

AMENDED FILING EXPLANATION

2nd Amended Filing of the 2017 Annual Statement Explanations:

LETTER FROM NAIC



April 3, 2018

NAIC Financial Reporting & Analysis Data Validation Notification

Thomas Happensack
Safe Auto Ins Co
4 Easton Oval
Columbus, OH 43219

Re: NAIC Cocode: 25405 Group Code: 0
2017 Annual Statement filing

The second (and subsequent) pages of this notice detail discrepancies in the above filing. We request that you review each category very closely and provide the appropriate response within ten working days from receipt of this letter. Please also follow the instructions on the checklist below.

Provide the following with every response.

- ☐ Company code
- ☐ Company name
- ☐ Current contact name and phone number, if contact has changed
- ☐ Date of NAIC letter
- ☐ Name of NAIC contact on the letter
- ☐ Address every failure, unless the letter states that no correction or response is needed for a specified failure

Provide the following with Annual Statement corrections.

- ☐ Jurat Page
- ☐ Electronic partial amended Annual Statement filing via the NAIC internet filing site including all applicable PDF files
- ☐ Completed Amended Explanation Page

Provide the following with RBC corrections.

- ☐ Electronic complete amended RBC filing via the NAIC internet filing site
- ☐ Electronic Annual Statement Five-year Historical Data page
- ☐ Electronic partial amended Annual Statement filing via the NAIC internet filing site

You may receive future correspondence if additional discrepancies require your assistance. Forward all of the above to your state of domicile and to the NAIC contact below at the following address.

Calvin Ferguson
Senior Insurance Reporting Analyst
NAIC - Financial Regulatory Services
1100 Walnut Street, Suite 1500
Kansas City, MO 64106-2197
cferguson@naic.org
Phone: (816) 783-8424

cc: Financial Regulator(s) of the State of OH

ITEMS REQUIRING ACTION:

CONSISTENCY AND TEXTUAL FAILURES:

If an amendment is not provided, a valid explanation for the failure is required. Please note that a Jurat page should accompany all amendments. Although the NAIC database cannot accept a signed Jurat page, the submission of a Jurat page (signed form sent to the state of domicile) is considered an attestation that the filing has been completed in accordance with the NAIC *Annual Statement* Instructions and the AP&P manual. The explanation that your state of domicile does not require an amendment is a valid explanation. If this is the case, please provide the name and telephone number of the state contact or a copy of the documentation confirming an amendment is not required.

1. Rule Name: PZAAN000006 Description: Statement of Actuarial Opinion, Exhibit B, Disclosures, Column 3, Line 8 divided by

1000 did not equal Schedule P, Part 1, Column 23, Line 12

6687 - -6687 = 13374

AMENDED FILING EXPLANATION

While the reporting entity corrected the data for the Statement of Actuarial Opinion, Exhibit B, Disclosures to match the sign in the PDF, this is now causing a crosscheck to Schedule P. Either the reporting entity is reporting the wrong sign on the PDF or the Statement of Actuarial Opinion had the wrong sign used.

Notes to Financial Statement:

Note 5 The PDF version of the Notes to Financial Statement does not match the Electronic Notes (s.txt file).

Sign in the PDF version of the Notes to Financial Statement corrected but the corrections was not made in the Electronic Notes (s.txt file). See screen clip below.

05D04A1	Aggregate amount of unrealized losses less than 12 months	-157,160
05D04A2	Aggregate amount of unrealized losses 12 months or longer	-593,648
05D04B1	Aggregate related fair value of securities with unrealized losses less than 12 months	23,702,122
05D04B2	Aggregate related fair value of securities with unrealized losses 12 months or longer	25,995,723

FHLB was added in the PDF version of the Notes to Financial Statement but the corrections was not made in the Electronic Notes (s.txt file). See screen clip below.

05L1I	FHLB capital stock			0	0	0	0	0	0	0	0	0.000%	0.000%	
05L1J	On deposit with states			2,608,317	0	0	0	2,608,317	2,606,220	2,097	0	2,608,317	0.671%	0.682%

Note 9 The PDF version of the Notes to Financial Statement does not match the Electronic Notes (s.txt file).

The PDF version of the Notes to Financial Statement corrected but the corrections was not made in the Electronic Notes (s.txt file). See screen clip below.

