



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE
Real Legacy Assurance Company, Inc

NAIC Group Code 3526, NAIC Company Code 36749 Employer's ID Number 660357766
(Current Period) (Prior Period)

Organized under the Laws of Puerto Rico, State of Domicile or Port of Entry Puerto Rico

Country of Domicile PR

Incorporated/Organized December 10, 1974 Commenced Business January 1, 1978

Statutory Home Office Metro Office Park Street 1 Lot 4, Guaynabo, Puerto Rico 00968-1805
(Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office Metro Office Park Street 1 Lot 4, Guaynabo, Puerto Rico 00968-1805 (787) 273-7800
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO Box 71467, San Juan, Puerto Rico 00936-8567
(Street and Number or P. O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records Metro Office Park Street 1 Lot 4, Guaynabo, Puerto Rico 00968-1805
(Street and Number, City or Town, State, Country and Zip Code)
(Area Code) (Telephone Number)

Internet Website Address www.reallegacyassurance.com

Statutory Statement Contact Aleida Alsina 787-273-7800
(Name) (Area Code) (Telephone Number) (Extension)
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(E-Mail Address) (Fax Number)

OFFICERS

Gidel H Mendez Martinez (President)
Aleida Alsina Rivera (Finance Director)

OTHER

DIRECTORS OR TRUSTEES

Roberto Castro Hiraldo
Gidel H Mendez Martinez
Edwin Quinones Suarez
Jose A Morales Burgos
Enrique A Lopez Pereira
Juan Reyes Caraballo

State of _____ }
County of _____ } 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.

Gidel H Mendez Martinez
President
Subscribed and sworn to before me this _____
day of _____ 2015

Aleida Alsina Rivera
Finance Director

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	95,368,447		95,368,447	100,578,534
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	(7,831,765)		(7,831,765)	(6,064,570)
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 23,190,041, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	23,190,041		23,190,041	13,688,052
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Line 1 through Line 11)	110,726,723		110,726,723	108,202,016
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	766,454		766,454	727,582
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	28,178,109	3,347,730	24,830,379	29,221,624
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	6,899,309		6,899,309	10,938,182
16.2 Funds held by or deposited with reinsured companies				2,500,000
16.3 Other amounts receivable under reinsurance contracts	5,000,000		5,000,000	
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	139,153		139,153	55,461
18.2 Net deferred tax asset	6,740,391	6,675,483	64,908	40,808
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	3,508,286	1,707,721	1,800,565	2,676,400
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,381,746		1,381,746	2,338,239
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	605,445	316,244	289,201	294,454
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	163,945,616	12,047,178	151,898,438	156,994,766
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Line 26 and Line 27)	163,945,616	12,047,178	151,898,438	156,994,766
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501. Other Assets	605,445	316,244	289,201	294,454
2502. Prepaid Pension Costs				
2503. Intangible Asset				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	605,445	316,244	289,201	294,454

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	16,727,806	15,922,755
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	3,543,895	3,936,171
4. Commissions payable, contingent commissions and other similar charges	107,000	92,023
5. Other expenses (excluding taxes, licenses and fees)	2,000,972	3,282,032
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	108,249	231,679
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		39,321
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		7,000,000
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 18,630,408 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	49,150,248	46,867,554
10. Advance premium	9,845,405	5,811,128
11. Dividends declared and unpaid:		
11.1 Stockholders	1,500,000	
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	6,118,812	7,992,054
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	300,889	301,709
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	530,600	530,600
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	416,956	972,001
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	11,028,817	6,728,748
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	101,379,649	99,707,775
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	101,379,649	99,707,775
29. Aggregate write-ins for special surplus funds	43,236,161	42,225,060
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	4,282,628	12,061,931
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	50,518,789	57,286,991
38. Totals (Page 2, Line 28, Column 3)	151,898,438	156,994,766
DETAILS OF WRITE-INS		
2501. Minimum Retention on Catastrophe Exposure		
2502. Pension Plan Minimum Liability	11,028,817	6,728,748
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	11,028,817	6,728,748
2901. RESERVE FOR CATASTROPHE INSURANCE LOSSES PURSUANT TO CH. 25 OF THE INS. CODE OF PR	43,236,161	42,225,060
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	43,236,161	42,225,060
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	46,562,350	36,206,857
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	17,859,331	12,670,319
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	3,878,419	3,941,861
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	23,286,331	20,185,185
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Line 2 through Line 5)	45,024,081	36,797,365
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,538,269	(590,508)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,555,559	2,451,508
10. Net realized capital gains (losses) less capital gains tax of \$	4,250	101,870
11. Net investment gain (loss) (Line 9 plus Line 10)	2,559,809	2,553,378
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$, amount charged off \$)		
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income		3,012,277
15. Total other income (Line 12 through Line 14)		3,012,277
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	4,098,078	4,975,147
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	4,098,078	4,975,147
19. Federal and foreign income taxes incurred	(123,079)	181,581
20. Net income (Line 18 minus Line 19) (to Line 22)	4,221,157	4,793,566
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	57,286,991	62,624,176
22. Net income (from Line 20)	4,221,157	4,793,566
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(5,682,521)	(6,676,123)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	648,838	2,789,565
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(1,115,331)	(4,789,793)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(1,500,000)	
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	(3,340,345)	(1,454,400)
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	(6,768,202)	(5,337,185)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	50,518,789	57,286,991
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)		
1401. Other Income		3,012,277
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)		3,012,277
3701. Catastrophe Reserve Reclassification		
3702. Pension Plan Minimum Liability	(4,300,069)	465,038
3703. Pension Plan Amendment Loss	959,724	(1,919,438)
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	(3,340,345)	(1,454,400)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	54,161,133	32,004,248
2. Net investment income	2,593,446	2,427,791
3. Miscellaneous income		3,012,277
4. Total (Line 1 through Line 3)	56,754,579	37,444,316
5. Benefit and loss related payments	13,015,407	17,194,635
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	28,998,203	22,428,082
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(67)	41
10. Total (Line 5 through Line 9)	42,013,543	39,622,758
11. Net cash from operations (Line 4 minus Line 10)	14,741,036	(2,178,442)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	11,546,000	26,244,870
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	11,546,000	26,244,870
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,815,000	26,319,750
13.2 Stocks	1,508,750	
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	2	12,595,000
13.7 Total investments acquired (Line 13.1 through Line 13.6)	10,323,752	38,914,750
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	1,222,248	(12,669,880)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(7,000,000)	7,000,000
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	538,705	(2,246,487)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(6,461,295)	4,753,513
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	9,501,989	(10,094,809)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	13,688,052	23,782,861
19.2 End of year (Line 18 plus Line 19.1)	23,190,041	13,688,052
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	1,362,213	3,057,183	2,321,157	2,098,239
2. Allied lines	2,737,498	6,398,683	4,930,470	4,205,711
3. Farmowners multiple peril				
4. Homeowners multiple peril	4,081,302	5,632,930	6,713,549	3,000,683
5. Commercial multiple peril	13,332,255	16,030,996	17,615,254	11,747,997
6. Mortgage guaranty				
8. Ocean marine	212,093	144,328	133,586	222,835
9. Inland marine	17,746	58,182	40,323	35,605
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	1,716,316	3,745,318	2,895,454	2,566,180
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	4,864,523	2,588,323	2,733,463	4,719,383
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	96,607	49,552	55,087	91,072
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	2,485,746	1,069,758	1,355,490	2,200,014
19.3, 19.4 Commercial auto liability	2,951,795	2,086,183	1,756,431	3,281,547
21. Auto physical damage	14,218,086	5,890,620	8,173,788	11,934,918
22. Aircraft (all perils)				
23. Fidelity	1,322		822	500
24. Surety	716,900	63,695	336,584	444,011
26. Burglary and theft	12,177		7,573	4,604
27. Boiler and machinery	38,466	51,804	81,219	9,051
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property				
32. Reinsurance - Nonproportional Assumed Liability				
33. Reinsurance - Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	48,845,045	46,867,555	49,150,250	46,562,350
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	1,974,733	346,424			2,321,157
2. Allied lines	4,057,615	872,855			4,930,470
3. Farmowners multiple peril					
4. Homeowners multiple peril	6,713,443	105			6,713,548
5. Commercial multiple peril	16,969,784	645,469			17,615,253
6. Mortgage guaranty					
8. Ocean marine	133,586				133,586
9. Inland marine	30,458	9,865			40,323
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	2,505,616	389,838			2,895,454
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence	2,732,739	724			2,733,463
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	55,087				55,087
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	1,355,090	403			1,355,493
19.3, 19.4 Commercial auto liability	1,755,364	1,067			1,756,431
21. Auto physical damage	7,910,845	262,943			8,173,788
22. Aircraft (all perils)					
23. Fidelity	822				822
24. Surety	332,230	4,352			336,582
26. Burglary and theft	7,573				7,573
27. Boiler and machinery	55,229	25,990			81,219
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - Nonproportional Assumed Property					
32. Reinsurance - Nonproportional Assumed Liability					
33. Reinsurance - Nonproportional Assumed Financial Lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	46,590,214	2,560,035			49,150,249
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					49,150,249
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)					

(a) State here basis of computation used in each case.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	8,510,346				7,148,133	1,362,213
2. Allied lines	16,846,638				14,109,140	2,737,498
3. Farmowners multiple peril						
4. Homeowners multiple peril	18,211,121				14,129,819	4,081,302
5. Commercial multiple peril	32,325,524				18,993,269	13,332,255
6. Mortgage guaranty						
8. Ocean marine	862,151				650,058	212,093
9. Inland marine	709,844				692,098	17,746
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake	9,658,275				7,941,959	1,716,316
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	6,736,334				1,871,811	4,864,523
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	102,832				6,225	96,607
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	2,758,864				273,118	2,485,746
19.3, 19.4 Commercial auto liability	3,591,465				639,670	2,951,795
21. Auto physical damage	16,006,144				1,788,058	14,218,086
22. Aircraft (all perils)						
23. Fidelity	1,322					1,322
24. Surety	715,054				(1,846)	716,900
26. Burglary and theft	12,177					12,177
27. Boiler and machinery	370,815				332,349	38,466
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - Nonproportional Assumed Property	X X X					
32. Reinsurance - Nonproportional Assumed Liability	X X X					
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X					
34. Aggregate write-ins for other lines of business						
35. TOTALS	117,418,906				68,573,861	48,845,045
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes () No (X)

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	1,447,452		1,357,894	89,558	891,280	1,645,020	(664,182)	(31.7)
2. Allied lines	166,668		52,731	113,937	275,168	717,032	(327,927)	(7.8)
3. Farmowners multiple peril								
4. Homeowners multiple peril	1,632,479		150,099	1,482,380	609,972	516,120	1,576,232	52.5
5. Commercial multiple peril	8,224,286		4,472,141	3,752,145	7,205,382	6,145,498	4,812,029	41.0
6. Mortgage guaranty								
8. Ocean marine	199,716		68,306	131,410		26,776	104,634	47.0
9. Inland marine	64,711			64,711	76,927	49,120	92,518	259.8
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake					32,127	25,196	6,931	0.3
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence	1,260,564		251,737	1,008,827	2,650,237	3,018,603	640,461	13.6
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	265			265		2,860	(2,595)	(2.8)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	1,653,786		508,286	1,145,500	1,443,054	857,107	1,731,447	78.7
19.3, 19.4 Commercial auto liability	2,540,989		784,007	1,756,982	1,726,288	1,357,989	2,125,281	64.8
21. Auto physical damage	8,374,458		869,455	7,505,003	1,746,589	1,442,606	7,808,986	65.4
22. Aircraft (all perils)								
23. Fidelity								
24. Surety	5,937		2,372	3,565	210	10,788	(7,013)	(1.6)
26. Burglary and theft								
27. Boiler and machinery					70,572	108,041	(37,469)	(414.0)
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - Nonproportional Assumed Property	XXX							
32. Reinsurance - Nonproportional Assumed Liability	XXX							
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	25,571,311		8,517,028	17,054,283	16,727,806	15,922,756	17,859,333	38.4
DETAILS OF WRITE-INS								
3401								
3402								
3403								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	5,257,000		4,463,997	793,003	105,273		6,996	891,280	692,429
2. Allied lines	85,758		8,764	76,994	239,970		41,796	275,168	28,596
3. Farmowners multiple peril									
4. Homeowners multiple peril	393,611		13,069	380,542	402,519		173,089	609,972	72,711
5. Commercial multiple peril	8,020,255		3,023,137	4,997,118	3,175,190		966,926	7,205,382	1,552,436
6. Mortgage guaranty									
8. Ocean marine									(868)
9. Inland marine	119,000		115,001	3,999	91,262		18,334	76,927	15,772
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake					45,636		13,509	32,127	
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health									
16. Workers' compensation									
17.1 Other liability - occurrence	903,023		375,014	528,009	2,542,272		420,044	2,650,237	198,611
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	1,471,474		372,563	1,098,911	631,222		287,079	1,443,054	245,869
19.3, 19.4 Commercial auto liability	2,456,073		844,500	1,611,573	237,852		123,137	1,726,288	452,303
21. Auto physical damage	1,651,179		191,378	1,459,801	539,741		252,953	1,746,589	280,577
22. Aircraft (all perils)									
23. Fidelity									
24. Surety	700		490	210	45,741		45,741	210	119
26. Burglary and theft									
27. Boiler and machinery	41,893			41,893	91,482		62,803	70,572	5,341
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - Nonproportional Assumed Property	X X X				X X X				
32. Reinsurance - Nonproportional Assumed Liability	X X X				X X X				
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	20,399,966		9,407,913	10,992,053	8,148,160		2,412,407	16,727,806	3,543,896
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)									

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,539,805			1,539,805
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	129,316			129,316
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	1,410,489			1,410,489
2. Commission and brokerage:				
2.1 Direct excluding contingent		22,886,859		22,886,859
2.2 Reinsurance assumed excluding contingent				
2.3 Reinsurance ceded excluding contingent		6,988,021		6,988,021
2.4 Contingent - direct		258,825		258,825
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		16,157,663		16,157,663
3. Allowances to manager and agents				
4. Advertising		13,144		13,144
5. Boards, bureaus and associations		1,153,857		1,153,857
6. Surveys and underwriting reports		44		44
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,244,978	567,383	128,708	1,941,069
8.2 Payroll taxes	110,771	220,402	9,742	340,915
9. Employee relations and welfare	453,515	1,826,644	72,290	2,352,449
10. Insurance		126,850		126,850
11. Directors' fees		17,502		17,502
12. Travel and travel items	141,700	296,727		438,427
13. Rent and rent items	202,920	558,263	24,675	785,858
14. Equipment	154,606	310,994		465,600
15. Cost or depreciation of EDP equipment and software		49,478	2,187	51,665
16. Printing and stationery	43,486	64,100	2,833	110,419
17. Postage, telephone and telegraph, exchange and express	56,359	74,086	2,884	133,329
18. Legal and auditing		293,733		293,733
19. Totals (Line 3 through Line 18)	2,408,335	5,573,207	243,319	8,224,861
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		638,894		638,894
20.2 Insurance department licenses and fees	53,772	425,417		479,189
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	53,772	1,064,311		1,118,083
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	5,823	490,463	17,201	513,487
25. Total expenses incurred	3,878,419	23,285,644	260,520	(a) 27,424,583
26. Less unpaid expenses - current year	3,543,896	2,487,375		6,031,271
27. Add unpaid expenses - prior year	3,936,171	3,907,443		7,843,614
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	4,270,694	24,705,712	260,520	29,236,926
DETAILS OF WRITE-INS				
2401. EDP Service Fees		273,641	12,095	285,736
2402. Other Expenses	5,823	216,822	5,106	227,751
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	5,823	490,463	17,201	513,487

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

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U. S. Government bonds	(a) 2,217,523	2,478,041
1.1 Bonds exempt from U. S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		264,647
2.21 Common stocks of affiliates		264,647
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 75,871	75,871
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	(3,333)	(3,333)
10. Total gross investment income	2,554,708	2,815,226
11. Investment expenses		(g) 259,731
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Line 11 through Line 15)		259,731
17. Net investment income (Line 10 minus Line 16)		2,555,495
DETAILS OF WRITE-INS		
0901. Goodwill Amortization	(3,333)	(3,333)
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	(3,333)	(3,333)
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		
(a) Includes \$ 12,563 accrual of discount less \$ 89,322 amortization of premium and less \$ paid for accrued interest on purchases.	(f) Includes \$ accrual of discount less \$ amortization of premium.	
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.	(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.	(h) Includes \$ interest on surplus notes and \$ interest on capital notes.	
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.	(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.	
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U. S. Government bonds	4,250		4,250		
1.1 Bonds exempt from U. S. tax					
1.2 Other bonds (unaffiliated)				(2,406,593)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates				(3,275,926)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	4,250		4,250	(5,682,519)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Line 1 to Line 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	3,347,730	4,611,539	1,263,809
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	6,675,483	6,050,746	(624,737)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	1,707,721		(1,707,721)
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	316,244	269,561	(46,683)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	12,047,178	10,931,846	(1,115,332)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	12,047,178	10,931,846	(1,115,332)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)			
2501. Other Assets	316,244	269,561	(46,683)
2502. Prepaid Pension Cost			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	316,244	269,561	(46,683)

NOTES TO FINANCIAL STATEMENTS**NOTES TO FINANCIAL STATEMENTS****Note 1 - Summary of Significant Accounting Policies**

- A. Real Legacy Assurance Company, Inc. (the Company) is organized under the laws of the Commonwealth of Puerto Rico to write principally commercial multiple peril and auto liability/physical insurance. The Company is a wholly owned subsidiary of Cooperativa de Seguros Múltiples de Puerto Rico (Parent Company or Cooperativa). The Company's business activities are with insureds located within Puerto Rico, the U.S. Virgin Island and British Virgin Islands.

Business written through general insurance agents is collected by the general agents and remitted to the Company, net of commissions. Remittances are due 55 days after the closing date of the general agent's current account.

The accompanying financial statements of Real Legacy Assurance Company, Inc. have been prepared on the basis of accounting practices prescribed or permitted by the Commissioner of Insurance of the Commonwealth of Puerto Rico (Commissioner of Insurance) which is a comprehensive basis of accounting other than U.S. generally accepted accounting principles (GAAP).

The Commissioner of Insurance requires insurance companies domiciled in Puerto Rico to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual subject to any deviation prescribed or permitted by the Office of the Commissioner of Insurance.

The Commissioner of Insurance has the right to permit other specific practices that may deviate from prescribed practices. The Commissioner of Insurance has adopted certain permitted accounting practices, which differ from those found in NAIC SAP. To that effect, the Commissioner of Insurance permitted the recognition of the deferred tax liability resulting from the contributions made over the years to the catastrophe loss reserve trust fund that would otherwise resulted under NAIC SAP.

The Commissioner of Insurance also permitted the Company the recognition of the actuarial loss related to an early retirement window that occurred in 2013 as a charge to unassigned funds (surplus) and to be amortized into net periodic pension cost within three years.

The monetary effects on statutory capital and surplus of using accounting practices permitted by the Commissioner of Insurance at December 31, 2014 and December 31, 2013 are as follows:

	2014	2013
Statutory capital and surplus per accompanying statutory financial statements	\$50,518,789	\$57,286,991
Practice of not recognizing deferred tax liability for catastrophe loss reserve trust fund contributions.	-11,800,763	-11,406,434
Statutory capital and surplus in accordance with NAIC SAP	\$38,718,026	\$45,880,557

- B. Use of Estimates in the Preparation of the Financial Statements

NOTES TO FINANCIAL STATEMENTS

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount based on past experience for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Actual results could differ from these estimates.

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contract. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for both direct and ceded business. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. In addition, the Company uses the following accounting policies:

- a. Short-term investments are stated at cost.
- b. Investments are valued in accordance with rules promulgated by National Association of Insurance Commissioners (NAIC). Bonds are stated at cost adjusted for amortization of premiums and accretion of discounts. The disclosures of estimated fair values are based on NAIC -quoted prices when available. If quoted prices are not available, fair values are based on quoted market prices of comparable instruments or values obtained from independent pricing services. Investment transactions are included on the basis of the trade date. The interest method is used to record bond amortization. The Company monitors the difference between the cost and estimated fair value of their investments. A decline in the fair value below cost that is deemed to be other than temporary results in a reduction in the carrying amount to fair value with a charge to operations and a new cost basis for the security is established.
- c. Common stocks from investment in subsidiary are accounted for under the statutory equity method and adjusted to reflect the equity in the results of operations as an increase or decrease in surplus.
- d. The Company does not own preferred stocks.

Note 2 - Accounting Changes and corrections of errors

Not applicable

Note 3 - Business Combinations and Goodwill

Not applicable

Note 4 - Discontinued Operations

NOTES TO FINANCIAL STATEMENTS

Not applicable

Note 5 - Investments

A. Mortgage loans or real estate.

Not applicable

B. Debt restructuring

Not applicable

C. Reverse mortgages

Not applicable

D. Loan – backed securities

Not applicable

E. Repurchase agreements

Not applicable

F. Real Estate

Not applicable

G. Low income housing tax credits

Not applicable

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

Note 7 - Investment Income

There are no exclusions from investment income due and accrued since the balance is admitted in its entirety.

Note 8 - Derivative Instruments

The Company does not own derivatives.

Note 9 - Income Taxes

Income taxes are accounted for under the asset and liability method. Deferred tax assets and liabilities are recognized for the future tax consequences attributable to differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases and operating loss and tax credit carry forwards. Deferred tax assets and liabilities are measured using enacted tax rates expected to apply to taxable income in the years in which those temporary differences are expected to be recovered or settled.

The Company reviews its deferred tax assets for recoverability and establishes a valuation allowance based on historical taxable income, projected future taxable income, applicable tax strategies, and the expected timing of the reversal of existing temporary differences. A valuation allowance is provided when it is more likely than not that some portion or all of the deferred tax assets will not be realized.

The Company recognizes deferred tax assets for the future tax consequences

NOTES TO FINANCIAL STATEMENTS

attributable to differences between the financial statements carrying amounts and the respective tax bases for income tax expense calculations. The components of the net deferred tax assets recognized in the Company's statements are as follows:

Gross deferred tax assets:

	December 31, 2014	December 31, 2013
Employee benefits plan	4,454,866	3,415,852
Deferred compensation	190,564	772,071
Non-admitted assets	2,094,961	1,903,631
Total gross Deferred tax assets	6,740,391	6,091,554
Non-admitted deferred tax assets	6,675,483	6,050,746
Net admitted deferred tax assets	64,908	40,808

A. Current Income Tax

Current income taxes incurred consist of the following major components:

Description	30-Sep-14	30-Dec-13
Current Income Tax Expense Taxes recovered – Prior year under/(over) accrual of tax reserves	(123,079)	\$181,581
Current income taxes incurred	(123,079)	\$181,581

Income tax expense differs from the amount computed by applying the Puerto Rico statutory income tax rate to the income before income taxes mainly as a result of the exempt interest income and catastrophe reserve deduction.

B. Operating Loss and Tax Credit Carry forwards

- a. At December 31, 2014, the Company did not have any unused operating loss carry forwards available to offset against future taxable income.

C. Consolidated Federal Income Tax Return Not applicable**Note 10 - Information concerning Parent, Subsidiary and Affiliated companies:****A. B. & C.**

The Company is the owner of 100% of the outstanding common stock of Overseas Insurance Agency, Inc. The Company accounts for this investment under the statutory equity method. After making the necessary adjustments to account for this investment, the unassigned surplus was charged \$(2,938,557) and (\$4,385,638) in 2014 and 2013, respectively. The Agency charges the Company a monthly fee for the use of certain property and equipment. Related party transactions also include an allocation of rental from the Company of the office space occupied by the Agency. The company also charges the Agency for other administrative expenses associated with the operation of the Agency.

NOTES TO FINANCIAL STATEMENTS

On April 7, 2014, the Company acquired all the issued and outstanding shares of common stock of Island Heritage Insurance, A.I., a Puerto Rico Corporation duly licensed to operate as an international insurer. Island Heritage has been inactive.

D. Amount Due to or from Related Parties

The gross premiums written placed through Overseas amounted to \$60,077,802 and \$56,902,323 for 2014 and 2013 respectively. The following is a summary of other transactions with Overseas during the years ended December 31, 2014 and 2013.

	2014	2013
Commissions Paid	12,074,469	10,799,507
Allocation for rental office space	224,576	234,075
Allocation from Overseas for cost of fixed assets	168,037	140,308
Allocation to Overseas for general business expenses	2,370,999	3,375,680

At December 31, 2014 and December 31, 2013, the Company reported a balance (due to)/from its subsidiary of \$1,381,746 and \$2,338,242, respectively. These arrangements require that intercompany balances be settled within 60 days.

E. Guarantees or Contingencies for Related Parties

Not applicable

F. Management Service Contracts, Cost Sharing Arrangements

The Company has agreed to provide certain management and data processing services to its wholly-owned subsidiary. The Parent has agreed to provide certain management services to the Company.

G. Nature of Relationships that Could Affect Operations

100% of the outstanding shares of the Company are owned by Cooperativa de Seguros Múltiples de Puerto Rico, an insurance company based in San Juan, Puerto Rico.

Note 11 - Debt

The Company has a revolving line of credit with Scotiabank in the amount of \$12 million bearing interest at Libor plus 150 basis points. The Company has carve-out \$250,000 of the line of credit and has this amount available in favor of the British Virgin Islands Financial Services Commission as a requirement to perform business on the British Virgin Islands. The outstanding balance on this line at December 31, 2014 and December 31, 2013 is \$0 and \$7,000,000 respectively. The Company has a margin account with Santander Securities. The Company is required to maintain a collateral security deposit with the lender. Assets in such security deposit are required to be maintained in a fair value amount at least equal to the outstanding principal.

Note 12 - Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Benefit

NOTES TO FINANCIAL STATEMENTS

Plan

A. Defined Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering all of its employees and those of its wholly owned subsidiary. The benefits are based on the years of service and employees' average annual compensation as defined in the plan document. The measurement date used to determine pension benefit measures for the defined benefit pension plan is December 31.

The Company's funding policy is to contribute annually the minimum funding requirement under the Employee Retirement Income Security Act of 1974 and related regulations. For year 2014 and 2013 the actuarial valuation indicated a minimum employer contribution requirement of \$1,500,000. Each year the Company charges as pension expense the amount funded during the year and the plan is funded in accordance with ERISA requirements subject to management's discretion and IRS minimum and maximum limitations.

Statement of Statutory Accounting Principles (SSAP No. 102) became effective Jan. 1, 2013. This SSAP requires that any underfunded defined benefit pension amounts, as determined when the projected benefit obligation exceeds the fair value of plan assets, to be recognized as a liability under SSAP No. 5R. At transition, the unrecognized transition obligation amounted to \$2,641,247.

Accumulated plan benefit information and net assets of the plan available for benefits covering the employees of the Company and its subsidiary estimated by consulting actuaries at December 31, 2013, latest actuarial update, were as follows:

	2014	2013
Vested	\$ 28,709,733	\$ 24,377,625
Non-Vested	\$ 9,318,315	\$ 95,937
Assets at market value available for benefits	\$ 19,391,418	\$ 17,015,511

The discount rate assumed rate of return used to determine the actuarial present value of the accumulated plan benefits was change from 5.40% used for the 2014 valuation to 4.50%. The actuarial cost method used to calculate the pension contribution was the aggregate cost method. Plan assets consist mainly of investments in U.S. Government securities, mutual funds and cash.

