



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE
ELEMENT INS CO

NAIC Group Code NAIC Company Code 16867 Employer's ID Number 84-3656054

(Current) (Prior)

Organized under the Laws of OH State of Domicile or Port of Entry OH

Country of Domicile USA

Incorporated/Organized 11/11/2019 Commenced Business 09/15/2020

Statutory Home Office 6449 Allen Rd West Chester, OH, USA 45069

Main Administrative Office 6449 Allen Rd 513-755-5780

(Telephone)

West Chester, OH, USA 45069 Cincinnati, OH, USA 45262

Mail Address PO Box 62357

Primary Location of Books and Records 6449 Allen Rd 513-755-5780

(Telephone)

West Chester, OH, USA 45069

Internet Website Address elementcoverage.com

Statutory Statement Contact Steven J Murry 513-755-5780

(Telephone)

smurry@elementcoverage.com (E-Mail)

(Fax)

OFFICERS

Matthew Joseph Brands, Chief Executive Officer Steven Joseph Murry, Chief Operating Officer

Alison Brands Rice, Chief Financial Officer

DIRECTORS OR TRUSTEES

Matthew Joseph Brands Alison Brands Rice

Steven Joseph Murry Scott Michael Boehm

Alfred Theodore Brands

State of Ohio
County of Butler 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.

x
Matthew Joseph Brands
CEO

x
Alison Brands Rice
CFO

x
Steven Joseph Murry
COO

Subscribed and sworn to before me
this 24 day of

FEBRUARY 2023
Heather N Callahan

a. Is this an original filing? Yes

b. If no:

1. State the amendment number: _____

2. Date filed: _____

3. Number of pages attached: _____



HEATHER N CALLAHAN
Notary Public
State of Ohio
My Comm. Expires
August 4, 2026



EXHIBIT OF PREMIUMS AND LOSSES
BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2022

NAIC Group Code: NAIC Company Code: 16867

Line of Business		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												
2.1.	Allied Lines												
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												
5.1.	Commercial Multiple Peril (Non-Liability Portion)												
5.2.	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,291	4,263									129	
10.	Financial Guaranty												
11.1	Medical Professional Liability – Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1.	Vision Only (b)												
15.2.	Dental Only (b)												
15.3.	Disability Income (b)												
15.4.	Medicare Supplement (b)												
15.5.	Medicaid Title XIX (b)												
15.6.	Medicare Title XVIII (b)												
15.7.	Long-Term Care (b)												
15.8.	Federal Employees Health Benefits Plan (b)												
15.9.	Other Health (b)												
16.	Workers' Compensation												
17.1.	Other Liability—Occurrence												
17.2.	Other Liability—Claims-Made												
17.3.	Excess Workers' Compensation												
18.1	Products Liability – Occurrence												
18.2	Products Liability – Claims-Made												
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	626,167	461,368			86,428	86,428					62,617	
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and Theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	TOTAL (a)	627,458	465,631			86,428	86,428					62,746	
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)												

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



EXHIBIT OF PREMIUMS AND LOSSES

GRAND TOTAL DURING THE YEAR 2022

NAIC Group Code: NAIC Company Code: 16867

Line of Business		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												
2.1.	Allied Lines												
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												
5.1.	Commercial Multiple Peril (Non-Liability Portion)												
5.2.	Commercial Multiple Peril (Liability Portion)												
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.	Inland Marine	1,291	4,263									129	
10.	Financial Guaranty												
11.1	Medical Professional Liability – Occurrence												
11.2	Medical Professional Liability – Claims-Made												
12.	Earthquake												
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1.	Vision Only (b)												
15.2.	Dental Only (b)												
15.3.	Disability Income (b)												
15.4.	Medicare Supplement (b)												
15.5.	Medicaid Title XIX (b)												
15.6.	Medicare Title XVIII (b)												
15.7.	Long-Term Care (b)												
15.8.	Federal Employees Health Benefits Plan (b)												
15.9.	Other Health (b)												
16.	Workers' Compensation												
17.1.	Other Liability—Occurrence												
17.2.	Other Liability—Claims-Made												
17.3.	Excess Workers' Compensation												
18.1	Products Liability – Occurrence												
18.2	Products Liability – Claims-Made												
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	626,167	461,368			86,428	86,428					62,617	
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and Theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	TOTAL (a)	627,458	465,631			86,428	86,428					62,746	
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)												