09A04A1	Adjusted gross DTAs amount from Note 9A1(c) (impact of tax planning strategies)	9,584,113	212,896		14,792,443	1,008,695		-5,208,330	-795,799
09A04A2	Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies (impact of tax planning strategies)	10	2		25	6		-15	-4
09A04A3	Net admitted adjusted gross DTAs amount from Note 9A1(e) (impact of tax planning strategies)	9,584,113	212,896		14,792,443	1,008,695		-5,208,330	-795,799
09A04A4	Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	27	6		62	16		-35	-10

AMENDED FILING EXPLANATIONS begin here.

1. Rule Name: PZAAN000006 Statement of Actuarial Opinion, Exhibit B, Disclosures to match the sign in the PDF and to Schedule P. – 6,687,000

Answer: This was corrected in the 1st Amended Annual Statement. Unfortunately, we included the Electronic Filing piece and missed including the Schedule P pages in the NAIC filing of the amended statement. The complete Schedule P is attached to this filing.

		2017			2016			Change		
		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
9.A.4.a Memo	Original Filing	964,741	212,896	1,177,637	3,958,625	1,008,695	4,967,320	(2,993,884)	(795,799)	(3,789,683)
	Amended Filing	9,584,113	212,896	9,797,009	14,792,443	1,008,695	15,801,138	(5,208,330)	(795,799)	(6,004,129)
9.A.4.b Memo	Original Filing	5,988,862	(2,426,891)	3,561,971	9,395,277	(3,038,396)	6,356,881	(3,406,415)	611,505	(2,794,910)
	Amended Filing	9,584,113	212,896	9,797,009	14,792,443	1,008,695	15,801,138	(5,208,330)	(795,799)	(6,004,129)

Changes to Electronic Footnotes

	Original Filing	Amended Filing
5.D.4.a.1)	(157,160)	157,160
5.D.4.a.2)	(593,648)	593,648



ANNUAL STATEMENT

For the Year Ended December 31, 2017

of the Condition and Affairs of the

Safe Auto Insurance Company

NAIC Group Code..... 0, 0	NAIC Company Code..... 25405	Employer's ID Number..... 31-1379882
(Current Period) (Prior Period)		
Organized under the Laws of OH	State of Domicile or Port of Entry OH	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	614-231-0200
	(Street and Number) (City or Town, State, Country and Zip Code)	(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	614-231-0200
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	www.safeauto.com	
Statutory Statement Contact	Thomas Happensack	614-944-7680
	(Name)	(Area Code) (Telephone Number) (Extension)
	thomas.happensack@safeauto.com	614-559-5357
	(E-Mail Address)	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Gregory A Sutton	Chief Financial Officer & Treasurer	2. Thomas J Happensack	Controller
3. Kelly A Armstrong #	Chief Legal Officer & Secretary	4. Ronald H Davies	Chief Executive Officer & President
OTHER			
Mark LeMaster	Claims Leader	Evan McKee	Product Leader
Partha Srinivasa	Chief Information Officer	Charles Kordes	Customer Demand & Experience Leader

DIRECTORS OR TRUSTEES

Charles Bryan	Ryan Conlon	Ronald Davies	Ari Deshe
Elie Deshe	Jon Diamond	Gabriel Gliksberg	William Graves
Oded Gur-Arie			

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)
Gregory A Sutton	Thomas J Happensack	Kelly A Armstrong
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
Chief Financial Officer & Treasurer	Controller	Chief Legal Officer & Secretary
(Title)	(Title)	(Title)

Subscribed and sworn to before me	a. Is this an original filing?	Yes [] No [X]
This 5th day of April 2018	b. If no	
	1. State the amendment number	2
	2. Date filed	4/5/18
	3. Number of pages attached	19