The following sets forth the plan's benefit obligation, non-vested pension benefit obligation, fair value of plan assets, funded status and prepaid benefit cost at December 31, 2014 and 2013:

NOTES TO FINANCIAL STATEMENTS

	2014	2013
Change in benefit obligation:		
Projected benefit obligation at beginning of year	25,774,106	27,358,350
Projected benefit obligation for Non-Vested	-	65,690
Service cost	447,720	628,047
Interest cost	1,351,707	1,249,838
Benefit payments	(1,484,996)	(1,367,978)
Actuarial loss	4,725,614	(2,159,841)
Projected benefit obligation at end of year	<u>30,814,151</u>	<u>25,774,106</u>

Accumulated benefit obligation at end of year	28,857,395	24,377,625
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The following sets forth the plan's benefit obligation, fair value of plan assets, funded status, and prepaid benefit cost at December 31, 2014 and 2013:

	2014	2013
Projected benefit obligation at December 31	30,814,151	25,774,106
Fair value of plan assets at December 31	<u>19,391,418</u>	<u>17,015,511</u>
Unfunded Status	11,422,733	8,758,595
Prepaid benefit cost recognized in the statutory statements of admitted assets, liabilities, and capital and surplus	(393,916)	(2,029,848)

Weighted average assumptions used to determine benefit obligation and net cost at December 31, 2014 and 2013 were as follows:

	2014	2013
Discount rate	5.40%	4.30%
Expected return on plan assets	5.00%	5.00%
Rate of compensation increase	3.00%	3.00%
Reconciliation of funded status	(11,422,733)	(8,758,595)
Unrecognized transaction (asset)/obligation	136,663	163,995
Unrecognized prior service cost	(317,444)	(349,779)
Unrecognized prior service cost-SSAP 102	20,697	43,193
Unrecognized actuarial loss	11,188,901	6,871,338
Prepaid benefit cost	<u>(393,916)</u>	<u>(2,029,848)</u>

The components of net periodic benefit cost for the years ended December 31, 2014 and 2013 are as follows:

	2014	2013
Service cost	447,720	628,047
Interest cost	1,351,707	1,249,838
Expected return on assets	(851,151)	(1,115,996)
Amortization of transition obligation	27,333	27,333
Amortization of prior service cost-Amendment	(32,335)	(32,335)
Amortization of prior service cost-SSAP 102	22,497	22,497
Amortization of actuarial loss	313,297	662,759
Net periodic pension cost	<u>1,279,068</u>	<u>1,442,143</u>

B. Plan Assets

NOTES TO FINANCIAL STATEMENTS

The following table present assets and liabilities that are measured at fair value on a recurring basis at December 31, 2014 and 2013:

	Fair Value Measurement at December 31, 2014			
	Total	Quoted price in active markets for identical assets (Level 1)	Significant observable inputs (Level 2)	Significant observable inputs (Level 3)
Asset category:				
Cash	\$ 3,253,166	\$ 3,253,166		-
Mutual Funds	7,388,632	\$ 7,388,632		-
Fixed Income				-
U.S. governments bonds	2,709,270		2,709,270	-
Minicipal Bonds	2,390,870		2,390,870	-
Asset-backed securities	3,649,480		3,649,480	-
Certificate of deposits	-	-	-	-
Total	\$ 19,391,418	\$ 10,641,798	\$ 8,749,620	\$ -

The asset allocations of the Company's pension benefits as of the December 31, 2014 measurement dates were as follows:

Asset category	%
Debt securities	45.13%
Mutual funds	38.10%
Cash and cash equivalents	16.78%
	100%

The Company's investment policies and strategies for the pension benefits plan do not use target allocations for the individual asset categories. The Company's investment goals are to maximize returns subject to specific risk management policies. Its risk management policies permit investments in mutual funds and prohibit direct investments in corporate debt and equity securities and derivative financial instruments. The Company addresses diversification by the use of mutual fund investments whose underlying investments are in domestic and international fixed income securities and domestic and international equity securities. These mutual funds are readily marketable and can be sold to fund benefit payment obligations as they become payable.

The Company expects to contribute \$1,500,000 to its pension plan in 2015. The benefits expected to be paid by the pension plan are as follows:

Year ending December 31:

NOTES TO FINANCIAL STATEMENTS

2015	1,535,144
2016	1,519,256
2017	1,504,111
2018	1,501,662
2019	1,506,799
2020-2024	7,534,820

The expected benefits are based on the same assumptions used to measure the Company's benefits obligation at December 31, 2014 and include estimated future employee service.

C. Defined Contribution Plans

Real Legacy Assurance Company employees are covered by a qualified defined contribution plan sponsored by the Company. Each plan participant can make contributions to the plan up to an amount not exceeding the maximum deferral amount specified by local law. The Company contributes 25% of the participant's contribution not to exceed 4% of the participant's compensation. The Company's contribution for the plan was \$21,295 and \$34,692 in the 2014 and 2013 respectively.

D. Multi-employer Plans

Not applicable.

E. Consolidated/Holding Company Plans

Not applicable.

F. Post-employment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacations. The liability for earned but untaken vacations has been accrued.

G. Impact of Medicare Modernization Act on Postretirement Benefits

Not Applicable.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares

The Company has 300,000 shares of \$10 par value common stock authorized issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

NOTES TO FINANCIAL STATEMENTS

B. The Company has no preferred stock outstanding.

C. Dividend Restrictions

Dividends on common stock are paid as declared by the Board of Directors of the Company. Under applicable Puerto Rico insurance laws and regulations, the Company is required to maintain minimum capital stock of \$3,000,000. The payment of dividends is limited to unassigned surplus reported using statutory accounting principles.

Under local government regulations, the Company is required to establish a reserve for insurance written subject to catastrophic losses. The amount needed to comply with the catastrophe reserve requirement is based on the net direct catastrophe insurance premiums written in Puerto Rico. The Commissioner of Insurance of Puerto Rico will determine each year the percentage of contribution required. For 2014 this was 1.0% of the direct catastrophe premiums written subject to the reserve.

In addition, in August 1994, the Commissioner of Insurance issued a rule which limited the additions to the reserve if the ratio of the catastrophe reserve over the balance of capital and unassigned surplus is greater than the ratio of net direct catastrophe premiums over total premiums for the year. During 2006 a change to this requirement was made allowing insurers to increase the catastrophe reserve until it reaches an amount equal to 2% of its probable maximum loss (PML). If this reserve exceeds this figure, then the Company could be able to withdraw any excess after a written request to the Commissioner of Insurance.

D. Changes in Special Surplus Funds

During 2014, Special Surplus Funds increased by \$1,011,101 as a result of interest earned on securities during the year.

E. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

Description	Cumulative Increase (Decrease) in Surplus	Current Year Increase (Decrease) in Surplus
Net income	-	4,221,157
Subsidiary equity charge	(11,926,512)	(2,985,265)
Mutual Funds	(2,539,291)	(337,369)
PR Bonds	(2,406,593)	(2,406,593)
Nonadmitted assets	(12,047,178)	(1,115,331)
Provision for reinsurance	-	-
Pension Plan Loss	(959,719)	959,719
Deferred Income tax	6,740,391	(648,838)
Dividends to Stockholders	(1,500,000)	(1,500,000)
Pension Plan Minimum Liability	(4,300,069)	(4,300,069)
Total decrease	(28,938,971)	(8,112,589)

NOTES TO FINANCIAL STATEMENTS

F. Surplus Notes Not applicable

G. Quasi Reorganizations Not applicable

Note 14 - Contingencies

A. Contingent Commitments

The Company has no commitments to affiliates or other entities. The Company has made no guarantees on behalf of affiliates.

B. Assessments

The Company is subject to guaranty fund and other assessments. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessments or, in the case of premium based assessments, at the time the premiums were written.

For the period ended December 31, 2014 there was no guaranty fund assessment declared by the Puerto Rico Guaranty Fund Assessment Association. These represent management's best estimates based on information available from the P. R. Guaranty Insurance Association and may change due to many factors including the Company's share of the ultimate cost of current insolvencies. There is also a premium tax expense of \$609,778 related to our business operations in the U.S. Virgin Islands for the nine month period ended December 31, 2014.

Pursuant to Article 12 of Rule LXIX of the Insurance Code, the Company participates in the Compulsory Vehicle Liability Insurance Joint Underwriting Association. The Association was organized during 1997 to subscribe insurance coverage of motor vehicles property damage liability risk commencing on January 1, 1998. As a participant, the Company shares the risk proportionately with other participants, based on a formula established by the Insurance Code. During 2014, the Company credited operations by \$294,053 for experience refunds received from the Association.

The Company is subject to various claims and lawsuits in the ordinary course of business, primarily relating to insurance policy claims. While the outcome of these lawsuits cannot be predicted, management is of the opinion, based on the advice of our legal counsel, that the Company's liability from these lawsuits, if any, will not have a material adverse effect upon the Company's financial position.

C. Gain contingencies Not Applicable

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits.

Not Applicable

E. All Other Contingencies

The Company is a member of Syndicate for the Joint Underwriting of Medical-Hospital Professional Liability Insurance ("SIMED"). SIMED was created for the purpose of underwriting medical-hospital professional liability insurance. As a member, the Company shares risks with other member companies and, accordingly, is contingently liable in the event SIMED cannot

NOTES TO FINANCIAL STATEMENTS

meet its obligations. During 2014 and 2013 no assessments or payments were incurred for this contingency.

The Company is a member of the Puerto Rico Property Casualty Insurance Guaranty Association. As a member, the company is required to provide funds to pay losses and reimbursements of unearned premiums of insolvent insurers. On July 1, 2013 the Puerto Rico Property & Casualty Insurance Association issued an assessment order to cover cost of disbursements for companies that were declared insolvent by the court, after August 17, 1991. This assessments for the Company amounted to \$363,113 in 2013.

Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company. The Company has no asset that it considers to be impaired.

Note 15 - Leases

A. Lessee Leasing Arrangements

The Company leases its operating facilities and certain other equipment. Rent expense amounted to approximately \$625,396 for December 31, 2014 and \$656,459 for December 31, 2013. Future minimum lease payments under non-cancelable operating leases related to the office building (expiring in 2016) facilities (with initial or remaining lease terms in excess of one year) are \$625,396 in 2015 and 2016.

Note 16 - Information about Financial Instrument with Off-Balance Sheet Risk and with concentrations of Credit Risk

A. Financial Instruments with Off-Balance Sheet Risk

Not applicable

B. Financial Instrument with Concentrations of Credit Risk

Not applicable

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales Not applicable

B. Transfers and Servicing of Financial Assets Not applicable

C. Wash Sales Not applicable

Note 18 - Gain or Loss from Uninsured Accident and health Plans and the uninsured Portion of Partially Insured Plans

A. Administrative Services Only (ASO) Plans Not applicable

B. Administrative Services Contract (ASC) Plans Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

NOTES TO FINANCIAL STATEMENTS**Note 19 - Direct Premiums Written/Produced by Managing General Agents/ Third party Administrator**

Authority	Name	FEI Number	Premium Written
B,U,P	Overseas Insurance Agency	66-0442203	60,088,441
B,U,P	Arieta & Son	66-0593805	14,918,081
B,U,P	Global Insurance	66-0356202	13,440,890
B,U,P	Colonial Insurance	66-0381156	6,364,711
B,U,P	J. Jaramillo Insurance	66-0727754	4,239,785

Note 20 - Fair Value Measurements

Fair value hierarchy

The Company follows SSAP 100 which establishes an accounting standard for fair value measurement of financial assets and financial liabilities and for fair values measurements of nonfinancial items that are recognized or disclosed at fair value in the financial statements on a recurring basis. The accounting standard establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to measurements involving significant unobservable inputs (Level 3 measurements). The three levels of the fair values hierarchy are as follows:

Level 1 inputs are quoted prices (unadjusted) in active markets for the identical assets or liabilities that the Company has the ability to access at the measurement date.

Level 2 inputs are inputs other than quoted prices included within level 1 that are observable for the asset or liability either directly or indirectly.

Level 3 inputs are unobservable inputs for the asset or liability.

The Level in the fair value hierarchy with which a fair value measurement in its entirety falls is based in the lowest level input that is significant to the fair value measurement in its entirety.

The following table presents assets and liabilities that are measured at fair value on recurring basis at December 31, 2014 and December 31, 2013.

NOTES TO FINANCIAL STATEMENTS

	December 31, 2014			
	As reflected on the statutory statement of admitted assets, liabilities, and capital and surplus as of December 31, 2014	Fair Value Measurements at Reporting Date Using		
		Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable (Level 3)
Assets:				
Federal Home Loan Bank Bonds and Notes	42,651,509	-	42,077,156	-
Federal Farm Credit Bank Notes	35,889,888	-	35,347,921	-
Government Bonds of the Commonwealth of Puerto Rico and its Instrumentalities	9,333,534	-	9,333,534	-
Special Revenue and Special Assessment Obligations- US instrumentalities	7,493,516		7,439,810	
Class one bond Mutual Funds	2,539,291		2,539,291	
	97,907,738	-	96,737,712	-

	December 31, 2013			
	As reflected on the statutory statement of admitted assets, liabilities, and capital and surplus as of December 31, 2013	Fair value measurements at reporting date using		
		Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable (Level 3)
Assets:				
Federal Home Loan Bank Bonds and Notes	43,133,429	-	41,129,712	-
Federal Farm Credit Bank Notes	38,624,605	-	37,318,211	-
Government Bonds of the Commonwealth of Puerto Rico and its Instrumentalities	12,741,354	-	9,876,453	-
Special Revenue and Special Assessment Obligations- US instrumentalities	6,079,146		5,800,452	
Class one bond Mutual Funds	2,876,661		2,876,661	
	103,455,196	-	97,001,489	-

Note 21 - Other Items

- A. Extraordinary items Not applicable
- B. Troubled Debt Restructuring for Debtors Not applicable
- C. Other Disclosures.

Assets in the amount of \$43,236,161 and \$42,225,060 at December 31, 2014 and December 31, 2013 were on deposit with government authorities or trustees as required by law. Assets valued at \$6,358,960 and \$9,322,390 at December 31, 2014 and December 31, 2013, respectively, were maintained as compensating balances or pledged as collateral for bank loans and other financing agreements.

- D. Accounts receivable for uninsured plans
Not applicable
- E. Business interruption insurance recoveries
Not applicable
- F. State transferable tax credits
Not applicable
- G. Subprime-Mortgage-Related Risk Exposure

NOTES TO FINANCIAL STATEMENTS

Not applicable

Note 22 - Subsequent Events

There were no subsequent events to balance sheet date meriting disclosure.

Note 23 - Reinsurance

A. Unsecured Reinsurance Recoverable

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of policyholders' surplus. The Company does not have reinsurance recoverable for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus for an individual reinsurer or 10% of policyholders' surplus in aggregate.

B. Reinsurance Assumed and Ceded

Not applicable

C. Uncollectible Reinsurance

Not applicable

D. Commutation of Ceded Reinsurance

Not applicable

E. Retroactive Reinsurance

Not applicable

F. Reinsurance Accounted for as a Deposit

Not applicable

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2014 and December 31, 2013 were \$20.272 and \$19.858 million, respectively. As of December 31, 2014 and December 31, 2013, \$9.158 and \$9.160 respectively have been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$15.020 million as a result of re-estimation of unpaid losses and loss adjustment expenses principally on multiple perils and the other accident lines. Therefore, there has been a \$1.432 in favorable prior year development since December 31, 2013. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes available regarding individual claims.

NOTES TO FINANCIAL STATEMENTS

Note 26 - Intercompany Pooling Arrangements

Not Applicable

Note 27 - Structured Settlements

Not Applicable

Note 28- Health Care Receivables

Not Applicable

Note 29 - Participating Policies

Not Applicable

Note 30 - Premium Deficiency Reserves

Not Applicable

Note 31 - High Deductibles

Not Applicable

Note 32 - Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not applicable

Note 33 - Asbestos and Environment Reserves

Not applicable

Note 34 - Subscriber Savings Accounts

Not applicable

Note 35 - Multiple Peril Crop Insurance

Not applicable

Note 36 - Financial Guaranty Insurance

Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ()
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes (X) No () N/A ()
- 1.3 State Regulating? Puerto Rico
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes () No (X)
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 11/30/2011
- 3.4 By what department or departments?
 Commissioner of Insurance of Puerto Rico
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes (X) No () N/A ()
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes (X) No () N/A ()
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes () No (X)
 4.12 renewals? Yes () No (X)
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes () No (X)
 4.22 renewals? Yes () No (X)
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes () No (X)
- 5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile (use two-letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
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- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes () No (X)
- 6.2 If yes, give full information:

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes () No (X)
- 7.2 If yes,
- 7.21 State the percentage of foreign control %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
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- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes () No (X)
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes () No (X)
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
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9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG, LLP AMERICAN INTERNATIONAL PLAZA, SUITE 1100, 250 MUNOZ RIVERA AVE., HATO REY, PUERTO RICO 00918-1819
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes () No (X)
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes () No (X)
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:

- 10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes (X) No () N/A ()
- 10.6 If the response to 10.5 is no or n/a, please explain:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 MARTHA A WINSLOW, FCAS, MAAA SENIOR CONSULTANT, TOWERS WATSON 8400 NORMANDALE LAKE BLVED SUITE 1700, MN 55437-3838
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes () No (X)
- 12.11 Name of real estate holding company

- 12.12 Number of parcels involved

- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes () No ()
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes () No ()
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code. Yes (X) No ()
- 14.11 If the response to 14.1 is no, please explain:

- 14.2 Has the code of ethics for senior managers been amended? Yes () No (X)
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes () No (X)
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes () No (X)
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
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BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes (X) No ()
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes (X) No ()
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes (X) No ()

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes () No (X)
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 20.11 To directors or other officers | \$ |
| | 20.12 To stockholders not officers | \$ |
| | 20.13 Trustees, supreme or grand (Fraternal only) | \$ |
- 20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 20.21 To directors or other officers | \$ |
| | 20.22 To stockholders not officers | \$ |
| | 20.23 Trustees, supreme or grand (Fraternal only) | \$ |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes () No (X)
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|----------------------------|----------|
| | 21.21 Rented from others | \$ |
| | 21.22 Borrowed from others | \$ |
| | 21.23 Leased from others | \$ |
| | 21.24 Other | \$ |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes () No (X)
- 22.2 If answer is yes:
- | | | |
|--|--|----------|
| | 22.21 Amount paid as losses or risk adjustment | \$ |
| | 22.22 Amount paid as expenses | \$ |
| | 22.23 Other amounts paid | \$ |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes (X) No ()
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,381,746

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ()
- 24.02 If no, give full and complete information relating thereto:
.....
.....
- 24.03 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes () No () N/A (X)
- 24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is NO, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes () No () N/A (X)
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes () No () N/A (X)
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes () No () N/A (X)
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.103 Total payable for securities lending reported on the liability page \$
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes (X) No ()

- 25.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|---|---------------------|
| | 25.21 Subject to repurchase agreements | \$ |
| | 25.22 Subject to reverse repurchase agreements | \$ |
| | 25.23 Subject to dollar repurchase agreements | \$ |
| | 25.24 Subject to reverse dollar repurchase agreements | \$ |
| | 25.25 Placed under option agreements | \$ |
| | 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock | \$ |
| | 25.27 FHLB Capital Stock | \$ |
| | 25.28 On deposit with states | \$ 44,736,161 |
| | 25.29 On deposit with other regulatory bodies | \$ |
| | 25.30 Pledged as collateral - excluding collateral pledged to an FHLB | \$ |
| | 25.31 Pledged as collateral to FHLB - including assets backing funding agreements | \$ |
| | 25.32 Other | \$ |

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
----------------------------	------------------	-------------

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes () No (X)
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement. Yes () No () N/A (X)
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes () No (X)
- 27.2 If yes, state the amount thereof at December 31 of the current year. \$
28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ()

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
SCOTIABANK	SAN JUAN, PUERTO RICO
BANCO POPULAR DE PUERTO RIO	SAN JUAN, PUERTO RICO
CITIBANK	SAN JUAN, PUERTO RICO
SANTANDER SECURITIES	SAN JUAN, PUERTO RICO
MERRILL LYNCH	GUAYNABO, PUERTO RICO

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
--------------	------------------	------------------------------

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes (X) No ()

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
--------------------	--------------------	---------------------	-------------

SCOTIABANK MERRILL LYNCH 06/10/2014 BEST OFFER IN INTEREST, SERVICES AND SERVICE CHARGES

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
--	-----------	--------------

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes () No (X)

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
-------------------	--------------------------	-----------------------------------

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from question 29.2)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
--	--	---	------------------------

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 95,368,447	\$ 94,198,422	\$ (1,170,025)
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 95,368,447	\$ 94,198,422	\$ (1,170,025)

30.4 Describe the sources or methods utilized in determining the fair values:

The fair value of investment securities is based on quoted market price for those or similar investments.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes () No (X)

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes () No ()

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes (X) No ()

32.2 If no, list exceptions:

.....

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 386,973

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICE	\$ 386,973
.....	\$
.....	\$
.....	\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

34.1 Amount of payments for legal expenses, if any?

\$ 75,605

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
LCDO. AMANCIO ARIAS.....	\$ 22,542
.....	\$
.....	\$
.....	\$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$
.....	\$

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes () No (X)

1.2 If yes, indicate premium earned on U.S. business only. \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:

.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years:

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years:

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	\$	\$
2.2 Premium Denominator	\$	\$
2.3 Premium Ratio (Line 2.1/Line 2.2)		
2.4 Reserve Numerator	\$	\$
2.5 Reserve Denominator	\$	\$
2.6 Reserve Ratio (Line 2.4/Line 2.5)		

3.1 Does the reporting entity issue both participating and non-participating policies? Yes () No (X)

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies \$

3.22 Non-participating policies \$

4. For Mutual reporting entities and Reciprocal Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes () No ()

4.2 Does the reporting entity issue non-assessable policies? Yes () No ()

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$

5. For Reciprocal Exchanges only:

5.1 Does the exchange appoint local agents? Yes () No ()

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes () No () N/A (X)

5.22 As a direct expense of the exchange Yes () No () N/A (X)

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes () No ()

5.5 If yes, give full information.

.....

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

.....

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

.....

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes () No (X)
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit \$.....
- 12.62 Collateral and other funds \$.....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$..... 50,000,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes () No (X)
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes () No (X)
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
-
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes () No (X)
- 14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes () No (X)
- 14.5 If the answer to 14.4 is no, please explain:
-
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes () No (X)
- 15.2 If yes, give full information.
-
- 16.1 Does the reporting entity write any warranty business? Yes () No (X)
- If yes, disclose the following information for each of the following types of warranty coverage:
- | | 1
Direct Losses
Incurred | 2
Direct Losses
Unpaid | 3
Direct Written
Premium | 4
Direct Premium
Unearned | 5
Direct Premium
Earned |
|------------------|--------------------------------|------------------------------|--------------------------------|---------------------------------|-------------------------------|
| 16.11 Home | \$..... | \$..... | \$..... | \$..... | \$..... |
| 16.12 Products | \$..... | \$..... | \$..... | \$..... | \$..... |
| 16.13 Automobile | \$..... | \$..... | \$..... | \$..... | \$..... |
| 16.14 Other* | \$..... | \$..... | \$..... | \$..... | \$..... |
- * Disclose type of coverage:
-
- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes () No (X)
- Included but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:
- | | | |
|-------|---|---------|
| 17.11 | Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 | \$..... |
| 17.12 | Unfunded portion of Interrogatory 17.11 | \$..... |
| 17.13 | Paid losses and loss adjustment expenses portion of Interrogatory 17.11 | \$..... |
| 17.14 | Case reserves portion of Interrogatory 17.11 | \$..... |
| 17.15 | Incurred but not reported portion of Interrogatory 17.11 | \$..... |
| 17.16 | Unearned premium portion of Interrogatory 17.11 | \$..... |
| 17.17 | Contingent commission portion of Interrogatory 17.11 | \$..... |
- Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.
- | | | |
|-------|---|---------|
| 17.18 | Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 | \$..... |
| 17.19 | Unfunded portion of Interrogatory 17.18 | \$..... |
| 17.20 | Paid losses and loss adjustment expenses portion of Interrogatory 17.18 | \$..... |
| 17.21 | Case reserves portion of Interrogatory 17.18 | \$..... |
| 17.22 | Incurred but not reported portion of Interrogatory 17.18 | \$..... |
| 17.23 | Unearned premium portion of Interrogatory 17.18 | \$..... |
| 17.24 | Contingent commission portion of Interrogatory 17.18 | \$..... |
- 18.1 Do you act as a custodian for health savings accounts? Yes () No (X)
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....
- 18.3 Do you act as an administrator for health savings accounts? Yes () No (X)
- 18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2014	2 2013	3 2012	4 2011	5 2010
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	13,189,495	13,051,595	11,583,352	11,536,693	10,972,409
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	51,743,424	51,889,957	53,158,878	62,155,498	62,059,459
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	51,769,611	49,736,380	43,531,799	46,198,012	46,061,532
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	716,376	433,493	285,074	199,508	184,061
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)					
6. Total (Line 35)	117,418,906	115,111,425	108,559,103	120,089,711	119,277,461
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	10,398,671	10,438,048	7,264,208	6,768,845	6,212,500
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	20,064,036	14,998,306	11,872,816	16,821,805	12,375,664
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	17,664,116	12,133,333	12,313,194	23,269,261	15,614,983
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	718,222	151,591	121,832	93,610	69,479
11. Nonproportional reinsurance lines (Line 31, 32 and 33)					
12. Total (Line 35)	48,845,045	37,721,278	31,572,050	46,953,521	34,272,626
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,538,269	(590,508)	(816,657)	(1,718,744)	1,570,647
14. Net investment gain (loss) (Line 11)	2,559,809	2,553,378	2,527,869	3,745,266	3,954,721
15. Total other income (Line 15)		3,012,277			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(123,079)	181,581		(236,976)	
18. Net income (Line 20)	4,221,157	4,793,566	1,711,212	2,263,498	5,525,368
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	151,898,438	156,994,766	162,234,164	154,187,315	152,646,853
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	24,830,379	29,221,624	23,875,785	16,634,351	15,535,541
20.2 Deferred and not yet due (Line 15.2)					
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	101,379,649	99,707,775	99,609,988	86,804,572	85,612,624
22. Losses (Page 3, Line 1)	16,727,806	15,922,755	18,197,454	22,527,814	21,697,912
23. Loss adjustment expenses (Page 3, Line 3)	3,543,895	3,936,171	4,466,136	4,827,430	4,891,835
24. Unearned premiums (Page 3, Line 9)	49,150,248	46,867,554	45,353,132	45,838,768	41,997,751
25. Capital paid up (Page 3, Line 30 and Line 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	50,518,789	57,286,991	62,624,176	67,382,743	67,034,229
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	14,741,036	(2,178,442)	(1,324,084)	(3,268,975)	276,990
Risk-Based Capital Analysis					
28. Total adjusted capital	50,518,789	57,286,991	62,624,176	67,382,743	67,034,229
29. Authorized control level risk-based capital	5,987,047	5,935,682	5,752,689	6,420,054	5,867,454
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	86.1	93.0	80.5	95.6	90.6
31. Stocks (Line 2.1 and Line 2.2)	(7.1)	(5.6)	0.5	(2.3)	
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)					
33. Real estate (Lines 4.1, 4.2 and 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	20.9	12.7	19.0	6.7	9.4
35. Contact loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	(10,370,260)	(8,941,231)	(4,555,609)	(2,814,278)	(2,488,102)
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Line 42 through Line 47	(10,370,260)	(8,941,231)	(4,555,609)	(2,814,278)	(2,488,102)
49. Total investment in parent included in Line 42 through Line 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	(20.5)	(15.6)	(7.3)	(4.2)	(3.7)