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

(20) Schedule F - Part 1

NONE

(21) Schedule F - Part 2

NONE

(22) Schedule F - Part 3 - Ceded Reinsurance

NONE

(23) Schedule F - Part 3 - Credit Risk

NONE

(24) Schedule F - Part 3 - Aging of Ceded Reinsurance

NONE

(25) Schedule F - Part 3 - Provision for Reinsurance for Certified Reinsurers

NONE

(26) Schedule F - Part 3 - Total Provision for Reinsurance

NONE

(27) Schedule F - Part 4 - Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3

NONE

(28) Schedule F - Part 5A

NONE

(28) Schedule F - Part 5B

NONE

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	2,953,897		2,953,897
2. Premiums and considerations (Line 15)	352,387		352,387
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)			
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	4,700		4,700
6. Net amount recoverable from reinsurers			
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	3,310,984		3,310,984
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	—		—
10. Taxes, expenses, and other obligations (Lines 4 through 8)	100,173		100,173
11. Unearned premiums (Line 9)	334,970		334,970
12. Advance premiums (Line 10)			
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)			
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)			
17. Provision for reinsurance (Line 16)			
18. Other liabilities			
19. Total liabilities excluding protected cell business (Line 26)	435,143		435,143
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	2,875,697	XXX	2,875,697
22. Totals (Line 38)	3,310,840		3,310,840

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

If yes, give full explanation:

(30) Schedule H - Part 1

NONE

(30) Write-Ins for Line 11 - Deductions

NONE

(31) Schedule H - Part 2 - Reserves and Liabilities

NONE

(31) Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

(31) Schedule H - Part 4 - Reinsurance

NONE

(32) Schedule H - Part 5

NONE

(35) Schedule P - Part 1A - Columns 1 to 12

NONE

(35) Schedule P - Part 1A - Columns 13 to 25

NONE

(35) Schedule P - Part 1A - Columns 26 to 36

NONE

(36) Schedule P - Part 1B - Columns 1 to 12

NONE

(36) Schedule P - Part 1B - Columns 13 to 25

NONE

(36) Schedule P - Part 1B - Columns 26 to 36

NONE

(37) Schedule P - Part 1C - Columns 1 to 12

NONE

(37) Schedule P - Part 1C - Columns 13 to 25

NONE

(37) Schedule P - Part 1C - Columns 26 to 36

NONE

(38) Schedule P - Part 1D - Columns 1 to 12

NONE

(38) Schedule P - Part 1D - Columns 13 to 25

NONE

(38) Schedule P - Part 1D - Columns 26 to 36

NONE

(39) Schedule P - Part 1E - Columns 1 to 12

NONE

(39) Schedule P - Part 1E - Columns 13 to 25

NONE

(39) Schedule P - Part 1E - Columns 26 to 36

NONE

(40) Schedule P - Part 1F - Section 1 - Columns 1 to 12

NONE

(40) Schedule P - Part 1F - Section 1 - Columns 13 to 25

NONE

(40) Schedule P - Part 1F - Section 1 - Columns 26 to 36

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 1 to 12

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 13 to 25

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 26 to 36

NONE

(42) Schedule P - Part 1G - Columns 1 to 12

NONE

(42) Schedule P - Part 1G - Columns 13 to 25

NONE

(42) Schedule P - Part 1G - Columns 26 to 36

NONE

(43) Schedule P - Part 1H - Section 1 - Columns 1 to 12

NONE

(43) Schedule P - Part 1H - Section 1 - Columns 13 to 25

NONE

(43) Schedule P - Part 1H - Section 1 - Columns 26 to 36

NONE

(44) Schedule P - Part 1H - Section 2 - Columns 1 to 12

NONE

(44) Schedule P - Part 1H - Section 2 - Columns 13 to 25

NONE

(44) Schedule P - Part 1H - Section 2 - Columns 26 to 36

NONE

(45) Schedule P - Part 1I - Columns 1 to 12

NONE

(45) Schedule P - Part 1I - Columns 13 to 25

NONE

(45) Schedule P - Part 1I - Columns 26 to 36

NONE

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									XXX
2. 2021	135		135									
3. 2022	457		457	86				3		32	89	7
4. Totals	XXX	XXX	XXX	86				3		32	89	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	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 Direct and Assumed	22 Ceded											
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded													
1. Prior																					
2. 2021																					
3. 2022													—								
4. Totals													—								