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported- Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....43.....	.....	.....6.....	.....	.....2.....	.....	.....8.....	.....51.....	.....XXX.....
2. 2008.....	.....226,311.....	.....	.....226,311.....	.....125,454.....	.....	.....5,437.....	.....	.....17,372.....	.....	.....3,187.....	.....148,263.....	.....64,912.....
3. 2009.....	.....246,134.....	.....	.....246,134.....	.....144,918.....	.....	.....7,301.....	.....	.....22,317.....	.....	.....3,310.....	.....174,536.....	.....72,364.....
4. 2010.....	.....242,623.....	.....	.....242,623.....	.....135,643.....	.....	.....6,647.....	.....	.....22,680.....	.....	.....3,278.....	.....164,970.....	.....70,737.....
5. 2011.....	.....220,494.....	.....	.....220,494.....	.....128,667.....	.....	.....5,472.....	.....	.....21,744.....	.....	.....3,128.....	.....155,883.....	.....61,664.....
6. 2012.....	.....205,509.....	.....	.....205,509.....	.....134,243.....	.....	.....5,349.....	.....	.....20,578.....	.....	.....3,696.....	.....160,170.....	.....62,481.....
7. 2013.....	.....204,699.....	.....	.....204,699.....	.....129,672.....	.....	.....4,807.....	.....	.....17,359.....	.....	.....3,579.....	.....151,838.....	.....59,411.....
8. 2014.....	.....216,624.....	.....	.....216,624.....	.....131,922.....	.....800.....	.....4,036.....	.....	.....16,858.....	.....	.....3,293.....	.....152,016.....	.....56,786.....
9. 2015.....	.....223,256.....	.....	.....223,256.....	.....141,577.....	.....	.....2,911.....	.....	.....16,150.....	.....	.....2,748.....	.....160,638.....	.....60,739.....
10. 2016.....	.....218,160.....	.....	.....218,160.....	.....122,094.....	.....	.....1,440.....	.....	.....18,230.....	.....	.....2,648.....	.....141,764.....	.....56,124.....
11. 2017.....	.....247,540.....	.....	.....247,540.....	.....73,155.....	.....	.....255.....	.....	.....16,352.....	.....	.....1,311.....	.....89,762.....	.....55,430.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	...1,267,388.....	.....800.....	.....43,661.....	.....0.....	.....189,642.....	.....0.....	.....30,186.....	.....1,499,891.....	.....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		21	22			
	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			
1. Prior....	.....26.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....26.....	.....3.....
2. 2008....	.....1,015.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1,015.....	.....1.....
3. 2009....	.....85.....	.....	.....	.....	.....	.....	.....7.....	.....	.....11.....	.....	.....1.....	.....103.....	.....7.....
4. 2010....	.....58.....	.....	.....	.....	.....	.....	.....17.....	.....	.....9.....	.....	.....2.....	.....84.....	.....6.....
5. 2011....	.....199.....	.....	.....	.....	.....	.....	.....11.....	.....	.....5.....	.....	.....4.....	.....215.....	.....20.....
6. 2012....	.....431.....	.....	.....	.....	.....	.....	.....460.....	.....	.....15.....	.....	.....	.....906.....	.....37.....
7. 2013....	.....884.....	.....	.....	.....	.....	.....	.....272.....	.....	.....32.....	.....	.....93.....	.....1,188.....	.....89.....
8. 2014....	.....1,348.....	.....	.....	.....	.....	.....	.....204.....	.....	.....50.....	.....	.....157.....	.....1,602.....	.....165.....
9. 2015....	.....5,325.....	.....	.....854.....	.....	.....	.....	.....1,476.....	.....	.....264.....	.....	.....364.....	.....7,919.....	.....634.....
10. 2016....	.....14,433.....	.....	.....3,662.....	.....	.....	.....	.....3,885.....	.....	.....1,303.....	.....	.....787.....	.....23,283.....	.....1,633.....
11. 2017....	.....53,962.....	.....	.....12,191.....	.....	.....	.....	.....4,727.....	.....	.....8,503.....	.....	.....2,280.....	.....79,383.....	.....9,249.....
12. Totals...	.....77,766.....	.....0.....	.....16,707.....	.....0.....	.....0.....	.....0.....	.....11,059.....	.....0.....	.....10,192.....	.....0.....	.....3,688.....	.....115,724.....	.....11,844.....