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(5,682,521)	(6,676,123)	(2,741,331)	(326,176)	(521,956)
52. Dividends to stockholders (Line 35)	(1,500,000)				
53. Change in surplus as regards policyholders for the year (Line 38)	(6,768,202)	(5,337,185)	(4,758,567)	348,514	7,794,731
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	5,455,604	7,124,955	6,658,832	5,892,452	5,139,887
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	10,053,289	9,934,791	5,996,633	6,202,338	5,721,454
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	10,056,481	7,677,236	8,633,881	8,556,709	11,483,300
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	5,937	295,654	5,500	25,000	45,000
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
59. Total (Line 35)	25,571,311	25,032,636	21,294,846	20,676,499	22,389,641
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	3,911,574	3,091,306	2,597,273	3,419,040	2,989,880
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	7,773,209	5,668,464	3,492,602	4,408,596	3,394,074
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	5,365,935	6,108,384	7,444,728	6,045,806	8,254,433
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	3,565	76,867	1,375	24,946	11,260
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
65. Total (Line 35)	17,054,283	14,945,021	13,535,978	13,898,388	14,649,647
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	38.4	35.0	28.7	34.2	24.2
68. Loss expenses incurred (Line 3)	8.3	10.9	14.3	13.3	13.7
69. Other underwriting expenses incurred (Line 4)	50.0	55.7	59.6	56.6	57.6
70. Net underwriting gain (loss) (Line 8)	3.3	(1.6)	(2.5)	(4.0)	4.6
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	47.7	45.5	60.5	51.9	57.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	46.7	45.9	43.0	47.4	37.8
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	96.7	65.8	50.4	69.7	51.1
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(1,432)	(4,332)	(6,977)	2,128	(4,874)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(2.5)	(6.9)	(10.4)	3.2	(8.2)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(6,978)	(11,954)	(4,729)	(2,918)	(3,439)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(11.1)	(17.7)	(7.1)	(4.9)	(5.8)

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? If no, please explain:

Yes () No ()



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2014

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	7,589,918	8,180,147		4,576,034	142,452	295,344	5,349,641	51,421	60,065	61,159	1,127,468	28,714
2.1 Allied lines	16,150,444	17,532,467		9,890,431	166,668	(324,322)	296,932	18,693	(6,324)	21,211	2,420,464	61,099
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private Crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	6,145,315	6,171,550		3,331,036	1,599,593	1,779,286	688,028	66,277	56,973	15,457	1,472,073	23,249
5.1 Commercial multiple peril (non-liability portion)	25,981,070	26,458,140		16,020,126	5,054,491	7,192,163	7,655,117	335,717	348,623	118,465	6,045,835	98,290
5.2 Commercial multiple peril (liability portion)	5,603,492	5,517,210		3,322,292	3,156,514	2,250,004	3,069,304	722,040	534,861	455,938	1,307,420	21,199
6. Mortgage guaranty												
8. Ocean marine	862,151	947,814		436,684	199,716	137,263		20,096	13,096	(868)	137,847	3,262
9. Inland marine	709,844	615,158		374,052	64,711	208,808	199,309	3,389	7,512	4,623	88,450	2,684
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	9,067,809	9,657,093		5,261,823		9,598	40,159	4,930	4,930		1,425,925	34,305
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancelable A and H (b)												
15.3 Guaranteed renewable A and 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 and H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability - occurrence	4,398,634	4,162,740		2,407,014	1,208,044	510,053	3,140,223	272,282	190,802	86,397	1,009,660	16,641
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability	102,832	97,723		55,365	265	(2,595)			(700)		25,327	389
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,593,623	2,364,028		1,428,444	1,628,660	2,335,004	2,009,566	105,168	58,480	75,350	590,075	9,812
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,540,919	3,980,649		1,945,703	2,537,950	2,338,688	2,662,583	129,553	28,489	209,598	879,900	13,396
21.1 Private passenger auto physical damage	12,444,205	10,326,552		6,785,908	6,664,916	7,110,340	1,708,034	93,890	38,841	60,175	2,793,508	47,078
21.2 Commercial auto physical damage	3,336,393	3,322,776		2,046,259	1,677,507	1,459,412	396,914	29,130	(38,251)	16,849	831,173	12,622
22. Aircraft (all perils)												
23. Fidelity	1,322	500		822								5
24. Surety	715,129	570,824		346,149	5,937	30,804	40,952	1,649	1,749	100	208,533	2,705
26. Burglary and theft	12,177	4,604		7,573							3,044	46
27. Boiler and machinery	370,815	337,247		262,986		6,051	122,398	2,617	2,616		63,855	1,403
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	99,626,092	100,247,222		58,498,701	24,107,424	25,335,901	27,379,160	1,856,852	1,301,762	1,124,454	20,430,888	376,899
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

19PR

(a) Finance and service charges not included in Line 1 to Line 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 (Statutory Page 14)
BUSINESS IN THE STATE OF U.S. VIRGIN ISLANDS DURING THE YEAR 2014

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	483,787	488,189		239,001		1,313	2,105				60,933	8,139
2.1 Allied lines	406,744	424,153		199,454		(10,751)	4,799				54,049	6,843
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private Crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	10,329,214	10,528,426		5,370,869	32,886	71,390	64,051	24,086	30,533	10,344	1,220,400	173,767
5.1 Commercial multiple peril (non-liability portion)	53,297	72,383		21,692	13,280	32,041	63,504	2,176	2,176	(54,989)	10,712	897
5.2 Commercial multiple peril (liability portion)	300	152		148		(10,000)	90,000	974	(1,000)	17,649	60	5
6. Mortgage guaranty												
8. Ocean marine						(85)						
9. Inland marine						912	1,826					
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	198,888	207,476		95,386		218	913				26,642	3,345
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancelable A and H (b)												
15.3 Guaranteed renewable A and 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 and H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability - occurrence	2,139,928	2,181,828		1,110,587	52,520	(20,766)	50,845	10,146	(5,507)		253,989	36,000
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	108,138	105,083		58,128	25,125	23,208	13,624	12,817	12,317	500	11,061	1,819
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	5,868	8,764		16	3,040	4,568	4,757	1,614	1,614		1,467	99
21.1 Private passenger auto physical damage	116,806	114,916		65,030	25,096	33,664	15,795	3,635	4,635	1,000	12,035	1,965
21.2 Commercial auto physical damage		565										
22. Aircraft (all perils)												
23. Fidelity												
24. Surety						549	915					
26. Burglary and theft												
27. Boiler and machinery						(814)	1,830					
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	13,842,970	14,131,935		7,160,311	151,947	125,447	314,964	55,448	44,768	(25,496)	1,651,348	232,879
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

(a) Finance and service charges not included in Line 1 to Line 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 (Statutory Page 14)
BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2014

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	436,641	385,434		219,057	1,305,000	(88,433)	10,527	19,780	14,743		90,715	
2.1 Allied lines	289,450	255,991		146,043		(53,754)	23,997				60,149	
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private Crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	1,736,593	1,659,642		818,059		23,324	44,052		700	1,200	347,949	
5.1 Commercial multiple peril (non-liability portion)	638,420	593,492		311,452		93,802	317,519				127,684	
5.2 Commercial multiple peril (liability portion)	48,945	47,835		16,957							9,789	
6. Mortgage guaranty												
8. Ocean marine						(426)						
9. Inland marine						4,557	9,127					
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	391,578	345,290		197,085		1,091	4,564				81,356	
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancelable A and H (b)												
15.3 Guaranteed renewable A and 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 and H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability - occurrence	197,771	186,665		90,759		73,570	254,227				39,683	
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	57,103	36,068		27,283		36,796	79,506		300	300	12,832	
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	44,678	42,574		23,161		10,439	26,585		(700)	300	10,025	
21.1 Private passenger auto physical damage	75,463	47,106		35,040	6,940	38,987	68,177		700	700	17,001	
21.2 Commercial auto physical damage	33,277	31,329		20,764		2,000	2,000		300	300	7,458	
22. Aircraft (all perils)												
23. Fidelity												
24. Surety						2,747	4,574					
26. Burglary and theft												
27. Boiler and machinery						(4,073)	9,148					
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	3,949,919	3,631,426		1,905,660	1,311,940	140,627	854,003	19,780	16,043	2,800	804,641	
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

190T

(a) Finance and service charges not included in Line 1 to Line 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 (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2014

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	8,510,346	9,053,770		5,034,092	1,447,452	208,224	5,362,273	71,201	74,808	61,159	1,279,116	36,853
2.1 Allied lines	16,846,638	18,212,611		10,235,928	166,668	(388,827)	325,728	18,693	(6,324)	21,211	2,534,662	67,942
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private Crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	18,211,122	18,359,618		9,519,964	1,632,479	1,874,000	796,131	90,363	88,206	27,001	3,040,422	197,016
5.1 Commercial multiple peril (non-liability portion)	26,672,787	27,124,015		16,353,270	5,067,771	7,318,006	8,036,140	337,893	350,799	63,476	6,184,231	99,187
5.2 Commercial multiple peril (liability portion)	5,652,737	5,565,197		3,339,397	3,156,514	2,240,004	3,159,304	723,014	533,861	473,587	1,317,269	21,204
6. Mortgage guaranty												
8. Ocean marine	862,151	947,814		436,684	199,716	136,752		20,096	13,096	(868)	137,847	3,262
9. Inland marine	709,844	615,158		374,052	64,711	214,277	210,262	3,389	7,512	4,623	88,450	2,684
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	9,658,275	10,209,859		5,554,294		10,907	45,636	4,930	4,930		1,533,923	37,650
13. Group accident and health (b)												
14. Credit A and H (group and individual)												
15.1 Collectively renewable A and H (b)												
15.2 Non-cancelable A and H (b)												
15.3 Guaranteed renewable A and 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 and H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability - occurrence	6,736,333	6,531,233		3,608,360	1,260,564	562,857	3,445,295	282,428	185,295	86,397	1,303,332	52,641
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability	102,832	97,723		55,365	265	(2,595)			(700)		25,327	389
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,758,864	2,505,179		1,513,855	1,653,785	2,395,008	2,102,696	117,985	71,097	76,150	613,968	11,631
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,591,465	4,031,987		1,968,880	2,540,990	2,353,695	2,693,925	131,167	29,403	209,898	891,392	13,495
21.1 Private passenger auto physical damage	12,636,474	10,488,574		6,885,978	6,696,952	7,182,991	1,792,006	97,525	44,176	61,875	2,822,544	49,043
21.2 Commercial auto physical damage	3,369,670	3,354,670		2,067,023	1,677,507	1,461,412	398,914	29,130	(37,951)	17,149	838,631	12,622
22. Aircraft (all perils)											331	
23. Fidelity	1,322	500		822								5
24. Surety	715,129	570,824		346,149	5,937	34,100	46,441	1,649	1,749	100	208,533	2,705
26. Burglary and theft	12,177	4,604		7,573							3,044	46
27. Boiler and machinery	370,815	337,247		262,986		1,164	133,376	2,617	2,616		63,855	1,403
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)	117,418,981	118,010,583		67,564,672	25,571,311	25,601,975	28,548,127	1,932,080	1,362,573	1,101,758	22,886,877	609,778
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)												

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(a) Finance and service charges not included in Line 1 to Line 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

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Column 6 plus Column 7							

NONE

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
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NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
95-2371728	22667	ACE AMERICA INSURANCE	PA		439			12							229		256	39	217
66-0600740	30953	ACE INSURANCE CO	PR		139	3									5		131	139	
06-0237820	20699	ACE PROP & CAS INS CO	PA		2,820			12	1						99	1,829	1,941	675	1,266
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		183										6		6	(4)	10
06-1182357	22730	ALLIED WORLD INS CO	NH		967	7	1	6	1						34		432	481	369
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		434										15		15	(15)	30
59-0593886	10111	AMERICAN BANKERS INS CO OF FL	FL		499	14		2	25						18		408	52	415
66-0319193	31674	AIG INS CO PR	PR		34										1		1	26	(25)
66-0257478	18163	COOPERATIVA D SEGUROS MULTIPLES PR	PR		2,250	1,104	20	1,079	47	79					866		3,195	753	2,442
35-2293075	11551	ENDURANCE REINS CORP OF AMER	DE		473	9				17					223		249	(155)	404
22-2005057	26921	EVEREST REINSURANCE CO	DE		4,494	409	42	543	6	158					258		1,416	(177)	1,593
42-0245840	13897	FARMERS MUTUAL HAIL INS. CO	IA		12												12		12
13-2673100	22039	GENERAL REINSURANCE CORP	DE		140	19				5					66		90	94	(4)
06-0384680	11452	HARTFORD STEAM BOILER INSPEC INS. CO	CT		627	(70)	8	66	3	22					344		373	62	311
13-3138390	42307	NAVIGATORS INS CO	NY		451			134	1	15					76		226	11	215
47-0698507	23680	ODYSSEY REINS CO	CT		1,116	780	60	683	16	39					313		1,891	68	1,823
23-1641984	10219	QBE REINSURANCE CORP	PA		336	56	1	332		12					159		560	183	377
66-0648224	10140	QBE OPTIMA INS CO	PR		136					5					118		123	136	(13)
13-2997499	38776	SIRIUS AMER INS CO	NY		256	5				9							14		14
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY		5,943	47	(6)	12	1	209					2,103		2,366	867	1,499
06-0566050	25658	TRAVELERS IND CO	CT		69			26	1	2					29		58	17	41
36-2781080	27855	ZURICH AMER INS CO OF IL	IL		2,530					89					2,169		2,258		2,258
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				24,336	2,395	126	2,907	102	854					9,753		16,137	2,883	13,254

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1) COOPERATIVA DE SEGUROS MULTIPLES	28.000	2,250
2) ENDURANCE REINSURANCE CORP. OF AMERICA,	40.000	473
3)		
4)		
5)		

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
1) COOPERATIVA DE SEGUROS MULTIPLES	3,195	2,250	Yes (X) No ()
2) SWISS REINSURANCE AMERICA CORP	2,366	5,943	Yes () No (X)
3) HANNOVER RUCKVERSICHERUNGS - AG	4,842	7,183	Yes () No (X)
4) MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	2,439	9,075	Yes () No (X)
5) ZURICH AMER INS CO OF IL	2,258	2,530	Yes () No (X)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other Non-U.S. Insurers																			
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU		1,447												50	50	50
AA-1460019	00000	Amlin AG	CHE		824	18	1	135	1	29							184	(34)	218
AA-3194126	00000	Arch Reins Ltd	BMU		2,194	37	1	43		77			5				163	(77)	240
AA-3190932	00000	Argo Re	BMU		311					11							11	(30)	41
AA-3194168	00000	Aspen Bermuda Ltd	BMU			30		199	2								233		233
AA-3194139	00000	Axis Specialty Ltd	BMU		496	42			1	17							60		60
AA-3194161	00000	Catlin Ins Co Ltd	BMU		1,870	3				65			55				123	(63)	186
AA-3194122	00000	DaVinci Reins Ltd	BMU		103					4							4		4
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU		366					13							13	(12)	25
AA-1340125	00000	Hannover Rueck SE	DEU		7,183	1,701	44	1,337	21	296			1,443				4,842	1,239	3,603
AA-1120982	00000	HCC INTL INS CO PLC	GBR		156					6							6		6
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		98			160	1	3							164		164
AA-3190917	00000	Ironshore Ins Ltd	BMU		188	115		4		7			131				257	97	160
AA-1840000	00000	Mapfre Re Compania de Reaseguros SA	ESP		303	76				11			168				255	120	135
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU		9,075	392	39	30	6	319			1,653				2,439	290	2,149
AA-3190686	00000	Partner Reins Co Ltd	BMU		1,915	9		5	1	67			431				513	151	362
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	BMU		537	429	41	496	7	19							992	(23)	1,015
AA-1120481	00000	QBE INS (EUROPE) LTD	GBR		519	4				18							22		22
AA-4530001	00000	Q RE LLC	QAT		246					9							9	(28)	37
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		152					5							5		5
AA-1121275	00000	Royal & Sun Alliance Ins PLC	GBR		462	184	102	283	(32)	16			202				755	(24)	779
AA-1340004	00000	R V Versicherung AG	DEU		776	55	2	454	4	27							542	(54)	596
AA-3191190	00000	S A C R E LTD	BMU		494					17							17	(20)	37
AA-5324100	00000	Taiping Reins Co Ltd	HKG		324	6		1		11			145				163	26	137
AA-3190757	00000	XL Re Ltd	BMU		1,772	15	2	11	1	62			654				745	204	541
AA-3190870	00000	Validus Reins Ltd	BMU		291					10							10		10
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR		315	35	3	315	2	10			197				562	162	400
AA-1126318	00000	LLOYD'S SYNDICATE NUMBER 318	GBR		320	21		5		11			229				266	183	83
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR		476	23		29	1	17			185				255	57	198
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR			2		12	1								15		15
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR		764	54			1	27			180				262	206	56
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR		142	7		4		4			56				71		71
AA-1126570	00000	LLOYD'S SYNDICATE NUMBER 570	GBR			10											10		10
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		399	34	1	225	2	14			190				466		466
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727	GBR		812	91	10	218	2	28			444				793	175	618
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR		176	2				3			67				72	76	(4)
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		194	40	2	301	3	3							349		349
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR						1								1		1
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR		331	3		2	1	18			250				274	21	253
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR						1								1		1
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR			10											10		10
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		125					4							4		4
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR			9			1								10		10
AA-1120096	00000	LLOYD'S SYNDICATE NUMBER 1880	GBR		183			7		6			93				106		106
AA-1120124	00000	LLOYD'S SYNDICATE NUMBER 1945	GBR		560	130		21		20			297				468	31	437
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR		293			2									2		2
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR		187	24		4		7			130				165	96	69
AA-1120106	00000	Lloyd's Syndicate Number 1969	GBR		91	25		4	2	3			47				81		81
AA-1128000	00000	LLOYD'S SYNDICATE NUMBER 2000 (Incidenta	GBR			65											65		65
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		1,170	65	4	652	5	41			31				798	(73)	871
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR		393	22		35		276							347	191	156
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR		643			325	4	23			340				692	77	615
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR		1,028	31		8	1	33			204				277	109	168
AA-1120104	00000	LLOYD'S SYNDICATE NUMBER 2012	GBR		21					1			18				19	21	(2)

(continues)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Other Non-U.S. Insurers (continued)																		
AA-1120158	00000	LLOYD'S SYNDICATE NUMBER 2014	GBR		111					4		34			38			38
AA-1120114	00000	Lloyd's Syndicate Number 2015	GBR			1								1				1
AA-1128020	00000	LLOYD'S SYNDICATE NUMBER 2020	GBR			21	1	166	2					190				190
AA-1120112	00000	Lloyd's Syndicate Number 2232	GBR		14					1		12		13	14			(1)
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR			21								21				21
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		999	130	5	829	7	35				1,006	(65)			1,071
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		8	16	1	128	1					146				146
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		251	13		7	1	9		147		177	52			125
AA-1129210	00000	Lloyd's Syndicate Number 3210	GBR		392	7		4	1	14		152		178	22			156
AA-1120075	00000	Lloyd's Syndicate Number 4020	GBR		104	33				4				37	(4)			41
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		1,096	26		2		16		246		290	56			234
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		334	18		32		12		37		99				99
AA-1126003	00000	LLOYD'S SYNDICATE NUMBER 5000	GBR						3					3				3
AA-1120048	00000	Lloyd's Syndicate Number 5820	GBR		203	12		5		7		128		152	66			86
1299999 - Total Authorized - Other Non-U. S. Insurers					44,237	4,117	261	6,500	56	1,558		8,877		21,369	3,235			18,134
1399999 - Total Authorized					68,573	6,512	387	9,407	158	2,412		18,630		37,506	6,118			31,388
4099999 - Total - Authorized, Unauthorized and Certified					68,573	6,512	387	9,407	158	2,412		18,630		37,506	6,118			31,388
9999999 - TOTALS					68,573	6,512	387	9,407	158	2,412		18,630		37,506	6,118			31,388

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11
				5 Current	Overdue				11 Total Due Column 5 plus Column 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Columns 6 + 7 + 8 + 9
Authorized - Other U. S. Unaffiliated Insurers											
95-2371728	22667	ACE AMERICA INSURANCE CO	PA	3						3	
13-2997499	38776	SIRIUS AMER INS CO	NY	5						5	
66-0257478	18163	COOPERATIVA D SEGUROS MULTIPLES PR	PR	1,124						1,124	
06-1182357	22730	ALLIED WORLD INS CO	NH	8						8	
59-0593886	10111	AMERICAN BANKERS INS CO OF FL	FL	15						15	
35-2293075	11551	ENDURANCE REINS CORP OF AMER	DE	9						9	
22-2005057	26921	EVEREST REINSURANCE CO	DE	231				219	219	450	48.667
42-0245840	13897	FARMERS MUTUAL HAIL INS CO	IA	2				11	11	13	84.615
13-2673100	22039	GENERAL REINSURANCE CORP	DE	19						19	
06-1240885	29890	HARTFORD STEAM BOILER INSPEC INS CO	CT	(62)						(62)	
47-0698507	23680	ODYSSEY AMERICA REINSURANCE CO	CT	533				308	308	841	36.623
23-1641984	10219	QBE REINSURANCE CORP	PA	35				22	22	57	38.597
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY	40						40	
0999999	Total Authorized - Other U. S. Unaffiliated Insurers			1,962				560	560	2,522	22.205
Authorized - Other Non-U.S. Insurers											
AA-3194126	00000	Arch Reins Ltd	BMU	38						38	
AA-1460019	00000	AMLIN AG	CHE					19	19	19	100.000
AA-3194168	00000	Aspen Bermuda Ltd	BMU					28	28	28	100.000
AA-3194139	00000	Axis Specialty Ltd	BMU	42						42	
AA-3194161	00000	Catlin Ins Co Ltd	BMU	2						2	
AA-1340125	00000	Hannover Rueck SE	DEU	716				1,247	1,247	1,963	63.525
AA-3190917	00000	Ironshore Ins Ltd	BMU	115						115	
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU	240				192	192	432	44.444
AA-3190686	00000	Partner Reins Co Ltd	BMU	10						10	
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	BMU	213				259	259	472	54.873
AA-1121275	00000	Royal & Sun Alliance Ins PLC	GBR	286						286	
AA-1340004	00000	R V Versicherung AG	DEU	35				23	23	58	39.655
AA-3190870	00000	Validus Reins Ltd	BMU								
AA-3190757	00000	XL Re Ltd	BMU	16						16	
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP	76						76	
AA-5324100	00000	Taipng Reins Co Ltd	HKG	5						5	
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR					39	39	39	100.000
AA-1126318	00000	LLOYD'S SYNDICATE NUMBER 318	GBR	21						21	
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR	23						23	
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR	2						2	
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR	54						54	
AA-1126570	00000	LLOYD'S SYNDICATE NUMBER 570	GBR					11	11	11	100.000
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR	7						7	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR	13				23	23	36	63.889
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727	GBR	4				8	8	12	66.667
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR	3						3	
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR	9				33	33	42	78.571
AA-1127036	00000	LLOYD'S SYNDICATE NUMBER 1036 (INCIDENTA	GBR								
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR	4						4	
AA-1120105	00000	Lloyd's Syndicate Number 1110	GBR								
AA-1127200	00000	Lloyd's Syndicate Number 1200	GBR								
AA-1127206	00000	LLOYD'S SYNDICATE NUMBER 1206	GBR								
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR	10						10	
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR								
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR								

(continues)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Column 5 plus Column 10	12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11	
				5 Current	Overdue				10 Total Overdue Columns 6 + 7 + 8 + 9				
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days					
Authorized - Other Non-U.S. Insurers (continued)													
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR										
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR	9						9			
AA-1120124	00000	LLOYD'S SYNDICATE NUMBER 1945	GBR										
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR										
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR	24						24			
AA-1120106	00000	Lloyd's Syndicate Number 1969	GBR	24						24			
AA-1128000	00000	LLOYD'S SYNDICATE NUMBER 2000 (Incidenta	GBR	65						65			
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR					70		70	100.000	100.000	
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR	22						22			
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR										
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR	31						31			
AA-1120114	00000	Lloyd's Syndicate Number 2015	GBR	1						1			
AA-1128020	00000	LLOYD'S SYNDICATE NUMBER 2020	GBR					22		22	100.000	100.000	
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR					22		22	100.000	100.000	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR	55				80		80	59.259	59.259	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR					17		17	100.000	100.000	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR	13						13			
AA-1129000	00000	Lloyd's Syndicate Number 3000	GBR										
AA-1129210	00000	Lloyd's Syndicate Number 3210	GBR	7						7			
AA-1120075	00000	Lloyd's Syndicate Number 4020	GBR	33						33			
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR	18						18			
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR	26						26			
AA-1126003	00000	LLOYD'S SYNDICATE NUMBER 5000	GBR										
AA-1120048	00000	Lloyd's Syndicate Number 5820	GBR	12						12			
1299999 - Total Authorized - Other Non-U.S. Insurers				2,284				2,093		2,093	4,377	47.818	47.818
1399999 - Total Authorized				4,246				2,653		2,653	6,899	38.455	38.455
4099999 - Total Authorized, Unauthorized and Certified				4,246				2,653		2,653	6,899	38.455	38.455
9999999 - TOTALS				4,246				2,653		2,653	6,899	38.455	38.455

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable All Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Columns 6+7+9+10+11 but not in excess of Column 5)	Provision for Unauthorized Reinsurance Column 5 minus Column 12	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 14	20% of Amount in Dispute Included in Column 5	Provision for Overdue Reinsurance (Column 15 plus Column 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Column 13 plus Column 17 but not in Excess of Column 5)

NONE

1. Amounts in dispute totaling \$ are included in Column 5.
 2. Amounts in dispute totaling \$ are excluded from Column 14.