Years in Which Premiums Were Earned and Losses Were Incurred	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				
2. 2021					—								
3. 2022	89		89	19.475	—	19.475							
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX				

SCHEDULE P - PART 1K - FIDELITY/SURETY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2021												XXX
3. 2022												XXX
4. Totals	XXX	XXX	XXX									XXX

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			Direct and Assumed	Ceded	
	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed										
1. Prior													
2. 2021													
3. 2022													
4. Totals													

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2021				—	—	—					
3. 2022				—	—	—					
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)
(\$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									XXX
2. 2021	1		1									XXX
3. 2022	4		4									XXX
4. Totals	XXX	XXX	XXX									XXX

Years in Which Premiums Were Earned and Losses Were Incurred	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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2021													
3. 2022													
4. Totals													

Years in Which Premiums Were Earned and Losses Were Incurred	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		
2. 2021					-						
3. 2022					-						
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

(49) Schedule P - Part 1M - Columns 1 to 12

NONE

(49) Schedule P - Part 1M - Columns 13 to 25

NONE

(49) Schedule P - Part 1M - Columns 26 to 36

NONE

(50) Schedule P - Part 1N - Columns 1 to 12

NONE

(50) Schedule P - Part 1N - Columns 13 to 25

NONE

(50) Schedule P - Part 1N - Columns 26 to 36

NONE

(51) Schedule P - Part 1O - Columns 1 to 12

NONE

(51) Schedule P - Part 1O - Columns 13 to 25

NONE

(51) Schedule P - Part 1O - Columns 26 to 36

NONE

(52) Schedule P - Part 1P - Columns 1 to 12

NONE

(52) Schedule P - Part 1P - Columns 13 to 25

NONE

(52) Schedule P - Part 1P - Columns 26 to 36

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 1 to 12

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 13 to 25

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 26 to 36

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 1 to 12

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 13 to 25

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 26 to 36

NONE

(55) Schedule P - Part 1S - Columns 1 to 12

NONE

(55) Schedule P - Part 1S - Columns 13 to 25

NONE

(55) Schedule P - Part 1S - Columns 26 to 36

NONE

(56) Schedule P - Part 1T - Columns 1 to 12

NONE

(56) Schedule P - Part 1T - Columns 13 to 25

NONE

(56) Schedule P - Part 1T - Columns 26 to 36

NONE

(57) Schedule P - Part 2A - Homeowners/Farmowners

NONE

(57) Schedule P - Part 2B - Private Passenger Auto Liability/Medical

NONE

(57) Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical

NONE

(57) Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

(57) Schedule P - Part 2E - Commercial Multiple Peril

NONE

(58) Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence

NONE

(58) Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made

NONE

(58) Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)

NONE

(58) Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

NONE

(58) Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made

NONE

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-		-	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	XXX	XXX
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-	

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-		-	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-	

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One Year	Two Year
1. Prior												
2. 2013												
3. 2014	XXX											
4. 2015	XXX	XXX										
5. 2016	XXX	XXX	XXX									
6. 2017	XXX	XXX	XXX	XXX								
7. 2018	XXX	XXX	XXX	XXX	XXX							
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

(60) Schedule P - Part 2N - Reinsurance - Non Proportional Assumed Property

NONE

(60) Schedule P - Part 2O - Reinsurance - Non Proportional Assumed Liability

NONE

(60) Schedule P - Part 2P - Reinsurance - Non Proportional Assumed Financial Lines

NONE

(61) Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

NONE

(61) Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

NONE

(61) Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

NONE

(61) Schedule P - Part 2T - Warranty

NONE

(62) Schedule P - Part 3A - Homeowners/Farmowners

NONE

(62) Schedule P - Part 3B - Private Passenger Auto Liability/Medical

NONE

(62) Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical

NONE

(62) Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

(62) Schedule P - Part 3E - Commercial Multiple Peril

NONE

(63) Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence

NONE

(63) Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made

NONE

(63) Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)

NONE

(63) Schedule P - Part 3H - Section 1 - Other Liability - Occurrence

NONE

(63) Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made

NONE

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-			
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86	6	1

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	-		XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
2. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	XXX										XXX	XXX
2. 2013											XXX	XXX
3. 2014	XXX										XXX	XXX
4. 2015	XXX	XXX									XXX	XXX
5. 2016	XXX	XXX	XXX								XXX	XXX
6. 2017	XXX	XXX	XXX	XXX							XXX	XXX
7. 2018	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