	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.....	.....26.....	.....0.....
2. 2008.	.....149,278.....	.....0.....	.....149,278.....	.....66.0.....	.....0.0.....	.....66.0.....	.....	.....	.....	.....1,015.....	.....0.....
3. 2009.	.....174,639.....	.....0.....	.....174,639.....	.....71.0.....	.....0.0.....	.....71.0.....	.....	.....	.....	.....85.....	.....18.....
4. 2010.	.....165,054.....	.....0.....	.....165,054.....	.....68.0.....	.....0.0.....	.....68.0.....	.....	.....	.....	.....58.....	.....26.....
5. 2011.	.....156,098.....	.....0.....	.....156,098.....	.....70.8.....	.....0.0.....	.....70.8.....	.....	.....	.....	.....199.....	.....16.....
6. 2012.	.....161,076.....	.....0.....	.....161,076.....	.....78.4.....	.....0.0.....	.....78.4.....	.....	.....	.....	.....431.....	.....475.....
7. 2013.	.....153,026.....	.....0.....	.....153,026.....	.....74.8.....	.....0.0.....	.....74.8.....	.....	.....	.....	.....884.....	.....304.....
8. 2014.	.....154,418.....	.....800.....	.....153,618.....	.....71.3.....	.....0.0.....	.....70.9.....	.....	.....	.....	.....1,348.....	.....254.....
9. 2015.	.....168,557.....	.....0.....	.....168,557.....	.....75.5.....	.....0.0.....	.....75.5.....	.....	.....	.....	.....6,179.....	.....1,740.....
10. 2016.	.....165,047.....	.....0.....	.....165,047.....	.....75.7.....	.....0.0.....	.....75.7.....	.....	.....	.....	.....18,095.....	.....5,188.....
11. 2017.	.....169,145.....	.....0.....	.....169,145.....	.....68.3.....	.....0.0.....	.....68.3.....	.....	.....	.....	.....66,153.....	.....13,230.....
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....94,473.....	.....21,251.....

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	.....XXX.....	.....XXX.....	.....XXX.....	.....(236)		.....42		.....364		.....524	.....170	.....XXX.....
2. 2016.....	.....89,377	.....55	.....89,322	.....52,774		.....122		.....9,535		.....6,575	.....62,431	.....37,719
3. 2017.....	.....99,158	.....48	.....99,110	.....48,852		.....52		.....7,353		.....4,428	.....56,257	.....37,842
4. Totals....	.....XXX.....	.....XXX.....	.....XXX.....	.....101,390	.....0	.....216	.....0	.....17,252	.....0	.....11,527	.....118,858	.....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		21	22			
	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			
1. Prior.....	.....(636)		.....25				.....2		.....136		.....914	.....(473)	.....114
2. 2016.....	.....(376)		.....86				.....5		.....242		.....415	.....(43)	.....10
3. 2017.....	.....5,222		.....1,067				.....24		.....530		.....1,670	.....6,843	.....1,696
4. Totals...	.....4,210	.....0	.....1,178	.....0	.....0	.....0	.....31	.....0	.....908	.....0	.....2,999	.....6,327	.....1,820

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....			.....XXX.....	.....(611)	.....138
2. 2016.	.....62,388	.....0	.....62,388	.....69.8	.....0.0	.....69.8				.....(290)	.....247
3. 2017.	.....63,100	.....0	.....63,100	.....63.6	.....0.0	.....63.7				.....6,289	.....554
4. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....5,388	.....939

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	One Year	Two Year
1. Prior.....											.....0	.....0
2. 2008.....											.....0	.....0
3. 2009.....	XXX										.....0	.....0
4. 2010.....	XXX	XXX									.....0	.....0
5. 2011.....	XXX	XXX	XXX								.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX							.....0	.....0
7. 2013.....	XXX	XXX	XXX	XXX	XXX						.....0	.....0
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					.....0	.....0
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.....0	.....0
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.....0	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.....0	.....0

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	.....48,166	.....44,558	.....40,382	.....38,328	.....37,204	.....36,827	.....36,530	.....36,370	.....36,330	.....36,317	.....(13)	.....(53)
2. 2008.....	.....143,447	.....136,270	.....133,746	.....131,934	.....131,540	.....131,299	.....131,092	.....130,914	.....130,880	.....131,906	.....1,026	.....992
3. 2009.....	XXX	.....160,491	.....156,548	.....154,272	.....153,429	.....152,913	.....152,652	.....152,467	.....152,308	.....152,311	.....3	.....(156)
4. 2010.....	XXX	XXX	.....150,744	.....146,145	.....145,338	.....143,889	.....143,420	.....142,802	.....142,469	.....142,365	.....(104)	.....(437)
5. 2011.....	XXX	XXX	XXX	.....135,689	.....139,377	.....137,060	.....136,792	.....135,349	.....134,452	.....134,349	.....(103)	.....(1,000)
6. 2012.....	XXX	XXX	XXX	XXX	.....151,852	.....145,637	.....142,988	.....141,360	.....140,236	.....140,483	.....247	.....(877)
7. 2013.....	XXX	XXX	XXX	XXX	XXX	.....146,271	.....138,312	.....136,187	.....135,943	.....135,635	.....(308)	.....(552)
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	.....133,153	.....137,285	.....137,839	.....136,710	.....(1,129)	.....(575)
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....144,823	.....151,626	.....152,143	.....517	.....7,320
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....139,342	.....145,514	.....6,172	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....144,290	XXX	XXX
12. Totals											.....6,308	.....4,662