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 6 - Section 1

Provision for Reinsurance Ceded to Certified Reinsurance as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Certified Reinsurer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col 8 - Col 9)	11 Dollar Amount of Collateral Required (Col 10 x Col 7)	Collateral Provided					18 Percent of Collateral Provided For Net Recoverables Subject to Collateral Requirements (Col 17 / Col 10)	19 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col 18 / Col 7, not to exceed 100%)	20 Amount of Credit Allowed for Net Recoverables (Col 9 + (Col 10 x Col 19))	21 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col 8 - Col 20)
											12 Multiple Beneficiary Trust	13 Funds Held by Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col 12 + 13 + 14 + 16)

NONE

25

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
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NONE

SCHEDULE F - PART 6 - SECTION 2

Provision for Overdue Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable on Paid Loss and LAE More Than 90 Days Overdue (a)	6 Total Reinsurance Recoverable on Paid Losses and LAE (b)	7 Amounts Received Prior 90 Days	8 Percent More Than 90 Days Overdue	9 20% of Amounts in Col 5	10 20% of Amounts in Dispute Excluded From Col 5	11 Amount of Credit Allowed for Net Recoverables (Sch F Part 6 Section 1 Col 20)	Complete if Column 8 is 20% or Greater			15 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of Col 9 + Col 10 or Col 14) not to Exceed Col 11
											12 Total Collateral Provided (Sch F Part 6 Section 1 Col 17) not to Exceed Col 11	13 Net Unsecured Recoverable for Which Credit is Allowed (Col 11 - Col 12)	14 20% of Amount in Col 13	

NONE

(a) From Schedule F - Part 4 Columns 8 + 9, total certified, less \$ in dispute.
 (b) From Schedule F - Part 3 Columns 7 + 8, total certified, less \$ in dispute.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 7

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Column 4 divided by (Column 5 plus Column 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10
66-0600740	30953	ACE INS CO		3,000						
95-2371728	22667	ACE AMER INS CO								
AA-3190770	00000	ACE TEMPEST REINS CO LTD								
66-0319193	31674	CHARTIS INS CO PR								
36-2661954	10103	AMERICAN AGRICULTURAL INS CO								
06-1182357	22730	ALLIED WORLD INS CO		8,000						
59-0593886	10111	AMERICAN BANKERS INS CO OF FL		15,000						
AA-3194161	00000	Catlin Ins Co Ltd		2,000						
66-0257478	18163	COOPERATIVA D SEGUROS MULTIPLES PR		1,124,000						
22-2005057	26921	EVEREST REINSURANCE CO	219,000	451,000		48.559				
35-2293075	11551	ENDURANCE REINS CORP OF AMER								
42-0245840	13897	FARMERS MUTUAL HAIL INS CO	11,000	13,000		84.615				
13-2673100	22039	GENERAL REINSURANCE CORP		19,000						
06-1240885	29890	HARTFORD STEAM BOILER INSPEC INS CO		(62,000)						
47-0698507	23680	ODYSSEY REINS CO	308,000	840,000		36.667				
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	259,000	471,000		54.989				
23-1641984	10219	QBE REINSURANCE CORP	22,000	61,000		36.066				
AA-1120481	00000	QBE INS (EUROPE) LTD								
13-1675535	25364	SWISS REINSURANCE AMERICA CORP		41,000						
AA-5324100	00000	Taiping Reins Co Ltd		5,000						
13-2997499	38776	SIRIUS AMER INS CO		5,000						
AA-3190877	00000	FLAGSTONE REINS LTD								
AA-3194126	00000	Arch Reins Ltd		38,000						
AA-3190932	00000	ARGO RE								
AA-3194168	00000	Aspen Bermuda Ltd	28,000	32,000		87.500				
AA-1460019	00000	AMLIN AG	19,000	19,000		100.000				
AA-3194139	00000	Axis Specialty Ltd		42,000						
AA-3194130	00000	Endurance Specialty Ins Ltd								
AA-1340125	00000	Hannover Rueck SE	1,247,000	1,963,000		63.525				
AA-3190917	00000	IRONSHORE INSURANCE LTD		115,000						
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA		76,000						
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS - GESELLS	192,000	432,000		44.444				
47-6021331	20079	NATIONAL FIRE & MARINE INS CO								
AA-3190686	00000	Partner Reins Co Ltd		10,000						
AA-1121275	00000	Royal & Sun Alliance Ins PLC		286,000						
AA-1340004	00000	R & V VERSICHERUNG AG RUCKVERICHERUNG RE	23,000	57,000		40.351				
AA-3191190	00000	S A C RE LTD								
AA-3190757	00000	XL Re Ltd		16,000						
AA-3190870	00000	Validus Reins Ltd								
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	40,000	40,000		100.000				
AA-1126318	00000	LLOYD'S SYNDICATE NUMBER 318		21,000						
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382		23,000						
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435		2,000						
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510		55,000						
AA-1126570	00000	LLOYD'S UNDERWRITER SYNDICATE NO. 0570	10,000	11,000		90.909				

(continues)

(a) From Schedule F - Part 4 Columns 8 plus 9, total authorized, less \$ in dispute.
 (b) From Schedule F - Part 3 Columns 7 plus 8, total authorized, less \$ in dispute.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 7

Provision for Overdue Authorized Reinsurance as of December 31 , Current Year

1	2	3	4	5	6	7	8	9	10	11
ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Column 4 divided by (Column 5 plus Column 6)	Amounts in Column 4 for Companies Reporting less than 20% in Column 7	Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	20% of Amount in Column 9	Amount Reported in Column 8 x 20% plus Column 10
(continued)										
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609		7,000						
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	23,000	36,000		63.889				
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727	8,000	12,000		66.667				
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780		3,000						
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	33,000	42,000		78.571				
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084		3,000						
AA-1127206	00000	LLOYD'S SYNDICATE NUMBER 1206								
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225		10,000						
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861		9,000						
AA-1120124	00000	LLOYD'S SYNDICATE NUMBER 1945								
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967		24,000						
AA-1120106	00000	Lloyd's Syndicate Number 1969		25,000						
AA-1128000	00000	LLOYD'S UNDERWRITER SYNDICATE NO. 2000		65,000						
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	70,000	70,000		100.000				
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003		22,000						
AA-1120071	00000	Lloyd's Syndicate Number 2007								
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010		31,000						
AA-1120114	00000	Lloyd's Syndicate Number 2015		1,000						
AA-1128020	00000	LLOYD'S UNDERWRITER SYNDICATE NO. 2020	22,000	22,000		100.000				
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	22,000	22,000		100.000				
AA-1128623	00000	Lloyd's Syndicate Number 2623	80,000	135,000		59.259				
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	17,000	17,000		100.000				
AA-1129210	00000	Lloyd's Syndicate Number 3210								
AA-1128987	00000	Lloyd's Syndicate Number 2987		13,000						
AA-1129210	00000	Lloyd's Syndicate Number 3210		7,000						
AA-1120075	00000	Lloyd's Syndicate Number 4020		33,000						
AA-1126006	00000	Lloyd's Syndicate Number 4472		26,000						
AA-1120048	00000	Lloyd's Syndicate Number 5820		12,000						
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444		18,000						
9999999 - TOTALS			2,653,000	6,899,000						

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE F - PART 8

Provision for Overdue Reinsurance as of December 31, Current Year

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Column 5 through Column 9 but not in Excess of Column 4	11 Column 4 minus Column 10	12 Greater of Column 11 or Schedule F - Part 4 Column 8 plus Column 9
42-0245840	13897	FARMERS MUTUAL HAIL INS CO	11,000							11,000	11,000
47-0698507	23680	ODYSSEY REINS CO	308,000							308,000	308,000
52-1952955	10357	PLATINUM UNDERWRITERS REINS CO	259,000							259,000	259,000
23-1641984	10219	QBE REINSURANCE CORP	22,000							22,000	22,000
AA-3194168	00000	Aspen Bermuda Ltd	28,000							28,000	28,000
22-2005057	26921	EVEREST REINS CO	219,000							219,000	219,000
AA-1460019	00000	AMLIN AG	19,000							19,000	19,000
AA-1340125	00000	Hannover Rueck SE	1,247,000							1,247,000	1,247,000
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	192,000							192,000	192,000
AA-1340004	00000	R+V VERSICHERUNG AG RUCKVERICHERUNG RE	23,000							23,000	23,000
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	40,000							40,000	40,000
AA-1126570	00000	LLOYD'S UNDERWRITER SYNDICATE NO. 0570	10,000							10,000	10,000
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	23,000							23,000	23,000
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727	8,000							8,000	8,000
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	33,000							33,000	33,000
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	70,000							70,000	70,000
AA-1128020	00000	LLOYD'S UNDERWRITER SYNDICATE NO. 2020	22,000							22,000	22,000
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	22,000							22,000	22,000
AA-1128623	00000	Lloyd's Syndicate Number 2623	80,000							80,000	80,000
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	17,000							17,000	17,000
9999999 - TOTALS			2,653,000							2,653,000	2,653,000

1. Total	2,653,000
2. Line 1 x .20	530,600
3. Schedule F - Part 7 Column 11	
4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)	530,600
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5, Column 18 x 1000)	
6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F, Part 6, Section 1, Col. 21 x 1000)	
7. Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Schedule F, Part 6 Section 2, Col. 15 x 1000)	
8. Provision for Reinsurance (sum Lines 4 + 5 + 6 + 7) (Enter this amount on Page 3, Line 16)	530,600

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 12)	110,680,017		110,680,017
2. Premiums and considerations (Line 15)	24,830,379		24,830,379
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	6,899,309	(6,899,309)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	9,442,027		9,442,027
6. Net amount recoverable from reinsurers		32,508,826	32,508,826
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	151,851,732	25,609,517	177,461,249
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Line 1 through Line 3)	20,271,701	13,097,921	33,369,622
10. Taxes, expenses, and other obligations (Line 4 through Line 8)	2,216,221		2,216,221
11. Unearned premiums (Line 9)	49,150,248	18,630,408	67,780,656
12. Advance premiums (Line 10)	9,845,405		9,845,405
13. Dividends declared and unpaid (Line 11.1 and Line 11.2)	1,500,000		1,500,000
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	6,118,812	(6,118,812)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	300,889		300,889
17. Provision for reinsurance (Line 16)	530,600		530,600
18. Other liabilities	11,445,773		11,445,773
19. Total liabilities excluding protected cell business (Line 26)	101,379,649	25,609,517	126,989,166
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	50,472,083	X X X	50,472,083
22. Totals (Line 38)	151,851,732	25,609,517	177,461,249

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

Yes () No (X)

If yes, give full explanation:

.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims																		
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Line 3 and Line 4)																		
6. Increase in contract reserves																		
7. Commissions (a)																		
8. Other general insurance expenses																		
9. Taxes, licenses and fees																		
10. Total other expenses incurred																		
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds																		
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds																		

NONE

DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:	NONE								
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:	NONE								
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Line 1.1 plus Line 2.1									
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2									

PART 4 - REINSURANCE

A. Reinsurance Assumed:	NONE								
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

(a) Includes \$ premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred claims				
2. Beginning claim reserves and liabilities				
3. Ending claim reserves and liabilities				
4. Claims paid				
B. Assumed Reinsurance:				
5. Incurred claims				
6. Beginning claim reserves and liabilities				
7. Ending claim reserves and liabilities				
8. Claims paid				
C. Ceded Reinsurance:	NONE			
9. Incurred claims				
10. Beginning claim reserves and liabilities				
11. Ending claim reserves and liabilities				
12. Claims paid				
D. Net:				
13. Incurred claims				
14. Beginning claim reserves and liabilities				
15. Ending claim reserves and liabilities				
16. Claims paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses				
18. Beginning reserves and liabilities				
19. Ending reserves and liabilities				
20. Paid claims and cost containment expenses				

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	561	236	78	102	3			304	X X X
2. 2005	120,416	88,778	31,638	19,438	6,763	3,136	422	1,927			17,316	X X X
3. 2006	128,098	88,017	40,081	67,829	54,527	5,279	1,176	2,781			20,186	X X X
4. 2007	132,797	87,615	45,182	18,786	5,540	3,862	564	1,947			18,491	X X X
5. 2008	127,003	83,448	43,555	19,399	6,681	3,239	659	1,916			17,214	X X X
6. 2009	124,722	85,908	38,814	21,738	8,118	2,804	536	1,902			17,790	X X X
7. 2010	118,209	83,786	34,423	22,137	10,333	3,301	1,302	1,786			15,589	X X X
8. 2011	120,116	77,004	43,112	21,734	8,669	2,173	348	1,640			16,530	X X X
9. 2012	112,955	80,897	32,058	18,556	7,734	1,477	247	1,395			13,447	X X X
10. 2013	108,232	72,027	36,205	14,747	3,050	699	90	1,391			13,697	X X X
11. 2014	118,010	71,447	46,563	12,574	1,951	405	59	1,198			12,167	X X X
12. Totals	X X X	X X X	X X X	237,499	113,602	26,453	5,505	17,886			162,731	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 & 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.	425	280			31	5			54			225	X X X
2.	70		106	42	10				9			153	X X X
3.	4,207	4,005			54	30			536			762	X X X
4.	663	156			65	11			84			645	X X X
5.	203	8	236	88	39	2			26			406	X X X
6.	133		341	107	24				16			407	X X X
7.	1,824	1,027	249	85	46	31			233			1,209	X X X
8.	434	95	478	177	28				56			724	X X X
9.	1,210	231	911	296	78	10			153			1,815	X X X
10.	5,483	2,940	556	279	266	26			179			3,239	X X X
11.	5,750	664	5,271	1,339	454	40			1,255			10,687	X X X
12.	20,402	9,406	8,148	2,413	1,095	155			2,601			20,272	X X X

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	145	80
2.	24,696	7,227	17,469	20.5	8.1	55.2				134	19
3.	80,686	59,738	20,948	63.0	67.9	52.3				202	560
4.	25,407	6,271	19,136	19.1	7.2	42.4				507	138
5.	25,058	7,438	17,620	19.7	8.9	40.5				343	63
6.	26,958	8,761	18,197	21.6	10.2	46.9				367	40
7.	29,576	12,778	16,798	25.0	15.3	48.8				961	248
8.	26,543	9,289	17,254	22.1	12.1	40.0				640	84
9.	23,780	8,518	15,262	21.1	10.5	47.6				1,594	221
10.	23,321	6,385	16,936	21.5	8.9	46.8				2,820	419
11.	26,907	4,053	22,854	22.8	5.7	49.1				9,018	1,669
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	16,731	3,541

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	18,820	15,692	14,885	13,722	12,873	12,742	14,107	8,826	4,213	3,602	(611)	(5,224)
2. 2005	16,183	15,820	16,186	15,921	15,744	15,376	15,544	15,534	15,564	15,533	(31)	(1)
3. 2006	X X X	18,699	18,077	18,848	17,961	17,591	17,692	17,662	18,163	17,631	(532)	(31)
4. 2007	X X X	X X X	17,467	18,563	18,341	17,251	17,704	17,473	17,241	17,105	(136)	(368)
5. 2008	X X X	X X X	X X X	15,979	17,143	15,764	16,128	15,961	15,725	15,678	(47)	(283)
6. 2009	X X X	X X X	X X X	X X X	19,409	16,985	17,561	16,562	16,348	16,279	(69)	(283)
7. 2010	X X X	X X X	X X X	X X X	X X X	16,427	15,634	15,549	15,731	14,779	(952)	(770)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	16,230	16,119	15,821	15,558	(263)	(561)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,171	13,827	13,714	(113)	543
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,044	15,366	1,322	X X X
11. 2014	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	20,401	X X X	X X X
12. Totals											(1,432)	(6,978)

SCHEDULE P - PART 3 - SUMMARY

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	3,763	5,448	6,931	7,619	8,332	8,453	(4,183)	3,130	3,431	X X X	X X X
2. 2005	7,027	10,099	12,241	13,727	14,477	14,921	15,093	15,305	15,361	15,389	X X X	X X X
3. 2006	X X X	6,880	11,892	13,628	14,585	15,137	15,850	16,114	16,314	17,405	X X X	X X X
4. 2007	X X X	X X X	6,798	11,474	13,347	14,504	15,500	16,015	16,382	16,544	X X X	X X X
5. 2008	X X X	X X X	X X X	7,077	11,017	12,778	13,978	14,810	15,173	15,298	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	6,698	12,378	14,029	15,152	15,668	15,888	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	6,944	11,002	12,526	13,486	13,803	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	7,836	12,636	14,288	14,890	X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,735	10,894	12,052	X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,626	12,306	X X X	X X X
11. 2014	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	10,969	X X X	X X X

SCHEDULE P - PART 4 - SUMMARY

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	4,347	2,668	1,656	1,152	197		407	639	447	
2. 2005	3,768	1,890	1,292	839	419	5	117	70	63	64
3. 2006	X X X	4,872	1,939	2,008	1,073	571	429	380	629	
4. 2007	X X X	X X X	3,835	2,754	1,829	540	587	382	173	
5. 2008	X X X	X X X	X X X	3,182	2,178	617	565	302	161	148
6. 2009	X X X	X X X	X X X	X X X	3,744	1,429	1,430	405	183	234
7. 2010	X X X	X X X	X X X	X X X	X X X	3,683	1,044	788	883	164
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,040	760	450	301
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,909	1,058	615
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,189	277
11. 2014	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	3,932

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005	16,631	12,761	3,870	1,651	317	61	13	159			1,541	444
3. 2006	17,215	13,318	3,897	1,656	418	128	29	178			1,515	474
4. 2007	18,096	13,470	4,626	2,055	526	175	44	130			1,790	446
5. 2008	18,179	19,033	(854)	3,089	770	364	90	279			2,872	513
6. 2009	18,596	19,589	(993)	2,134	542	192	49	254			1,989	570
7. 2010	18,858	17,922	936	2,266	563	269	61	186			2,097	495
8. 2011	19,373	14,373	5,000	1,871	13	194	1	181			2,232	647
9. 2012	19,420	14,449	4,971	2,697	12	190	1	156			3,030	485
10. 2013	19,183	11,801	7,382	1,971	49	86	10	139			2,137	507
11. 2014	18,360	15,359	3,001	1,165	117	44	8	74			1,158	390
12. Totals	XXX	XXX	XXX	20,555	3,327	1,703	306	1,736			20,361	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.		(5)										5	
2.													
3.													
4.													
5.													
6.													
7.	8				1			1				10	1
8.	1		12	5	2							10	1
9.	19		36	16	3			2				44	4
10.	35	2	44	19				4				62	3
11.	331	16	311	134	21	5		43				551	42
12.	394	13	403	174	27	5		50				682	51

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	
2.	1,871	330	1,541	11.3	2.6	39.8					
3.	1,962	447	1,515	11.4	3.4	38.9					
4.	2,360	570	1,790	13.0	4.2	38.7					
5.	3,732	860	2,872	20.5	4.5	(336.3)					
6.	2,580	591	1,989	13.9	3.0	(200.3)					
7.	2,731	624	2,107	14.5	3.5	225.1				8	2
8.	2,261	19	2,242	11.7	0.1	44.8				8	2
9.	3,103	29	3,074	16.0	0.2	61.8				39	5
10.	2,279	80	2,199	11.9	0.7	29.8				58	4
11.	1,989	280	1,709	10.8	1.8	56.9				492	59
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	610	72

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005	2,534	922	1,612	1,627	690	121	37	160			1,181	292
3. 2006	2,523	1,143	1,380	1,319	729	64	21	151			784	286
4. 2007	2,493	1,134	1,359	1,666	982	136	48	111			883	327
5. 2008	2,438	1,097	1,341	1,187	693	88	29	142			695	185
6. 2009	2,387	1,078	1,309	1,607	822	143	48	149			1,029	236
7. 2010	2,203	1,017	1,186	1,942	1,143	148	73	131			1,005	353
8. 2011	1,931	913	1,018	1,074	593	82	25	129			667	291
9. 2012	1,865	920	945	1,225	593	65	12	103			788	235
10. 2013	2,117	713	1,404	1,187	423	60	11	100			913	244
11. 2014	2,505	305	2,200	869	241	39	4	76			739	317
12. Totals	XXX	XXX	XXX	13,703	6,909	946	308	1,252			8,684	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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. ...	30	24			1	1			4			10	
2. ...													1
3. ...													4
4. ...	124	41			7	2			16			104	1
5. ...	6	2			1				1			6	4
6. ...													1
7. ...	121	82	12	6	6	5			15			61	4
8. ...	88	19	14	6	1				11			89	4
9. ...	81	20	107	49	4	1			10			132	4
10. ...	358	78	64	35	22	4			26			353	14
11. ...	663	107	434	191	34	5			106			934	58
12. ...	1,471	373	631	287	76	18			189			1,689	112

	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. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	4
2. ...	1,908	727	1,181	75.3	78.9	73.3					
3. ...	1,534	750	784	60.8	65.6	56.8					
4. ...	2,060	1,073	987	82.6	94.6	72.6				83	21
5. ...	1,425	724	701	58.4	66.0	52.3				4	2
6. ...	1,899	870	1,029	79.6	80.7	78.6					
7. ...	2,375	1,309	1,066	107.8	128.7	89.9				45	16
8. ...	1,399	643	756	72.4	70.4	74.3				77	12
9. ...	1,595	675	920	85.5	73.4	97.4				119	13
10. ...	1,817	551	1,266	85.8	77.3	90.2				309	44
11. ...	2,221	548	1,673	88.7	179.7	76.0				799	135
12. ...	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,442	247

**SCHEDULE P - PART 1C
COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005	4,683	4,228	455	2,610	903	352	129	239			2,169	1,619
3. 2006	3,875	1,824	2,051	2,011	920	179	76	222			1,416	1,405
4. 2007	3,395	1,590	1,805	2,420	1,115	296	122	148			1,627	1,405
5. 2008	3,339	1,572	1,767	1,999	950	186	81	234			1,388	1,348
6. 2009	3,654	1,829	1,825	2,611	1,490	297	197	251			1,472	1,210
7. 2010	3,367	1,774	1,593	2,868	1,685	307	176	174			1,488	1,306
8. 2011	3,519	1,885	1,634	1,586	824	151	67	177			1,023	1,117
9. 2012	3,577	1,935	1,642	2,152	1,147	103	40	190			1,258	1,020
10. 2013	3,749	1,262	2,487	2,039	822	79	30	180			1,446	1,080
11. 2014	4,032	750	3,282	1,335	372	43	12	118			1,112	1,092
12. Totals	X X X	X X X	X X X	21,631	10,228	1,993	930	1,933			14,399	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 & 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.	50	56			4	4			6				
2.													
3.													
4.	207	92			21	9			26			153	
5.	9	4			2	1			1			7	
6.													
7.	201	187	5	2	17	18			26			42	1
8.	147	43	5	2	3				19			129	2
9.	135	46	40	21	12	5			17			132	2
10.	597	177	62	32	59	17			76			568	7
11.	1,110	239	126	66	90	16			140			1,145	202
12.	2,456	844	238	123	208	70			311			2,176	214

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(6)	6
2.	3,201	1,032	2,169	68.4	24.4	476.7					
3.	2,412	996	1,416	62.2	54.6	69.0					
4.	3,118	1,338	1,780	91.8	84.2	98.6				115	38
5.	2,431	1,036	1,395	72.8	65.9	78.9				5	2
6.	3,159	1,687	1,472	86.5	92.2	80.7				17	25
7.	3,598	2,068	1,530	106.9	116.6	96.0				107	22
8.	2,088	936	1,152	59.3	49.7	70.5				108	24
9.	2,649	1,259	1,390	74.1	65.1	84.7				450	118
10.	3,092	1,078	2,014	82.5	85.4	81.0				931	214
11.	2,962	705	2,257	73.5	94.0	68.8					
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,727	449

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	5	1	35	6				33	XXX
2. 2005	37,301	25,388	11,913	5,667	1,212	2,130	120	600			7,065	1,349
3. 2006	37,178	23,630	13,548	5,716	847	2,023	67	583			7,408	1,106
4. 2007	36,140	22,102	14,038	5,512	770	2,158	61	367			7,206	1,163
5. 2008	35,989	14,237	21,752	5,882	1,660	1,940	323	602			6,441	1,144
6. 2009	30,920	12,326	18,594	6,833	1,643	1,488	128	538			7,088	1,158
7. 2010	24,756	11,114	13,642	7,463	3,744	1,968	801	647			5,533	841
8. 2011	23,672	9,004	14,668	4,480	481	1,009	11	435			5,432	747
9. 2012	22,523	15,764	6,759	7,158	4,315	860	153	393			3,943	537
10. 2013	23,760	18,904	4,856	2,145	187	252	1	277			2,486	717
11. 2014	32,689	20,941	11,748	1,496	331	134	9	368			1,658	600
12. Totals	XXX	XXX	XXX	52,357	15,191	13,997	1,680	4,810			54,293	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.	322	180			26				41			209	8
2.	55		81	38	4				7			109	4
3.	206	5			24				26			251	5
4.	332	23			37				42			388	8
5.	80	2	160	75	25	1			10			197	6
6.	98		163	78	21				12			216	5
7.	53		120	56	10				7			134	6
8.	174		282	133	22				22			367	16
9.	855	159	201	95	28	3			109			936	25
10.	4,202	2,563	104	61	140				36			1,858	75
11.	1,643	91	2,064	431	200	3			710			4,092	470
12.	8,020	3,023	3,175	967	537	7			1,022			8,757	628

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	142	67
2.	8,544	1,370	7,174	22.9	5.4	60.2				98	11
3.	8,578	919	7,659	23.1	3.9	56.5				201	50
4.	8,448	854	7,594	23.4	3.9	54.1				309	79
5.	8,699	2,061	6,638	24.2	14.5	30.5				163	34
6.	9,153	1,849	7,304	29.6	15.0	39.3				183	33
7.	10,268	4,601	5,667	41.5	41.4	41.5				117	17
8.	6,424	625	5,799	27.1	6.9	39.5				323	44
9.	9,604	4,725	4,879	42.6	30.0	72.2				802	134
10.	7,156	2,812	4,344	30.1	14.9	89.5				1,682	176
11.	6,615	865	5,750	20.2	4.1	48.9				3,185	907
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7,205	1,552

**SCHEDULE P - PART 1F - SECTION 1
MEDICAL PROFESSIONAL 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1F - SECTION 2
MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1G - SPECIAL LIABILITY
(OCEAN, MARINE, AIRCRAFT (ALL PERILS),
BOILER AND MACHINERY)**

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005	3,797	2,448	1,349	326	51	53	3	37			362	X X X
3. 2006	4,607	3,346	1,261	321	2	81		30			430	X X X
4. 2007	5,791	3,108	2,683	721	365	314	220	29			479	X X X
5. 2008	5,779	2,472	3,307	514	192	40	7	57			412	X X X
6. 2009	4,801	2,389	2,412	417	13	48	1	31			482	X X X
7. 2010	3,620	1,761	1,859	163	13	25	1	33			207	X X X
8. 2011	2,993	1,940	1,053	648	142	72	7	51			622	X X X
9. 2012	1,981	401	1,580	163	105	9	3	15			79	X X X
10. 2013	1,470	1,248	222	240	168	25	17	11			91	X X X
11. 2014	1,285	1,053	232	155	102	18	7	9			73	X X X
12. Totals	X X X	X X X	X X X	3,668	1,153	685	266	303			3,237	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 & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.			3	1								2	
10.			15	4								11	
11.	42		73	58					5			62	2
12.	42		91	63					5			75	2

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2.	416	54	362	11.0	2.2	26.8					
3.	432	2	430	9.4	0.1	34.1					
4.	1,064	585	479	18.4	18.8	17.9					
5.	611	199	412	10.6	8.1	12.5					
6.	496	14	482	10.3	0.6	20.0					
7.	221	14	207	6.1	0.8	11.1					
8.	771	149	622	25.8	7.7	59.1					
9.	190	109	81	9.6	27.2	5.1				2	
10.	291	189	102	19.8	15.1	45.9				11	
11.	302	167	135	23.5	15.9	58.2				57	5
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	70	5

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	556	235	43	96	3			271	X X X
2. 2005	5,203	1,277	3,926	612	137	274		89			838	118
3. 2006	5,511	1,644	3,867	1,942	828	611	159	155			1,721	171
4. 2007	5,929	1,521	4,408	1,181	62	649	1	88			1,855	239
5. 2008	5,483	1,480	4,003	927	26	389		106			1,396	146
6. 2009	5,331	1,454	3,877	2,495	1,500	387		155			1,537	141
7. 2010	5,263	1,916	3,347	2,019	1,392	262	73	144			960	124
8. 2011	5,476	1,750	3,726	348	2	137		134			617	103
9. 2012	5,950	1,534	4,416	395	4	164		120			675	88
10. 2013	6,115	1,199	4,916	306	1	75		97			477	113
11. 2014	6,531	1,812	4,719	102	1	20		55			176	92
12. Totals	X X X	X X X	X X X	10,883	4,188	3,011	329	1,146			10,523	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 & 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.	26	25							3			4	1
2.	15		25	4	6				2			44	3
3.													
4.													
5.	108		76	13	11				14			196	3
6.	35		178	29	3				4			191	2
7.	350	350	102	17	2	3			45			129	1
8.	20		153	25					3			151	2
9.	94		432	71	19				12			486	15
10.	106		186	73	24				14			257	21
11.	149		1,390	188	21				20			1,392	53
12.	903	375	2,542	420	86	3			117			2,850	101

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1	3
2.	1,023	141	882	19.7	11.0	22.5				36	8
3.	2,708	987	1,721	49.1	60.0	44.5					
4.	1,918	63	1,855	32.3	4.1	42.1					
5.	1,631	39	1,592	29.7	2.6	39.8				171	25
6.	3,257	1,529	1,728	61.1	105.2	44.6				184	7
7.	2,924	1,835	1,089	55.6	95.8	32.5				85	44
8.	795	27	768	14.5	1.5	20.6				148	3
9.	1,236	75	1,161	20.8	4.9	26.3				455	31
10.	808	74	734	13.2	6.2	14.9				219	38
11.	1,757	189	1,568	26.9	10.4	33.2				1,351	41
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,650	200

**SCHEDULE P - PART 1H - SECTION 2
OTHER LIABILITY - CLAIMS-MADE**

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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	1,456	1,359	68	(739)	81			985	XXX
2. 2013	41,690	33,965	7,725	213	25	31	4	175			390	XXX
3. 2014	38,096	29,186	8,910	134	40	23	6	73			184	XXX
4. Totals	XXX	XXX	XXX	1,803	1,424	122	(729)	329			1,559	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.	5,130	4,413			52	35			654			1,388	6
2.	175	117	19	7	20	4			22			108	1
3.	157	58	463	73	10	4			20			515	11
4.	5,462	4,588	482	80	82	43			696			2,011	18

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	717	671
2.	655	157	498	1.6	0.5	6.4				70	38
3.	880	181	699	2.3	0.6	7.8				489	26
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,276	735

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 (Columns 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	(35)	(7)	9	4	289			266	XXX
2. 2013	9,696	2,708	6,988	6,347	1,156	90	16	400			5,665	3,870
3. 2014	13,843	1,908	11,935	7,315	745	82	12	425			7,065	3,774
4. Totals	XXX	XXX	XXX	13,627	1,894	181	32	1,114			12,996	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.	(12)	35	114	53		1			(1)			12	
2.	10	3	40	26		1			1			23	456
3.	1,654	153	386	174		7			211			1,995	514
4.	1,652	191	540	253		79			211			2,030	970

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14	(2)
2.	6,889	1,201	5,688	71.0	44.4	81.4				21	2
3.	10,151	1,091	9,060	73.3	57.2	75.9				1,713	282
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,748	282

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 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2013	368	228	140	299	219	1	1	12				92
3. 2014	571	126	445	3	2	2	1					2
4. Totals	XXX	XXX	XXX	302	221	3	2	12				94

	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 & 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.													
2.			22	22									
3.	1		24	24								1	1
4.	1		46	46								1	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
2.	334	242	92	90.8	106.1	65.7					
3.	30	27	3	5.3	21.4	0.7				1	
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	

**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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2013												XXX
3. 2014												XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid			Defense and Cost Containment Unpaid		Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & Assumed
	Case Basis		Bulk + IBNR	Case Basis	Bulk + IBNR	21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed			1	Ceded			
1.										
2.										
3.										
4.										