(65) Schedule P - Part 3N - Reinsurance - Non Proportional Assumed Property

NONE

(65) Schedule P - Part 3O - Reinsurance - Non Proportional Assumed Liability

NONE

(65) Schedule P - Part 3P - Reinsurance - Non Proportional Assumed Financial Lines

NONE

(66) Schedule P - Part 3R - Section 1 - Products Liability - Occurrence

NONE

(66) Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made

NONE

(66) Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

NONE

(66) Schedule P - Part 3T - Warranty

NONE

(67) Schedule P - Part 4A - Homeowners/Farmowners

NONE

(67) Schedule P - Part 4B - Private Passenger Auto Liability/Medical

NONE

(67) Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical

NONE

(67) Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation)

NONE

(67) Schedule P - Part 4E - Commercial Multiple Peril

NONE

(68) Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence

NONE

(68) Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made

NONE

(68) Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)

NONE

(68) Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

NONE

(68) Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

NONE

(69) Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)

NONE

(69) Schedule P - Part 4J - Auto Physical Damage

NONE

(69) Schedule P - Part 4K - Fidelity/Surety

NONE

(69) Schedule P - Part 4L - Other (Including Credit, Accident and Health)

NONE

(69) Schedule P - Part 4M - International

NONE

(70) Schedule P - Part 4N - Reinsurance - Non Proportional Assumed Property

NONE

(70) Schedule P - Part 4O - Reinsurance - Non Proportional Assumed Liability

NONE

(70) Schedule P - Part 4P - Reinsurance - Non Proportional Assumed Financial Lines

NONE

(71) Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

NONE

(71) Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

NONE

(71) Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

NONE

(71) Schedule P - Part 4T - Warranty

NONE

(72) Schedule P - Part 5A - Section 1

NONE

(72) Schedule P - Part 5A - Section 2

NONE

(72) Schedule P - Part 5A - Section 3

NONE

(73) Schedule P - Part 5B - Section 1

NONE

(73) Schedule P - Part 5B - Section 2

NONE

(73) Schedule P - Part 5B - Section 3

NONE

(74) Schedule P - Part 5C - Section 1
NONE

(74) Schedule P - Part 5C - Section 2
NONE

(74) Schedule P - Part 5C - Section 3
NONE

(75) Schedule P - Part 5D - Section 1
NONE

(75) Schedule P - Part 5D - Section 2
NONE

(75) Schedule P - Part 5D - Section 3
NONE

(76) Schedule P - Part 5E - Section 1
NONE

(76) Schedule P - Part 5E - Section 2
NONE

(76) Schedule P - Part 5E - Section 3
NONE

(77) Schedule P - Part 5F - Section 1A
NONE

(77) Schedule P - Part 5F - Section 2A
NONE

(77) Schedule P - Part 5F - Section 3A
NONE

(78) Schedule P - Part 5F - Section 1B
NONE

(78) Schedule P - Part 5F - Section 2B
NONE

(78) Schedule P - Part 5F - Section 3B
NONE

(79) Schedule P - Part 5H - Section 1A
NONE

(79) Schedule P - Part 5H - Section 2A
NONE

(79) Schedule P - Part 5H - Section 3A
NONE

(80) Schedule P - Part 5H - Section 1B

NONE

(80) Schedule P - Part 5H - Section 2B

NONE

(80) Schedule P - Part 5H - Section 3B

NONE

(81) Schedule P - Part 5R - Section 1A

NONE

(81) Schedule P - Part 5R - Section 2A

NONE

(81) Schedule P - Part 5R - Section 3A

NONE

(82) Schedule P - Part 5R - Section 1B

NONE

(82) Schedule P - Part 5R - Section 2B

NONE

(82) Schedule P - Part 5R - Section 3B

NONE

(83) Schedule P - Part 5T - Section 1

NONE

(83) Schedule P - Part 5T - Section 2

NONE

(83) Schedule P - Part 5T - Section 3

NONE

(84) Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

NONE

(84) Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

NONE

(84) Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) - Section 1

NONE

(84) Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) - Section 2

NONE

(85) Schedule P - Part 6E - Commercial Multiple Peril - Section 1
NONE

(85) Schedule P - Part 6E - Commercial Multiple Peril - Section 2
NONE

(85) Schedule P - Part 6H - Other Liability - Occurrence - Section 1A
NONE

(85) Schedule P - Part 6H - Other Liability - Occurrence - Section 2A
NONE

(86) Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B
NONE

(86) Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B
NONE

(86) Schedule P - Part 6M - International - Section 1
NONE

(86) Schedule P - Part 6M - International - Section 2
NONE

(87) Schedule P - Part 6N - Reinsurance Nonproportional Assumed Property - Section 1
NONE

