



32573201820100100

ANNUAL STATEMENT

For the Year Ended December 31, 2018  
OF THE CONDITION AND AFFAIRS OF THE

Ohio FAIR Plan Underwriting Association

NAIC Group Code	0000	0000	NAIC Company Code	32573	Employer's ID Number	23-7024436
	(Current Period)	(Prior Period)				
Organized under the Laws of	OHIO		State of Domicile or Port of Entry	OH		
Country of Domicile	US					
Incorporated/Organized	October 25, 1968		Commenced Business	June 1, 1974		
Statutory Home Office	2500 CORPORATE EXCHANGE DR., SUITE 250		COLUMBUS, OH, US	43231		
	(Street and Number)		(City or Town, State, Country and Zip Code)			
Main Administrative Office	2500 CORPORATE EXCHANGE DR., SUITE 250					
	(Street and Number)					
	COLUMBUS, OH, US	43231	614-839-6446			
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)			
Mail Address	2500 CORPORATE EXCHANGE DR., SUITE 250		COLUMBUS, OH, US	43231		
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	2500 CORPORATE EXCHANGE DR., SUITE 250		COLUMBUS, OH, US	43231	614-839-6446	
	(Street and Number)		(City or Town, State, Country and Zip Code)	(Area Code)	(Telephone Number)	
Internet Web Site Address	WWW.OHIOFAIRPLAN.COM					
Statutory Statement Contact	MICHELLE R. KNODELL		614-839-6446 x 155			
	(Name)		(Area Code) (Telephone Number)	(Extension)		
	MKNODELL@OHIOFAIRPLAN.COM		614-839-1473			
	(E-Mail Address)		(Fax Number)			

OFFICERS

CHAIRMAN

JENNIFER KEEFER

	Name	Title
1.	W. SHAWN BRACE	PRESIDENT
2.	TRACY A. BRININGER	SECRETARY
3.	W. SHAWN BRACE	TREASURER

VICE-PRESIDENTS

Name	Title	Name	Title
TRACY A. BRININGER	VICE PRESIDENT CLAIMS	MICHELLE R. KNODELL	VICE PRESIDENT ACCOUNTING

DIRECTORS OR TRUSTEES

JOEL BOKERMAN	PHILIP COLE #	JAMI COOK #	JAN FOLEY OROSZ
STEPHANIE GREEN	LISA GRIFFEN #	ERICK HILL #	JENNIFER KEEFER
MARTIN LANGLOIS #	TERRY MCCLASKEY	DIANE MONNIN	SABRINA WANG

State of OHIO

County of FRANKLIN ss

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

(Signature)	(Signature)	(Signature)
JENNIFER KEEFER	W. SHAWN BRACE	TRACY A. BRININGER
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
CHAIRMAN	PRESIDENT	TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me this on this  
day of FEBRUARY, 2019, by

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



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2018

NAIC Group Code 0000

NAIC Company Code 32573

Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken			3	4	5	6	7	8	9	10	11	12
1	2		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	3,548,451	3,817,383		1,759,720	1,453,500	1,383,281	278,851	16,209	8,108	5,899	412,543	29,214
2.1 Allied Lines	1,243,752	1,346,434		621,557	452,906	416,668	51,762	9,699	9,084	3,529	144,599	1,143
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	10,205,179	10,879,112		5,206,080	3,139,671	2,687,763	1,270,814	161,179	159,579	49,009	1,186,460	41,101
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11. Medical Professional Liability												
12. Earthquake												
13. Group Accident and Health (b)												
14. Credit A & H (Group and Individual)												
15.1 Collectively Renewable A & H (b)												
15.2 Non-Cancelable A & H (b)												
15.3 Guaranteed Renewable A & H (b)												
15.4 Non-Renewable for Stated Reasons Only (b)												
15.5 Other Accident Only												
15.6 Medicare Title XVIII Exempt from State Taxes or Fees												
15.7 All Other A & H (b)												
15.8 Federal Employees Health Benefits Plan Premium (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence	24,713	25,731		12,326	1,927	(5,073)	6,500		(145)	134	2,873	23
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18. Products Liability												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft	3,939	3,931		1,768							458	4
27. Boiler and Machinery												
28. Credit												
30. Warranty												
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTALS (a)	15,026,034	16,072,591		7,601,451	5,048,004	4,482,639	1,607,927	187,087	176,626	58,571	1,746,933	71,485
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$ 83,165  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.