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1M - INTERNATIONAL

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005												XXX
3. 2006												XXX
4. 2007												XXX
5. 2008												XXX
6. 2009												XXX
7. 2010												XXX
8. 2011												XXX
9. 2012												XXX
10. 2013												XXX
11. 2014												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1N - REINSURANCE

Nonproportional Assumed Property (\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005												X X X
3. 2006												X X X
4. 2007												X X X
5. 2008												X X X
6. 2009												X X X
7. 2010												X X X
8. 2011												X X X
9. 2012												X X X
10. 2013												X X X
11. 2014												X X X
12. Totals	X X X	X X X	X X X									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 & 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.													X X X
2.													X X X
3.													X X X
4.													X X X
5.													X X X
6.													X X X
7.													X X X
8.													X X X
9.													X X X
10.													X X X
11.													X X X
12.													X X X

NONE

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005												XXX
3. 2006												XXX
4. 2007												XXX
5. 2008												XXX
6. 2009												XXX
7. 2010												XXX
8. 2011												XXX
9. 2012												XXX
10. 2013												XXX
11. 2014												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.													XXX

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1P - REINSURANCE

Nonproportional Assumed Financial Lines (\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005												XXX
3. 2006												XXX
4. 2007												XXX
5. 2008												XXX
6. 2009												XXX
7. 2010												XXX
8. 2011												XXX
9. 2012												XXX
10. 2013												XXX
11. 2014												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.													XXX

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P - PART 1R - SECTION 1
PRODUCTS 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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 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. 2005	75	1	74		1						(1)	
3. 2006	57	3	54									
4. 2007	110	18	92									
5. 2008	125	8	117	1				(1)				
6. 2009	108	8	100	3							3	
7. 2010	77	15	62	2		3		1			6	
8. 2011	81	11	70					3			3	
9. 2012	91	6	85					5			5	
10. 2013	84	(1)	85									
11. 2014	98	7	91									
12. Totals	XXX	XXX	XXX	6	1	3		8			16	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													1
10.							1					(1)	
11.													
12.							1					(1)	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.		1	(1)		100.0	(1.4)					
3.											
4.											
5.											
6.	3		3	2.8		3.0					
7.	6		6	7.8		9.7					
8.	3		3	3.7		4.3					
9.	5		5	5.5		5.9					
10.		1	(1)		(100.0)	(1.2)					(1)
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		(1)

**SCHEDULE P - PART 1R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	X X X	X X X	X X X									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 & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2013												XXX
3. 2014												XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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	17	18	19	20					
1.													
2.													
3.													
4.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1T - WARRANTY

(\$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 (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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. 2013												
3. 2014												
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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	17	18	19	20					
1.													
2.													
3.													
4.													

NONE

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	112	64	65	65	66	65	83	82	47	40	(7)	(42)
2. 2005	1,394	1,393	1,411	1,404	1,402	1,407	1,407	1,381	1,381	1,382	1	1
3. 2006	XXX	1,370	1,327	1,344	1,336	1,337	1,337	1,337	1,337	1,337		
4. 2007	XXX	XXX	2,045	1,709	1,675	1,648	1,660	1,660	1,660	1,660		
5. 2008	XXX	XXX	XXX	2,143	2,518	2,547	2,549	2,585	2,593	2,593		8
6. 2009	XXX	XXX	XXX	XXX	1,872	1,725	1,732	1,724	1,736	1,735	(1)	11
7. 2010	XXX	XXX	XXX	XXX	XXX	1,832	1,939	1,892	1,915	1,920	5	28
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,214	2,105	2,061	2,061		(44)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,843	3,014	2,916	(98)	73
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,900	2,056	156	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,592	XXX	XXX
12. Totals											56	35

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

1. Prior	1,181	914	880	844	865	847	856	468	103	92	(11)	(376)
2. 2005	1,031	1,105	1,100	1,053	1,014	1,022	1,022	1,022	1,022	1,021	(1)	(1)
3. 2006	XXX	752	644	710	682	640	630	659	635	633	(2)	(26)
4. 2007	XXX	XXX	676	956	1,006	941	791	853	865	860	(5)	7
5. 2008	XXX	XXX	XXX	667	697	621	550	561	559	558	(1)	(3)
6. 2009	XXX	XXX	XXX	XXX	955	1,071	686	884	884	880	(4)	(4)
7. 2010	XXX	XXX	XXX	XXX	XXX	872	563	1,090	957	920	(37)	(170)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	323	590	609	616	7	26
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722	744	807	63	85
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	842	1,140	298	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,491	XXX	XXX
12. Totals											307	(462)

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

1. Prior	2,922	2,178	2,039	1,775	1,763	1,798	1,809	801	169	170	1	(631)
2. 2005	2,347	1,984	2,231	1,956	1,940	1,933	1,932	1,932	1,932	1,930	(2)	(2)
3. 2006	XXX	1,649	1,280	1,275	1,242	1,225	1,242	1,236	1,195	1,194	(1)	(42)
4. 2007	XXX	XXX	1,535	1,647	1,745	1,687	1,676	1,620	1,634	1,606	(28)	(14)
5. 2008	XXX	XXX	XXX	1,198	1,305	1,225	1,172	1,166	1,161	1,160	(1)	(6)
6. 2009	XXX	XXX	XXX	XXX	1,303	1,476	1,716	1,253	1,233	1,221	(12)	(32)
7. 2010	XXX	XXX	XXX	XXX	XXX	1,309	2,282	1,359	1,423	1,330	(93)	(29)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	927	1,012	1,009	956	(53)	(56)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,140	1,226	1,183	(43)	43
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,392	1,758	366	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,999	XXX	XXX
12. Totals											134	(769)

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

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX						X		XXX	XXX
12. Totals												

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	10,346	9,688	9,378	9,068	8,089	7,964	8,493	5,502	2,535	2,440	(95)	(3,062)
2. 2005	5,384	6,429	6,837	6,877	6,582	6,375	6,496	6,511	6,537	6,567	30	56
3. 2006	XXX	7,539	7,273	7,072	6,825	6,609	6,711	6,703	7,053	7,050	(3)	347
4. 2007	XXX	XXX	6,473	7,973	7,628	7,147	7,516	7,273	7,291	7,185	(106)	(88)
5. 2008	XXX	XXX	XXX	5,937	6,299	5,717	6,190	6,129	6,055	6,026	(29)	(103)
6. 2009	XXX	XXX	XXX	XXX	8,803	7,051	7,011	6,904	6,858	6,754	(104)	(150)
7. 2010	XXX	XXX	XXX	XXX	XXX	6,127	5,288	5,391	5,239	5,013	(226)	(378)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,918	5,206	5,302	5,342	40	136
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,324	4,701	4,377	(324)	53
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,864	4,031	1,167	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,672	XXX	XXX
12. Totals											350	(3,189)

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,391	2,450	1,636	(814)	(755)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	301	13	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	606	XXX	XXX
4. Totals											(801)	(755)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	224	(19)	(10)	9	(234)						
2. 2013	XXX	5,902	5,287	(615)	XXX							
3. 2014	XXX	8,424	XXX	XXX								
4. Totals											(606)	(234)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	19	2		(2)	(19)						
2. 2013	XXX	88	80	(8)	XXX							
3. 2014	XXX	3	XXX	XXX								
4. Totals											(10)	(19)

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

1. Prior	XXX											
2. 2013	XXX											
3. 2014	XXX											
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX							X	XXX	XXX
12. Totals												

SCHEDULE P - PART 2N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX								XXX	XXX
12. Totals												

SCHEDULE P - PART 2O - REINSURANCE

Nonproportional Assumed Liability

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX								XXX	XXX
12. Totals												

SCHEDULE P - PART 2P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX								XXX	XXX
12. Totals												

**SCHEDULE P - PART 2R - SECTION 1
PRODUCTS 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior												
2. 2005										(1)	(1)	(1)
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX							1	1	1
6. 2009	XXX	XXX	XXX	XXX						3	3	3
7. 2010	XXX	XXX	XXX	XXX	XXX					5	5	5
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		(1)	(1)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	7	8

**SCHEDULE P - PART 2R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									XXX
11. 2014	XXX	XXX	XXX								XXX	XXX
										12. Totals		

**SCHEDULE P - PART 2S
FINANCIAL GUARANTY / MORTGAGE GUARANTY**

1. Prior	XXX	XXX										
2. 2013	XXX	XXX				XXX						
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX		XXX	XXX
										4. Totals		

**SCHEDULE P - PART 2T
WARRANTY**

1. Prior	XXX	XXX										
2. 2013	XXX	XXX				XXX						
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX		XXX	XXX
										4. Totals		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	0 0 0	23	58	59	59	58	58	35	35	35		1
2. 2005	1,021	1,343	1,358	1,380	1,380	1,380	1,381	1,381	1,381	1,382		29
3. 2006	XXX	1,118	1,315	1,334	1,336	1,337	1,337	1,337	1,337	1,337		474
4. 2007	XXX	XXX	887	1,496	1,580	1,648	1,660	1,660	1,660	1,660		449
5. 2008	XXX	XXX	XXX	1,259	2,459	2,541	2,549	2,585	2,593	2,593		636
6. 2009	XXX	XXX	XXX	XXX	1,163	1,678	1,707	1,724	1,736	1,735		620
7. 2010	XXX	XXX	XXX	XXX	XXX	1,140	1,848	1,873	1,885	1,911		627
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,508	2,017	2,051	2,051		699
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,810	2,852	2,874		548
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,573	1,998		579
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,084		390

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

1. Prior	0 0 0	173	312	401	411	422	422	86	86	86		
2. 2005	397	629	833	939	979	1,021	1,022	1,022	1,022	1,021		107
3. 2006	XXX	237	491	540	557	611	612	624	626	633		180
4. 2007	XXX	XXX	248	434	548	595	735	754	770	772		217
5. 2008	XXX	XXX	XXX	166	347	423	543	554	553	553		177
6. 2009	XXX	XXX	XXX	XXX	309	579	691	829	872	880		199
7. 2010	XXX	XXX	XXX	XXX	XXX	282	522	702	822	874		257
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	229	374	474	538		226
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	581	685		257
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478	813		359
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	663		317

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

1. Prior	0 0 0	356	569	769	781	796	797	178	176	176		
2. 2005	794	1,245	1,568	1,809	1,866	1,931	1,932	1,932	1,932	1,930		438
3. 2006	XXX	552	938	1,056	1,079	1,162	1,165	1,181	1,182	1,194		1,274
4. 2007	XXX	XXX	487	959	1,139	1,209	1,423	1,456	1,479	1,479		1,324
5. 2008	XXX	XXX	XXX	580	847	957	1,138	1,154	1,154	1,154		1,253
6. 2009	XXX	XXX	XXX	XXX	410	810	1,015	1,136	1,210	1,221		1,130
7. 2010	XXX	XXX	XXX	XXX	XXX	453	856	1,139	1,257	1,314		1,059
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	367	598	757	846		1,050
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	446	919	1,068		1,155
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770	1,266		1,353
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	994		1,092

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

1. Prior	0 0 0											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									
11. 2014	XXX	XXX	XXX						XXX			

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0	1,791	2,894	3,955	4,485	4,839	4,928	2,182	2,239	2,272		
2. 2005	1,314	2,609	4,092	5,139	5,734	6,037	6,203	6,411	6,455	6,465		458
3. 2006	XXX	1,916	3,981	5,206	5,757	6,085	6,211	6,375	6,553	6,825		1,120
4. 2007	XXX	XXX	1,705	3,961	4,910	5,680	6,162	6,514	6,682	6,839		1,074
5. 2008	XXX	XXX	XXX	1,777	3,146	4,202	4,737	5,397	5,723	5,839		906
6. 2009	XXX	XXX	XXX	XXX	1,537	4,874	5,659	6,148	6,450	6,550		904
7. 2010	XXX	XXX	XXX	XXX	XXX	2,052	3,603	4,239	4,844	4,886		735
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,264	4,032	4,711	4,997		695
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,549	2,904	3,550		594
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,080	2,209		676
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,290		600

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014			
1. Prior	0 0 0												
2. 2005													
3. 2006	XXX												
4. 2007	XXX	XXX											
5. 2008	XXX	XXX	XXX										
6. 2009	XXX	XXX	XXX										
7. 2010	XXX	XXX	XXX										
8. 2011	XXX	XXX	XXX										
9. 2012	XXX	XXX	XXX										
10. 2013	XXX	XXX	XXX										
11. 2014	XXX	XXX	XXX						XXX				

NONE

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

1. Prior	0 0 0												
2. 2005													
3. 2006	XXX												
4. 2007	XXX	XXX											
5. 2008	XXX	XXX	XXX										
6. 2009	XXX	XXX	XXX										
7. 2010	XXX	XXX	XXX										
8. 2011	XXX	XXX	XXX										
9. 2012	XXX	XXX	XXX										
10. 2013	XXX	XXX	XXX										
11. 2014	XXX	XXX	XXX						XXX				

NONE

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

1. Prior	0 0 0	9	34	34	34	34	34	5	5	5	XXX	XXX
2. 2005	319	322	324	325	325	325	325	325	325	325	XXX	XXX
3. 2006	XXX	232	333	338	341	347	400	400	400	400	XXX	XXX
4. 2007	XXX	XXX	180	430	450	450	450	450	450	450	XXX	XXX
5. 2008	XXX	XXX	XXX	301	353	355	355	355	355	355	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	256	447	447	447	447	451	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	61	158	173	173	174	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	477	572	571	571	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8		64	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	80	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	XXX	XXX

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

1. Prior	0 0 0	415	648	873	912	1,110	1,140	572	589	857		
2. 2005	128	384	542	617	675	713	716	720	729	749	44	
3. 2006	XXX	143	315	527	868	946	1,476	1,547	1,566	1,566	140	
4. 2007	XXX	XXX	308	591	1,100	1,307	1,495	1,604	1,764	1,767	212	
5. 2008	XXX	XXX	XXX	241	483	797	1,149	1,253	1,282	1,290	141	
6. 2009	XXX	XXX	XXX	XXX	142	356	841	1,175	1,284	1,382	117	
7. 2010	XXX	XXX	XXX	XXX	XXX	296	536	644	674	816	92	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	177	303	396	483	98	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	386	555	98	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182	380	105	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	92	

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

1. Prior	0 0 0											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX									
7. 2010	XXX	XXX	XXX									
8. 2011	XXX	XXX	XXX									
9. 2012	XXX	XXX	XXX									
10. 2013	XXX	XXX	XXX									
11. 2014	XXX	XXX	XXX						XXX			

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0		902	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	215	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0 0 0		(23)								
2. 2013	XXX	4,271	5,265	3,870								
3. 2014	XXX	XXX	6,640	3,774								

SCHEDULE P - PART 3K - FIDELITY, SURETY

1. Prior	XXX	0 0 0			XXX	XXX						
2. 2013	XXX	77	80	XXX	XXX							
3. 2014	XXX	XXX	2	XXX	XXX							

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

1. Prior	XXX	0 0 0			XXX	XXX						
2. 2013	XXX			XXX	XXX							
3. 2014	XXX	XXX		XXX	XXX							

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	0 0 0										XXX	XXX
2. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX								XXX	XXX
7. 2010	XXX	XXX	XXX								XXX	XXX
8. 2011	XXX	XXX	XXX								XXX	XXX
9. 2012	XXX	XXX	XXX								XXX	XXX
10. 2013	XXX	XXX	XXX								XXX	XXX
11. 2014	XXX	XXX	XXX						XXX		XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE

Nonproportional Assumed Property

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014			
1. Prior	0 0 0											XXX	XXX
2. 2005												XXX	XXX
3. 2006	XXX											XXX	XXX
4. 2007	XXX	XXX										XXX	XXX
5. 2008	XXX	XXX	XXX									XXX	XXX
6. 2009	XXX	XXX	XXX									XXX	XXX
7. 2010	XXX	XXX	XXX									XXX	XXX
8. 2011	XXX	XXX	XXX									XXX	XXX
9. 2012	XXX	XXX	XXX									XXX	XXX
10. 2013	XXX	XXX	XXX									XXX	XXX
11. 2014	XXX	XXX	XXX						XXX			XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE

Nonproportional Assumed Liability

1. Prior	0 0 0											XXX	XXX
2. 2005												XXX	XXX
3. 2006	XXX											XXX	XXX
4. 2007	XXX	XXX										XXX	XXX
5. 2008	XXX	XXX	XXX									XXX	XXX
6. 2009	XXX	XXX	XXX									XXX	XXX
7. 2010	XXX	XXX	XXX									XXX	XXX
8. 2011	XXX	XXX	XXX									XXX	XXX
9. 2012	XXX	XXX	XXX									XXX	XXX
10. 2013	XXX	XXX	XXX									XXX	XXX
11. 2014	XXX	XXX	XXX						XXX			XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior	0 0 0											XXX	XXX
2. 2005												XXX	XXX
3. 2006	XXX											XXX	XXX
4. 2007	XXX	XXX										XXX	XXX
5. 2008	XXX	XXX	XXX									XXX	XXX
6. 2009	XXX	XXX	XXX									XXX	XXX
7. 2010	XXX	XXX	XXX									XXX	XXX
8. 2011	XXX	XXX	XXX									XXX	XXX
9. 2012	XXX	XXX	XXX									XXX	XXX
10. 2013	XXX	XXX	XXX									XXX	XXX
11. 2014	XXX	XXX	XXX						XXX			XXX	XXX

**SCHEDULE P - PART 3R - SECTION 1
PRODUCTS 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014			
1. Prior	000					14	14						
2. 2005	1					(1)	(1)						
3. 2006	XXX	3											
4. 2007	XXX	XXX											
5. 2008	XXX	XXX	XXX										
6. 2009	XXX	XXX	XXX	XXX		1	1	1	1	1			
7. 2010	XXX	XXX	XXX	XXX	XXX	3	3	3	3	3			
8. 2011	XXX	XXX	XXX	XXX	XXX	5	5	5	5	5			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior	000												
2. 2005													
3. 2006	XXX												
4. 2007	XXX	XXX											
5. 2008	XXX	XXX	XXX										
6. 2009	XXX	XXX	XXX										
7. 2010	XXX	XXX	XXX										
8. 2011	XXX	XXX	XXX										
9. 2012	XXX	XXX	XXX										
10. 2013	XXX	XXX	XXX										
11. 2014	XXX	XXX	XXX							XXX			

NONE

**SCHEDULE P - PART 3S
FINANCIAL GUARANTY / MORTGAGE GUARANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3T
WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	NONE	XXX	000				
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 4A
HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	8	1					7	19	7	
2. 2005	58	7	17	2		5	8			
3. 2006	XXX	58	3	2						
4. 2007	XXX	XXX	388	32	16					
5. 2008	XXX	XXX	XXX	123	13	1				
6. 2009	XXX	XXX	XXX	XXX	133	10	6			
7. 2010	XXX	XXX	XXX	XXX	XXX	149	25	(9)	7	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	238	15	3	7
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	57	20
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	25
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177

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

1. Prior	494	263	65				6	11	10	
2. 2005	328	231	115	45						
3. 2006	XXX	329	72	68	43		10	10	2	
4. 2007	XXX	XXX	173	209	154	125	31	28	32	
5. 2008	XXX	XXX	XXX	188	116	72	4	2	2	
6. 2009	XXX	XXX	XXX	XXX	198	179	106	14	4	
7. 2010	XXX	XXX	XXX	XXX	XXX	204	223	129	53	6
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	58	54	45	8
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117	53	58
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	29
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	243

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

1. Prior	276	244	65	43						
2. 2005	592	90	115	66	27					
3. 2006	XXX	592	72	102	65	5				
4. 2007	XXX	XXX	173	310	237	34	14			
5. 2008	XXX	XXX	XXX	282	177	18	1	1		
6. 2009	XXX	XXX	XXX	XXX	301	46	50	7	2	
7. 2010	XXX	XXX	XXX	XXX	XXX	62	103	55	23	3
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	27	24	20	3
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	24	19
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	30
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						X		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4E
COMMERCIAL MULTIPLE PERIL**

1. Prior	2,468	1,468	887	980	197		178	112	91	
2. 2005	1,534	1,000	901	645	248		61	17	17	43
3. 2006	XXX	2,634	967	677	311		109	57	100	
4. 2007	XXX	XXX	1,634	1,361	771	155	310	131	141	
5. 2008	XXX	XXX	XXX	1,575	913	135	328	138	84	85
6. 2009	XXX	XXX	XXX	XXX	2,296	728	291	128	81	85
7. 2010	XXX	XXX	XXX	XXX	XXX	1,708	433	357	187	64
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	761	205	117	149
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,036	752	106
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	368	43
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,633

**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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XX XXX	XXX

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

1. Prior			NONE								
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X XXX	XXX		

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

1. Prior	4	2								
2. 2005	183	2								
3. 2006	XXX	183	25	24	45	128				
4. 2007	XXX	XXX	211	200	166					
5. 2008	XXX	XXX	XXX	44	2					
6. 2009	XXX	XXX	XXX	XXX	55			141	16	
7. 2010	XXX	XXX	XXX	XXX	XXX	107				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	127			
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(19)		2
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	11
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

**SCHEDULE P - PART 4H - SECTION 1
OTHER LIABILITY - OCCURRENCE**

1. Prior	1,007	688	639	129			434	497	444	
2. 2005	822	463	144	82	144		48	53	46	21
3. 2006	XXX	833	455	946	493	240	97	31		
4. 2007	XXX	XXX	765	661	485	226	236	223		
5. 2008	XXX	XXX	XXX	756	926	389	230	161	74	63
6. 2009	XXX	XXX	XXX	XXX	525	438	970	114	80	149
7. 2010	XXX	XXX	XXX	XXX	XXX	858	188	161	493	85
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	136	177	120	128
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	245	170	361
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	113
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202

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

1. Prior			NONE								
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	X XXX	XXX		

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	682	700	
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	12
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	282	(10)	61						
2. 2013	XXX	255	14							
3. 2014	XXX	212								

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	13								
2. 2013	XXX	11								
3. 2014	XXX									

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX						XXX	XXX	

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX												XX XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX		XXX

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX												X XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX		XXX

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX												X XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX		XXX

**SCHEDULE P - PART 4R - SECTION 1
PRODUCTS 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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P - PART 4R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX						XXX	XXX	

NONE

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	284	284	284	284	316	380	380	444	444	444
3. 2006	XXX	342	342	342	428	474	474	474	474	474
4. 2007	XXX	XXX	311	311	379	379	379	446	446	449
5. 2008	XXX	XXX	XXX	494	494	494	494	512	611	636
6. 2009	XXX	XXX	XXX	XXX	453	464	454	569	594	620
7. 2010	XXX	XXX	XXX	XXX	XXX	355	355	493	609	627
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	578	645	682	699
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411	502	548
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	565	579
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	10	3	2							
2. 2005	53	6	3	1	1	1	1			
3. 2006	XXX	47	5	3						
4. 2007	XXX	XXX	63	9	3					
5. 2008	XXX	XXX	XXX	107	5	1				
6. 2009	XXX	XXX	XXX	XXX	86	5	3			
7. 2010	XXX	XXX	XXX	XXX	XXX	94	8			1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	92	6	1	1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	8	4
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	3
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	61	133								
2. 2005	215	371	371	371	371	444	444	444	444	444
3. 2006	XXX	365	365	365	365	474	474	474	474	474
4. 2007	XXX	XXX	329	329	329	446	446	446	446	446
5. 2008	XXX	XXX	XXX	396	496	507	507	507	513	513
6. 2009	XXX	XXX	XXX	XXX	478	566	566	566	570	570
7. 2010	XXX	XXX	XXX	XXX	XXX	486	486	486	494	495
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	670	670	647	647
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	411	478	485
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465	507
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	266	266	266	260	260	266	266	266	233	233
3. 2006	XXX	179	179	172	172	179	179	179	179	179
4. 2007	XXX	XXX	165	182	182	201	201	201	201	201
5. 2008	XXX	XXX	XXX	108	108	123	123	123	123	123
6. 2009	XXX	XXX	XXX	XXX	177	172	172	172	172	172
7. 2010	XXX	XXX	XXX	XXX	XXX	173	173	173	173	173
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	141	141	141	145
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	63	66
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	51
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	259	49	29	4	8	6	6			
2. 2005	117	29	23	5	5			2	1	
3. 2006	XXX	59	14	5	7	3	3	5	4	1
4. 2007	XXX	XXX	73	23	28	25	25	3	1	4
5. 2008	XXX	XXX	XXX	95	23	16	16	1	3	1
6. 2009	XXX	XXX	XXX	XXX	70	31	31	8	13	
7. 2010	XXX	XXX	XXX	XXX	XXX	87	87	25	16	4
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	57	33		4
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	33	14
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	140	58
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	489	497	257	254	254	292	292	292	292	292
3. 2006	XXX	261	284	284	284	284	284	286	286	286
4. 2007	XXX	XXX	309	309	309	309	309	327	327	327
5. 2008	XXX	XXX	XXX	109	109	165	165	236	236	236
6. 2009	XXX	XXX	XXX	XXX	118	190	190	253	263	277
7. 2010	XXX	XXX	XXX	XXX	XXX	239	239	291	291	291
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	198	227	235	241
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	228	235
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	244
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	1,376	1,376	1,376	1,376	1,376	1,377	1,377	1,377	1,377	1,377
3. 2006	XXX	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274	1,274
4. 2007	XXX	XXX	1,315	1,315	1,315	1,324	1,324	1,324	1,324	1,324
5. 2008	XXX	XXX	XXX	1,125	1,125	1,250	1,250	1,250	1,250	1,250
6. 2009	XXX	XXX	XXX	XXX	1,119	1,124	1,124	1,124	1,124	1,124
7. 2010	XXX	XXX	XXX	XXX	XXX	895	895	895	895	895
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	865	865	865	865
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	214	214
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	120
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	36	9	5	15	13	1	1			
2. 2005	164	46	11	6	3					
3. 2006	XXX	160	7	6	3					
4. 2007	XXX	XXX	133	28	23	1		1		
5. 2008	XXX	XXX	XXX	116	91	6		1		
6. 2009	XXX	XXX	XXX	XXX	101	12		2	1	
7. 2010	XXX	XXX	XXX	XXX	XXX	142		4	7	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	121	21	10	2
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	21	2
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	7
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	202

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	14	7	1,097							
2. 2005	1,598	1,624	1,619	1,619	1,619	1,619	1,619	1,619	1,619	1,619
3. 2006	XXX	1,883	1,405	1,405	1,405	1,405	1,405	1,405	1,409	1,409
4. 2007	XXX	XXX	1,404	1,404	1,404	1,404	1,404	1,405	1,405	1,405
5. 2008	XXX	XXX	XXX	1,250	1,250	1,342	1,342	1,347	1,348	1,349
6. 2009	XXX	XXX	XXX	XXX	1,124	1,186	1,186	1,209	1,210	1,213
7. 2010	XXX	XXX	XXX	XXX	XXX	1,068	1,068	1,304	1,306	1,308
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	986	1,104	1,117	1,121
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	905	1,020	1,025
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,080	1,083
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,092

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	509	509	509	509	509	509	509	509	509	509
3. 2006	XXX	605	605	605	605	605	605	605	605	605
4. 2007	XXX	XXX	981	941	981	989	989	989	989	989
5. 2008	XXX	XXX	XXX	635	635	635	635	635	635	635
6. 2009	XXX	XXX	XXX	XXX	835	835	835	835	835	835
7. 2010	XXX	XXX	XXX	XXX	XXX	321	321	321	321	321
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	237	237	239	239
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242	245	252
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	249	255
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	509

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	425	44	114	51	22	9	5			
2. 2005	725	27	113	58	33	17	10	9		
3. 2006	XXX	171	153	85	42	21	14	3		
4. 2007	XXX	XXX	558	163	89	52	32	11		
5. 2008	XXX	XXX	XXX	495	42	68	40	13		
6. 2009	XXX	XXX	XXX	XXX	561	68	49	22		
7. 2010	XXX	XXX	XXX	XXX	XXX	442	59	45		1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	490	72		7
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267		10
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	21
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	1,339	1,339	1,339	1,339	1,339	1,339	1,339	1,339	1,339	1,339
3. 2006	XXX	1,086	1,086	1,086	1,086	1,086	1,086	1,086	1,106	1,106
4. 2007	XXX	XXX	1,117	1,117	1,117	1,117	1,117	1,117	1,117	1,117
5. 2008	XXX	XXX	XXX	1,101	1,101	1,101	1,101	1,160	1,163	1,163
6. 2009	XXX	XXX	XXX	XXX	988	988	988	1,136	1,136	1,158
7. 2010	XXX	XXX	XXX	XXX	XXX	516	516	1,145	1,145	1,145
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	908	690	747	747
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	369	495	537
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	480	717
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	600

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL 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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

SECTION 1B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior						3				
2. 2005	106	106	106	106	106	109	109	109	109	109
3. 2006	XXX	129	129	129	129	136	136	136	139	139
4. 2007	XXX	XXX	178	178	178	196	196	196	196	196
5. 2008	XXX	XXX	XXX	81	81	108	108	108	108	108
6. 2009	XXX	XXX	XXX	XXX	93	93	93	93	93	93
7. 2010	XXX	XXX	XXX	XXX	XXX	46	46	46	46	46
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	65	65	65	65
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26	26
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	97	44	25	11	9	5	4		6	
2. 2005	101	27	11	9	7	5	5	4	5	1
3. 2006	XXX	171	22	18	13	8	9	2	1	3
4. 2007	XXX	XXX	147	36	22	16	7	2	1	
5. 2008	XXX	XXX	XXX	79	17	17	9	5	1	3
6. 2009	XXX	XXX	XXX	XXX	94	36	14	6	4	2
7. 2010	XXX	XXX	XXX	XXX	XXX	77	12	8	4	2
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	58	13	4	2
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	17	15
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	21
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005	117	117	117	117	117	117	117	117	117	117
3. 2006	XXX	164	164	164	164	164	164	164	171	171
4. 2007	XXX	XXX	228	228	228	228	228	228	232	232
5. 2008	XXX	XXX	XXX	131	131	131	131	140	146	146
6. 2009	XXX	XXX	XXX	XXX	114	114	114	122	133	141
7. 2010	XXX	XXX	XXX	XXX	XXX	73	73	73	73	88
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	123	127	129	129
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	76	88
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	113
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

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							
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014							
1. Prior																	
2. 2005			NONE														
3. 2006	XXX																
4. 2007	XXX	XXX															
5. 2008	XXX	XXX															
6. 2009	XXX	XXX															
7. 2010	XXX	XXX															
8. 2011	XXX	XXX															
9. 2012	XXX	XXX															
10. 2013	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

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							
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014							
1. Prior																	
2. 2005			NONE														
3. 2006	XXX																
4. 2007	XXX	XXX															
5. 2008	XXX	XXX															
6. 2009	XXX	XXX															
7. 2010	XXX	XXX															
8. 2011	XXX	XXX															
9. 2012	XXX	XXX															
10. 2013	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

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							
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014							
1. Prior																	
2. 2005			NONE														
3. 2006	XXX																
4. 2007	XXX	XXX															
5. 2008	XXX	XXX															
6. 2009	XXX	XXX															
7. 2010	XXX	XXX															
8. 2011	XXX	XXX															
9. 2012	XXX	XXX															
10. 2013	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5R - PRODUCTS 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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2		
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014	XXX	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3		
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5T - WARRANTY

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005	4,683	4,683	4,683	4,683	4,683	4,683	4,683	4,683	4,683	4,683	4,683
3. 2006	XXX	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	4
4. 2007	XXX	XXX	3,595	3,595	3,595	3,595	3,595	3,595	3,595	3,595	3,595
5. 2008	XXX	XXX	XXX	3,339	3,339	3,339	3,339	3,339	3,339	3,339	3,339
6. 2009	XXX	XXX	XXX	XXX	3,654	3,654	3,654	3,654	3,654	3,654	3,654
7. 2010	XXX	XXX	XXX	XXX	XXX	3,367	3,367	3,367	3,367	3,367	3,667
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	3,519	3,519	3,519	3,519	3,519
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,577	3,577	3,577	3,577
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,749	3,749	3,749
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,032	4,032
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,032
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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005	4,228	4,228	4,228	4,228	4,228	4,228	4,228	4,228	4,228	4,228	4,228
3. 2006	XXX	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824	1,824
4. 2007	XXX	XXX	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590	1,590
5. 2008	XXX	XXX	XXX	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572
6. 2009	XXX	XXX	XXX	XXX	1,829	1,829	1,829	1,829	1,829	1,829	1,829
7. 2010	XXX	XXX	XXX	XXX	XXX	1,774	1,774	1,774	1,774	1,774	1,774
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,885	1,885	1,885	1,885	1,885
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,935	1,935	1,935	1,935
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,261	1,261	1,261
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	750	750
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	750
13. Earned Premiums (Sc P-Pt 1)											XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	XXX	XXX							XXX		
12. Total	XXX	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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
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 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior							400					
2. 2005	37,301	37,301	37,301	37,301	37,301	37,301	37,301	37,301	37,301	37,301	37,301	37,301
3. 2006	XXX	37,178	37,178	37,178	37,178	37,178	37,178	37,178	37,178	37,178	37,178	37,178
4. 2007	XXX	XXX	36,140	36,140	36,140	36,140	36,140	36,140	36,140	36,140	36,140	36,140
5. 2008	XXX	XXX	XXX	35,989	35,989	35,989	35,989	35,989	35,989	35,989	35,989	35,989
6. 2009	XXX	XXX	XXX	XXX	30,920	30,920	30,920	30,920	30,920	30,920	30,920	30,920
7. 2010	XXX	XXX	XXX	XXX	XXX	24,756	24,756	24,756	24,756	24,756	24,756	24,756
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	23,672	23,672	23,672	23,672	23,672	23,672
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,523	22,523	22,523	22,523	22,523
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,760	23,760	23,760	23,760
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,689	32,689	32,689
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,689
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 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior												
2. 2005	25,388	25,388	25,388	25,388	25,388	25,388	25,388	25,388	25,388	25,388	25,388	25,388
3. 2006	XXX	23,620	23,620	23,620	23,620	23,620	23,620	23,620	23,620	23,620	23,620	23,620
4. 2007	XXX	XXX	22,102	22,102	22,102	22,102	22,102	22,102	22,102	22,102	22,102	22,102
5. 2008	XXX	XXX	XXX	14,237	14,237	14,237	14,237	14,237	14,237	14,237	14,237	14,237
6. 2009	XXX	XXX	XXX	XXX	12,326	12,326	12,326	12,326	12,326	12,326	12,326	12,326
7. 2010	XXX	XXX	XXX	XXX	XXX	11,114	11,114	11,114	11,114	11,114	11,114	11,114
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	9,004	9,004	9,004	9,004	9,004	9,004
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,205	15,205	15,205	15,205	15,205
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,904	18,904	18,904	18,904
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,398	21,398	20,941
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,941
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 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior												
2. 2005	5,203	5,203	5,203	5,203	5,203	5,203	5,203	5,203	5,203	5,203	5,203	5,203
3. 2006	XXX	5,511	5,511	5,511	5,511	5,511	5,511	5,511	5,511	5,511	5,511	5,511
4. 2007	XXX	XXX	5,929	5,929	5,929	5,929	5,929	5,929	5,929	5,929	5,929	5,929
5. 2008	XXX	XXX	XXX	5,483	5,483	5,483	5,483	5,483	5,483	5,483	5,483	5,483
6. 2009	XXX	XXX	XXX	XXX	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331
7. 2010	XXX	XXX	XXX	XXX	XXX	5,263	5,263	5,263	5,263	5,263	5,263	5,263
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5,476	5,476	5,476	5,476	5,476	5,476
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,950	5,950	5,950	5,950	5,950
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,115	6,115	6,115	6,115
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,531	6,531	6,531
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,531
13. Earned Premiums (Sc P-Pt 1)												XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior												
2. 2005	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277	1,277
3. 2006	XXX	1,644	1,644	1,644	1,644	1,644	1,644	1,644	1,644	1,644	1,644	1,644
4. 2007	XXX	XXX	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521	1,521
5. 2008	XXX	XXX	XXX	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480
6. 2009	XXX	XXX	XXX	XXX	1,454	1,454	1,454	1,454	1,454	1,454	1,454	1,454
7. 2010	XXX	XXX	XXX	XXX	XXX	1,916	1,916	1,916	1,916	1,916	1,916	1,916
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,750	1,750	1,750	1,750	1,750	1,750
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,534	1,534	1,534	1,534	1,534
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,199	1,199	1,199	1,199
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812	1,812	1,812
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,812
13. Earned Premiums (Sc P-Pt 1)												XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 6N - REINSURANCE

Nonproportional Assumed Property

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 Current Year Premiums Earned
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX									
6. 2009	XXX	XXX									
7. 2010	XXX	XXX									
8. 2011	XXX	XXX									
9. 2012	XXX	XXX									
10. 2013	XXX	XXX									
11. 2014	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 6R - PRODUCTS 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 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior												
2. 2005	75	75	75	75	75	75	75	75	75	75	75	75
3. 2006	XXX	57	57	57	57	57	57	57	57	57	57	57
4. 2007	XXX	XXX	110	110	110	110	110	110	110	110	110	110
5. 2008	XXX	XXX	XXX	125	125	125	125	125	125	125	125	125
6. 2009	XXX	XXX	XXX	XXX	108	108	108	108	108	108	108	108
7. 2010	XXX	XXX	XXX	XXX	XXX	77	77	77	77	77	77	77
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	81	81	81	81	81	81
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	91	91	91	91
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	84	84	84
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	98
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98
13. Earned Premiums (Sc P-Pt 1)												XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior												
2. 2005	1	1	1	1	1	1	1	1	1	1	1	1
3. 2006	XXX	3	3	3	3	3	3	3	3	3	3	3
4. 2007	XXX	XXX	18	18	18	18	18	18	18	18	18	18
5. 2008	XXX	XXX	XXX	8	8	8	8	8	8	8	8	8
6. 2009	XXX	XXX	XXX	XXX	8	8	8	8	8	8	8	8
7. 2010	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15	15	15
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11	11	11
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6	6	6
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7
13. Earned Premiums (Sc P-Pt 1)												XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX										
6. 2009	XXX	XXX										
7. 2010	XXX	XXX										
8. 2011	XXX	XXX										
9. 2012	XXX	XXX										
10. 2013	XXX	XXX										
11. 2014	XXX	XXX							XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)												XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX										
6. 2009	XXX	XXX										
7. 2010	XXX	XXX										
8. 2011	XXX	XXX										
9. 2012	XXX	XXX										
10. 2013	XXX	XXX										
11. 2014	XXX	XXX							XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)												XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	665			3,793		
2. Private Passenger Auto Liability/Medical	1,616			2,486		
3. Commercial Auto/Truck Liability/Medical	2,167			2,952		
4. Workers' Compensation						
5. Commercial Multiple Peril	8,812			13,014		
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims-made						
8. Special Liability	159			248		
9. Other Liability - Occurrence	2,786			4,864		
10. Other Liabilities - Claims-made						
11. Special Property	2,223			5,434		
12. Auto Physical Damage	1,844			14,218		
13. Fidelity/Surety				718		
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				97		
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals	20,272			47,824		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX								
6. 2009	XXX	XXX								
7. 2010	XXX	XXX								
8. 2011	XXX	XXX								
9. 2012	XXX	XXX								
10. 2013	XXX	XXX						XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)													
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014				
1. Prior														
2. 2005														
3. 2006	XXX		NONE											
4. 2007	XXX	XXX												
5. 2008	XXX	XXX												
6. 2009	XXX	XXX												
7. 2010	XXX	XXX												
8. 2011	XXX	XXX												
9. 2012	XXX	XXX												
10. 2013	XXX	XXX												
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014				
1. Prior														
2. 2005														
3. 2006	XXX		NONE											
4. 2007	XXX	XXX												
5. 2008	XXX	XXX												
6. 2009	XXX	XXX												
7. 2010	XXX	XXX												
8. 2011	XXX	XXX												
9. 2012	XXX	XXX												
10. 2013	XXX	XXX												
11. 2014	XXX	XXX						XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	665			3,793		
2. Private Passenger Auto Liability/Medical	1,616			2,486		
3. Commercial Auto/Truck Liability/Medical	2,167			2,952		
4. Workers' Compensation						
5. Commercial Multiple Peril	8,812			13,014		
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims-made						
8. Special Liability	159			248		
9. Other Liability - Occurrence	2,786			4,864		
10. Other Liabilities - Claims-made						
11. Special Property	2,223			5,434		
12. Auto Physical Damage	1,844			14,218		
13. Fidelity/Surety				718		
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence				97		
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals	20,272			47,824		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)															
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014						
1. Prior																
2. 2005																
3. 2006	XXX		NONE													
4. 2007	XXX	XXX														
5. 2008	XXX	XXX														
6. 2009	XXX	XXX														
7. 2010	XXX	XXX														
8. 2011	XXX	XXX														
9. 2012	XXX	XXX														
10. 2013	XXX	XXX														
11. 2014	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? 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 ()
- 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 2005
1.603 2006
1.604 2007
1.605 2008
1.606 2009
1.607 2010
1.608 2011
1.609 2012
1.610 2013
1.611 2014
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 \$ 1
 (in thousands of dollars) 5.2 Surety \$ 253
- 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:

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)	
		2 Direct Premiums Written	3 Direct Premiums Earned							
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N								
6. Colorado	CO	N								
7. Connecticut	CT	N								
8. Delaware	DE	N								
9. Dist. Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N								
20. Maine	ME	N								
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N								
30. New Hampshire	NH	N								
31. New Jersey	NJ	N								
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	N								
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	N								
40. Rhode Island	RI	N								
41. South Carolina	SC	N								
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	N								
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	L	99,626,092	100,247,222	24,107,424	25,335,902	27,379,160			
55. U. S. Virgin Islands	VI	L	13,842,970	14,131,935	151,947	125,447	314,964			
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate other alien	OT	X X X	3,949,919	3,631,426	1,311,940	140,627	854,003			
59. Totals	(a) 2		117,418,981	118,010,583	25,571,311	25,601,976	28,548,127			
DETAILS OF WRITE-INS										
58001. BVI	X X X		3,949,919	3,631,426	1,311,940	140,627	854,003			
58002.	X X X									
58003.	X X X									
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X									
58999. Totals (Line 58001 through 58003+58998) (Line 58 above)	X X X		3,949,919	3,631,426	1,311,940	140,627	854,003			

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

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

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Direct Business Only					
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL					
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						
27. Montana						
28. Nebraska						
29. Nevada						
30. New Hampshire						
31. New Jersey						
32. New Mexico						
33. New York						
34. North Carolina						
35. North Dakota						
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. U. S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Totals						

NONE

ORGANIZATIONAL CHART Actual Structure



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
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)	*
3526		18163	66-0257478				COOPERATIVA DE SEGUROS MULTIPLES PR	PR	IDP	COOPERATIVA DE SEGUROS MULTIPLES PR	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0442203				OVERSEAS INSURANCE AGENCY	PR	N/A	REAL LEGACY ASSURANCE COMPANY	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0712217				ISLAND HERITAGE INSURANCE, A.I.	PR	N/A	REAL LEGACY ASSURANCE COMPANY	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0470854				CSM INVESTOR, INC	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0473543				NUMBER ONE AUTO PARTS, INC	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0473588				ASSETS MANAGEMENT, INC	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0556722				CENTRAL CREDIT CORPORATION	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0615991				ALIANAZA HIPOTECARIA, INC	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0463184				GREEN INSURANCE AGENCY	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0786340				SERVICIOS INTEGRADOS DE TELEFONIA, INC	PR	N/A	CSM INVESTOR INC.	OWNERSHIP	100.000	COOPERATIVA DE SEGUROS MULTIPLES	
3526			66-0674421				MULTIPLES MORTGAGE CORPORATION	PR	N/A	COOPERATIVA DE SEGUROS MULTIPLES PR	OWNERSHIP	70.000	COOPERATIVA DE SEGUROS MULTIPLES	

Asterisk

Explanation

NONE

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)
18163	66-0257478	COOPERATIVA D SEGUROS MULTIPLES PR	1,500,000					2,250,030			3,750,030	(1,123,827)
36749	66-0357766	REAL LEGACY ASSUR CO INC	(1,500,000)					(2,250,030)			(3,750,030)	1,123,827
9999999 - CONTROL TOTALS												

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

.....

.....

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.

	MARCH FILING	RESPONSES
1. Will an actuarial opinion be filed by March 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 440:		
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 460:		
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 390:		
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 390:		
	APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 270:		
6. Will Management's Discussion and Analysis be filed by April 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 350:		
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 285:		
	MAY FILING	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 201:		

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

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.

JUNE FILING

9. Will an audited financial report be filed by June 1? YES

EXPLANATION:

BARCODE:
Document Identifier 220:

10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? YES

EXPLANATION:

BARCODE:
Document Identifier 221:

AUGUST FILING

11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? YES

EXPLANATION:

BARCODE:
Document Identifier 222

The following supplemental reports are required to be filed as part of your statement filing. 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? YES

EXPLANATION:

BARCODE:
Document Identifier 420:

13. Will the Financial Guaranty Insurance Exhibit be filed by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 240:



14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 360:



15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 455:



16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 490:



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

The following supplemental reports are required to be filed as part of your statement filing. 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	RESPONSES
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 385:	3 6 7 4 9 2 0 1 4 3 8 5 0 0 0 0 0 
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 401:	
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 365:	3 6 7 4 9 2 0 1 4 3 6 5 0 0 0 0 0 
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
EXPLANATION:	
BARCODE: Document Identifier 441:	
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 399:	
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 400:	
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 500:	3 6 7 4 9 2 0 1 4 5 0 0 0 0 0 0 0 
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 505:	3 6 7 4 9 2 0 1 4 5 0 5 0 0 0 0 0 

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

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

EXPLANATION:

BARCODE:
Document Identifier 224:

3 6 7 4 9 2 0 1 4 2 2 4 0 0 0 0 0



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
--	----

EXPLANATION:

BARCODE:
Document Identifier 225:

3 6 7 4 9 2 0 1 4 2 2 5 0 0 0 0 0



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
--	----

EXPLANATION:

BARCODE:
Document Identifier 226:

3 6 7 4 9 2 0 1 4 2 2 6 0 0 0 0 0



APRIL FILING

28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
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EXPLANATION:

BARCODE:
Document Identifier 230:

3 6 7 4 9 2 0 1 4 2 3 0 0 0 0 0 0



29. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
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EXPLANATION:

BARCODE:
Document Identifier 306:

3 6 7 4 9 2 0 1 4 3 0 6 0 0 0 0 0



30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
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EXPLANATION:

BARCODE:
Document Identifier 210:

3 6 7 4 9 2 0 1 4 2 1 0 0 0 0 0 0



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
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EXPLANATION:

BARCODE:
Document Identifier 216:

3 6 7 4 9 2 0 1 4 2 1 6 0 0 0 0 0



APRIL FILING

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
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EXPLANATION:

BARCODE:
Document Identifier 217:

3 6 7 4 9 2 0 1 4 2 1 7 0 0 0 0 0



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES (Continued)

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

AUGUST FILING

RESPONSES

33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 223:



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total Amount (Col 3+4)	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	80,600,027	72.792	80,600,027		80,600,027	72.792
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	12,447,331	11.241	12,447,331		12,447,331	11.241
1.43 Revenue and assessment obligations	2,321,089	2.096	2,321,089		2,321,089	2.096
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)						
2.2 Unaffiliated non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds	2,539,291	2.293	2,539,291		2,539,291	2.293
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated	(10,371,050)	(9.366)	(10,371,050)		(10,371,050)	(9.366)
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset page reinvested collateral)				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	23,190,041	20.943	23,190,041		23,190,041	20.943
11. Other invested assets						
12. Total invested assets	110,726,729	100.000	110,726,729		110,726,729	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS
Real Estate

1. Book/adjusted carrying value, December 31 of prior year	.....	_____
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 6)	.....	_____
2.2 Additional investment made after acquisition (Part 2, Column 9)	.....	_____
3. Current year change in encumbrances:		
3.1 Totals, Part 1, Column 13	.....	_____
3.2 Totals, Part 3, Column 11	.....	_____
4. Total gain (loss) on disposals, Part 3, Column 18	.....	_____
5. Deduct amounts received on disposals, Part 3, Column 17	.....	_____
6. Total foreign exchange change in book/adjusted carrying value	.....	_____
6.1 Totals, Part 1, Column 15	.....	_____
6.2 Totals, Part 3, Column 13	.....	_____
7. Deduct current year's other-than-temporary impairment recognized:		
7.1 Totals, Part 1, Column 12	.....	_____
7.2 Totals, Part 3, Column 10	.....	_____
8. Deduct current year's depreciation:		
8.1 Totals, Part 1, Column 11	.....	_____
8.2 Totals, Part 3, Column 9	.....	_____
9. Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 minus Line 7 minus Line 8)	.....	_____
10. Deduct total nonadmitted amounts	.....	_____
11. Statement value at end of current period (Line 9 minus Line 10)	.....	_____

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS
Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year	.....	_____
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 7)	.....	_____
2.2 Additional investment made after acquisition (Part 2, Column 8)	.....	_____
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 12	.....	_____
3.2 Totals, Part 3, Column 11	.....	_____
4. Accrual of discount	.....	_____
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 9	.....	_____
5.2 Totals, Part 3, Column 8	.....	_____
6. Total gain (loss) on disposals, Part 3, Column 18	.....	_____
7. Deduct amounts received on disposals, Part 3, Column 17	.....	_____
8. Deduct amortization of premium and mortgage interest	.....	_____
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1 Totals, Part 1, Column 13	.....	_____
9.2 Totals, Part 3, Column 13	.....	_____
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 Totals, Part 1, Column 11	.....	_____
10.2 Totals, Part 3, Column 10	.....	_____
11. Book value/recorded investment excluding accrued interest at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)	.....	_____
12. Total valuation allowance	.....	_____
13. Subtotal (Line 11 plus Line 12)	.....	_____
14. Deduct total nonadmitted amounts	.....	_____
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	.....	_____

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS
Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other		
3.1 Totals, Part 1, Column 16		
3.2 Totals, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	NONE	
5.2 Totals, Part 3, Column 9		
6. Total gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 18		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17		
9.2 Totals, Part 3, Column 14		
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 Totals, Part 1, Column 15		
10.2 Totals, Part 3, Column 11		
11. Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year		94,513,963
2. Cost of bonds and stocks acquired, Part 3, Column 7		10,323,750
3. Accrual of discount		12,563
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12	(2,406,593)	
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13	(3,275,926)	
4.4 Part 4, Column 11		(5,682,519)
5. Total gain (loss) on disposals, Part 4, Column 19		4,250
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		11,546,000
7. Deduct amortization of premium		89,322
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15		
8.2 Part 2, Section 1, Column 19		
8.3 Part 2, Section 2, Column 16		
8.4 Part 4, Column 15		
9. Deduct current year's other-than-temporary impairment recognized:		
9.1 Part 1, Column 14		
9.2 Part 2, Section 1, Column 17		
9.3 Part 2, Section 2, Column 14		
9.4 Part 4, Column 13		
10. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 minus Line 6 minus Line 7 plus Line 8 minus Line 9)		87,536,685
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		87,536,685