(87) Schedule P - Part 6N - Reinsurance Nonproportional Assumed Property - Section 2
NONE

(87) Schedule P - Part 6O - Reinsurance Nonproportional Assumed Liability - Section 1
NONE

(87) Schedule P - Part 6O - Reinsurance Nonproportional Assumed Liability - Section 2
NONE

(88) Schedule P - Part 6R - Products Liability - Occurrence - Section 1A
NONE

(88) Schedule P - Part 6R - Products Liability - Occurrence - Section 2A
NONE

(88) Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B
NONE

(88) Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B
NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

		1	2	3	4	5	6
		Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P – Part 1							
1.	Homeowners/Farmowners.....						
2.	Private Passenger Auto Liability/Medical.....						
3.	Commercial Auto/Truck Liability/Medical.....						
4.	Workers' Compensation.....						
5.	Commercial Multiple Peril.....						
6.	Medical Professional Liability—Occurrence.....						
7.	Medical Professional Liability—Claims-made.....						
8.	Special Liability.....						
9.	Other Liability—Occurrence.....						
10.	Other Liabilities—Claims-made.....						
11.	Special Property.....				1		
12.	Auto Physical Damage.....				626		
13.	Fidelity/ Surety.....						
14.	Other.....						
15.	International.....						
16.	Reinsurance-Nonproportional Assumed Property.....	XXX	XXX	XXX	XXX	XXX	XXX
17.	Reinsurance-Nonproportional Assumed Liability.....	XXX	XXX	XXX	XXX	XXX	XXX
18.	Reinsurance-Nonproportional Assumed Financial Lines.....	XXX	XXX	XXX	XXX	XXX	XXX
19.	Products Liability—Occurrence.....						
20.	Products Liability—Claims-made.....						
21.	Financial Guaranty/Mortgage Guaranty.....						
22.	Warranty.....						
23.	Totals.....				627		

SECTION 2

		INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

		BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 7A – PRIMARY LOSS SENSITIVE CONTRACTS (CONTINUED)

SECTION 4											
		NET EARNED PREMIUMS REPORTED AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5											
		NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

		1	2	3	4	5	6
		Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P – Part 1							
1.	Homeowners/Farmowners.....						
2.	Private Passenger Auto Liability/Medical.....						
3.	Commercial Auto/Truck Liability/Medical.....						
4.	Workers' Compensation.....						
5.	Commercial Multiple Peril.....						
6.	Medical Professional Liability—Occurrence.....						
7.	Medical Professional Liability—Claims-made.....						
8.	Special Liability.....						
9.	Other Liability—Occurrence.....						
10.	Other Liabilities—Claims-made.....						
11.	Special Property.....				1		
12.	Auto Physical Damage.....				626		
13.	Fidelity/ Surety.....						
14.	Other.....						
15.	International.....						
16.	Reinsurance-Nonproportional Assumed Property.....						
17.	Reinsurance-Nonproportional Assumed Liability.....						
18.	Reinsurance-Nonproportional Assumed Financial Lines.....						
19.	Products Liability—Occurrence.....						
20.	Products Liability—Claims-made.....						
21.	Financial Guaranty/Mortgage Guaranty.....						
22.	Warranty.....						
23.	Totals.....				627		

SECTION 2

		INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

		BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR-END (\$000 OMITTED)									
		1	2	3	4	5	6	7	8	9	10
Years in Which Policies Were Issued		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1.	Prior.....										
2.	2013.....										
3.	2014.....	XXX									
4.	2015.....	XXX	XXX								
5.	2016.....	XXX	XXX	XXX							
6.	2017.....	XXX	XXX	XXX	XXX						
7.	2018.....	XXX	XXX	XXX	XXX	XXX					
8.	2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9.	2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10.	2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11.	2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 7B – REINSURANCE LOSS SENSITIVE CONTRACTS (CONTINUED)

SECTION 4										
Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5										
Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6										
Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7										
Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	XXX									
4. 2015	XXX	XXX								
5. 2016	XXX	XXX	XXX							
6. 2017	XXX	XXX	XXX	XXX						
7. 2018	XXX	XXX	XXX	XXX	XXX					
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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? 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:..... NO
- 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 No. 65?..... NO
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve?..... NO
- 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?..... NO
- 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. 2013.....		
1.603. 2014.....		
1.604. 2015.....		
1.605. 2016.....		
1.606. 2017.....		
1.607. 2018.....		
1.608. 2019.....		
1.609. 2020.....		
1.610. 2021.....		
1.611. 2022.....		
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
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
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?..... NO

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 thousands of dollars) in force at the end of the year for:
5.1. Fidelity..... \$
5.2. Surety..... \$
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?..... NO
- 7.2. An extended statement may be attached.....