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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2018

NAIC Group Code 0000

NAIC Company Code 32573

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	3,548,451	3,817,383		1,759,720	1,453,500	1,383,281	278,851	16,209	8,108	5,899	412,543	29,214
2.1 Allied lines	1,243,752	1,346,434		621,557	452,906	416,668	51,762	9,699	9,084	3,529	144,599	1,143
2.2 Multiple Peril Crop												
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2.4 Private Crop												
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4. Homeowners Multiple Peril	10,205,179	10,879,112		5,206,080	3,139,671	2,687,763	1,270,814	161,179	159,579	49,009	1,186,460	41,101
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10. Financial Guaranty												
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15.2 Non-Cancelable A & H (b)												
15.3 Guaranteed Renewable A & H (b)												
15.4 Non-Renewable for Stated Reasons Only (b)												
15.5 Other Accident Only												
15.6 Medicare Title XVIII Exempt from State Taxes or Fees												
15.7 All Other A & H (b)												
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16. Workers' Compensation												
17.1 Other Liability - Occurrence	24,713	25,731		12,326	1,927	(5,073)	6,500		(145)	134	2,873	23
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18. Products Liability												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
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19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft	3,939	3,931		1,768							458	4
27. Boiler and Machinery												
28. Credit												
30. Warranty												
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTALS (a)	15,026,034	16,072,591		7,601,451	5,048,004	4,482,639	1,607,927	187,087	176,626	58,571	1,746,933	71,485
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$ 83,165  
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0.

NONE	Schedule F - Part 1 Assumed Reinsurance
NONE	Schedule F - Part 2 Premium Portfolio
NONE	Schedule F - Part 3 Ceded Reinsurance
NONE	Schedule F - Part 4 Issuing or Confirming Banks
NONE	Schedule F - Part 5 Interrogatories
NONE	Schedule F - Part 6
NONE	Schedule H - Part 1
NONE	Schedule H - Part 2, 3 and 4
NONE	Schedule H - Part 5

SCHEDULE P – PART 1A – HOMEOWNERS/FARMOWNERS

(\$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	X X X	X X X	X X X									X X X
2. 2009	14,948		14,948	12,785		144		1,838		26	14,767	1,977
3. 2010	14,700		14,700	11,269		173		1,940		12	13,382	1,815
4. 2011	15,184		15,184	11,672		155		1,922		132	13,749	1,812
5. 2012	15,759		15,759	11,478		168		2,017		71	13,663	1,683
6. 2013	17,505		17,505	7,573		188		1,552		65	9,313	1,067
7. 2014	17,594		17,594	7,906		114		1,975		34	9,995	990
8. 2015	15,996		15,996	6,773		189		1,538		20	8,500	796
9. 2016	14,051		14,051	5,822		126		1,522		5	7,470	696
10. 2017	12,118		12,118	4,170		151		1,544		17	5,865	698
11. 2018	10,879		10,879	2,365		35		1,184		5	3,584	509
12. Totals	X X X	X X X	X X X	81,813		1,443		17,032		387	100,288	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2009													
3. 2010													
4. 2011													
5. 2012													
6. 2013													
7. 2014													
8. 2015													
9. 2016	11								1			12	1
10. 2017	73				1				6			80	2
11. 2018	1,082		105		23		25		216			1,451	37
12. Totals	1,166		105		24		25		223			1,543	40

	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	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2009	14,767		14,767	98.789		98.789					
3. 2010	13,382		13,382	91.034		91.034					
4. 2011	13,749		13,749	90.549		90.549					
5. 2012	13,663		13,663	86.700		86.700					
6. 2013	9,313		9,313	53.202		53.202					
7. 2014	9,995		9,995	56.809		56.809					
8. 2015	8,500		8,500	53.138		53.138					
9. 2016	7,482		7,482	53.249		53.249					
10. 2017	5,945		5,945	49.059		49.059				11	1
11. 2018	5,035		5,035	46.282		46.282				73	7
										1,187	264
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,271	272

NONE	Schedule P - Part 1B Private Passenger
NONE	Schedule P - Part 1C Commercial Auto
NONE	Schedule P - Part 1D Workers Compensation
NONE	Schedule P - Part 1E Commercial Multiple Peril
NONE	Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurence
NONE	Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made
NONE	Schedule P - Part 1G Special Liability