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	78,541,396	77,425,078	78,490,682	78,554,130
	2. Canada				
	3. Other Countries				
	4. Totals	78,541,396	77,425,078	78,490,682	78,554,130
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	2,058,631	1,995,268	2,062,880	2,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	12,447,331	12,473,733	15,082,638	14,715,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	2,321,089	2,304,343	2,323,055	2,300,000
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	95,368,447	94,198,422	97,959,255	97,569,130
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States	2,539,291	2,539,291	5,168,937	
	21. Canada				
	22. Other Countries				
	23. Totals	2,539,291	2,539,291	5,168,937	
Parent, Subsidiaries and Affiliates	24. Totals	(10,370,260)	(10,370,260)	4,387,172	
	25. Total Common Stocks	(7,830,969)	(7,830,969)	9,556,109	
	26. Total Stocks	(7,830,969)	(7,830,969)	9,556,109	
	27. Total Bonds and Stocks	87,537,478	86,367,453	107,515,364	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	5,999,888	36,931,508	35,610,000			78,541,396	82.4	81,332,498	81.3	78,541,396	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	5,999,888	36,931,508	35,610,000			78,541,396	82.4	81,332,498	81.3	78,541,396	
2. All Other Governments											
2.1 NAIC 1											
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals											
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1	2,058,631					2,058,631	2.2	2,061,464	2.0	2,058,631	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals	2,058,631					2,058,631	2.2	2,061,464	2.0	2,058,631	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1		3,113,796				3,113,796	3.3	2,120,821	2.1	3,113,796	
4.2 NAIC 2								12,741,353	12.7		
4.3 NAIC 3	1,499,745	7,389,546	377,903	66,341		9,333,535	9.8			9,333,535	
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals	1,499,745	10,503,342	377,903	66,341		12,447,331	13.1	14,862,174	14.8	12,447,331	
5. U.S. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed											
5.1 NAIC 1		2,321,089				2,321,089	2.4	2,322,399	2.3	2,321,089	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals		2,321,089				2,321,089	2.4	2,322,399	2.3	2,321,089	

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31 , at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial and Miscellaneous (Unaffiliated)											
6.1 NAIC 1											
6.2 NAIC 2											
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals											
7. Hybrid Securities	NONE										
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 9.7	8 Total from Column 6 Prior Year	9 % From Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 8,058,519	42,366,393	35,610,000			86,034,912	90.2	XXX	XXX	86,034,912	
9.2 NAIC 2	(d)							XXX	XXX		
9.3 NAIC 3	(d) 1,499,745	7,389,546	377,903	66,341		9,333,535	9.8	XXX	XXX	9,333,535	
9.4 NAIC 4	(d)							XXX	XXX		
9.5 NAIC 5	(d)							XXX	XXX		
9.6 NAIC 6	(d)					(c)		XXX	XXX		
9.7 Totals	9,558,264	49,755,939	35,987,903	66,341		(b) 95,368,447	100.0	XXX	XXX	95,368,447	
9.8 Line 9.7 as a % of Column 6	10.0	52.2	37.7	0.1		100.0	XXX	XXX	XXX	100.0	
10. Total Bonds Prior Year											
10.1 NAIC 1		27,238,783	60,598,399			XXX	XXX	87,837,182	87.3	87,837,182	
10.2 NAIC 2	928,939	11,378,598	338,816	95,000		XXX	XXX	12,741,353	12.7	12,741,353	
10.3 NAIC 3						XXX	XXX				
10.4 NAIC 4						XXX	XXX				
10.5 NAIC 5						XXX	XXX	(c)			
10.6 NAIC 6						XXX	XXX	(c)			
10.7 Totals	928,939	38,617,381	60,937,215	95,000		XXX	XXX	(b) 100,578,535	100.0	100,578,535	
10.8 Line 10.7 as a % of Column 8	0.9	38.4	60.6	0.1		XXX	XXX	100.0	XXX	100.0	
11. Total Publicly Traded Bonds											
11.1 NAIC 1	8,058,519	42,366,393	35,610,000			86,034,912	90.2	87,837,182	87.3	86,034,912	XXX
11.2 NAIC 2								12,741,353	12.7		XXX
11.3 NAIC 3	1,499,745	7,389,546	377,903	66,341		9,333,535	9.8			9,333,535	XXX
11.4 NAIC 4											XXX
11.5 NAIC 5											XXX
11.6 NAIC 6											XXX
11.7 Totals	9,558,264	49,755,939	35,987,903	66,341		95,368,447	100.0	100,578,535	100.0	95,368,447	XXX
11.8 Line 11.7 as a % of Column 6	10.0	52.2	37.7	0.1		100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Column 6, Section 9	10.0	52.2	37.7	0.1		100.0	XXX	XXX	XXX	100.0	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1										XXX	
12.2 NAIC 2										XXX	
12.3 NAIC 3										XXX	
12.4 NAIC 4										XXX	
12.5 NAIC 5										XXX	
12.6 NAIC 6										XXX	
12.7 Totals										XXX	
12.8 Line 12.7 as a % of Column 6							XXX	XXX	XXX	XXX	
12.9 Line 12.7 as a % of Line 9.7, Column 6, Section 9							XXX	XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
 (c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	5,999,888	36,931,508	35,610,000			78,541,396	82.4	81,332,498	80.9	78,541,396	
1.2 Residential Mortgage-Backed Securities											
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	5,999,888	36,931,508	35,610,000			78,541,396	82.4	81,332,498	80.9	78,541,396	
2. All Other Governments											
2.1 Issuer Obligations											
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals											
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	2,058,631					2,058,631	2.2	2,061,464	2.0	2,058,631	
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals	2,058,631					2,058,631	2.2	2,061,464	2.0	2,058,631	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	1,499,745	10,503,342	377,903	66,341		12,447,331	13.1	14,862,174	14.8	12,447,331	
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals	1,499,745	10,503,342	377,903	66,341		12,447,331	13.1	14,862,174	14.8	12,447,331	
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations		2,321,089				2,321,089	2.4	2,322,399	2.3	2,321,089	
5.2 Residential Mortgage-Backed Securities											
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals		2,321,089				2,321,089	2.4	2,322,399	2.3	2,321,089	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations											
6.2 Residential Mortgage-Backed Securities											
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities											
6.5 Totals											
7. Hybrid Securities											
7.1 Issuer Obligations											
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	9,558,264	49,755,939	35,987,903	66,341		95,368,447	100.0	X X X	X X X	95,368,447	
9.2 Residential Mortgage-Backed Securities								X X X	X X X		
9.3 Commercial Mortgage-Backed Securities								X X X	X X X		
9.4 Other Loan-Backed and Structured Securities								X X X	X X X		
9.5 Totals	9,558,264	49,755,939	35,987,903	66,341		95,368,447	100.0	X X X	X X X	95,368,447	
9.6 Line 9.5 as a % of Col. 6	10.0	52.2	37.7	0.1		100.0	X X X	X X X	X X X	100.0	
10. Total Bonds Prior Year											
10.1 Issuer Obligations	928,939	38,617,381	60,937,215	95,000		X X X	X X X	100,578,535	100.0	100,578,535	
10.2 Residential Mortgage-Backed Securities						X X X	X X X				
10.3 Commercial Mortgage-Backed Securities						X X X	X X X				
10.4 Other Loan-Backed and Structured Securities						X X X	X X X				
10.5 Totals	928,939	38,617,381	60,937,215	95,000		X X X	X X X	100,578,535	100.0	100,578,535	
10.6 Line 10.5 as a % of Col. 8	0.9	38.4	60.6	0.1		X X X	X X X	100.0	X X X	100.0	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	9,558,264	49,755,939	35,987,903	66,341		95,368,447	100.0	100,578,535	100.0	95,368,447	X X X
11.2 Residential Mortgage-Backed Securities											X X X
11.3 Commercial Mortgage-Backed Securities											X X X
11.4 Other Loan-Backed and Structured Securities											X X X
11.5 Totals	9,558,264	49,755,939	35,987,903	66,341		95,368,447	100.0	100,578,535	100.0	95,368,447	X X X
11.6 Line 11.5 as a % of Col. 6	10.0	52.2	37.7	0.1		100.0	X X X	X X X	X X X	100.0	X X X
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	10.0	52.2	37.7	0.1		100.0	X X X	X X X	X X X	100.0	X X X
12. Total Privately Placed Bonds											
12.1 Issuer Obligations										X X X	
12.2 Residential Mortgage-Backed Securities										X X X	
12.3 Commercial Mortgage-Backed Securities										X X X	
12.4 Other Loan-Backed and Structured Securities										X X X	
12.5 Totals										X X X	
12.6 Line 12.5 as a % of Col. 6							X X X	X X X	X X X	X X X	
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9							X X X	X X X	X X X	X X X	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

S110

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired					
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	NONE				
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other-than-temporary impairment recognized					
10. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4+5-6-7+8-9)					
11. Deduct total nonadmitted amounts					
12. Statement value of end of current period (Line 10 minus Line 11)					

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/Adjusted carrying value, December 31, prior year (Line 9, prior year)	
2. Cost paid / (consideration received) on additions:	
2.1 Current year paid / (consideration received) at time of acquisition, still open, Section 1, Column 12	
2.2 Current year paid / (consideration received) at time of acquisition, terminated, Section 2, Column 14	
3. Unrealized valuation increase / (decrease):	
3.1 Section 1, Column 17	
3.2 Section 2, Column 19	
4. Total gain (loss) on termination recognized, Section 2, Column 20	
5. Considerations received / (paid) on terminations, Section 2, Column 21	
6. Amortization:	
6.1 Section 1, Column 19	
6.2 Section 2, Column 21	
7. Adjustment to the book/adjusted carrying value of hedged item:	
7.1 Section 1, Column 20	
7.2 Section 2, Column 23	
8. Total foreign exchange change in book/adjusted carrying value:	
8.1 Section 1, Column 18	
8.2 Section 2, Column 20	
9. Book/Adjusted carrying value at end of current period (Line 1 + Line 2 + Line 3 + Line 4 - Line 5 + Line 6 + Line 7 + Line 8)	
10. Deduct nonadmitted assets	
11. Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1 Add:	
Change in variation margin on open contracts - Highly effective hedges:	
3.11 Section 1, Column 15, current year minus	
3.12 Section 1, Column 15, prior year	
Change in the variation margin on open contracts - All other:	
3.13 Section 1, Column 18, current year minus	
3.14 Section 1, Column 18, prior year	
3.2 Add:	
Change in adjustment to basis of hedged item:	
3.21 Section 1, Column 17, current year to date minus	
3.22 Section 1, Column 17, prior year	
Change in amount recognized:	
3.23 Section 1, Column 19, current year to date minus	
3.24 Section 1, Column 19, prior year	
3.3 Subtotal (Line 3.1 minus Line 3.2)	
4.1 Cumulative variation margin on terminated contracts during the current year (Section 2, Column 15)	
4.2 Less:	
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22 Amount recognized (Section 2, Column 16)	
4.3 Subtotal (Line 4.1 minus Line 4.2)	
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6. Book/Adjusted carrying value at end of current period (Lines 1 + Line 2 + Line 3.3 - Line 4.3 - Line 5.1 - Line 5.2)	
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	

NONE

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book/Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book/Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book/Adjusted Carrying Value	16 Fair Value

NONE

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value	XXX						XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX						XXX		XXX	
7. Ending Inventory										

NONE

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value
1. Part A, Section 1, Column 14		
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balances		
3. Total (Line 1 plus Line 2)		
4. Part D, Section 1, Column 5		
5. Part D, Section 1, Column 6		
6. Total (Line 3 minus Line 4 minus Line 5)		

NONE

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7. Part A, Section 1, Column		
8. Part B, Section 1, Column		
9. Total (Line 7 plus Line 8)		
10. Part D, Section 1, Column 8		
11. Part D, Section 1, Column 9		
12. Total (Line 9 minus Line 10 minus Line 11)		

Potential Exposure Check

13. Part A, Section 1, Column 21		
14. Part B, Section 1, Column 20		
15. Part D, Section 1, Column 11		
16. Total (Lines 13 plus Line 14 minus Line 15)		

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year			
2. Cost of cash equivalents acquired			
3. Accrual of discount			
4. Unrealized valuation incre:			
5. Total gain (loss) on dispo:	NONE		
6. Deduct consideration rece			
7. Deduct amortization of pre			
8. Total foreign exchange ch			
9. Deduct current year's other-than-temporary impairment recognized			
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)			
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)			

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs, and Expenses Incurred
		3 City	4 State							11 Current Year's Depreciation	12 Current Year's Other-Than- Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in B./A.C.V. (13-11-12)	15 Total Foreign Exchange Change in B./A.C.V.		

NONE

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED and Additions Made During the Year

1	Location		4	5	6	7	8	9
Description of Property	2 City	3 State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition

NONE

SCHEDULE A - PART 3

Showing all Real Estate DISPOSED during the Year , including Payments during the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B. /A. C. V. (11-9-10)	13 Total Foreign Exchange Change in B. /A. C. V.							

NONE

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other-than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		

NONE

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General Interrogatory:
 1. Mortgages in good standing \$ unpaid taxes \$ interest due and unpaid.
 2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.
 3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.
 4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						

NONE

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) / Accretion	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value

NONE

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization) / Accretion	15 Current Year's Other-Than- Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in B./A.C.V.			

NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							

NONE

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization) / Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B. /A. C. V. (9+10-11+12)	14 Total Foreign Exchange Change in B. /A. C. V.						

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
U. S. Governments - Issuer Obligations																					
313771-AA-5	Federal Home Loan Bank Notes				1	977,650	107,209	1,072,090	1,000,000	994,578		3,467			5.625	5.754	J-D	2,656	56,250	06/04/2009	06/13/2016
313771-AA-5	Federal Home Loan Bank Notes				1	1,588,000	107,209	1,715,344	1,600,000	1,597,124		1,845			5.625	5.668	J-D	4,250	90,000	05/18/2009	06/13/2016
313771-AA-5	Federal Home Loan Bank Notes				1	496,250	107,209	536,160	500,000	499,101		577			5.625	5.680	J-D	1,328	28,125	05/18/2009	06/13/2016
313771-AA-5	Federal Home Loan Bank Notes				1	635,902	107,209	697,008	650,000	646,575		2,190			5.625	5.750	J-D	1,727	36,563	06/09/2009	06/13/2016
31331Y-PE-4	Federal Farm Credit Bank Notes				1	2,994,375	100,215	3,006,450	3,000,000	2,999,944		909			3.980	3.987	J-J	52,403	119,400	02/19/2008	01/22/2015
31331Y-PE-4	Federal Farm Credit Bank Notes				1	2,994,375	100,215	3,006,450	3,000,000	2,999,944		909			3.980	3.987	J-J	52,403	119,400	02/19/2008	01/22/2015
313380-4W-4	Federal Home Loan Bank Notes				1	3,000,000	99,556	2,986,680	3,000,000	3,000,000					1.600	1.600	J-J	20,000	48,000	07/30/2012	07/30/2019
3133EA-L8-9	Federal Farm Credit Bank Notes				1	3,000,000	97,829	2,934,870	3,000,000	3,000,000					1.600	1.600	F-A	17,333	48,000	08/20/2012	02/20/2020
3133EA-Y3-6	Federal Farm Credit Bank Notes				1	640,000	98,939	633,210	640,000	640,000					1.630	1.630	M-S	2,782	10,432	09/24/2012	09/24/2019
3133EA-3N-6	Federal Farm Credit Bank Notes				1	1,900,000	97,725	1,856,775	1,900,000	1,900,000					1.720	1.720	J-J	15,523	32,680	10/09/2012	07/09/2020
313380-S6-5	Federal Home Loan Bank Notes				1	1,539,130	99,445	1,520,676	1,539,130	1,539,130					1.670	16.700	A-O	8,649	25,703	10/11/2012	10/11/2019
313380-XC-6	Federal Home Loan Bank Notes				1	1,000,000	97,798	977,980	1,000,000	1,000,000					1.500	1.500	A-O	2,500	15,000	10/30/2012	10/30/2019
313380-Z8-3	Federal Home Loan Bank Notes				1	1,000,000	98,049	980,490	1,000,000	1,000,000					1.490	1.490	M-N	2,441	14,900	11/01/2012	11/01/2019
313381-4P-7	Federal Home Loan Bank Notes				1	1,500,000	98,079	1,471,185	1,500,000	1,500,000					1.500	1.500	M-N	2,813	22,500	11/15/2012	11/15/2019
3133EC-3Y-8	Federal Farm Credit Bank Notes				1	4,120,000	97,373	4,011,768	4,120,000	4,120,000					1.590	1.590	M-N	7,097	65,508	11/27/2012	05/21/2020
3133EC-3Y-8	Federal Home Loan Bank Notes				1	490,000	97,373	477,128	490,000	490,000					1.590	1.590	M-N	844	7,791	11/30/2012	05/21/2020
3133EC-3Y-8	Federal Farm Credit Bank Notes				1	3,000,000	97,448	2,923,440	3,000,000	3,000,000					1.590	1.590	M-N	5,168	47,700	11/30/2012	05/21/2020
313381-L2-9	Federal Home Loan Bank Notes				1	3,500,000	96,840	3,389,400	3,500,000	3,500,000					1.780	1.780	J-J	29,246	62,300	12/26/2012	01/11/2021
313381-L2-9	Federal Home Loan Bank Notes				1	1,000,000	96,840	968,400	1,000,000	1,000,000					1.780	1.480	J-J	8,356	17,800	12/26/2012	01/11/2021
313381-L2-9	Federal Home Loan Bank Notes				1	3,500,000	96,923	3,392,305	3,500,000	3,500,000					1.780	1.480	J-J	29,246	62,300	12/26/2012	01/11/2021
3133EC-6W-9	Federal Farm Credit Bank Notes				1	2,500,000	97,827	2,445,675	2,500,000	2,500,000					1.620	1.620	J-D	2,138	40,500	12/27/2012	12/20/2017
313381-NW-1	Federal Home Loan Bank Notes				1	1,500,000	97,968	1,469,520	1,500,000	1,500,000					1.500	1.500	J-D	187	22,500	12/27/2012	12/27/2019
313381-NW-1	Federal Home Loan Bank Notes				1	3,150,000	98,039	3,088,229	3,150,000	3,150,000					1.500	1.500	J-D	394	47,250	12/27/2012	12/27/2019
3133EC-6W-9	Federal Farm Credit Bank Notes				1	2,500,000	97,744	2,443,600	2,500,000	2,500,000					1.620	1.620	J-D	2,138	40,500	12/27/2012	12/11/2020
313381-L2-9	Federal Home Loan Bank Notes				1	1,420,000	96,923	1,376,307	1,420,000	1,420,000					1.780	1.780	J-J	11,866	25,276	12/27/2012	01/11/2021
313381-L2-9	Federal Home Loan Bank Notes				1	3,175,000	96,840	3,074,670	3,175,000	3,175,000					1.780	1.780	J-J	26,531	56,515	12/27/2012	01/11/2021
313381-P2-5	Federal Home Loan Bank Notes				1	2,355,000	97,689	2,300,576	2,355,000	2,355,000					1.520	1.520	J-D	99	35,796	12/28/2012	12/29/2020
313381-ZY-4	Federal Home Loan Bank Notes				1	590,000	98,161	579,150	590,000	590,000					2.000	2.000	F-A	4,261	11,800	01/28/2013	08/20/2021
313381-ZV-0	Federal Home Loan Bank Notes				1	4,185,000	98,261	4,112,223	4,185,000	4,185,000					2.000	2.000	M-N	11,160	83,700	02/12/2013	11/12/2021
313381-ZV-0	Federal Home Loan Bank Notes				1	605,000	98,167	593,910	605,000	605,000					2.000	2.000	M-N	1,613	12,100	02/12/2013	11/12/2021
313381-ZY-4	Federal Home Loan Bank Notes				1	2,145,000	98,161	2,105,553	2,145,000	2,145,000					2.000	2.000	M-N	15,492	42,900	02/20/2013	08/20/2021
313382-3F-8	Federal Home Loan Bank Notes				1	1,250,000	98,240	1,228,000	1,250,000	1,250,000					2.000	2.000	F-A	8,611	25,000	02/26/2013	02/26/2021
313382-NF-6	Federal Home Loan Bank Notes				1	2,500,000	97,652	2,441,300	2,500,000	2,500,000					2.000	2.000	A-O	10,417	50,000	04/14/2013	04/15/2021
3133EC-H8-0	Federal Farm Credit Bank Notes				1	3,000,000	96,939	2,908,170	3,000,000	3,000,000					2.190	2.190	M-S	20,623	65,700	03/07/2013	03/07/2022
3133EC-DX-9	Federal Farm Credit Bank Notes				1	925,000	97,705	903,771	925,000	925,000					1.840	1.840	F-A	6,902	17,020	04/08/2013	02/04/2021
3133ED-VM-1	Federal Farm Credit Bank Notes				1	3,000,000	99,804	2,994,120	3,000,000	3,000,000					2.730	2.730	M-S	22,295		09/22/2014	09/22/2021
3133ED-VX-7	Federal Farm Credit Bank Notes				1	2,815,000	100,019	2,815,535	2,815,000	2,815,000					2.900	2.900	M-S	22,223		09/15/2014	03/22/2022
3133ED-YV-8	Federal Farm Credit Bank Notes				1	2,000,000	99,348	1,986,960	2,000,000	2,000,000					2.750	2.750	J-J	24,292		10/15/2014	07/21/2022
0199999	U. S. Governments - Issuer Obligations					78,490,682		77,425,078	78,554,130	78,541,396		9,897						458,007	1,506,909		
0599999	Subtotal - U. S. Governments					78,490,682		77,425,078	78,554,130	78,541,396		9,897						458,007	1,506,909		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 Foreign	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
U. S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
20772J-KP-6	Connecticut-B-TX				1	2,062,880	99.763	1,995,268	2,000,000	2,058,631		(2,832)			2.401		A-O	10,004	48,020	12/20/2012	10/15/2021
1199999	U. S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					2,062,880		1,995,268	2,000,000	2,058,631		(2,832)						10,004	48,020		
1799999	Subtotal - U. S. States, Territories and Possessions (Direct and Guaranteed)					2,062,880		1,995,268	2,000,000	2,058,631		(2,832)						10,004	48,020		
U. S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
745235-PL-9	P. R. Public Building Authority				3	323,550	104.973	377,903	360,000	377,903	36,406	2,678			5.500		J-J	9,845	19,800	12/08/2008	07/01/2021
745235-N8-0	P. R. Building				3	95,000	69.833	66,341	95,000	66,341	(28,659)				5.398		J-J	2,550	5,130	08/24/2011	07/01/2029
745177-EX-9	PRCDEV				3	2,216,555	85.398	1,801,904	2,110,000	1,801,904	(340,604)	(23,370)			4.704		M-N	16,267	99,254	09/13/2011	05/01/2016
745177-CK-9	P. R. Comm GDB				3	1,603,965	99.983	1,499,745	1,500,000	1,499,745		(347)			5.250		J-J	39,156	77,896	12/28/2012	01/01/2015
745177-FM-2	PRCDEV				3	2,053,940	77.606	1,552,120	2,000,000	1,552,120	(482,157)	(7,365)			3.875		F-A	32,076	77,500	05/21/2012	02/01/2017
745177-FN-0	PRCDEV				3	2,657,040	72.364	1,863,373	2,575,000	1,863,373	(763,380)	(11,290)			4.375		F-A	46,627	112,656	05/21/2012	02/01/2017
745177-FN-0	PRCDEV				3	2,000,000	72.405	1,448,099	2,000,000	1,448,099	(551,901)				4.375		F-A	36,215	87,500	12/26/2012	02/01/2019
745177-FN-0	PRCDEV				3	1,000,000	72.405	724,049	1,000,000	724,050	(275,951)				4.375		F-A	18,107	43,750	12/27/2012	02/01/2019
517840-2K-9	LVVWTR				1	522,500	105.659	528,295	500,000	514,048		(2,883)			3.708		J-D	1,494	18,540	01/26/2012	06/01/2019
517840-2K-9	LVVWTR				1	522,500	105.719	528,594	500,000	514,048		(2,883)			3.708		J-D	1,494	18,540	01/26/2012	06/01/2019
895139-AS-2	TRENTON-B-REF-TX				1	1,087,588	99.675	1,071,510	1,075,000	1,085,700		(1,259)			2.567		A-O	6,822	27,595	12/17/2012	04/01/2018
34074G-DH-4	MUNI DEBT FLORIDA ST HURRICANE				1	1,000,000	101.180	1,011,800	1,000,000	1,000,000					2.995		J-J	14,892	14,975	04/09/2014	07/01/2020
1899999	U. S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					15,082,638		12,473,733	14,715,000	12,447,331	(2,406,593)	(79,326)						225,545	603,136		
2499999	Subtotal - U. S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					15,082,638		12,473,733	14,715,000	12,447,331	(2,406,593)	(79,326)						225,545	603,136		
U. S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																					
35824N-CJ-6	Fresno Credit Note Finance				1	426,138	102.570	415,408	405,000	424,336		(1,201)			3.000		F-A	5,029	12,150	12/20/2012	08/01/2020
284047-HU-4	El Segundo USD-A				1	1,210,472	98.919	1,196,920	1,210,000	1,210,431		(27)			2.636		M-S	10,543	31,896	12/20/2012	09/01/2020
561850-KQ-0	Manatee Co. Port				1	686,445	101.024	692,015	685,000	686,322		(82)			2.250		A-O	3,810	15,412	12/20/2012	10/01/2020
2599999	U. S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations					2,323,055		2,304,343	2,300,000	2,321,089		(1,310)						19,382	59,458		
3199999	Subtotal - U. S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions					2,323,055		2,304,343	2,300,000	2,321,089		(1,310)						19,382	59,458		
7799999	Total Bonds - Subtotal - Issuer Obligations					97,959,255		94,198,422	97,569,130	95,368,447	(2,406,593)	(73,571)						712,938	2,217,523		
8399999	Subtotal - Total Bonds					97,959,255		94,198,422	97,569,130	95,368,447	(2,406,593)	(73,571)						712,938	2,217,523		

E10.1

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number Of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusting Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 Foreign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
Parent, Subsidiaries, and Affiliates																	
000000-00-0	Overseas Insurance Agency			101,280,000	(11,879,800)	(117,297)	(11,879,800)	2,878,422				(2,938,557)		(2,938,557)			06/30/1992
000000-00-1	Island Heritage			500,000,000	1,508,750	3,018	1,508,750	1,508,750									04/07/2014
9199999	Parent, Subsidiaries, and Affiliates				(10,371,050)		(10,371,050)	4,387,172				(2,938,557)		(2,938,557)			
Mutual Funds																	
33611R-10-2	FPRTETM V			31,156,000	120,574	3,870	120,574	281,029		14,640		(17,759)		(17,759)			09/26/2012
33611R-10-2	FPRTETM V			7,445,000	28,812	3,870	28,812	67,452		3,498		(4,244)		(4,244)			11/02/2012
33611Q-10-4	FPRTETM III			62,442,000	324,698	5,200	324,698	610,685		31,352		(41,212)		(41,212)			09/27/2012
33611R-10-2	FPRTETM V			22,075,000	85,430	3,870	85,430	198,898		10,373		(12,583)		(12,583)			10/05/2012
33611R-10-2	FPRTETM V			10,000,000	38,700	3,870	38,700	90,602		4,699		(5,700)		(5,700)			10/09/2012
33611R-10-2	FPRTETM V			18,672,000	72,261	3,870	72,261	169,170		8,774		(10,643)		(10,643)			10/09/2012
33611R-10-2	FPRTETM V			14,712,000	56,935	3,870	56,935	133,293		6,913		(8,386)		(8,386)			10/15/2012
33611R-10-2	FPRTETM V			19,182,000	74,234	3,870	74,234	173,791		9,014		(10,934)		(10,934)			10/15/2012
33611Q-10-4	FPRTETM III			144,748,000	752,690	5,200	752,690	1,433,007		72,678		(95,534)		(95,534)			10/30/2012
33611Q-10-4	FPRTETM III			35,000,000	182,000	5,200	182,000	346,502		17,574		(23,100)		(23,100)			11/05/2012
33611R-10-2	FPRTETM V			40,689,000	157,466	3,870	157,466	369,458		19,120		(23,193)		(23,193)			11/05/2012
33611Q-10-4	FPRTETM III			4,171,000	16,142	3,870	16,142	37,624		1,960		(2,377)		(2,377)			09/26/2012
33611Q-10-4	FPRTETM III			43,138,000	224,318	5,200	224,318	427,068		21,660		(28,471)		(28,471)			11/08/2012
33611R-10-2	FPRTETM V			52,552,000	273,270	5,200	273,270	520,267		26,386		(34,684)		(34,684)			11/09/2012
33611R-10-2	FPRTETM V			31,963,000	123,697	3,870	123,697	291,185		15,020		(18,219)		(18,219)			11/09/2012
33611R-10-2	FPRTETM V			1,891,000	7,318	3,870	7,318	17,229		889		(331)		(331)			11/09/2012
33611R-10-2	FPRTETM V			180,000	697	3,870	697	1,571		85							11/28/2012
33611R-20-1	FPRTETM V			12,650	49	3,870	49	105		12							11/28/2012
9299999	- Mutual Funds				2,539,291		2,539,291	5,168,936		264,647		(337,369)		(337,369)			
9799999	- Total Common Stocks				(7,831,759)		(7,831,758)	9,556,108		264,647		(3,275,926)		(3,275,926)			
9899999	- Total Preferred and Common Stocks				(7,831,759)		(7,831,758)	9,556,108		264,647		(3,275,926)		(3,275,926)			