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....											.....0	.....0
2. 2008.....											.....0	.....0
3. 2009.....	XXX										.....0	.....0
4. 2010.....	XXX	XXX									.....0	.....0
5. 2011.....	XXX	XXX	XXX								.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX							.....0	.....0
7. 2013.....	XXX	XXX	XXX	XXX	XXX						.....0	.....0
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					.....0	.....0
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.....0	.....0
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.....0	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.....0	.....0

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....											.....0	.....0
2. 2008.....											.....0	.....0
3. 2009.....	XXX										.....0	.....0
4. 2010.....	XXX	XXX									.....0	.....0
5. 2011.....	XXX	XXX	XXX								.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX							.....0	.....0
7. 2013.....	XXX	XXX	XXX	XXX	XXX						.....0	.....0
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					.....0	.....0
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.....0	.....0
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.....0	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.....0	.....0

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....											.....0	.....0
2. 2008.....											.....0	.....0
3. 2009.....	XXX										.....0	.....0
4. 2010.....	XXX	XXX									.....0	.....0
5. 2011.....	XXX	XXX	XXX								.....0	.....0
6. 2012.....	XXX	XXX	XXX	XXX							.....0	.....0
7. 2013.....	XXX	XXX	XXX	XXX	XXX						.....0	.....0
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX					.....0	.....0
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				.....0	.....0
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			.....0	XXX
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											.....0	.....0

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	One Year	Two Year
1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....0	.....0
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....0	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....
4. Totals											.....0	.....0

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....6,878	.....6,363	.....5,619	.....(744)	.....(1,259)
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....53,020	.....52,611	.....(409)	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....55,217	...XXX.....	...XXX.....
4. Totals											.....(1,153)	.....(1,259)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....0	.....0
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....0	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....
4. Totals											.....0	.....0

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

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....0	.....0
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....0	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....
4. Totals											.....0	.....0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....0
2. 2008.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....0
3. 2009.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....0
4. 2010.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....0
5. 2011.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....0
6. 2012.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....0	.....0
7. 2013.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....0	.....0
8. 2014.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....0	.....0
9. 2015.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....0	.....0
10. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....0	...XXX.....
11. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....
12. Totals											.....0	.....0

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	.....000.....											
2. 2008.....												
3. 2009.....	.....XXX.....											
4. 2010.....	.....XXX.....	.....XXX.....										
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....									
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....								
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....							
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....						
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....					
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....			

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	.....000.....	.....23,738.....	.....31,722.....	.....34,624.....	.....35,566.....	.....35,890.....	.....36,117.....	.....36,177.....	.....36,242.....	.....36,291.....	.....145,269.....	.....110,236.....
2. 2008.....	.....64,904.....	.....109,437.....	.....123,037.....	.....128,049.....	.....130,040.....	.....130,566.....	.....130,730.....	.....130,799.....	.....130,845.....	.....130,891.....	.....35,986.....	.....28,925.....
3. 2009.....	.....XXX.....	.....75,215.....	.....125,499.....	.....142,323.....	.....149,064.....	.....151,158.....	.....151,783.....	.....152,018.....	.....152,124.....	.....152,219.....	.....41,038.....	.....31,319.....
4. 2010.....	.....XXX.....	.....XXX.....	.....69,499.....	.....117,004.....	.....134,666.....	.....139,770.....	.....141,246.....	.....141,812.....	.....142,099.....	.....142,290.....	.....40,189.....	.....30,542.....
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....65,608.....	.....111,904.....	.....126,643.....	.....132,317.....	.....133,620.....	.....134,005.....	.....134,139.....	.....36,442.....	.....25,202.....
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....71,224.....	.....117,001.....	.....131,745.....	.....137,223.....	.....138,965.....	.....139,592.....	.....36,991.....	.....25,453.....
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....67,318.....	.....112,681.....	.....127,213.....	.....132,642.....	.....134,479.....	.....35,679.....	.....23,643.....
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....66,223.....	.....114,606.....	.....129,099.....	.....135,158.....	.....34,708.....	.....21,913.....
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....71,036.....	.....127,238.....	.....144,488.....	.....35,416.....	.....24,689.....
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....69,367.....	.....123,534.....	.....30,745.....	.....23,746.....
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....73,410.....	.....22,117.....	.....24,064.....

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....000.....
2. 2008.....
3. 2009.....XXX.....
4. 2010.....XXX.....XXX.....	NONE							
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....							
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				

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

1. Prior.....000.....
2. 2008.....
3. 2009.....XXX.....
4. 2010.....XXX.....XXX.....	NONE							
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....							
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....000.....
2. 2008.....
3. 2009.....XXX.....
4. 2010.....XXX.....XXX.....	NONE							
5. 2011.....	.....XXX.....	.....XXX.....	.....XXX.....	.....							
6. 2012.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
7. 2013.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
8. 2014.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
9. 2015.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
10. 2016.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				
11. 2017.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....				

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and 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	2	3	4	5	6	7	8	9	10		
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017		
1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...000.....	.....	.....	...XXX.....	...XXX.....
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	...XXX.....	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...000.....	.....6,422.....	.....6,228.....	.....23,960.....	.....17,754.....
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....48,035.....	.....52,896.....	.....21,677.....	.....16,032.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....48,904.....	.....18,752.....	.....17,394.....

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...000.....	.....	.....	...XXX.....	...XXX.....
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	...XXX.....	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....

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

1. Prior.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...000.....	.....	.....	...XXX.....	...XXX.....
2. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	...XXX.....	...XXX.....
3. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	...000.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
2. 2008.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
3. 2009.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
4. 2010.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
5. 2011.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
6. 2012.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
7. 2013.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	.....	...XXX.....	...XXX.....
8. 2014.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	.....	...XXX.....	...XXX.....
9. 2015.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	.....	...XXX.....	...XXX.....
10. 2016.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	.....	...XXX.....	...XXX.....
11. 2017.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	...XXX.....	.....	...XXX.....	...XXX.....

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior.....	16,728	9,473	4,419	2,287	973	537	162	1		
2. 2008.....	20,418	7,368	3,428	1,570	540	360	151	1		
3. 2009.....	XXX	18,100	8,257	4,787	1,634	699	335	113	10	7
4. 2010.....	XXX	XXX	17,770	10,215	4,370	1,691	816	261	31	17
5. 2011.....	XXX	XXX	XXX	18,900	11,430	4,393	1,960	831	32	11
6. 2012.....	XXX	XXX	XXX	XXX	24,801	10,369	4,069	1,511	275	460
7. 2013.....	XXX	XXX	XXX	XXX	XXX	25,387	6,749	2,529	866	272
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	16,458	5,666	2,326	204
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,711	5,982	2,330
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,249	7,547
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,918

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX									
4. 2010.....	XXX	XXX								
5. 2011.....	XXX	XXX	XXX							
6. 2012.....	XXX	XXX	XXX	XXX						
7. 2013.....	XXX	XXX	XXX	XXX	XXX					
8. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defence and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
2. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		
3. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,859	273	27
2. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,138	91
3. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,091

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
2. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		
3. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	

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

1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
2. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		
3. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2008.....										
3. 2009.....	XXX.....									
4. 2010.....	XXX.....	XXX.....								
5. 2011.....	XXX.....	XXX.....	XXX.....							
6. 2012.....	XXX.....	XXX.....	XXX.....	XXX.....						
7. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
8. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				
9. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			
10. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		
11. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.....13,200	.....2,761	.....690	.....256	.....86	.....27	.....18	.....9	.....6	.....5
2. 2008.....	.....23,978	.....33,598	.....35,330	.....35,775	.....35,905	.....35,951	.....35,968	.....35,975	.....35,982	.....35,986
3. 2009.....	.....XXX	.....27,927	.....38,325	.....40,234	.....40,769	.....40,932	.....40,992	.....41,011	.....41,020	.....41,038
4. 2010.....	.....XXX	.....XXX	.....27,781	.....37,551	.....39,511	.....39,962	.....40,099	.....40,141	.....40,166	.....40,189
5. 2011.....	.....XXX	.....XXX	.....XXX	.....25,630	.....34,262	.....35,920	.....36,276	.....36,382	.....36,435	.....36,442
6. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....25,523	.....34,673	.....36,290	.....36,790	.....36,923	.....36,991
7. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....24,387	.....33,561	.....35,134	.....35,536	.....35,679
8. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....23,556	.....32,627	.....34,204	.....34,708
9. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....23,671	.....33,645	.....35,416
10. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....22,262	.....30,745
11. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....22,117

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.....4,308	.....1,323	.....458	.....170	.....80	.....47	.....27	.....18	.....8	.....3
2. 2008.....	.....13,663	.....2,581	.....859	.....266	.....110	.....41	.....18	.....9	.....3	.....1
3. 2009.....	.....XXX	.....14,177	.....2,771	.....873	.....293	.....110	.....48	.....25	.....14	.....7
4. 2010.....	.....XXX	.....XXX	.....13,319	.....2,532	.....779	.....242	.....100	.....51	.....21	.....6
5. 2011.....	.....XXX	.....XXX	.....XXX	.....10,833	.....2,137	.....599	.....248	.....84	.....32	.....20
6. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....11,953	.....2,408	.....737	.....267	.....102	.....37
7. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....12,489	.....2,210	.....650	.....227	.....89
8. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....10,977	.....1,971	.....649	.....165
9. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....11,654	.....2,109	.....634
10. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....9,941	.....1,633
11. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....9,249

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1	2	3	4	5	6	7	8	9	10
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
1. Prior.....	.....6,957	.....1,123	.....234	.....58	.....35	.....16	.....1	.....7		.....1
2. 2008.....	.....58,891	.....64,054	.....64,760	.....64,856	.....64,892	.....64,897	.....64,903	.....64,905	.....64,905	.....64,912
3. 2009.....	.....XXX	.....66,619	.....71,554	.....72,157	.....72,291	.....72,318	.....72,333	.....72,341	.....72,347	.....72,364
4. 2010.....	.....XXX	.....XXX	.....65,921	.....69,935	.....70,544	.....70,657	.....70,682	.....70,720	.....70,722	.....70,737
5. 2011.....	.....XXX	.....XXX	.....XXX	.....57,072	.....60,896	.....61,368	.....61,476	.....61,645	.....61,660	.....61,664
6. 2012.....	.....XXX	.....XXX	.....XXX	.....XXX	.....57,533	.....61,752	.....62,169	.....62,442	.....62,463	.....62,481
7. 2013.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....54,981	.....58,914	.....59,312	.....59,369	.....59,411
8. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....52,847	.....56,377	.....56,704	.....56,786
9. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....55,490	.....60,240	.....60,739
10. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....52,787	.....56,124
11. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....55,430

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims-Made insurance policies. EREs provided for reasons other than DDR are not be included.
- 1.1

Does the company issue Medical Professional Liability Claims-Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost?
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions.

Yes [] No [X]
- 1.2

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

.....
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65?

Yes [] No [X]
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No [X]
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A[X]
- 1.6

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior.....	.....	.....
1.602	2008.....	.....	.....
1.603	2009.....	.....	.....
1.604	2010.....	.....	.....
1.605	2011.....	.....	.....
1.606	2012.....	.....	.....
1.607	2013.....	.....	.....
1.608	2014.....	.....	.....
1.609	2015.....	.....	.....
1.610	2016.....	.....	.....
1.611	2017.....	.....	.....
1.612	Totals.....	.....0	.....0

2.

The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement?

Yes [X] No []
3.

The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement?

Yes [X] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No [X]

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

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

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

5.

What were the net premiums in force at the end of the year for: (in thousands of dollars)

5.1 Fidelity
5.2 Surety

.....
.....
6.

Claim count information is reported per claim or per claimant. (Indicate which).
If not the same in all years, explain in Interrogatory 7.

PER CLAIMANT
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [] No [X]
- 7.2

An extended statement may be attached.