SCHEDULE P – PART 1H – SECTION 1  
OTHER LIABILITY – OCCURRENCE  
(\$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	X X X	X X X	X X X									X X X
2. 2009	47		47									
3. 2010	45		45									
4. 2011	41		41	2				1			3	
5. 2012	40		40	3							3	
6. 2013	40		40					30			30	
7. 2014	38		38									
8. 2015	36		36	1				1			2	
9. 2016	34		34	33				7			40	
10. 2017	29		29									
11. 2018	26		26	1				2			3	
12. Totals	X X X	X X X	X X X	40				41			81	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2009													
3. 2010													
4. 2011													
5. 2012													
6. 2013													
7. 2014													
8. 2015													
9. 2016	2											2	1
10. 2017													
11. 2018			5						1			6	
12. Totals	2		5						1			8	1

	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	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2009											
3. 2010											
4. 2011	3		3	7.317		7.317					
5. 2012	3		3	7.500		7.500					
6. 2013	30		30	75.000		75.000					
7. 2014											
8. 2015	2		2	5.556		5.556					
9. 2016	42		42	123.529		123.529				2	
10. 2017											
11. 2018	9		9	34.615		34.615				5	1
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7	1

**NONE      Schedule P - Part 1H - Section 2 Other Liab. Claims-Made**



SCHEDULE P – PART 1I – SPECIAL PROPERTY (FIRE, ALLIED LINES,  
INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)  
(\$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	X X X	X X X	X X X	(14)						2	(14)	X X X
2. 2017	5,985		5,985	2,181		29		720			2,930	X X X
3. 2018	5,168		5,168	1,600		16		573		1	2,189	X X X
4. Totals	X X X	X X X	X X X	3,767		45		1,293		3	5,105	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior													
2. 2017									1			1	
3. 2018	192		138		4		5		42			381	10
4. Totals	192		138		4		5		43			382	10

	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	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2017	2,931		2,931	48.972		48.972					1
3. 2018	2,570		2,570	49.729		49.729				330	51
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	330	52

NONE	Schedule P - Part 1J Auto Physical Damage
NONE	Schedule P - Part 1K Fidelity/Surety
NONE	Schedule P - Part 1L Other
NONE	Schedule P - Part 1M International
NONE	Schedule P - Part 1N Nonproportional Assumed Prop.
NONE	Schedule P - Part 1O Nonproportional Assumed Liab.
NONE	Schedule P - Part 1P Nonproportional Assumed Fin. Lines
NONE	Schedule P - Part 1R - Section 1 Prod. Liab. Occurence
NONE	Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made
NONE	Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty
NONE	Schedule P - Part 1T - Warranty

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	1,015	849	654	553	553	553	553	553	553	553		
2. 2009	12,575	12,938	12,949	12,971	12,963	12,929	12,929	12,929	12,929	12,929		
3. 2010	X X X	11,654	11,455	11,339	11,426	11,442	11,442	11,442	11,442	11,442		
4. 2011	X X X	X X X	11,367	11,578	11,727	11,779	11,796	11,827	11,827	11,827		
5. 2012	X X X	X X X	X X X	11,450	11,531	11,594	11,649	11,646	11,646	11,646		
6. 2013	X X X	X X X	X X X	X X X	7,985	7,607	7,736	7,753	7,755	7,761	6	8
7. 2014	X X X	X X X	X X X	X X X	X X X	8,944	8,118	8,090	8,020	8,020		(70)
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X	7,817	7,025	7,000	6,962	(38)	(63)
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,096	5,922	5,959	37	(1,137)
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,187	4,395	(792)	X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,635	X X X	X X X
12. Totals											(787)	(1,262)

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2F – SECTION 1  
MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2F – SECTION 2  
MEDICAL PROFESSIONAL LIABILITY – CLAIMS–MADE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2G – SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2H – SECTION 1 – OTHER LIABILITY – OCCURRENCE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											(11)	(47)

SCHEDULE P – PART 2H – SECTION 2 – OTHER LIABILITY – CLAIMS–MADE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	492	204	190	(14)	(302)
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,335	2,210	(125)	XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,955	XXX	XXX
4. Totals											(139)	(302)

SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P – PART 2K – FIDELITY, SURETY

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P – PART 2M – INTERNATIONAL

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	One Year	Two Year
1. Prior												
2. 2009												
3. 2010	XXX											
4. 2011	XXX	XXX										
5. 2012	XXX	XXX	XXX									
6. 2013	XXX	XXX	XXX	XXX								
7. 2014	XXX	XXX	XXX	XXX	XXX							
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE      Schedule P - Part 2N, 2O, 2P**

