

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

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	0.000%	0.000%
05L1J	On deposit with states	2,608,317	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	
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
(Current Period) (Prior Period)

NAIC Company Code..... 25405

Employer's ID Number..... 31-1379882

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
(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

614-944-7680

Statutory Statement Contact

Thomas Happensack
(Name)
thomas.happensack@safeauto.com
(E-Mail Address)

(Area Code) (Telephone Number) (Extension)
614-559-5357
(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)
Gregory A Sutton
1. (Printed Name)
Chief Financial Officer & Treasurer
(Title)

(Signature)
Thomas J Happensack
2. (Printed Name)
Controller
(Title)

(Signature)
Kelly A Armstrong
3. (Printed Name)
Chief Legal Officer & Secretary
(Title)

Subscribed and sworn to before me

This 5th day of April 2018

a. Is this an original filing?

Yes [] No [X]

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										1	103	7
4. 2010.....	58										2	84	6
5. 2011.....	199										4	215	20
6. 2012.....	431										906	37	
7. 2013.....	884										93	1,188	89
8. 2014.....	1,348										157	1,602	165
9. 2015.....	5,325										364	7,919	634
10. 2016.....	14,433										787	23,283	1,633
11. 2017.....	53,962										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 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.....	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 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	XXX
											12. Totals	0
												0

NONE**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

NONE**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	XXX	XXX					0	0
7. 2013...	XXX				0	0						
8. 2014...	XXX				0	0						
9. 2015...	XXX				0	0						
10. 2016...	XXX			0	XXX							
11. 2017...	XXX	XXX										
											12. Totals	0
												0

NONE**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	XXX						0	0
7. 2013...	XXX	XXX	XXX	XXX	XXX	XXX					0	0
8. 2014...	XXX				0	0						
9. 2015...	XXX			0	0							
10. 2016...	XXX			0	XXX							
11. 2017...	XXX	XXX										
											12. Totals	0
												0

NONE**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	XXX						0	0
7. 2013...	XXX	XXX	XXX	XXX	XXX	XXX					0	0
8. 2014...	XXX				0	0						
9. 2015...	XXX			0	0							
10. 2016...	XXX			0	XXX							
11. 2017...	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	.....0
2. 2016.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....0	....XXX.....
3. 2017.....	....XXX.....	....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.....6,8786,3635,619(744)(1,259)						
2. 2016.....XXX.....53,02052,611(409)XXX.....XXX.....						
3. 2017.....XXX.....											
											4. Totals(1,153)
											(1,259)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....XXX.....00									
2. 2016.....XXX.....0XXX.....									
3. 2017.....XXX.....											
											4. Totals0
											0

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

1. Prior.....XXX.....00									
2. 2016.....XXX.....0XXX.....									
3. 2017.....XXX.....											
											4. Totals0
											0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....00
2. 2008.....00
3. 2009.....XXX.....00
4. 2010.....XXX.....XXX.....00
5. 2011.....XXX.....XXX.....XXX.....00
6. 2012.....XXX.....XXX.....XXX.....XXX.....XXXXXXXXXXXX00
7. 2013.....XXX.....XXX.....XXX.....XXX.....XXX.....XXXXXXXXXX00
8. 2014.....XXX.....00									
9. 2015.....XXX.....00									
10. 2016.....XXX.....0XXX.....									
11. 2017.....XXX.....											
											12. Totals0
											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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017		
1. Prior.....	.....000.....											
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.....

NONE**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.....	69,367.....	123,534.....	30,745.....	23,746.....						
11. 2017.....XXX.....	XXX.....	73,410.....	22,117.....	24,064.....							

NONE**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

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.....			

NONE**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

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.....			

NONE**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

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 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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.....000.....6,4226,22823,96017,754						
2. 2016....XXX.....48,03552,89621,67716,032							
3. 2017....XXX.....48,90448,90418,75217,394							

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

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

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

NONE**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.....16,711	.....5,982	.....2,330						
10. 2016.....	....XXX.....19,249	.....7,547							
11. 2017.....	....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.....						
10. 2016.....XXX.....							
11. 2017.....XXX.....								

NONE**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.....						
10. 2016.....XXX.....							
11. 2017.....XXX.....								

NONE**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.....						
10. 2016.....XXX.....							
11. 2017.....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 Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....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.....

NONE**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior.....XXX.....	2,85927327							
2. 2016.....XXX.....2,13891								
3. 2017.....XXX.....XXX.....XXX.....1,091							

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....XXX.....XXX.....XXX.....XXX.....XX.....YY.....XXX.....XXX.....XXX.....XXX.....XXX.....
2. 2016.....XXX.....XXX.....XXX.....XXX.....YY.....YY.....XXX.....XXX.....XXX.....XXX.....XXX.....
3. 2017.....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.....XX.....
8. 2014.....XXX.....XXX.....XXX.....XXX.....XXX.....XXX.....
9. 2015.....XXX.....							
10. 2016.....XXX.....								
11. 2017.....XXX.....									

NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 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? Yes [] No [X]
- 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.
- 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)? Yes [] No [X]
- 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). PER CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 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.