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN
Allocated By States And Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	NONE					
2.	Alaska	AK						
3.	Arizona	AZ						
4.	Arkansas	AR						
5.	California	CA						
6.	Colorado	CO						
7.	Connecticut	CT						
8.	Delaware	DE						
9.	District of Columbia	DC						
10.	Florida	FL						
11.	Georgia	GA						
12.	Hawaii	HI						
13.	Idaho	ID						
14.	Illinois	IL						
15.	Indiana	IN						
16.	Iowa	IA						
17.	Kansas	KS						
18.	Kentucky	KY						
19.	Louisiana	LA						
20.	Maine	ME						
21.	Maryland	MD						
22.	Massachusetts	MA						
23.	Michigan	MI						
24.	Minnesota	MN						
25.	Mississippi	MS						
26.	Missouri	MO						
27.	Montana	MT						
28.	Nebraska	NE						
29.	Nevada	NV						
30.	New Hampshire	NH						
31.	New Jersey	NJ						
32.	New Mexico	NM						
33.	New York	NY						
34.	North Carolina	NC						
35.	North Dakota	ND						
36.	Ohio	OH						
37.	Oklahoma	OK						
38.	Oregon	OR						
39.	Pennsylvania	PA						
40.	Rhode Island	RI						
41.	South Carolina	SC						
42.	South Dakota	SD						
43.	Tennessee	TN						
44.	Texas	TX						
45.	Utah	UT						
46.	Vermont	VT						
47.	Virginia	VA						
48.	Washington	WA						
49.	West Virginia	WV						
50.	Wisconsin	WI						
51.	Wyoming	WY						
52.	American Samoa	AS						
53.	Guam	GU						
54.	Puerto Rico	PR						
55.	US Virgin Islands	VI						
56.	Northern Mariana Islands	MP						
57.	Canada	CAN						
58.	Aggregate Other Alien	OT						
59.	Totals							

NONE

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? (Yes/No)	*
		16867	84-3656054				Element Insurance Company	OH	RE	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	1
		16867	84-3656054				Element Insurance Company	OH	RE	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	2
			31-1403760				Brands Insurance Agency, Inc	OH	NIA	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	3
			31-1403760				Brands Insurance Agency, Inc	OH	NIA	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	4
			31-1673712				Transportation Marketing Services, LLC	OH	NIA	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	5
			31-1673712				Transportation Marketing Services, LLC	OH	NIA	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	6
			43-1947516				Commercial Premium Finance, Inc	OH	NIA	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	7
			43-1947516				Commercial Premium Finance, Inc	OH	NIA	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	8
			02-0585003				Midwest Freight Exchange, LLC	OH	NIA	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	9
			02-0585003				Midwest Freight Exchange, LLC	OH	NIA	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	10
			31-1699688				West Chester Permit, LLC	OH	NIA	Matthew Brands	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	11
			31-1699688				West Chester Permit, LLC	OH	NIA	Alison Brands Rice	Ownership	50.000	Matthew Brands/Alison Brands Rice	No	12
Asterisk	Explanation														
1	There are no voting rights preferences among the two 50/50 owners.														
2	There are no voting rights preferences among the two 50/50 owners.														
3	There are no voting rights preferences among the two 50/50 owners.														
4	There are no voting rights preferences among the two 50/50 owners.														
5	There are no voting rights preferences among the two 50/50 owners.														
6	There are no voting rights preferences among the two 50/50 owners.														
7	There are no voting rights preferences among the two 50/50 owners.														
8	There are no voting rights preferences among the two 50/50 owners.														
9	There are no voting rights preferences among the two 50/50 owners.														
10	There are no voting rights preferences among the two 50/50 owners.														
11	There are no voting rights preferences among the two 50/50 owners.														
12	There are no voting rights preferences among the two 50/50 owners.														