**NONE      Schedule P - Part 2R Sec. 1 and 2, 2S, 2T**

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000	400	553	553	553	553	553	553	553	553		
2. 2009	9,726	12,556	12,714	12,820	12,861	12,929	12,929	12,929	12,929	12,929	1,397	493
3. 2010	X X X	8,851	11,013	11,304	11,426	11,442	11,442	11,442	11,442	11,442	1,255	446
4. 2011	X X X	X X X	8,633	11,487	11,675	11,778	11,780	11,827	11,827	11,827	1,267	435
5. 2012	X X X	X X X	X X X	8,751	11,372	11,589	11,649	11,646	11,646	11,646	1,212	360
6. 2013	X X X	X X X	X X X	X X X	5,449	7,464	7,662	7,747	7,749	7,761	721	291
7. 2014	X X X	X X X	X X X	X X X	X X X	6,823	7,882	7,986	8,020	8,020	706	273
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X	5,413	6,786	6,912	6,962	555	292
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,252	5,818	5,948	493	244
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,612	4,321	497	232
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,400	294	190

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

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P – PART 3F – SECTION 1  
MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P – PART 3F – SECTION 2  
MEDICAL PROFESSIONAL LIABILITY – CLAIMS–MADE

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P – PART 3G – SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000										X X X	X X X
2. 2009											X X X	X X X
3. 2010	X X X										X X X	X X X
4. 2011	X X X	X X X									X X X	X X X
5. 2012	X X X	X X X	X X X								X X X	X X X
6. 2013	X X X	X X X	X X X	X X X							X X X	X X X
7. 2014	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

SCHEDULE P – PART 3H – SECTION 1 – OTHER LIABILITY – OCCURRENCE

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000	8	8	8	8	8	8	8	8	8		
2. 2009												
3. 2010	X X X										1	1
4. 2011	X X X	X X X	2	2	2	2	2	2	2	2	1	
5. 2012	X X X	X X X	X X X		3	3	3	3	3	3		
6. 2013	X X X	X X X	X X X	X X X							1	
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X		33	33	1	
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	

SCHEDULE P – PART 3H – SECTION 2 – OTHER LIABILITY – CLAIMS–MADE

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000											
2. 2009												
3. 2010	X X X											
4. 2011	X X X	X X X										
5. 2012	X X X	X X X	X X X									
6. 2013	X X X	X X X	X X X	X X X								
7. 2014	X X X	X X X	X X X	X X X	X X X							
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			



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 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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	204	190	X X X	X X X
2. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,880	2,210	X X X	X X X
3. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,616	X X X	X X X

SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000				
2. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
3. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

NONE

SCHEDULE P – PART 3K – FIDELITY/SURETY

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

NONE

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

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
3. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

NONE

SCHEDULE P – PART 3M – INTERNATIONAL

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	2	3	4	5	6	7	8	9	10		
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
1. Prior	000										X X X	X X X
2. 2009											X X X	X X X
3. 2010	X X X										X X X	X X X
4. 2011	X X X	X X X									X X X	X X X
5. 2012	X X X	X X X	X X X								X X X	X X X
6. 2013	X X X	X X X	X X X	X X X							X X X	X X X
7. 2014	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

NONE

**NONE      Schedule P - Part 3N, 3O, 3P**

**NONE      Schedule P - Part 3R Sec. 1 and 2, 3S, 3T**

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	70									
2. 2009	528									
3. 2010	XXX	757								
4. 2011	XXX	XXX	655							
5. 2012	XXX	XXX	XXX	815						
6. 2013	XXX	XXX	XXX	XXX	1,019					
7. 2014	XXX	XXX	XXX	XXX	XXX	992				
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX	689			
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521		
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	638	
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4D – WORKERS' COMPENSATION  
(EXCLUCING EXCESS WORKERS' COMPENSATION)

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4F – SECTION 1  
MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	X X X									
4. 2011	X X X	X X X								
5. 2012	X X X	X X X	X X X							
6. 2013	X X X	X X X	X X X	X X X						
7. 2014	X X X	X X X	X X X	X X X	X X X					
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 4F – SECTION 2  
MEDICAL PROFESSIONAL LIABILITY – CLAIMS-MADE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	X X X									
4. 2011	X X X	X X X								
5. 2012	X X X	X X X	X X X							
6. 2013	X X X	X X X	X X X	X X X						
7. 2014	X X X	X X X	X X X	X X X	X X X					
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 4G – SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	X X X									
4. 2011	X X X	X X X								
5. 2012	X X X	X X X	X X X							
6. 2013	X X X	X X X	X X X	X X X						
7. 2014	X X X	X X X	X X X	X X X	X X X					
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 4H – SECTION 1 – OTHER LIABILITY – OCCURRENCE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	X X X									
4. 2011	X X X	X X X								
5. 2012	X X X	X X X	X X X							
6. 2013	X X X	X X X	X X X	X X X						
7. 2014	X X X	X X X	X X X	X X X	X X X					
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 4H – SECTION 2 – OTHER LIABILITY – CLAIMS-MADE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	X X X									
4. 2011	X X X	X X X								
5. 2012	X X X	X X X	X X X							
6. 2013	X X X	X X X	X X X	X X X						
7. 2014	X X X	X X X	X X X	X X X	X X X					
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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	2	3	4	5	6	7	8	9	10
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117		
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193	
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143

SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4K – FIDELITY/SURETY

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 4M – INTERNATIONAL

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX					
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE      Schedule P - Part 4N, 4O, 4P**

**NONE      Schedule P - Part 4R Sec. 1 and 2, 4S, 4T**

SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	1,323	29	6	1						
2. 2009	1,168	1,380	1,391	1,394	1,397	1,397	1,397	1,397	1,397	1,397
3. 2010	X X X	1,061	1,238	1,247	1,255	1,255	1,255	1,255	1,255	1,255
4. 2011	X X X	X X X	1,072	1,259	1,265	1,266	1,266	1,267	1,267	1,267
5. 2012	X X X	X X X	X X X	1,045	1,202	1,208	1,212	1,212	1,212	1,212
6. 2013	X X X	X X X	X X X	X X X	611	704	714	717	719	721
7. 2014	X X X	X X X	X X X	X X X	X X X	593	700	705	706	706
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X	476	549	553	555
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	407	487	493
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	446	497
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	294

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	38	48	49	49	49	49				
2. 2009	194	210	215	217	218	218				
3. 2010	X X X	179	193	199	199	199				
4. 2011	X X X	X X X	163	176	177	178	1			
5. 2012	X X X	X X X	X X X	120	127	128				
6. 2013	X X X	X X X	X X X	X X X	87	93	3	1	1	
7. 2014	X X X	X X X	X X X	X X X	X X X	66	6	2		
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X	64	5	2	
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64	5	1
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39	2
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	2,031	21	3	2						
2. 2009	1,806	1,964	1,969	1,970	1,975	1,977	1,977	1,977	1,977	1,977
3. 2010	X X X	1,701	1,801	1,809	1,815	1,815	1,815	1,815	1,815	1,815
4. 2011	X X X	X X X	1,685	1,801	1,807	1,809	1,812	1,812	1,812	1,812
5. 2012	X X X	X X X	X X X	1,545	1,669	1,681	1,683	1,683	1,683	1,683
6. 2013	X X X	X X X	X X X	X X X	979	1,058	1,063	1,065	1,066	1,067
7. 2014	X X X	X X X	X X X	X X X	X X X	906	985	990	990	990
8. 2015	X X X	X X X	X X X	X X X	X X X	X X X	739	789	795	796
9. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	643	693	696
10. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	663	698
11. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	509

- NONE Schedule P - Part 5B - Section 1-3
- NONE Schedule P - Part 5C - Section 1-3
- NONE Schedule P - Part 5D - Section 1-3
- NONE Schedule P - Part 5E - Section 1-3
- NONE Schedule P - Part 5F - Section 1A-3A
- NONE Schedule P - Part 5F - Section 1B-3B



SCHEDULE P – PART 5H – OTHER LIABILITY – OCCURRENCE

SECTION 1A

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX	1	1	1	1	1	1	1	1	1
4. 2011	XXX	XXX	1	1	1	1	1	1	1	1
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2014	XXX	XXX	XXX	XXX	XXX					
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior										
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX					
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX			1	
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		1
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

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
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
1. Prior	6	10								
2. 2009										
3. 2010	XXX									
4. 2011	XXX	XXX								
5. 2012	XXX	XXX	XXX							
6. 2013	XXX	XXX	XXX	XXX						
7. 2014	XXX	XXX	XXX	XXX	XXX					
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

- NONE      Schedule P - Part 5H - Section 1B-3B**
- NONE      Schedule P - Part 5R - Section 1A-3A**
- NONE      Schedule P - Part 5R - Section 1B-3B**
- NONE      Schedule P - Part 5T - Warranty**
- NONE      Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**

SCHEDULE P – PART 6E – COMMERCIAL MULTIPLE PERIL  
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior											
2. 2009											
3. 2010	XXX										
4. 2011	XXX	XXX									
5. 2012	XXX	XXX	XXX								
6. 2013	XXX	XXX	XXX	XXX							
7. 2014	XXX	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior											
2. 2009											
3. 2010	XXX										
4. 2011	XXX	XXX									
5. 2012	XXX	XXX	XXX								
6. 2013	XXX	XXX	XXX	XXX							
7. 2014	XXX	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P–Pt 1)											XXX

SCHEDULE P – PART 6H – OTHER LIABILITY – OCCURRENCE  
SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior											
2. 2009											
3. 2010	XXX										
4. 2011	XXX	XXX									
5. 2012	XXX	XXX	XXX								
6. 2013	XXX	XXX	XXX	XXX							
7. 2014	XXX	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29	
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26
13. Earned Premiums (Sc P–Pt 1)									29	26	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
1. Prior											
2. 2009											
3. 2010	XXX										
4. 2011	XXX	XXX									
5. 2012	XXX	XXX	XXX								
6. 2013	XXX	XXX	XXX	XXX							
7. 2014	XXX	XXX	XXX	XXX	XXX						
8. 2015	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	29	
11. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26
13. Earned Premiums (Sc P–Pt 1)									29	26	XXX

NONE	Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B
NONE	Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2
NONE	Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B
NONE	Schedule P - Part 7A
NONE	Schedule P - Part 7A (Continued)
NONE	Schedule P - Part 7B
NONE	Schedule P - Part 7B (Continued)

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 to 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)? \$

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 2009		
1.603 2010		
1.604 2011		
1.605 2012		
1.606 2013		
1.607 2014		
1.608 2015		
1.609 2016		
1.610 2017		
1.611 2018		
1.612 Totals		

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: 5.1 Fidelity \$ 5.2 Surety \$ (in thousands of dollars)

6. Claim count information is reported per claim or per claimant. (indicate which). Per Claim

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

**NONE      Schedule T - Part 2**

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
							NONE								

# NONE

Asterik	Explanation
	NONE

**NONE**

## SCHEDULE Y

## PART 2 – SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management’s Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	See Explanation
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15. Will Supplemental A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING	
29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33. Will the regulator only (non-public) Supplemental Health Care Exhibit’s Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April?	NO
36. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if require be filed with the state of domicile and the NAIC by April 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

AUGUST FILING

37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanation 8:

Not applicable

Explanation 13:

Not applicable

Explanation 14:

Not applicable

Explanation 15:

Not applicable

Explanation 16:

Not applicable

Explanation 17:

Not applicable

Explanation 18:

Not applicable

Explanation 19:

Not applicable

Explanation 21:

Not applicable

Explanation 22:

Not applicable

Explanation 23:

Not applicable

Explanation 24:

Not applicable

Explanation 25:

Not applicable

Explanation 26:

Not applicable

Explanation 27:

Not applicable

Explanation 28:

Not applicable

Explanation 29:

Not applicable

Explanation 30:

Not applicable

Explanation 31:

Not applicable

Explanation 32:

Not applicable

Explanation 33:

Not applicable

Explanation 34:

Not applicable

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Explanation 35: Not applicable

Explanation 36: Not applicable

Explanation 37: Not applicable

Bar Code:



32573201820100000



32573201824000000



32573201845500000



32573201838500000



32573201836500000



32573201840000000



32573201850500000



32573201822500000



32573201855500000



32573201830600000



32573201821600000



32573201855000000



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32573201849000000



32573201840100000



32573201839900000



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32573201822400000



32573201822600000



32573201823000000



32573201821000000



32573201821700000



32573201821100000

OVERFLOW PAGE FOR WRITE-INS

**SUPPEMENTAL SCHEDULE FOR REINSURANCE COUNTERPARTY REPORTING EXCEPTION -  
ASBESTOS AND POLLUTION CONTRACTS**

For the Year Ended December 31, 2018 (000 Omitted)

(To Be Filed by March 1)

[illegible]

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