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues , the total \$ value (included in Column 8) of all such issues \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
Bonds - U.S. Governments								
3133ED-VX-7	Federal Farm Credit Bank Notes		09/15/2014	Santander Securities		2,815,000	2,815,000.00	
3133ED-VM-1	Federal Farm Credit Bank Notes		09/22/2014	Oriental Financial		3,000,000	3,000,000.00	
3133ED-YV-8	Federal Farm Credit Bank Notes		10/15/2014	Popular Trust		2,000,000	2,000,000.00	
0599999	Subtotal - Bonds - U.S. Governments					7,815,000	7,815,000.00	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
34074G-DH-4	Muni Debt Florida St Hurricane		04/09/2014	Santander Securities		1,000,000	1,000,000.00	
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					1,000,000	1,000,000.00	
8399997	Subtotal - Bonds - Part 3					8,815,000	8,815,000.00	
8399999	Subtotal - Bonds					8,815,000	8,815,000.00	
Common Stocks - Parent, Subsidiaries, and Affiliates								
	Island Heritage		04/07/2014			1,508,750		
9199999	Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates					1,508,750		
9799997	Subtotal - Common Stocks - Part 3					1,508,750		
9799999	Subtotal - Common Stocks					1,508,750		
9899999	Subtotal - Preferred and Common Stocks					1,508,750		
9999999	TOTALS					10,323,750		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amorti- zation) / Accretion	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B. /A. C. V. (11+12-13)	15 Total Foreign Exchange Change in B. /A. C. V.							
Bonds - U.S. Governments																					
3133EC-WW-0	Federal Farm Credit Bank Notes		08/04/2014	Federal Farm Credit Bank Notes		2,500,000	2,500,000.00	2,500,000	2,500,000						2,500,000					69,750	08/07/2020
3133EC-WW-0	Federal Farm Credit Bank Notes		08/04/2014	Federal Farm Credit Bank Notes		2,750,000	2,750,000.00	2,750,000	2,750,000						2,750,000					76,725	08/07/2020
3133ED-5W-8	Federal Farm Credit Bank Notes		11/04/2014	Federal Farm Credit Bank Notes		1,500,000	1,500,000.00	1,500,000	1,500,000						1,500,000					40,500	11/04/2020
3133ED-7C-0	Federal Farm Credit Bank Notes		11/12/2014	Federal Farm Credit Bank Notes		1,500,000	1,500,000.00	1,500,000	1,500,000						1,500,000					41,850	11/12/2020
3133ED-CM-2	Federal Farm Credit Bank Notes		04/07/2014	Federal Farm Credit Bank Notes		1,002,500	1,000,000.00	1,000,000	1,000,000						1,000,000		2,500		2,500	7,949	12/30/2020
3133ED-CM-2	Federal Farm Credit Bank Notes		04/07/2014	Federal Farm Credit Bank Notes		1,002,500	1,000,000.00	1,000,000	1,000,000						1,000,000		2,500		2,500	7,949	12/30/2020
3133ED-CM-2	Federal Farm Credit Bank Notes		12/30/2014	Federal Farm Credit Bank Notes		366,000	366,000.00	366,000	366,000						366,000					10,797	12/30/2020
0599999	- Subtotal - Bonds - U. S. Governments					10,621,000	10,616,000.00	10,616,000	10,616,000						10,616,000		5,000		5,000	255,520	
Bonds - U. S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																					
745177-EW-1	PRCDEV		05/01/2014	Santander Securities		425,000	425,000.00	437,219	425,000		(1,617)		(1,617)							7,799	05/01/2014
745177-EW-1	PRCDEV		05/01/2014	Santander Securities		500,000	500,000.00	503,000	500,750		(1,571)		(1,571)				(750)		(750)	9,175	05/01/2014
2499999	- Subtotal - Bonds - U. S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)					925,000	925,000.00	940,219	925,750		(3,188)		(3,188)				(750)		(750)	16,974	
8399997	- Subtotal - Bonds - Part 4					11,546,000	11,541,000.00	11,556,219	11,541,750		(3,188)		(3,188)		10,616,000		4,250		4,250	272,494	
8399999	- Subtotal - Bonds					11,546,000	11,541,000.00	11,556,219	11,541,750		(3,188)		(3,188)		10,616,000		4,250		4,250	272,494	
9999999	- TOTALS					11,546,000		11,556,219	11,541,750		(3,188)		(3,188)		10,616,000		4,250		4,250	272,494	

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stocks)	9 Actual Cost	10 Consideration	11 Book/Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in B. / A. C. V. (12+13-14)	16 Total Foreign Exchange Change in B. / A. C. V.					

NONE

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See Purposes and Procedures Manual of the NAIC Securities Valuation Office)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding

NONE

-
1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$
 2. Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding

NONE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book / Adjusted Carrying Value	Change In Book / Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest
		3 Code	4 Foreign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in B. / A. C. V.			15 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	16 Non-Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year	

NONE

SCHEDULE DB - PART A - SECTION 1

Showing all Options , Caps , Floors , Collars , Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse		Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Current Year Income	Book/Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/(Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
				Name	LEI																		

NONE

E 18

(a)

Code	Description of Hedged Risk(s)
------	-------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item (s) Hedged, Used for Income Generation or Replicated	Schedule/Exhibit Identifier	Type(s) of Risk (s) (a)	Exchange, Counterparty or Central Clearinghouse		Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year (s) Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book / Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B/A. C. V.	Current Year's (Amortization) / Accretion	Gain (Loss) on Termination - Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
				Name	LEI																				

NONE

E 19

(a)

Code	Description of Hedged Risk (s)
------	--------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART B - SECTION 1

Future Contracts Open December 31 of Current Year

1 Ticker Symbol	2 Number of Contracts	3 Notional Amount	4 Description	5 Description of Item(s) Hedged, Used for Income Generation or Replicated	6 Schedule/ Exhibit Identifier	7 Type(s) of Risk (s) (a)	8 Date of Maturity or Expiration	9 Exchange		10 Trade Date	11 Transaction Price	12 Reporting Date Price	13 Fair Value	14 Book/ Adjusted Carrying Value	Highly Effective Hedges			18 Cumulative Variation Margin for All Other Hedges	19 Change in Variation Margin Recognized in Current Year	20 Potential Exposure	21 Hedge Effectiveness at Inception and at Year-end (b)	22 Value of One (1) Point
								Name	LEI						15 Cumulative Variation Margin	16 Deferred Variation Margin	17 Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item					

NONE

Broker Name	Beginning Cash Balance	Cumulative Cash Change	Ending Cash Balance
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NONE

(a)

Code	Description of Hedged Risk (s)
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NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART B - SECTION 2

Future Contracts Terminated December 31 of Current Year

1 Ticker Symbol	2 Number of Contracts	3 Notional Amount	4 Description	5 Description of Item(s) Hedged, Used for Income Generation or Replicated	6 Schedule/ Exhibit Identifier	7 Type (s) of Risk (s) (a)	8 Date of Maturity or Expiration	9 Exchange		10 Trade Date	11 Transaction Price	12 Termination Date	13 Termination Price	14 Indicate Exercise, Expiration, Maturity or Sale	15 Cumulative Variation Margin at Termination	Change in Variation Margin			19 Hedge Effectiveness at Inception and at Termination (b)	20 Value of One (1) Point
								Name	LEI							16 Gain (Loss) Recognized in Current Year	17 Gain (Loss) Used to Adjust Basis of Hedged Item	18 Deferred		

NONE

(a)

Code	Description of Hedged Risk (s)
------	--------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART D - SECTION 1

Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description		2	3	4	Book/Adjusted Carrying Value			Fair Value			11	12
Exchange Counterparty	Central Clearinghouse	Master Agreement (Y or N)	Credit Support Annex (Y or N)	Fair Value of Acceptable Collateral	5 Contracts With Book/ Adjusted Carrying Value > 0	6 Contracts With Book/ Adjusted Carrying Value < 0	7 Exposure Net of Collateral	8 Contracts With Fair Value > 0	9 Contracts With Fair Value < 0	10 Exposure Net of Collateral	Potential Exposure	Off-Balance Sheet Exposure

NONE

SCHEDULE DB - PART D - SECTION 2

Collateral for Derivative Instruments Open December 31 of Current Year

1 Exchange, Counterparty or Central Clearinghouse		2	3	4	5	6	7	8	9
Name	Legal Entity Identifier (LEI)	Type of Asset Pledged	CUSIP Identification	Description	Fair Value	Par Value	Book/Adjusted Carrying Value	Maturity Date	Type of Margin (I, V or IV)

NONE

1 Exchange, Counterparty or Central Clearinghouse		2	3	4	5	6	7	8	9
Name	Legal Entity Identifier (LEI)	Type of Asset Pledged	CUSIP Identification	Description	Fair Value	Par Value	Book/Adjusted Carrying Value	Maturity Date	Type of Margin (I, V or IV)

NONE

**SCHEDULE DL - PART 1
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned December 31 Current Year

1 CUSIP Identification	2 Description	3 Code	4 NAIC Designation/ Market Indicator	5 Fair Value	6 Book/Adjusted Carrying Value	7 Maturity Dates
------------------------------	------------------	-----------	--	--------------------	--------------------------------------	---------------------

NONE

General Interrogatories:

1. Total activity for the year Fair Value \$ Book/Adjusted Carrying Value \$

2. Average balance for the year Fair Value \$ Book/Adjusted Carrying Value \$

3. Reinvested securities lending collateral assets book/adjusted carrying value included in this schedule by NAIC designation

NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

**SCHEDULE DL - PART 2
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned December 31 Current Year

1 CUSIP Identification	2 Description	3 Code	4 NAIC Designation/ Market Indicator	5 Fair Value	6 Book/Adjusted Carrying Value	7 Maturity Dates
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NONE

General Interrogatories:

1. Total activity for the year
2. Average Balance for the year

Fair Value \$
Fair Value \$

Book/Adjusted Carrying Value \$
Book/Adjusted Carrying Value \$

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6	7
Depository		Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information						
Open Depositories							
Scotiabank of Puerto Rico	Santurce, Puerto Rico					10,000	
Scotiabank of Tortola	Tortola, BVI					1,592,527	
Scotiabank of Tortola	Tortola, BVI					312,963	
Oriental Bank	Guaynabo, Puerto Rico					842	
Santander Securities	Guaynabo, Puerto Rico					491,326	
Oriental Bank	Guaynabo, Puerto Rico					(807,492)	
Oriental Bank	Guaynabo, Puerto Rico					(551,084)	
Citibank	San Juan, Puerto Rico					38,285	
Oriental Bank	Guaynabo, Puerto Rico					(466,253)	
Oriental Bank	Guaynabo, Puerto Rico					24,990	
Scotiabank of Puerto Rico	Santurce, Puerto Rico					597,564	
Merrill Lynch	San Juan, Puerto Rico					97,586	
Oriental Bank	Guaynabo, Puerto Rico					281	
Banco Popular	San Juan, Puerto Rico					1,498,273	
Banco Santander	Guaynabo, Puerto Rico					372	
Oriental Bank	Guaynabo, Puerto Rico					199,990	
Oriental Bank	Guaynabo, Puerto Rico					199,990	
Oriental Bank	Guaynabo, Puerto Rico					15,602,301	
Oriental Bank	Guaynabo, Puerto Rico					351,987	
Scotiabank of Puerto Rico	Santurce, Puerto Rico					3,560,538	
Oriental Bank	Guaynabo, Puerto Rico					434,056	
0199999 - TOTAL - Open Depositories						23,189,041	
0399999 - TOTAL Cash on Deposit						23,189,041	
0499999 - Cash in Company's Office						1,000	
0599999 - TOTAL Cash						23,190,041	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	6,427,964	4. April	23,845,306	7. July	6,646,227	10. October	10,864,851
2. February	9,233,089	5. May	11,295,274	8. August	9,928,904	11. November	15,876,594
3. March	19,603,425	6. June	10,148,145	9. September	22,825,686	12. December	23,189,041

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book / Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
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NONE

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL						
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	B	Statutory Deposit	1,500,000	1,499,745	43,236,161	39,730,625
55. U. S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Alien and Other	OT	XXX	XXX				
59. Total		XXX	XXX	1,500,000	1,499,745	43,236,161	39,730,625
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898. Sum of remaining write-ins for Line 58 from overflow page		XXX	XXX				
5899. Total (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)		XXX	XXX				

REINSURANCE ATTESTATION SUPPLEMENT

ANNUAL STATEMENT FOR THE YEAR **2014** OF REAL LEGACY ASSURANCE COMPANY , INC.

REINSURANCE ATTESTATION SUPPLEMENT

REAL LEGACY ASSURANCE COMPANY , INC.

We attest, under penalties of perjury , with respect to all reinsurance contracts for which Real Legacy Assurance Company, Inc. is taking credit on its current financial statement, that to the best of our knowledge and belief after diligent inquiry :

Consistent with SSAP No. 62R - Property and Casualty reinsurance, there are no written or oral agreements between Real Legacy Assurance Company, Inc. and the assuming reinsurers that would under any circumstances, reduce, limit, mitigate or otherwise, affect any actual or potential loss to the parties under reinsurance contract, other than inuring contracts that are explicitly defined in the reinsurance contract except as disclosed herein.

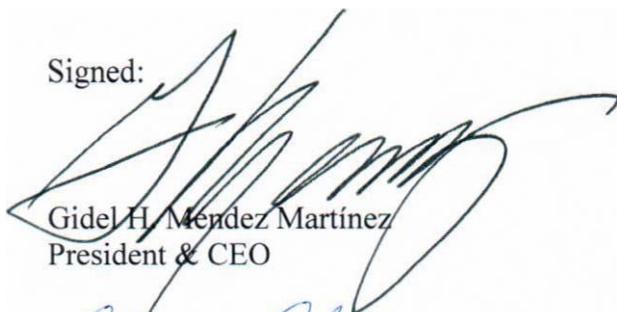
For each such reinsurance contract entered into, renewed , or amended on or after January 1, 1994, for which risk transfer is not reasonably considered to be self-evident , documentation concerning the economic intent of the transaction and the risk transfer analysis evidencing proper accounting treatment , as required by SSAP No. 62R -Property And Casualty Reinsurance , is available for review ;

Real Legacy Assurance Company, Inc. complies with all the requirements set forth in SSAP No. 62R - Property and Casualty Reinsurance; and

Real Legacy Assurance Company, Inc. has appropriate controls in place to monitor the use of reinsurance and adhere to the provisions of SSAP No. 62R -Property and Casualty Reinsurance .

Exception s: **NONE**

Signed:



Gidel H. Mendez Martínez
President & CEO



/Aleida Alsina
Finance Director



CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

IDENTIFICATION

I, Martha A. Winslow, am associated with Towers Watson. I am a member of the American Academy of Actuaries and meet its qualification standards for signing statements of actuarial opinion regarding property and casualty insurance company statutory annual statements. I am a Fellow of the Casualty Actuarial Society. I was appointed by the Board of Directors of Real Legacy Assurance Company, Inc. (the Company) on April 9, 2014 to render this opinion.

SCOPE

I have examined the reserves listed in Exhibit A, as shown in the Statutory Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 2014. The items in Exhibit A reflect the loss reserve disclosure items (8 through 13) in Exhibit B.

My examination of the loss and loss adjustment expense reserves was based upon data and related information prepared by the Company. In this regard, I relied on Ms. Aleida Alsina, Finance Director, of Real Legacy Assurance Company, Inc. as to the accuracy and completeness of the data. I evaluated the data used in my analysis for reasonableness and consistency. My evaluation did not reveal any data points materially affecting my analysis that fell outside of the range of reasonable possibilities. In performing this evaluation, I have assumed that the Company (a) used its best efforts to supply accurate and complete data and (b) did not knowingly provide any inaccurate data. I also reconciled the paid loss and loss adjustment expense amounts, case reserve amounts and earned premium amounts as of December 31, 2014 used in my analysis against Schedule P - Part 1 of the current Annual Statement of the Company. In other respects, my examination included the use of such actuarial assumptions and methods and such tests of calculations as I considered necessary.

My examination was based on data and related information through the valuation date of December 31, 2014. My opinion was formed based on information provided to me through the review date of March 25, 2015 and my projections do not take into account any developments subsequent to this date.

My review was limited to the items in Exhibit A and did not include an analysis of any income statement items or other balance sheet items. My opinion on the reserves is based upon the assumption that all reserves are backed by valid assets, which have suitably scheduled maturities and/or adequate liquidity to meet cash flow requirements.

RELEVANT COMMENTS

Salvage and Subrogation

Reserves are stated net of anticipated salvage and subrogation. The Company's anticipated salvage and subrogation recoveries are zero, as stated in Exhibit B item 8.

Discounting

The Company does not discount loss and loss adjustment expense.

CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

Pools and Associations

The Company does not participate in any voluntary or involuntary pools. It is a member of various underwriting syndicates in Puerto Rico. The rules of operation of these syndicates allow the syndicates to assess member companies for any operating deficits. There have been no assessments made to date. The Company does not reflect a reserve for possible future assessments.

Asbestos and Environmental Exposures

I have reviewed the Company's exposure to asbestos and environmental claims. In my opinion, the chance of material liability related to asbestos and environmental claims is remote, since no such claims have been reported to date, and the Company did not write lines of business which are typically exposed to such losses.

Extended Loss and Loss Expense Reserve

The Company does not provide extended reporting coverage at no additional premium in the event of death disability or retirement (DD&R) of an insured. Therefore, the Company has not established a provision for DD&R waiver of premium endorsement.

Reinsurance

Based solely on discussions with Company management and their description of the Company's ceded reinsurance, I am not aware of any reinsurance transaction that either has been or should have been accounted for as retroactive reinsurance or as financial reinsurance (defined as contractual arrangements that do not include a transfer of both timing and underwriting risk).

My opinion on the loss and loss adjustment expense reserves net of ceded reinsurance assumes that all ceded reinsurance is valid and collectible. The majority of the Company's ceded loss and loss adjustment expense reserves are with residual market pools, or with companies rated A- or better by a reputable insurance rating agency, or are fully collateralized. Other cessions are not material. In addition, the Company has represented to me that it knows of no uncollectible reinsurance cessions. I have not anticipated any contingent liabilities that could arise if the reinsurers do not meet their obligations to the Company as reflected in the data and other information provided to me.

Long Duration Unearned Premium

The Company has represented to me that it has no unearned premium for long duration contracts, defined as single or fixed premium policies with coverage periods of thirteen months or greater which are non-cancelable and not subject to premium increase (except financial guaranty contracts, mortgage guaranty contracts, and surety contracts).

IRIS Tests 11, 12 and 13

I have reviewed the calculations of IRIS Test numbers 11, 12 and 13. No exceptional values were observed.

CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

Risk of Material Adverse Deviation

In consideration of the use of this opinion for purposes of solvency monitoring, I consider \$7,600,000 to be material for this Company, calculated as 15% of surplus.

In my evaluation, I considered the following risk factors which increase the uncertainty inherent in the Company's loss and loss adjustment expense reserves:

- RLA's large property risk exposure, including exposure to catastrophes, and its geographic concentration
- The position of the held reserves relative to our estimate. RLA's held net loss and LAE reserve is below our estimated amount
- I have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the cost, frequency, or future reporting of claims

I do not believe that there are significant risks and uncertainties that could result in material adverse deviation in the Company's loss and loss adjustment expense reserves.

- The Company's historical favorable loss reserve development. The Company's one-year development as contained in schedule P, Part 2 of its Statutory Annual Statements has been mostly favorable in the recent past
- RLA's reinsurance program, containing substantial catastrophe cover and a predominance of reinsurers rated secure or better by a reputable rating agency

The absence of significant risks and uncertainties at this time does not imply that factors will not be identified in the future as having been a significant influence on the Company's reserves.

OPINION

In my opinion, the amounts recorded in the Annual Statement of the Company for the sum of items 1 and 2, as well as the sum of items 3 and 4 on Exhibit A:

- a) meet the requirements of the insurance laws of Puerto Rico
- b) are consistent with amounts computed in accordance with the Casualty Actuarial Society Statement of Principles Regarding Property and Casualty Loss and Loss Adjustment Expense Reserves and relevant standards of practice promulgated by the Actuarial Standards Board
- c) make a reasonable provision for all unpaid loss and loss adjustment expense obligations of the Company under the terms of its contracts and agreements

VARIABILITY

In evaluating whether the reserves make a reasonable provision for unpaid losses and loss expenses, it is necessary to project future loss and loss adjustment expense payments. Actual future losses and loss adjustment expenses will not develop exactly as projected and may, in fact, vary significantly from the projections.

CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

Further, my projections make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in the Company's historical data, or which are not yet quantifiable.

An actuarial report, including underlying workpapers supporting the findings expressed in this Statement of Actuarial Opinion, will be provided to the Company to be retained for a period of seven years and available for regulatory examination. This Statement of Actuarial Opinion is solely for the use of, and only to be relied upon by, the Company and the various state insurance departments with which it files its annual statement.

/s/ Martha Winslow

Martha A. Winslow, FCAS, MAAA,
CERA Towers Watson
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Suite 1700
Minneapolis, MN 55437-3837
952.842.6527
martha.winslow@towerswatson.co

m March 27, 2015

SUPPLEMENT FOR THE YEAR 2014 OF THE REAL LEGACY ASSUR CO INC
CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

Exhibit A: SCOPE

Loss and Loss Adjustment Expense Reserves:
Amount

1. Reserve for Unpaid Losses (Liabilities, Surplus and Other Funds page, Col 1, Line 1)
\$16,727,806
2. Reserve for Unpaid Loss Adjustment Expenses (Liabilities, Surplus and Other Funds page, Col 1, Line 3)
\$3,543,895
3. Reserve for Unpaid Losses – Direct and Assumed (Should equal Schedule P, Part 1, Summary, Totals from Cols. 13 and 15, Line 12 * 1000)
\$28,550,000
4. Reserve for Unpaid Loss Adjustment Expenses – Direct and Assumed (Should equal Schedule P, Part 1, Summary, Totals from Cols. 17, 19 and 21, Line 12 * 1000)
\$3,696,000
5. The Page 3 write-in item reserve, “Retroactive Reinsurance Reserve Assumed”
\$0
6. Other Loss Reserve items on which the Appointed Actuary is expressing an Opinion (list separately)
\$0

Premium Reserves:
Amount

7. Reserve for Direct and Assumed Unearned Premiums for Long Duration Contracts
\$0
8. Reserve for Net Unearned Premiums for Long Duration Contracts
\$0
9. Other Premium Reserve items on which the Appointed Actuary is expressing an Opinion (list separately)
\$0

CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

STATEMENT OF ACTUARIAL OPINION
 Annual Statement of the Real Legacy Assurance
 Company, Inc. For the Year Ended December 31,
2014
 Page 6 of 6

Exhibit B: DISCLOSURES

NOTE: Exhibit B should be completed for Net dollar amounts included in the SCOPE. If an answer would be different for Direct and Assumed amounts, identify and discuss the difference within RELEVANT COMMENTS.

	Column 1 Column 4	Column 2	Column 3
1. Name of the Appointed Actuary A		Winslow	Martha
2. The Appointed Actuary's Relationship to the Company. Enter E or C based upon the following: E if an Employee of Company or Group C if a Consultant			C
3. The Appointed Actuary has the following designation: F if a Fellow of the Casualty Actuarial Society (FCAS) A if an Associate of the Casualty Actuarial Society (ACAS) M if not a Member of the Casualty Actuarial Society, but a Member of the American Academy of Actuaries (MAAA) approved by the Casualty Practice Council, as documented with the attached approval letter. O for Other			F
4. Type of Opinion, as identified in the OPINION paragraph. Enter R, I, E, Q, or N based upon the following: R if Reasonable I if Inadequate or Deficient Provision E if Excessive or Redundant Provision Q if Qualified. Use Q if part of the OPINION is qualified. N if No Opinion			R
5. Materiality Standard expressed in US dollars (Used to Answer Question #6).	\$7,600,000		
6. Are there significant risks that could result in Material Adverse Deviation? Applicable []		Yes []	No [x] Not
7. Statutory Surplus (Liabilities, Col 1, Line 37).	\$50,472,083		
8. Anticipated net salvage and subrogation included as a reduction to loss reserves as reported in Schedule P (should equal Part 1 Summary, Col 23, Line 12 * 1000).	\$0		
9. Discount included as a reduction to loss reserves and loss expense reserves as reported in Schedule P			
9.1 Nontabular Discount [Notes, Line 32B23, (Amounts 1, 2, 3 & 4)], Electronic Filing Cols 1, 2, 3 & 4.	\$0		
9.2 Tabular Discount [Notes, Line 32A23, (Amounts 1 & 2)], Electronic Filing Col 1 & 2.	\$0		
10. The net reserves for losses and expenses for the company's share of voluntary and involuntary underwriting pools' and associations' unpaid losses and expenses that are included in reserves shown on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expenses lines.	\$0		
11. The net reserves for losses and loss adjustment expenses that the company carries for the			

CONFIDENTIAL ACTUARIAL OPINION SUMMARY

(NOTE: MUST NOT BE SUBMITTED TO THE NAIC IN ANY FORMAT)

following liabilities included on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expenses lines.*

11.1 Asbestos, as disclosed in the Notes to Financial Statements (Notes, Line 33A03D, ending net asbestos reserves for current year) Electronic Filing Col 5.	\$0
11.2 Environmental, as disclosed in the Notes to Financial Statements (Notes, Line 33D03D, ending net environmental reserves for current year), Electronic Filing Col 5.	\$0
12. The total claims made extended loss and expense reserve (Greater than or equal to Schedule P Interrogatories).	
12.1 Amount reported as loss reserves.	\$0
12.2 Amount reported as unearned premium reserves	\$0
13. Other items on which the Appointed Actuary is providing Relevant Comment (list separately)	\$0

* The reserves disclosed in item 11 above, should exclude amounts relating to contracts specifically written to cover asbestos and environmental exposures. Contracts specifically written to cover these exposures include Environmental Impairment Liability (post 1986), Asbestos Abatement, Pollution Legal Liability, Contractor's Pollution Liability, Consultant's Environmental Liability, and Pollution and Remediation Legal Liability.