79,872,509
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	315,837,677	308,685,883	286,405,338	283,786,922	294,853,334
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	(22,989,292)	(16,920,939)	(27,100,467)	(74,686,946)	(18,323,927)
14.	Net investment gain (loss) (Line 11)	5,730,047	10,812,886	6,677,104	11,169,262	11,253,476
15.	Total other income (Line 15)	29,261,425	28,911,705	27,112,723	27,961,401	27,453,998
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	3,649,683	2,233,868	858,602	(9,478,265)	505,598
18.	Net income (Line 20)	8,352,497	20,569,784	5,830,758	(26,078,018)	19,877,949
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	387,622,743	386,938,039	367,298,203	369,998,002	400,425,770
20.	Premiums and considerations (Page 2, Col. 3):					
	20.1 In course of collection (Line 15.1)	15,155,446	14,053,580	14,060,111	14,465,369	14,451,086
	20.2 Deferred and not yet due (Line 15.2)	43,070,712	46,033,458	42,562,851	41,965,011	41,011,646
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	230,737,458	235,173,780	237,901,221	250,560,148	260,856,448
22.	Losses (Page 3, Line 1)	106,252,479	102,120,944	113,277,992	106,756,999	97,700,791
23.	Loss adjustment expenses (Page 3, Line 3)	25,103,193	28,786,939	31,734,204	36,909,314	36,660,999
24.	Unearned premiums (Page 3, Line 9)	74,831,551	75,290,212	72,029,023	71,634,871	71,635,184
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)	156,885,285	151,764,259	129,396,983	119,437,854	139,569,322
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	10,631,765	14,250,279	13,987,054	(17,863,880)	(1,341,584)
	Risk-Based Capital Analysis					
28.	Total adjusted capital	156,885,285	151,764,259	129,396,983	119,437,854	139,569,322
29.	Authorized control level risk-based capital	25,899,126	30,162,290	27,162,757	35,744,924	34,515,112
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30.	Bonds (Line 1)	68.4	67.6	72.7	71.1	72.9
31.	Stocks (Lines 2.1 & 2.2)	15.1	16.1	8.5	8.1	6.9
32.	Mortgage loans on real estate (Lines 3.1 & 3.2)				1.2	1.1
33.	Real estate (Lines 4.1, 4.2 & 4.3)	9.7	10.0	10.7	11.4	10.5
34.	Cash, cash equivalents and short-term investments (Line 5)	4.3	4.4	8.2	7.8	7.6
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)	2.4	1.9		0.5	0.5
38.	Receivable for securities (Line 9)					0.5
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above lines 42 to 47	0	0	0	0	0
49.	Total investment in parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	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)	(694,152)	1,408,372	1,837,391	574,454	(80,651)
52. Dividends to stockholders (Line 35)	(10,250,000)	(2,000,000)			(61,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	5,121,023	22,367,276	9,959,129	(20,131,468)	(42,778,150)
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)	137,527,461	130,804,852	129,690,950	137,334,577	130,202,724
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	62,324,351	60,194,920	46,609,103	48,728,903	45,791,222
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	199,851,812	190,999,772	176,300,053	186,063,480	175,993,946
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)	137,552,461	129,979,852	129,690,950	137,334,577	130,202,724
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	62,324,351	60,194,920	46,609,103	47,289,999	45,791,222
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	199,876,812	190,174,772	176,300,053	184,624,576	175,993,946
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	64.5	58.6	63.9	68.2	51.0
68. Loss expenses incurred (Line 3)	10.0	10.5	9.5	14.4	13.2
69. Other underwriting expenses incurred (Line 4)	32.8	36.5	36.1	43.6	41.8
70. Net underwriting gain (loss) (Line 8)	(7.3)	(5.5)	(9.5)	(26.3)	(6.0)
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)	23.5	26.7	26.6	33.8	33.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	74.5	69.1	73.4	82.7	64.2
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)	201.3	203.4	221.3	237.6	211.3
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)	67	(11,597)	(10,772)	1,219	(13,220)
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)	0.0	(9.0)	(9.0)	0.9	(7.3)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(18,027)	(14,998)	(3,544)	(16,210)	(18,094)
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)	(13.9)	(12.6)	(2.5)	(8.9)	(10.6)

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:

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported- Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(7)		4				7	(3)	XXX
2. 2006	335,025	72	334,953	187,342		5,847		25,082		8,099	218,271	XXX
3. 2007	311,640	97	311,543	174,993		5,425		24,173		8,188	204,591	XXX
4. 2008	321,239	109	321,130	180,024		5,969		25,718		8,466	211,711	XXX
5. 2009	341,600	105	341,495	193,251		7,733		30,585		8,515	231,569	XXX
6. 2010	336,385	110	336,275	182,102		6,973		31,252		8,356	220,327	XXX
7. 2011	303,109	107	303,002	173,183		5,615		30,511		7,770	209,309	XXX
8. 2012	283,965	178	283,787	181,736	1,439	4,907		29,455		8,561	214,659	XXX
9. 2013	286,088	76	286,012	173,311		3,395		24,658		8,956	201,364	XXX
10. 2014	305,514	90	305,424	174,945	800	1,333		26,880		8,595	202,358	XXX
11. 2015	316,375	79	316,296	126,648		224		21,832		4,641	148,704	XXX
12. Totals	XXX	XXX	XXX	1,747,528	2,239	47,425	0	270,146	0	80,154	2,062,860	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	Number of
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Claims Outstanding- Direct and Assumed
1. Prior	19								2			21	XXX
2. 2006	68								7			75	XXX
3. 2007	105						1		11			117	XXX
4. 2008	114						1		12			127	XXX
5. 2009	336		4				109		35		2	484	XXX
6. 2010	729		14				247		76		1	1,066	XXX
7. 2011	888		34				798		99		49	1,819	XXX
8. 2012	2,633		97				1,419		298		195	4,447	XXX
9. 2013	6,451		318				2,228		739		561	9,736	XXX
10. 2014	17,000		1,853				3,982		1,996		1,229	24,831	XXX
11. 2015	61,105		14,485				4,893		8,151		5,561	88,634	XXX
12. Totals	89,448	0	16,805	0	0	0	13,678	0	11,426	0	7,598	131,357	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	19	2
2. 2006	218,346	0	218,346	65.2	0.0	65.2				68	7
3. 2007	204,708	0	204,708	65.7	0.0	65.7				105	12
4. 2008	211,838	0	211,838	65.9	0.0	66.0				114	13
5. 2009	232,053	0	232,053	67.9	0.0	68.0				340	144
6. 2010	221,393	0	221,393	65.8	0.0	65.8				743	323
7. 2011	211,128	0	211,128	69.7	0.0	69.7				922	897
8. 2012	220,545	1,439	219,106	77.7	808.4	77.2				2,730	1,717
9. 2013	211,100	0	211,100	73.8	0.0	73.8				6,769	2,967
10. 2014	227,989	800	227,189	74.6	888.9	74.4				18,853	5,978
11. 2015	237,338	0	237,338	75.0	0.0	75.0				75,590	13,044
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	106,253	25,104

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
States, Etc.	Active Status	2 Direct Premiums Written	3 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
1. Alabama AL	N								
2. Alaska AK	N								
3. Arizona AZ	L	11,194,410	11,174,067		6,596,506	6,843,608	3,245,894	1,143,523	
4. Arkansas AR	L								
5. California CA	L	23,693,092	24,884,937		18,787,040	18,995,576	8,652,058	4,012,723	
6. Colorado CO	L								
7. Connecticut CT	N								
8. Delaware DE	N								
9. District of Columbia DC	N								
10. Florida FL	N								
11. Georgia GA	L	18,197,600	18,582,621		13,236,432	13,163,323	6,225,806	1,120,385	
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	L	14,530,242	14,394,337		9,257,569	9,304,115	4,429,556	1,446,957	
15. Indiana IN	L	26,892,619	26,361,507		16,132,690	16,962,584	10,443,927	4,010,377	
16. Iowa IA	N								
17. Kansas KS	L	1,359,058	1,307,927		571,113	539,053	257,662	89,894	
18. Kentucky KY	L	37,272,506	36,746,163		20,669,539	20,248,925	11,533,390	2,575,572	
19. Louisiana LA	L	4,584,836	4,278,845		2,842,424	3,129,568	1,635,097	145,550	
20. Maine ME	N								
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	N								
25. Mississippi MS	L	2,506,967	2,426,093		1,369,102	1,696,700	825,063	175,997	
26. Missouri MO	L	10,481,234	11,008,187		7,688,443	7,382,405	4,282,696	893,308	
27. Montana MT	N								
28. Nebraska NE	N								
29. Nevada NV	L	1,392,667	362,119		60,827	304,387	243,560		
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	65,919,012	65,079,803		39,022,832	43,278,464	20,196,052	5,771,946	
37. Oklahoma OK	L	6,608,327	6,851,327		4,634,857	4,144,076	1,738,354	574,976	
38. Oregon OR	N								
39. Pennsylvania PA	L	47,359,980	48,627,610		29,949,871	27,979,491	18,032,508	4,395,634	
40. Rhode Island RI	N								
41. South Carolina SC	L	10,524,092	12,209,504		9,721,738	9,170,796	4,091,429	871,114	
42. South Dakota SD	N								
43. Tennessee TN	L	9,504,465	9,135,209		4,582,771	4,918,969	2,571,008	789,155	
44. Texas TX	L	14,115,324	14,291,729		10,576,876	9,566,433	4,381,255	603,105	
45. Utah UT	N								
46. Vermont VT	N								
47. Virginia VA	L	4,276,425	4,598,072		3,169,438	3,153,546	1,247,582	301,641	
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. US 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	0
59. Totals	(a) 20	310,412,856	312,320,057	0	198,870,068	200,782,019	104,032,897	28,921,857	0

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	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domicilied 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.

The Basis of Allocation of Premiums by States was determined by the principal garaging location as of the effective date of the policy coverage.