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
	31-1403760	Brands Insurance Agency, Inc					74,745				74,745	
16768	84-3656054	Element Insurance Company					(74,745)				(74,745)	
9999999 – Control Totals							–		XXX		–	

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control / Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control / Affiliation of Column 5 Over Column 6 (Yes/No)

NONE

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.

REQUIRED FILINGS		Response
March Filing		
1.	Will an actuarial opinion be filed by March 1?.....	WAIVED.....
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?.....	WAIVED.....
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?.....	WAIVED.....
June Filing		
9.	Will an audited financial report be filed by June 1?.....	WAIVED.....
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?.....	WAIVED.....

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your 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.

		Response
March Filing		
11.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?.....	NO.....
12.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO.....
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO.....
14.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?.....	NO.....
15.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?.....	NO.....
16.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?.....	NO.....
17.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?.....	NO.....
18.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO.....
19.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....	SEE EXPLANATION.....
20.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO.....
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?.....	NO.....
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO.....
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO.....
24.	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.....
25.	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.....
26.	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.....
27.	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		
28.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?.....	NO.....
29.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?.....	NO.....
30.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?.....	NO.....
31.	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.....
32.	Will the regulator-only (non-public) Supplemental Health Care Exhibit’s Allocation Report be filed with the state of domicile and the NAIC by April 1?.....	NO.....
33.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?.....	NO.....
34.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?.....	NO.....
35.	Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?.....	NO.....
36.	Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?.....	NO.....
August Filing		
37.	Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?.....	NO.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Explanation		Barcode
1.		 1 6 8 6 7 2 0 2 2 4 0 0 0 0 0
2.		 1 6 8 6 7 2 0 2 2 4 6 0 0 0 0
3.		
4.		
5.		
6.		
7.		
8.		 1 6 8 6 7 2 0 2 2 2 0 1 0 0 0
9.		 1 6 8 6 7 2 0 2 2 2 2 0 0 0 0
10.		 1 6 8 6 7 2 0 2 2 2 2 1 0 0 0
11.		 1 6 8 6 7 2 0 2 2 4 2 0 0 0 0
12.	Not applicable	 1 6 8 6 7 2 0 2 2 4 0 0 0 0 0
13.	Not applicable	 1 6 8 6 7 2 0 2 2 3 6 0 0 0 0
14.	Not applicable	 1 6 8 6 7 2 0 2 2 4 5 5 0 0 0
15.	Not applicable	 1 6 8 6 7 2 0 2 2 4 9 0 0 0 0
16.	Not applicable	 1 6 8 6 7 2 0 2 2 3 8 5 0 0 0
17.	Not applicable	 1 6 8 6 7 2 0 2 2 4 0 1 0 0 0
18.	Not applicable	 1 6 8 6 7 2 0 2 2 3 6 5 0 0 0
19.	Not applicable	
20.		 1 6 8 6 7 2 0 2 2 3 9 9 0 0 0
21.		 1 6 8 6 7 2 0 2 2 4 0 0 0 0 0
22.		 1 6 8 6 7 2 0 2 2 5 0 0 0 0 0
23.		 1 6 8 6 7 2 0 2 2 5 0 5 0 0 0
24.		 1 6 8 6 7 2 0 2 2 2 4 0 0 0 0
25.		 1 6 8 6 7 2 0 2 2 2 2 5 0 0 0
26.		 1 6 8 6 7 2 0 2 2 2 6 0 0 0 0
27.		 1 6 8 6 7 2 0 2 2 5 5 5 0 0 0
28.		 1 6 8 6 7 2 0 2 2 3 0 0 0 0 0
29.		 1 6 8 6 7 2 0 2 2 3 0 6 0 0 0
30.		 1 6 8 6 7 2 0 2 2 2 1 0 0 0 0
31.		 1 6 8 6 7 2 0 2 2 2 1 6 0 0 0
32.		 1 6 8 6 7 2 0 2 2 2 1 7 0 0 0
33		 1 6 8 6 7 2 0 2 2 5 5 0 0 0 0
34		 1 6 8 6 7 2 0 2 2 2 9 0 0 0 0
35		 1 6 8 6 7 2 0 2 2 5 6 0 0 0 0
36		 1 6 8 6 7 2 0 2 2 5 6 5 0 0 0
37		 1 6 8 6 7 2 0 2 2 2 3 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS