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ANNUAL STATEMENT

For the Year Ended December 31, 2017

of the Condition and Affairs of the

Real Legacy Assurance Inc.

NAIC Group Code.....3526, 0 (Current Period) (Prior Period) NAIC Company Code..... 36749 Employer's ID Number..... 66-0357766

Organized under the Laws of PR State of Domicile or Port of Entry PR Country of Domicile US

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

Statutory Home Office Metro Office Park Street 1 Lot 1….. Guaynabo ….. PR ….. US ….. 00968-1805
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office Metro Office Park Street 1 Lot 1….. Guaynabo ….. PR ….. US….. 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….. Guaynabo ….. PR ….. US ….. 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 1….. Guaynabo ….. PR ….. US ….. 00936-8567 787-273-7800
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address

Statutory Statement Contact Guaynabo PR Mara Toro US 787-273-7800
(Name) (Area Code) (Telephone Number) (Extension)
mara.toro@reallegacy.com 787-774-0199
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Miguel A. López Concepción	President	2. Mara Toro Toledo	AVP Finance
3.		4.	

OTHER

DIRECTORS OR TRUSTEES

Roberto Castro Hiraldo	Miguel A Lopez Concepcion	Luis A Velazquez Viera	Karla J Acosta Morales
Carlos J Bonilla Agosto	Ivan A Otero Matos	Anibal Fuentes Flores	

State of..... PUERTO RICO
County of..... GUAYNABO

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

(Signature)	(Signature)	(Signature)
Miguel A. López Concepción	Mara Toro Toledo	
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	AVP Finance	
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of _____ 2018

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 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	92,669,487		92,669,487	97,625,875
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks	(6,707,096)		(6,707,096)	(4,270,847)
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $.....0 encumbrances)			0	
4.2 Properties held for the production of income (less $.....0 encumbrances)			0	
4.3 Properties held for sale (less $.....0 encumbrances)			0	
5. Cash ($.....38,137,985, Schedule E-Part 1), cash equivalents ($.....4,549,607, Schedule E-Part 2) and short-term investments ($.....0, Schedule DA)	42,687,592		42,687,592	17,551,335
6. Contract loans (including $.....0 premium notes)			0	
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	128,649,983	0	128,649,983	110,906,363
13. Title plants less $.....0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	715,910		715,910	812,840
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	25,393,777	954,286	24,439,491	24,655,167
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums ($.....0) and contracts subject to redetermination ($.....0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	15,086,421		15,086,421	3,019,436
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	1,666,670
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	108,720
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software	3,420,280	2,396,485	1,023,795	1,499,787
21. Furniture and equipment, including health care delivery assets ($.....0)	1,279,098	1,279,098	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	1,702,929		1,702,929	613,231
24. Health care ($.....0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	3,769,514	2,535,507	1,234,007	537,477
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	180,017,912	7,165,376	172,852,536	143,819,691
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	180,017,912	7,165,376	172,852,536	143,819,691

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Other Assets	1,562,373	328,366	1,234,007	537,477
2502. Prepaid Pension Costs	2,207,141	2,207,141	0	
2503. Income Tax Recoverable - Cat Reserve			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	3,769,514	2,535,507	1,234,007	537,477

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	28,901,808	21,397,457
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)	4,033,443	4,123,532
4.	Commissions payable, contingent commissions and other similar charges		98,549
5.	Other expenses (excluding taxes, licenses and fees)	129,844	846,463
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,007,846	946,937
7.1	Current federal and foreign income taxes (including $.....0 on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $.....0 and interest thereon $.....0		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $.....20,761,223 and including warranty reserves of $.....0 and accrued accident and health experience rating refunds including $.....0 for medical loss ratio rebate per the Public Health Service Act)	35,884,691	48,370,398
10.	Advance premium	8,755,225	13,361,594
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	14,557,616	9,243,921
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	29,105,906	
14.	Amounts withheld or retained by company for account of others	730,144	706,246
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $.....0 certified) (Schedule F, Part 8)	186,166	210,945
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	668,887	60,196
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $.....0 and interest thereon $.....0		
25.	Aggregate write-ins for liabilities	10,454,894	8,976,436
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	134,416,470	108,342,674
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	134,416,470	108,342,674
29.	Aggregate write-ins for special surplus funds	38,198,689	44,368,019
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds	0	0
33.	Surplus notes		
34.	Gross paid in and contributed surplus	22,000,000	7,000,000
35.	Unassigned funds (surplus)	(24,762,623)	(18,891,002)
36.	Less treasury stock, at cost:		
	36.1 .....0.000 shares common (value included in Line 30 $.....0)		
	36.2 .....0.000 shares preferred (value included in Line 31 $.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	38,436,066	35,477,017
38.	TOTAL (Page 2, Line 28, Col. 3)	172,852,536	143,819,691

DETAILS OF WRITE-INS

2501.	Minimum Retention on Catastrophe Exposure		
2502.	Pension Plan Minimum Liability	10,454,894	8,976,436
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	10,454,894	8,976,436
2901.	RESERVE FOR CATASTROPHE INSURANCE LOSSES PURSUANT TO CH.25 OF THE INS. CODE OF PR	38,198,689	44,368,019
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page	0	0
2999.	Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	38,198,689	44,368,019
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page	0	0
3299.	Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	45,097,728	54,174,648
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	29,844,455	32,721,156
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	5,019,879	5,079,571
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	22,901,692	23,827,180
5.	Aggregate write-ins for underwriting deductions	(8,000,000)	0
6.	Total underwriting deductions (Lines 2 through 5)	49,766,026	61,627,907
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(4,668,298)	(7,453,259)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,046,679	2,011,413
10.	Net realized capital gains (losses) less capital gains tax of $.....0 (Exhibit of Capital Gains (Losses))	(903,476)	7,518
11.	Net investment gain (loss) (Lines 9 + 10)	1,143,203	2,018,931
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $.....0 amount charged off $.....0)	0	
13.	Finance and service charges not included in premiums		
14.	Aggregate write-ins for miscellaneous income	1,794,064	0
15.	Total other income (Lines 12 through 14)	1,794,064	0
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(1,731,031)	(5,434,328)
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)	(1,731,031)	(5,434,328)
19.	Federal and foreign income taxes incurred	899,532	
20.	Net income (Line 18 minus Line 19) (to Line 22)	(2,630,563)	(5,434,328)
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	35,477,017	48,378,149
22.	Net income (from Line 20)	(2,630,563)	(5,434,328)
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $.....0	(1,427,630)	(3,404,026)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax		(5,002,717)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	1,470,920	2,203,630
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	24,780	
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		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus	5,521,542	(1,263,691)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,959,049	(12,901,132)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	38,436,066	35,477,017

DETAILS OF WRITE-INS

0501.	Catastrophes Retentions	(8,000,000)	
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	(8,000,000)	0
1401.	Other Income		
1402.	ASC Dividend Income	1,799,064	
1403.	Goodwill	(5,000)	
1498.	Summary of remaining write-ins for Line 14 from overflow page	0	0
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	1,794,064	0
3701.	Correction of in error in previouslys reported Financial Statement		(5,550,973)
3702.	Pension Plan Minimum Liability	(1,478,458)	(2,712,718)
3703.	Additional Paid in Capital	15,000,000	7,000,000
3798.	Summary of remaining write-ins for Line 37 from overflow page	(8,000,000)	0
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	5,521,542	(1,263,691)

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance	35,148,785	64,845,293
2. Net investment income	3,095,353	2,135,949
3. Miscellaneous income	1,794,064	
4. Total (Lines 1 through 3)	40,038,202	66,981,242
5. Benefit and loss related payments	32,715,639	28,026,947
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	20,765,919	28,335,616
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	790,812	(30,433)
10. Total (Lines 5 through 9)	54,272,370	56,332,130
11. Net cash from operations (Line 4 minus Line 10)	(14,234,168)	10,649,112
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	13,091,727	72,265,827
12.2 Stocks	912,118	
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	10,394	
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,014,239	72,265,827
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,976,346	85,617,461
13.2 Stocks	2,431,249	7,993,200
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		49,917
13.7 Total investments acquired (Lines 13.1 to 13.6)	11,407,595	93,660,578
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	2,606,644	(21,394,751)
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	15,000,000	7,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	21,763,781	(7,105,679)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	36,763,781	(105,679)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	25,136,257	(10,851,318)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	17,551,335	28,402,653
19.2 End of year (Line 18 plus Line 19.1)	42,687,592	17,551,335

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		

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 Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	(19,956)	1,660,350	748,370	892,024
2.	Allied lines	(42,248)	3,319,685	1,567,915	1,709,522
3.	Farmowners multiple peril	0		0	0
4.	Homeowners multiple peril	(119,599)	6,451,703	4,314,774	2,017,330
5.	Commercial multiple peril	6,461,484	18,579,063	14,152,106	10,888,441
6.	Mortgage guaranty	0		0	0
8.	Ocean marine	140,943	83,959	45,417	179,485
9.	Inland marine	(489)	63,251	24,071	38,691
10.	Financial guaranty	0		0	0
11.1	Medical professional liability - occurrence	0		0	0
11.2	Medical professional liability - claims-made	0		0	0
12.	Earthquake	(24,893)	2,029,536	985,660	1,018,983
13.	Group accident and health	0		0	0
14.	Credit accident and health (group and individual)	0		0	0
15.	Other accident and health	0		0	0
16.	Workers' compensation	0		0	0
17.1	Other liability - occurrence	4,162,147	2,405,655	2,004,781	4,563,022
17.2	Other liability - claims-made	0		0	0
17.3	Excess workers' compensation	0		0	0
18.1	Products liability - occurrence	52,191	67,593	40,789	78,996
18.2	Products liability - claims-made	0		0	0
19.1, 19.2	Private passenger auto liability	2,553,756	1,586,788	1,384,244	2,756,300
19.3, 19.4	Commercial auto liability	3,032,450	1,875,133	1,759,455	3,148,128
21.	Auto physical damage	15,957,948	10,077,904	8,697,149	17,338,703
22.	Aircraft (all perils)	0		0	0
23.	Fidelity	2,609	783	1,319	2,073
24.	Surety	413,535	165,116	118,893	459,758
26.	Burglary and theft	6,757	7,432	4,202	9,987
27.	Boiler and machinery	35,385	(3,553)	35,547	(3,715)
28.	Credit	0		0	0
29.	International	0		0	0
30.	Warranty	0		0	0
31.	Reinsurance - nonproportional assumed property	0		0	0
32.	Reinsurance - nonproportional assumed liability	0		0	0
33.	Reinsurance - nonproportional assumed financial lines	0		0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	32,612,021	48,370,398	35,884,691	45,097,728

DETAILS OF WRITE-INS

3401.		0		0	0
3402.		0		0	0
3403.		0		0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

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 Cols. 1 + 2 + 3 + 4
1.	Fire	748,359	11			748,370
2.	Allied lines	1,567,824	91			1,567,915
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril	4,035,359	279,415			4,314,774
5.	Commercial multiple peril	14,152,106				14,152,106
6.	Mortgage guaranty					0
8.	Ocean marine	45,417				45,417
9.	Inland marine	24,071				24,071
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake	985,535	125			985,660
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence	2,004,781				2,004,781
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence	40,789				40,789
18.2	Products liability - claims-made					0
19.1, 19.2	Private passenger auto liability	1,384,093	151			1,384,244
19.3, 19.4	Commercial auto liability	1,759,348	107			1,759,455
21.	Auto physical damage	8,232,600	464,549			8,697,149
22.	Aircraft (all perils)					0
23.	Fidelity	1,319				1,319
24.	Surety	114,192	4,701			118,893
26.	Burglary and theft	4,202				4,202
27.	Boiler and machinery	17,435	18,111			35,547
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	35,117,429	767,262	0	0	35,884,691
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					35,884,691

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case: Daily pro rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
1.	Fire	3,863,197				3,883,153	(19,956)
2.	Allied lines	7,995,874				8,038,122	(42,248)
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril	15,578,670				15,698,269	(119,599)
5.	Commercial multiple peril	36,452,960				29,991,476	6,461,484
6.	Mortgage guaranty						0
8.	Ocean marine	400,463				259,520	140,943
9.	Inland marine	691,160				691,649	(489)
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made						0
12.	Earthquake	4,555,608				4,580,501	(24,893)
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation						0
17.1	Other liability - occurrence	5,982,358				1,820,211	4,162,147
17.2	Other liability - claims-made						0
17.3	Excess workers' compensation						0
18.1	Products liability - occurrence	55,333				3,142	52,191
18.2	Products liability - claims-made						0
19.1, 19.2	Private passenger auto liability	2,707,482				153,726	2,553,756
19.3, 19.4	Commercial auto liability	3,227,580				195,130	3,032,450
21.	Auto physical damage	16,107,013				149,065	15,957,948
22.	Aircraft (all perils)						0
23.	Fidelity	2,609					2,609
24.	Surety	560,336				146,801	413,535
26.	Burglary and theft	6,757					6,757
27.	Boiler and machinery	246,335				210,950	35,385
28.	Credit						0
29.	International						0
30.	Warranty						0
31.	Reinsurance - nonproportional assumed property	XXX					0
32.	Reinsurance - nonproportional assumed liability	XXX					0
33.	Reinsurance - nonproportional assumed financial lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	98,433,735	0	0	0	65,821,714	32,612,021

DETAILS OF WRITE-INS

3401.							0
3402.							0
3403.							0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(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 $.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $.....0.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)	5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	19,800,728		18,845,629	955,099	(1,164,014)	324,531	(533,446)	(59.8)
2.	Allied lines	24,588,582		23,834,044	754,538	1,770,183	603,429	1,921,292	112.4
3.	Farmowners multiple peril				0	0		0	0.0
4.	Homeowners multiple peril	63,043,716		61,559,183	1,484,533	3,103,469	458,270	4,129,732	204.7
5.	Commercial multiple peril	88,759,670		83,421,559	5,338,111	12,166,945	8,720,091	8,784,965	80.7
6.	Mortgage guaranty				0	0		0	0.0
8.	Ocean marine	431,639		393,464	38,175	32,263	22,679	47,759	26.6
9.	Inland marine	291,159		276,397	14,762	44,832	19,830	39,764	102.8
10.	Financial guaranty				0	0		0	0.0
11.1	Medical professional liability - occurrence				0	0		0	0.0
11.2	Medical professional liability - claims-made				0	0		0	0.0
12.	Earthquake				0	9,065	11,565	(2,500)	(0.2)
13.	Group accident and health				0	0		0	0.0
14.	Credit accident and health (group and individual)				0	0		0	0.0
15.	Other accident and health				0	0		0	0.0
16.	Workers' compensation				0	0		0	0.0
17.1	Other liability - occurrence	571,831		(4,148)	575,979	2,937,641	2,727,903	785,717	17.2
17.2	Other liability - claims-made				0	0		0	0.0
17.3	Excess workers' compensation				0	0		0	0.0
18.1	Products liability - occurrence				0	0		0	0.0
18.2	Products liability - claims-made				0	0		0	0.0
19.1, 19.2	Private passenger auto liability	2,470,853		48,420	2,422,433	3,752,493	4,245,932	1,928,994	70.0
19.3, 19.4	Commercial auto liability	2,460,301		783,380	1,676,921	2,442,177	2,072,210	2,046,888	65.0
21.	Auto physical damage	12,915,810		4,005,985	8,909,825	3,646,552	2,033,274	10,523,103	60.7
22.	Aircraft (all perils)				0	0		0	0.0
23.	Fidelity				0	0		0	0.0
24.	Surety	237,351		166,764	70,587	109,108	145,960	33,735	7.3
26.	Burglary and theft				0	0		0	0.0
27.	Boiler and machinery	1,082,115		1,082,094	21	51,094	11,783	39,332	(1,058.8)
28.	Credit				0	0		0	0.0
29.	International				0	0		0	0.0
30.	Warranty				0	0		0	0.0
31.	Reinsurance - nonproportional assumed property	XXX			0	0		0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	0		0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	216,653,755	0	194,412,771	22,240,984	28,901,808	21,397,457	29,745,335	66.0
	DETAILS OF WRITE-INS								
3401.					0	0		0	0.0
3402.					0	0		0	0.0
3403.					0	0		0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	3,090,551		4,412,549	(1,321,998)	9,856,832		9,698,848	(1,164,014)	17,431
2.	Allied lines	153,921,827		148,646,844	5,274,983	61,311,561		64,816,361	1,770,183	833,845
3.	Farmowners multiple peril				0				0	
4.	Homeowners multiple peril	95,896,942		95,381,842	515,100	49,208,431		46,620,062	3,103,469	554,572
5.	Commercial multiple peril	196,015,222		188,719,829	7,295,393	41,134,972		36,263,420	12,166,945	1,830,758
6.	Mortgage guaranty				0				0	
8.	Ocean marine	544,400		518,161	26,239	(89,273)		(95,297)	32,263	2,959
9.	Inland marine	135,000		120,002	14,998	2,109,086		2,079,252	44,832	2,762
10.	Financial guaranty				0				0	
11.1	Medical professional liability - occurrence				0				0	
11.2	Medical professional liability - claims-made				0				0	
12.	Earthquake				0	30,675		21,610	9,065	
13.	Group accident and health				0				(a) 0	
14.	Credit accident and health (group and individual)				0				0	
15.	Other accident and health				0				(a) 0	
16.	Workers' compensation				0				0	
17.1	Other liability - occurrence	1,075,245		147,383	927,862	2,881,089		871,310	2,937,641	163,121
17.2	Other liability - claims-made				0				0	
17.3	Excess workers' compensation				0				0	
18.1	Products liability - occurrence				0				0	
18.2	Products liability - claims-made				0				0	
19.1, 19.2	Private passenger auto liability	1,550,836		60,563	1,490,273	3,861,518		1,599,298	3,752,493	108,183
19.3, 19.4	Commercial auto liability	2,531,374		488,669	2,042,705	702,391		302,919	2,442,177	211,443
21.	Auto physical damage	6,771,464		3,318,231	3,453,233	4,834,378		4,641,059	3,646,552	299,134
22.	Aircraft (all perils)				0				0	
23.	Fidelity				0				0	
24.	Surety	35,700		13,400	22,300	179,424		92,616	109,108	8,360
26.	Burglary and theft				0				0	
27.	Boiler and machinery	155,000		155,002	(2)	4,870,499		4,819,403	51,094	875
28.	Credit				0				0	
29.	International				0				0	
30.	Warranty				0				0	
31.	Reinsurance - nonproportional assumed property	XXX			0	XXX			0	
32.	Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	461,723,561	0	441,982,475	19,741,086	180,891,583	0	171,730,861	28,901,808	4,033,443
	DETAILS OF WRITE-INS									
3401.					0				0	
3402.					0				0	
3403.					0				0	
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including $.....0 for present value of life indemnity claims.

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	5,153,990			5,153,990
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	3,459,482			3,459,482
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,694,508	0	0	1,694,508
2. Commission and brokerage:				
2.1 Direct, excluding contingent		19,334,628		19,334,628
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		7,980,329		7,980,329
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	11,354,299	0	11,354,299
3. Allowances to manager and agents				0
4. Advertising	4,938	59,226		64,164
5. Boards, bureaus and associations		1,570,799		1,570,799
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	1,584,155	1,003,541	78,023	2,665,719
8.2 Payroll taxes	143,998	206,052	6,814	356,864
9. Employee relations and welfare	438,812	913,815	29,856	1,382,483
10. Insurance		118,399		118,399
11. Directors' fees		23,580		23,580
12. Travel and travel items	162,127	217,219		379,346
13. Rent and rent items	496,588	803,392	26,256	1,326,236
14. Equipment	19,997	45,512		65,509
15. Cost or depreciation of EDP equipment and software		1,241,612	38,448	1,280,060
16. Printing and stationery	30,301	33,563	1,110	64,974
17. Postage, telephone and telegraph, exchange and express	63,157	90,025	2,391	155,573
18. Legal and auditing		931,504		931,504
19. Totals (Lines 3 to 18)	2,944,073	7,258,239	182,898	10,385,210
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $.....0		645,057		645,057
20.2 Insurance department licenses and fees	335,912	1,281,307		1,617,219
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	335,912	1,926,364	0	2,262,276
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	45,387	2,362,790	26,609	2,434,786
25. Total expenses incurred	5,019,880	22,901,692	209,507	(a) 28,131,079
26. Less unpaid expenses - current year				0
27. Add unpaid expenses - prior year	4,123,532	1,740,995		5,864,527
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	9,143,412	24,642,687	209,507	33,995,606

DETAILS OF WRITE-INS

2401. EDP Service Fees		340,159	11,248	351,407
2402. Bad Debt Expense		1,543,377		1,543,377
2403. Other Expenses	45,387	479,254	15,361	540,002
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	45,387	2,362,790	26,609	2,434,786

(a) Includes management fees of $.....0 to affiliates and $.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 2,830,037	1,790,953
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)	202,482	202,482
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 263,764	262,751
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	3,296,284	2,256,186
11.	Investment expenses		(g) 209,507
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) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		209,507
17.	Net investment income (Line 10 minus Line 16)		2,046,679

DETAILS OF WRITE-INS

0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....0 accrual of discount less $.....951,744 amortization of premium and less $.....0 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....0 depreciation on real estate and $.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds			0		
1.1	Bonds exempt from U.S. tax	(96)	(424,779)	(424,875)	510,963	
1.2	Other bonds (unaffiliated)			0		
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)			0		
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)	8,642	(497,636)	(488,994)	153,931	
2.21	Common stocks of affiliates			0	(2,092,534)	
3.	Mortgage loans			0		
4.	Real estate			0		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments	10,394		10,394		
7.	Derivative instruments			0		
8.	Other invested assets			0		
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	18,940	(922,415)	(903,476)	(1,427,640)	0

DETAILS OF WRITE-INS

0901.				0		
0902.				0		
0903.				0		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	954,286	2,568,048	1,613,762
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software	2,396,485	2,878,815	482,330
21. Furniture and equipment, including health care delivery assets	1,279,098	1,231,401	(47,697)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	2,535,507	1,958,032	(577,475)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	7,165,376	8,636,296	1,470,920
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	7,165,376	8,636,296	1,470,920

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Other Assets	328,366	290,185	(38,181)
2502. Prepaid Pension Cost	2,207,141	1,667,847	(539,294)
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,535,507	1,958,032	(577,475)

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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 Ultimate Parent Company is Grupo Cooperativo Seguros Múltiples. The Company's business activities are with insureds located within Puerto Rico, the U.S. Virgin Islands, and British Virgin Islands. Business written through general insurance agents is collected by the general agents and remitted to the Company on a monthly basis, net of commissions.

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 may adopt certain permitted accounting practices, which differ from those found in NAIC SAP. For the fiscal years ending December 31, 2017 and 2016, there was no permitted accounting practices. Therefore, there was no monetary effects on statutory capital and surplus.

	SSAP #	F/S Page	F/S Line #	2017	2016
NET INCOME					
(1) Real Legacy Assurance Inc. Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ -2,630,563	$ -5,434,328
(2) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(3) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	$ -2,630,563	$ -5,434,328
SURPLUS					
(5) Real Legacy Assurance Inc. Company state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 38,436,066	$ 35,477,017
(6) State Prescribed Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(7) State Permitted Practice that are an increase/(decrease) from NAIC SAP					
				$	$
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	$ 38,436,066	$ 35,477,017

B. Use of Estimates in the Preparation of the Financial Statement

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.

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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 Policy

Premiums are earned over the terms of the related policies and reinsurance contract. Unearned premiums reserves 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:

(1) Basis for Short-Term Investments

Short-term investments are stated at cost.

(2) Basis for Bonds and Amortization Schedule

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. During 2017, an other-than-temporary adjustment was recognized on the value of certain investment on PR Bonds for the amount of $922,415.

(3) Basis for Common Stocks

Common stocks are stated at market value, except for common stocks from investment in subsidiary, which 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.

(4) Basis for Preferred Stocks

NOTES TO FINANCIAL STATEMENTS

The Company does not own preferred stocks.

(5) Basis for Mortgage Loans
Not applicable.

(6) Basis for Loan-Backed Securities and Adjustment Methodology
Not applicable.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities
Common stocks from investment in subsidiary are accounted for under the statutory equity method. The adjustment to reflect the equity in the results of operations of the subsidiary is accounted for as a direct increase or decrease in surplus.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
Not applicable

(9) Accounting Policies for Derivatives
Not applicable

(10) Anticipated Investment Income Used in Premium Deficiency Calculation
Not applicable

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses for A&H Contracts
Not applicable

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
Not applicable

(13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not applicable

D. Going Concern
Not applicable

Note 2 – Accounting Changes and Correction of Errors

During 2016, the Company became aware of an accounting error that occurred in previous years. The accounting error resulted in a reduction in the surplus of approximately $5.6 million. The Company requested the Commissioner of Insurance a permitted practice to allow the Company record the corresponding adjustment during the year 2016 as "Aggregate write-ins for special surplus funds" with the description "Correction of an error in previously reported financial statements". During 2017, there were no adjustments or corrections of errors.

Note 3 – Business Combinations and Goodwill

A. Statutory Purchase Method
Not applicable

B. Statutory Merger
Not applicable

C. Impairment Loss
Not applicable

Note 4 – Discontinued Operations

Not applicable

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

Not applicable

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable

NOTES TO FINANCIAL STATEMENTS

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions

Not applicable

H. Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Taker – Overview of Sale Transactions

Not applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Repurchase Transaction – Cash Provider – Overview of Sale Transactions

Not applicable

J. Real Estate

Not applicable

K. Low-Income Housing Tax Credits (LIHTC)

Not applicable

L. Restricted Assets

Not applicable

M. Working Capital Finance Investments

Not applicable

N. Offsetting and Netting of Assets and Liabilities

Not applicable

O. Structured Notes

Not applicable

P. 5* Securities

Not applicable

Q. Short Sales

Not applicable

R. Prepayment Penalty and Acceleration Fees

Not applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

Note 7 – Investment Income

A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:

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

B. The total amount excluded:

Not applicable

Note 8 – Derivative Instruments

The Company does not own derivatives.

A. Market Risk, Credit Risk and Cash Requirements

The Company does not own derivatives.

B. Objectives for Derivative User

Not applicable

C. Accounting Policies for Recognition and Measurement

Not applicable

NOTES TO FINANCIAL STATEMENTS

D. Net Gain or Loss Recognized

Not applicable

E. Net Gain or Loss Recognized from Derivatives that no Longer Qualify for Hedge Accounting
Not applicable

F. Derivatives Accounted for as Cash Flow Hedges
(1)
Not applicable
(2)
Not applicable

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

The Commonwealth of Puerto Rico enacted on September 1, 2004 the General Law of Cooperative Institutions of 2004 ("Law No. 239"), which provides a 100% exemption from income tax, property and municipal taxes to cooperative institutions, including its affiliates and subsidiaries entities.

Prior to July 1, 2016, the Company had operated as a regular corporation for income tax purposes. Effective July 1, 2016, the Company is under the tax exemption of its ultimate parent company, Grupo Cooperativo Seguros Múltiples, which operates under the provisions of Law 239 and therefore is exempt from all taxes levied by the Commonwealth of Puerto Rico or any political subdivision thereof. As a result, the Company will not incur prospectively any additional income tax obligations, and future financial statements will not include any additional tax obligations, nor provision for income taxes. Prior to the change in tax status, income taxes currently payable and deferred income taxes were recorded in the Company's financial statements.

1. Components of Net Deferred Tax Asset/(Liability)

None

2. Admission Calculation Components SSAP No. 101

None

3. Other Admissibility Criteria

None

4. Impact of Tax Planning Strategies

None

B. Deferred Tax Liabilities Not Recognized

Not applicable

C. Current and Deferred Income Taxes

1. Current Income Tax

None

2. Deferred Tax Assets

None

3. Deferred Tax Liabilities

None

4. Net Deferred Tax Assets (2i – 3c)

None

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

Not applicable

E. Operating Loss Carryfowards and Income Taxes Available for Recoupment

1. The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:

Not applicable

2. The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses:

Not applicable

3. The Company's aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code is .

NOTES TO FINANCIAL STATEMENTS

Not applicable

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

Not applicable

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:

Not applicable

G. Federal or Foreign Federal Income Tax Loss Contingencies:

Not applicable

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. to C.

The Company is a wholly owned subsidiary of Cooperativa de Seguros Múltiples de Puerto Rico (Parent Company or Cooperativa, which is 100% owned by Grupo Cooperativo Seguros Múltiples (Grupo Cooperativo), (the Ultimate Parent Company). The Company is the owner of 100% of the outstanding common stock of Overseas Insurance Agency, Inc (Overseas). 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 $(2,150,023) and $(2,792,291) in 2017 and 2016, respectively. Overseas charged 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 Overseas. The Company also charges Overseas for other administrative expenses associated with the agency's operations.

On April 7, 2014, the Company acquired all the issued and outstanding shares of common stock of Island Heritage, a Puerto Rico Corporation duly licensed to operate as an international insurer. Island Heritage has been inactive during 2017 and 2016.

On December 31, 2016, the Company made a capital contribution of $5 million to Overseas. There were no capital contribution during 2017.

The Company also reimburses Grupo Cooperativo for certain allocated overhead and administrative expenses. These expenses generally consist of salaries and related benefits paid to corporate personnel and other corporate facilities costs. Allocations of personnel costs have been based primarily on actual time spent by Grupo Cooperativo employees with respect to management of the Company. Remaining overhead costs are allocated based on physical area occupied or specific cost criteria. Amounts charged to the Company under this cost allocation have amounted to approximately $925,000 for the year ended December 31, 2017. There were no chages during 2016.

D. Amounts Due From or To Related Parties

The gross premiums written placed through Overseas amounted to $63,887,698 and $65,128,726 for 2017 and 2016, respectively. The following is a summary of other transactions with Overseas during the years ended December 31, 2017 and 2016.

	2017	2016
Commissions Paid	$13,425,201	$14,020,023
Allocation for rental office space	$240,754	$350,897
Allocation from Overseas for cost of fixed assets	$61,007	$112,062
Allocation to Overseas from general busines expenses	$1,371,000	$2,370,999

E. Guarantees or Undertakings

Not applicable

Not applicable

F. Material Management or Service Contracts and 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. During the year ended December 31, 2017, the Parent Company charged the Company approximately $1,000,000 for services provided.

G. Nature of the Control Relationship

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.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned

Not applicable

I. Investments in SCA that Exceed 10% of Admitted Assets

Not applicable

J. Investments in Impaired SCAs

Not applicable

K. Investment in Foreign Insurance Subsidiary

Not applicable

L. Investment in Downstream Noninsurance Holding Company

NOTES TO FINANCIAL STATEMENTS

Not applicable

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
	%	$	$	$0
Total SSAP No. 97 8a Entities	XXX	$	$	$0
b. SSAP No. 97 8b(ii) Entities				
	%	$	$	$0
Total SSAP No. 97 8b(ii) Entities	XXX	$	$	$0
c. SSAP No. 97 8b(iii) Entities				
Overseas Insurance Agency, Inc.	100.0%	$ -12,042,110	$ -12,042,110	$
Real Re	100.0%	$ 1,516,311	$ 1,516,311	$
Total SSAP No. 97 8b(iii) Entities	XXX	$ -10,525,799	$ -10,525,799	$
d. SSAP No. 97 8b(iv) Entities				
	%	$	$	$
Total SSAP No. 97 8b(iv) Entities	XXX	$	$	$
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	$ -10,525,799	$ -10,525,799	$
f. Aggregate Total (a + e)	XXX	$ -10,525,799	$ -10,525,799	$

(2) NAIC Filing Response Information

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities						
			$			
Total SSAP No. 97 8a Entities	XXX	XXX	$	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
			$			
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	$	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Overseas Insurance Agency, Inc.			$			
Real Re			$			
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	$	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
			$			
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	$	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (exception 8b(i) entities) (b + c + d)	XXX	XXX	$	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	$	XXX	XXX	XXX

* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

** I – Immaterial or M – Material

N. Investment in Insurance SCAs

Not applicable.

Note 11 – Debt

A. Debt, Including Capital Notes

Not applicable

B. FHLB (Federal Home Loan Bank) Agreements

Not applicable

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

(1) Change in Benefit Obligation

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 2017 and 2016, the actuarial valuation indicated a minimum employer contribution requirement of $1,350,000

NOTES TO FINANCIAL STATEMENTS

and $1,100,000 respectively. 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.

The discount rate of return assumed to determine the actuarial present value of the accumulated plan benefits was changed to 3.90% at December 31, 2017, from 4.42% at December 31, 2016. 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, 2017 and 2016:

	Overfunded		Underfunded	
	2017	2016	2017	2016
a. Pension Benefits				
1. Benefit obligation at beginning of year	$	$	$28,881,811	$24,731,137
2. Service cost				
3. Interest cost			1,241,077	1,312,495
4. Continuation by plan participants				
5. Actuarial gain (loss)			3,012,291	4,384,760
6. Foreign currency exchange rate changes				
7. Benefits paid			1,579,555	1,546,581
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$	$	$31,555,624	$28,881,811
	Overfunded		Underfunded	
b. Postretirement Benefits	2017	2016	2017	2016
1. Benefit obligation at beginning of year	$	$	$	$
2. Service cost				
3. Interest cost				
4. Continuation by plan participants				
5. Actuarial gain (loss)				
6. Foreign currency exchange rate changes				
7. Benefits paid				
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$	$	$	$
	Overfunded		Underfunded	
c. Special or Contractual Benefits per SSAP No. 11	2017	2016	2017	2016
1. Benefit obligation at beginning of year	$	$	$	$
2. Service cost				
3. Interest cost				
4. Continuation by plan participants				
5. Actuarial gain (loss)				
6. Foreign currency exchange rate changes				
7. Benefits paid				
8. Plan amendments				
9 Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	$	$	$	$

(2) Change in Plan Assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2017	2016	2017	2016	2017	2016
a. Fair value of plan assets at beginning of year	$19,905,375	$18,467,419	$	$	$	$
b. Actual return on plan assets	1,845,242	621,037				
c. Foreign currency exchange rate changes						
d. Reporting entity contribution	929,668	2,363,500				
e. Plan participants' contributions	-1,641,171	-1,546,581				
f. Benefits paid						
g. Business combinations, divestitures and settlements						
h. Fair value of plan assets at end of year	$21,039,114	$19,905,375	$	$	$	$

NOTES TO FINANCIAL STATEMENTS

(3) Funded Status

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Components				
1. Prepaid benefit costs	$ 2,207,141	$ 1,656,721	$	$
2. Overfunded plans assets	12,662,035	10,633,157		
3. Accrued benefit costs	$	$	$	$
4. Liability for pension benefits	$	$	$	$
b. Assets and liabilities recognized				
1. Assets (nonadmitted)	$	$	$	$
2. Liabilities recognized	-10,454,894	-8,976,436		
c. Unrecognized liabilities	$	$	$	$

(4) Components of Net Periodic Benefit Cost

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits per SSAP No. 11	
	2017	2016	2017	2016	2017	2016
a. Service cost	$	$	$	$	$	$
b. Interest cost	1,241,077	1,312,495				
c. Expected return on plan assets	-1,107,929	-915,804				
d. Transition asset or obligation						
e. Gains and losses	246,100	115,714				
f. Prior service cost or credit						
g. Gain or loss recognized due to a settlement curtailment						
h. Total net periodic benefit cost	$ 379,248	$ 512,405	$	$	$	$

(5) Amounts in Unassigned Funds (Surplus) Recognized as Components of Net Periodic Benefit Cost

Not applicable

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Items not yet recognized as a component of net periodic cost – prior year	$	$	$	$
b. Net transition asset or obligation recognized				
c. Net prior service cost or credit arising during the period				
d. Net prior service cost or credit recognized				
e. Net gain and loss arising during the period				
f. Net gain and loss recognized				
g. Items not yet recognized as a component of net periodic cost – current period	$	$	$	$

(6) Amounts in Unassigned Funds (Surplus) Expected to be Recognized in the Next Fiscal Year as Components of Net Periodic Benefit Cost

Not applicable

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Net transition asset or obligations				
b. Net prior service cost or credit				
c. Net recognized gains and losses				

(7) Amounts in Unassigned Funds (Surplus) that have not yet been Recognized as Components of Net Periodic Benefit Cost

Not applicable

	Pension Benefits		Postretirement Benefits	
	2017	2016	2017	2016
a. Net transition asset or obligations				
b. Net prior service cost or credit				
c. Net recognized gains and losses				

(8) Weighted-Average Assumptions Used to Determine Net Periodic Benefit Cost as of December 31

NOTES TO FINANCIAL STATEMENTS

	2017	2016
a. Weighted-average discount rate	3.9%	4.4%
b. Expected long-term rate of return on plan assets	6.0%	7.1%
c. Rate of compensation increase	N/A %	N/A %
Weighted-average assumptions used to determine projected benefit obligations as of December 31		
d. Weighted-average discount rate	4.4%	5.5%
e. Rate of compensation increase	N/A %	N/A %

(9) Accumulated Benefit Obligation for Defined Benefit Pension Plans

The amount of the accumulated benefit obligation for defined benefit pension plan was $10,454,894 and $8,976,436 as of December 31, 2017 and 2016, respectively.

(10) For Postretirement Benefits Other Than Pensions, the Assumed Health Care Cost Trend Rate(s)

At December 31, 2017 and 2016, the Company did not have non-pension postretirement benefit plans or other post-employment and compensation benefits.

(11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage point change in assumed health care cost trend rates would have the following effects:

Not applicable

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	$	$
b. Effect on postretirement benefit obligation	$	$

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the year indicated:

Year(s)	Amount
a. 2018	$ 1,599,270
b. 2019	$ 1,598,194
c. 2020	$ 1,632,284
d. 2021	$ 1,635,657
e. 2022	$ 1,656,823
f. 2023 through 2027	$ 8,571,114

(13) Estimate of Contributions Expected to be Paid to the Plan

The Company expects to contribute $1,350,000 to its pension plan in 2018.

(14) Amounts and Types of Securities Included in Plan Assets

Asset category	**%**
Debt securities	48%
Mutual funds	40%
Cash and cash equivalents	12%
	100%

B. Investment Policies and Strategies

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.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Plan Assets

The asset allocations of the Company's pension benefits as of the December 31, 2017 and 2016 measurement dates were as follows:

		Fair value measurements at December 31, 2017		
	Total	Quoted prices in active markets for identical assets (Level 1)	Significant observable inputs (Level 2)	Significant unobservable inputs (Level 3)
Asset category:				
Cash	$ 2,569,639	2,569,639	—	—
Mutual funds	8,371,487	8,371,487	—	—
Fixed-income securities:				
U.S. government bonds	2,878,174	—	2,878,174	—
Municipal bonds	3,052,485	—	3,052,485	—
Asset-backed securities	4,167,329	—	4,167,329	—
Total	$ 21,039,114	10,941,126	10,097,988	—

(3) Valuation Technique(s) and Inputs Used to Measure Fair Value

- Level 1 inputs: Unadjusted quoted prices in active markets for identical assets or liabilities accessible to the reporting entity at the measurement date
- Level 2 inputs: Other than quoted prices included in Level 1 inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability
- Level 3 inputs: Unobservable inputs for the asset or liability used to measure fair value to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at measurement date

D. Basis Used to Determine Expected Long-Term Rate-of-Return

The expected return on assets assumption reflect the plan sponsor's estimate of future experience for trust asset return, reflecting the plan's current asset alloation and any expected changes during the current plan year, current market conditons and the plan sponsor's expectations for future maket conditions.

E. 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 100% of the participant's contribution not to exceed 4% of the participant's compensation. The Company's contribution for the plan was $292,070 and $88,101 in the 2017 and 2016, respectively.

F. Multiemployer Plans

Not applicable

G. Consolidated/Holding Company Plans

Not applicable

H. Postemployment 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.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable

Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

(1) Number of Share and Par or State Value of Each Class

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. During 2017 and 2016, the Parent Company made a capital contribution of $15 millions and $7 millions, respectively.

(2) Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

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 (the Commissioner) determine each year the percentage of contribution required. For 2017 this was 1.0% of the direct catastrophe premiums written subject to the reserve.

Through Circular Letter CN-2018-240-D, the PR Insurance Commissioner established the accounting treatment for catastrophic losses through a charge to the insurer's catastrophic reserve in the accounting period they occur, instead of a charge to operations. As of December 31, 2017, the Company charged total losses of $8,000,000 to its catastrophic reserve, corresponding to the retentions from reinsurance programs for losses incurred on hurricanes Irma and María.

(3) 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.

(4) Dates and Amounts of Dividends Paid

The Commissioner established that when catastrophic losses arises, the accounting treatment will be a charge to the insurer's surplus in the accounting period they occur. These losses must be transferred from page 3, line 29 - Aggregate write-ins for special surplus funds, to line 35 - Unassigned funds (surplus). As of December 31, 2017, the Company charged total losses of $8,000,000 to the Catastrophic reserve, complying with the accounting treatment required by the Commissioner.

(5) Profits that may be Paid as Ordinary Dividends to Stockholders

Not applicable

(6) Restrictions Plans on Unassigned Funds (Surplus)

Not applicable

(7) Amount of Advances to Surplus not Repaid

Not applicable

(8) Amount of Stock Held for Special Purposes

Not applicable

(9) Reasons for Changes in Balance of Special Surplus Funds from Prior Period

Not applicable

(10) The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: $0.

Not applicable

(11) The Reporting Entity Issued the Following Surplus Debentures or Similar Obligations
Not applicable

(12) The impact of any restatement due to prior quasi-reorganizations is as follows

Not applicable

(13) Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization

Not applicable

Note 14 – Liabilities, Contingencies and Assessments

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, 2016 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.

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 2017, the Company credited operations by $1,799,064 (including tax of $899,532) for experience refunds received from the Association, through and extraordinary dividend declared during the year 2017.

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.

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies

Not applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

Not applicable

Real Legacy Assurance Inc.

E. E. Product Warranties

Not applicable

F. Joint and Several Liabilities

Not applicable

Real Legacy Assurance Inc.

G. 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 meet its obligations. During 2017 and 2016 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. There were no assessments for insolvent insurers during 2017 and 2016. 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 Operating Lease

(1) Lessee's Leasing Arrangements

The Company leases its operating facilities. For the fiscal years ended December 31, 2017 and 2016, rent expense amounted to approximately $560,000 and $625,000, respectively. At December 31, 2017 the minimum aggregate rental commitment, for the rental facilities expiring on December 31, 2026, are as follows:

(2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

a. At December 31, 2017 the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2018	$ 556,640
2. 2019	$ 556,640
3. 2020	$ 556,640
4. 2021	$ 556,640
5. Subsequent years	$ 3,148,496
6. Total	$ 5,375,056

b. Total of Minimum Rentals to be Received in the Future under Noncancelable Subleases
Not applicable

(3) For Sale-Leaseback Transactions

Not applicable

a. Terms of the Sale-Leaseback Transactions
Not applicable

b. Obligation of Future Minimum Lease Payments and Total of Minimum Sublease Rentals
Not applicable

B. Lessor Leases

Not applicable

(1) Operating Leases:

a. Lessor's Leasing Arrangements
Not applicable

b. Cost and Carrying Amount of Property on Lease or Held for Leasing

NOTES TO FINANCIAL STATEMENTS

Not applicable

c. Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31 are as follows:

Not applicable

(d) Total Contingent Rentals
Not applicable

(2) Leveraged Leases:

(a) Terms Including Pretax Income from Leveraged Leases
Not applicable

(b) Pretax Income, Tax Effect and Investment Tax Credit

Not applicable

(c) The components of the investment in leveraged leases at current quarter, 2017 and 2016 were as shown below:

Not applicable

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable

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

Not applicable

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans

Not applicable

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company uses general agents to write various insurance products. As reporting in the following chart, five general agents wirte direct preimusm grater htatn 5% of policyholders' surplus. The agency contract give authority for preimum collection (P) and underwriting (U), with exeption of one, that has authority to adjust (CA) and pay claims (C).

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premium Written / Produced By
OVERSEAS	66-0442203	No	Various lines of business	P, U	$63,887,698
GLOBAL INS.	66-0356202	No	Various lines of business	P, U	12,388,513
ARIETA & SON ASSURRANCE	66-0593805	No	Various lines of business	P, U	3,583,402
J. JARAMILLO INS, INC.	66-0727754	No	Various lines of business	P, U	3,255,489
CARIBBEAN INSURERS LTD	BVI53	No	Various lines of business	C, CA, P, U	3,894,129

Note 20 – Fair Value Measurements

A. Fair Value Measurements
A. to C.

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.

NOTES TO FINANCIAL STATEMENTS

The following table presents assets and liabilities that are measured at fair value on recurring basis at December 31, 2017 and December 31, 2016.

(1) Fair Value Measurements at Reporting Date

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:

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.

	December 31, 2017			
	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 inputs (Level 3)	Total
Assets:				
Federal Home Loan Bank bonds and notes	$	17,846,006	—	17,846,006
Federal Farm Credit Bank notes		29,585,680	—	29,585,680
Government bonds of the Commonwealth of Puerto Rico and its instrumentalities	—	2,711,622	—	2,711,622
U.S. municipal bonds	—	40,640,964	—	40,640,964
Closed-end bond mutual funds	3,102,400	716,304	—	3,818,704
Total	$ 3,102,400	91,500,576	—	94,602,976

The following table presents assets and liabilities that are measured at fair value on recurring basis at December 31, 2017 and December 31, 2016.

D. Not Practicable to Estimate Fair Value

Not applicable

Note 21 – Other Items

A. Unusual or Infrequent Items

Not applicable

B. Troubled Debt Restructuring Debtors

Not applicable

C. Other Disclosures

Assets in the amount of $38,198,689 and $44,369,019 at December 31, 2017 and December 31, 2016 were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries

Not applicable

E. State Transferable and Non-Transferable Tax Credits

NOTES TO FINANCIAL STATEMENTS

Not applicable

F. Subprime Mortgage Related Risk Exposure

Not applicable

G. Insurance-Linked Securities (ILS) Contracts

Not applicable

Note 22 – Events Subsequent

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

A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)? Yes [ ] No [X]

B.	ACA fee assessment payable for the upcoming year	NO	NO
C	ACA fee assessment paid	NO	NO
D.	Premium written subject to ACA 9010 assessment	NO	NO
E.	Total adjusted capital before surplus adjustment (Five-Year Historical Line 28)		
F.	Total adjusted capital (Five-Year Historical Line 28 minus 22B above)		
G.	Authorized control level (Five-Year Historical Line 29)		

H. Would reporting the ACA assessment as of December 31, 2017 have triggered an RBC action level (YES/NO)? Yes [ ] No [X]

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

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 Recoverable in Dispute

Not applicable

C. Reinsurance Assumed and Ceded

The Company ceded $20,761,223 of its Unearned Priemiums to Reinsurers. Refer to Schedule P - Part 3 Column 13 for further information.

D. Uncollectible Reinsurance

Not applicable

E. Commutation of Ceded Reinsurance

Not applicable

F. Retroactive Reinsurance

Not applicable

G. Reinsurance Accounted for as a Deposit

Not applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

Not applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

Not applicable

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2017 and December 31, 2016 were $32,935 million and $25,523 million, respectively. As of December 31, 2017, and

NOTES TO FINANCIAL STATEMENTS

December 31, 2016, $10,797 million and $12,427 million, 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 $10,551 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 $2,174 million unfavorable loss development since December 31, 2016. Original estimates are increased or decreased as additional information becomes available regarding individual claims.

B. Information about Significant Changes in Methodologies and Assumptions

There has been no change in methodologies or assumptions.

Note 26 – Intercompany Pooling Arrangements

Not applicable

Note 27 – Structured Settlements

Not applicable

ote 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
Not applicable

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

Not applicable

Note 33 – Asbestos/Environmental Reserves

Not applicable

Note 34 – Subscriber Savings Accounts

Not applicable

ote 35 – Multiple Peril Crop Insurance

Not applicable

Note 36 – Financial Guaranty Insurance

A. Financial Guaranty Insurance Contracts

(1) Financial guarantee insurance contracts where premiums are received as installment payments over the period of the contract, rather than at inception:
Not applicable

(a) Unearned premium which would have been reflected if premium had been received at inception
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. 12/31/2015

3.2 State the as of date that 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. 12/31/2015

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). 05/30/2017

3.4 By what department or departments?
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, 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

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

8.1 Is the company a subsidiary of a bank holding company regulated with 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 the response to 8.3 is yes, please provide below 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

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 INTERNATIONA PLAZA, 250 MUÑOZ RIVERA AVENUE, SAN JUAN, PUERTO RICO

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 other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A 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 the 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 (ACTUARY) FROM WILLIS TOWER, WATSON, 8400 NOMANDALE LAKE BOVLEVARD, SUITE 1700, MINNEAPOLIS MN, 55437-3837

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 0

12.13 Total book/adjusted carrying value $ 0

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 [X]

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

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? Yes [X] No [ ]

(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.

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 the 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
			$

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 subordinator 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 $ 0

20.12 To stockholders not officers $ 0

20.13 Trustees, supreme or grand (Fraternal only) $ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers $ 0

20.22 To stockholders not officers 0

20.23 Trustees, supreme or grand (Fraternal only) 0

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 reporting 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 $ 0

21.22 Borrowed from others $ 0

21.23 Leased from others $ 0

21.24 Other $ 0

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 $ 0

22.22 Amount paid as expenses $ 0

22.23 Other amounts paid $ 0

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: $ 1,202,926

INVESTMENT

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 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 the *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. $ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs $ 0

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 reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ 0

24.103 Total payable for securities lending reported on the liability page: $ 0

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 current 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	$ 0
25.22	Subject to reverse repurchase agreements	$ 0
25.23	Subject to dollar repurchase agreements	$ 0
25.24	Subject to reverse dollar repurchase agreements	$ 0
25.25	Placed under option agreements	$ 0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	$ 0
25.27	FHLB Capital Stock	$ 0
25.28	On deposit with states	$ 2,861,400
25.29	On deposit with other regulatory bodies	$ 0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	$ 0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	$ 0
25.32	Other	$ 38,168,689

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? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

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: $ 0

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
BANCO POPULAR	DIVISION DE SERVICIOS FIDUISARIOS EDIFICIO NORTE POPULAR, CENTER 209 AVE MUÑOS RIVERA NIVEL 2 SAN JUAN PR 00918
SANTANDER SECURITIES	207 AVE PONCE DE LEON 4TH FLOOR SAN JUAN, PR 00917

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 [ ] No [X]

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

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

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts", "… handle securities"].

1 Name of Firm or Individual	2 Affiliation

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
108928	BLACKROCK	5493006MRTEZZ4S4CQ20	SEC	DS

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 [X] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
09256H 33 6	BLACKROCK MULTI ASSET	$ 3,102,400
29.2999 TOTAL		$ 3,102,400

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

1 Name of Mutual Fund (from above table)	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
BLACKROCK MULTI ASSET	ISHRAES IBOXX	$ 553 .25M	08/31/2017
BLACKROCK MULTI ASSET	MONEY MARKET SERIES	$ 486 .34M	08/31/2017
BLACKROCK MULTI ASSET	BLACKROCK LIQUIDITY FUNDS	$ 240 .83M	08/31/2017
BLACKROCK MULTI ASSET	NIKKEI 225	$ 154 .21M	08/31/2017
BLACKROCK MULTI ASSET	US 10YR NOTE	$ 112 .25M	08/31/2017

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	$ 92,669,487	$ 0	$ -92,669,487
30.2	Preferred Stocks	$ 0	$ 0	$ 0
30.3	Totals	$ 92,669,487	$ 0	$ -92,669,487

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

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 [X] No [ ]

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 [X] 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 Investment Analysis Office* been followed? Yes [X] No [ ]

32.2 If no, list exceptions:

33. By self-designating 5*GI securities, the reporting entity is certifying the following elements for each self-designation 5*GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5*GI securities? Yes [ ] No [X]

OTHER

34.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 399,875

34.2 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 OFFICES	$ 399,875

35.1 Amount of payments for legal expenses, if any? $ 93,135

35.2 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
CANCIO, NATAL, RIVERA, DIAZ	$ 53,230

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

36.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 53,230

36.2 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 & 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. $ 0

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $ 0

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $ 0

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned $ 0

1.62 Total incurred claims $ 0

1.63 Number of covered lives 0

All years prior to most current three years:

1.64 Total premium earned $ 0

1.65 Total incurred claims $ 0

1.66 Number of covered lives 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned $ 0

1.72 Total incurred claims $ 0

1.73 Number of covered lives 0

All years prior to most current three years:

1.74 Total premium earned $ 0

1.75 Total incurred claims $ 0

1.76 Number of covered lives 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 0	$ 0
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 0	$ 0
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

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 $ 0

3.22 Non-participating policies $ 0

4. FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES 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. $ 0

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 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?

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No [ ]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [ ] No [X]

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

7.2 If yes, indicate the number of reinsurance contracts containing such provisions. 0

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [X]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [X]

8.2 If yes, give full information

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity? Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of *SSAP No. 62R, Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [X]

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [ ] No [ ] N/A [X]

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [ ] No [X]

11.2 If yes, give full information

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 0

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds? $ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [ ] No [ ] N/A [X]

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 a 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 current year:

12.61 Letters of Credit $ 0

12.62 Collateral and other funds $ 0

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 0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1 Is the reporting entity 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 all 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	$ 0	$ 0	$ 0	$ 0	$ 0
16.12	Products	$ 0	$ 0	$ 0	$ 0	$ 0
16.13	Automobile	$ 0	$ 0	$ 0	$ 0	$ 0
16.14	Other*	$ 0	$ 0	$ 0	$ 0	$ 0

* 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]

Incurred 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	$ 0
17.12	Unfunded portion of Interrogatory 17.11	$ 0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	$ 0
17.14	Case reserves portion of Interrogatory 17.11	$ 0
17.15	Incurred but not reported portion of Interrogatory 17.11	$ 0
17.16	Unearned premium portion of Interrogatory 17.11	$ 0
17.17	Contingent commission portion of Interrogatory 17.11	$ 0

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	$ 0
17.19	Unfunded portion of Interrogatory 17.18	$ 0
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	$ 0
17.21	Case reserves portion of Interrogatory 17.18	$ 0
17.22	Incurred but not reported portion of Interrogatory 17.18	$ 0
17.23	Unearned premium portion of Interrogatory 17.18	$ 0
17.24	Contingent commission portion of Interrogatory 17.18	0

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. $ 0

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. $ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2017	2 2016	3 2015	4 2014	5 2013
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	11,972,753	13,267,360	13,520,591	13,189,495	13,051,595
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	33,219,609	42,895,274	47,596,973	51,743,424	51,889,957
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	52,678,428	52,659,237	54,896,900	51,769,611	49,736,380
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	562,945	767,365	795,675	716,376	433,493
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	98,433,735	109,589,236	116,810,139	117,418,906	115,111,425
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,800,545	10,321,864	11,182,015	10,398,671	10,438,048
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	15,877,119	22,507,407	23,548,575	20,064,036	14,998,306
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,518,213	17,914,020	20,622,788	17,664,116	12,133,333
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	416,144	390,321	458,037	718,222	151,591
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	32,612,021	51,133,612	55,811,415	48,845,045	37,721,278
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(4,668,298)	(7,453,259)	6,028	1,538,269	(590,508)
14. Net investment gain (loss) (Line 11)	1,143,203	2,018,931	(5,989,348)	2,559,809	2,553,378
15. Total other income (Line 15)	1,794,064				3,012,277
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	899,532		108,720	(123,079)	181,581
18. Net income (Line 20)	(2,630,563)	(5,434,328)	(6,092,040)	4,221,157	4,793,566
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	172,852,536	143,819,691	147,310,152	151,898,438	156,994,766
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	24,439,491	24,655,167	27,683,367	24,830,379	29,221,624
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)	134,416,470	108,342,674	98,932,003	101,379,649	99,707,775
22. Losses (Page 3, Line 1)	28,901,808	21,397,457	16,959,478	16,727,806	15,922,755
23. Loss adjustment expenses (Page 3, Line 3)	4,033,443	4,123,532	3,814,770	3,543,895	3,936,171
24. Unearned premiums (Page 3, Line 9)	35,884,691	48,370,398	51,411,433	49,150,248	46,867,554
25. Capital paid up (Page 3, Lines 30 & 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)	38,436,066	35,477,017	48,378,149	50,518,789	57,286,991
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(14,234,168)	10,649,112	4,145,627	14,741,036	(2,178,442)
Risk-Based Capital Analysis					
28. Total adjusted capital	38,436,066	35,477,017	48,378,149	50,518,789	57,286,991
29. Authorized control level risk-based capital	12,807,702	6,491,676	6,141,903	5,987,047	5,935,682
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	72.0	88.0	81.7	86.1	93.0
31. Stocks (Lines 2.1 & 2.2)	(5.2)	(3.9)	(9.0)	(7.1)	(5.6)
32. Mortgage loans on real estate (Lines 3.1 & 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	33.2	15.8	27.3	20.9	12.7
35. Contract 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	99.9	100.0	99.9	100.1
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	(10,525,800)	(8,433,264)	(10,591,050)	(10,370,260)	(8,941,231)
45. Affiliated short-term investments					
(subtotals included in Schedule DA, Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above lines 42 to 47	(10,525,800)	(8,433,264)	(10,591,050)	(10,370,260)	(8,941,231)
49. Total investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus					
as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	(27.4)	(23.8)	(21.9)	(20.5)	(15.6)

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2017	2 2016	3 2015	4 2014	5 2013
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(1,427,630)	(3,404,026)	(813,396)	(5,682,521)	(6,676,123)
52. Dividends to stockholders (Line 35)				(1,500,000)	
53. Change in surplus as regards policyholders for the year (Line 38)	2,959,049	(12,901,132)	(2,140,640)	(6,768,202)	(5,337,185)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,502,985	8,439,742	5,387,518	5,455,604	7,124,955
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	57,596,279	14,891,598	11,700,593	10,053,289	9,934,791
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	153,317,140	8,188,626	10,863,320	10,056,481	7,677,236
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	237,351	46,189	70,682	5,937	295,654
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	216,653,755	31,566,155	28,022,113	25,571,311	25,032,636
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	4,675,333	7,136,531	4,556,574	3,911,574	3,091,306
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	10,634,224	14,050,584	11,207,303	7,773,209	5,668,464
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,860,840	7,053,743	7,934,798	5,365,935	6,108,384
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	70,587	42,538	57,836	3,565	76,867
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	22,240,984	28,283,396	23,756,511	17,054,283	14,945,021
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)	66.2	60.4	44.8	38.4	35.0
68. Loss expenses incurred (Line 3)	11.1	9.4	8.5	8.3	10.9
69. Other underwriting expenses incurred (Line 4)	50.8	44.0	46.6	50.0	55.7
70. Net underwriting gain (loss) (Line 8)	(10.4)	(13.8)		3.3	(1.6)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	40.2	46.6	44.8	47.7	45.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	77.3	69.8	53.3	46.7	45.9
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0)	84.8	144.1	115.4	96.7	65.8
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, Col. 11)	(2,174)	5,425	796	(1,432)	(4,332)
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, Col. 1 x 100)	(6.1)	11.2	1.6	(2.5)	(6.9)
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, Col. 12)	4,421	2,402	(875)	(6,978)	(11,954)
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, Col. 2 x 100.0)	9.1	4.8	(1.5)	(11.1)	(17.7)

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?* Yes [ ] No [ ]

If no, please explain:

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code.....3526 NAIC Company Code....36749

BUSINESS IN GRAND TOTAL DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken 1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire	3,863,197	5,192,294		8,861,808	19,800,727	26,532,237	12,947,383	91,892	(76,088)	57,336	1,299,938	
2.1 Allied lines	7,995,874	10,565,978		5,966,290	24,588,582	225,926,038	215,233,387	348,239	1,658,823	1,378,490	1,368,890	
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	15,578,671	16,283,543		7,603,334	63,043,716	207,607,124	145,105,375	1,464,282	7,884,569	6,439,152	2,503,507	
5.1 Commercial multiple peril (non-liability portion)	29,325,561	28,371,322		17,928,425	86,062,401	312,240,413	232,405,947	733,714	5,373,666	4,717,765	6,407,857	
5.2 Commercial multiple peril (liability portion)	7,127,399	8,016,518		4,314,125	2,697,270	2,977,387	4,744,247	950,563	842,689	669,347	1,644,355	
6. Mortgage guaranty												
8. Ocean marine	400,463	566,993		169,308	431,639	3,010,870	455,127	30,410	64,034	32,791	66,153	
9. Inland marine	691,160	715,675		353,349	291,158	2,353,218	2,244,087	36,278	47,627	21,549	78,536	
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	4,555,608	6,049,973		3,048,902		8,000	30,676				814,408	
13. Group accident and health (b)												
14. Credit A&H (group and individual)												
15.1 Collectively renewable A&H (b)												
15.2 Non-cancelable A&H (b)												
15.3 Guaranteed renewable A&H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A&H (b)												
15.8 Federal employees health benefits plan premium												
16. Workers' compensation												
17.1 Other liability-occurrence	5,982,357	6,676,501		3,216,092	571,832	1,280,354	3,956,334	384,818	315,036	165,812	926,332	
17.2 Other liability-claims-made												
17.3 Excess workers' compensation												
18. Products liability	55,333	82,138		40,789							13,810	
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability	2,707,482	2,910,026		1,384,243	2,470,853	2,428,461	5,412,354	188,974	132,273	103,023	604,186	
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	3,227,580	3,362,657		1,767,207	2,460,301	2,978,477	3,233,765	191,678	220,029	245,593	804,867	
21.1 Private passenger auto physical damage	12,429,940	6,408,608		6,286,386	10,574,066	32,022,968	10,059,001	497,253	1,366,684	947,476	2,777,817	
21.2 Commercial auto physical damage	3,677,073	11,091,645		2,457,435	2,341,745	3,462,639	1,546,841	67,205	213,785	170,894	915,748	
22. Aircraft (all perils)												
23. Fidelity	2,609	2,072		1,319							652	
24. Surety	560,336	680,042		205,819	237,351	215,900	215,123	121,544	82,356	11,950	166,519	
26. Burglary and theft	6,757	9,987		4,202		(4,489)					1,689	
27. Boiler and machinery	246,335	305,153		122,414	1,082,115	6,047,227	5,025,499	47,141	51,141	7,000	45,865	
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	98,433,735	107,291,125	0	63,731,447	216,653,756	829,086,825	642,615,146	5,153,991	18,176,624	14,968,178	20,441,129	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 $.....0.

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products.....0 and number of persons insured under indemnity only products.....0.

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Sch. F - Pt. 1
NONE

Sch. F - Pt. 2
NONE

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties
Authorized Other U.S. Unaffiliated Insurers																		
06-0237820	20699	ACE PROP & CAS INS CO	PA		242	286	10	240	12			114		662			662	514
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		364			3,032	1	477				3,510			3,510	171
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		867			10,359	1	3,319				13,679			13,679	599
59-0593886	10111	AMERICAN BANKERS INS CO OF FL	FL		687	717	62	6,588	303	4,321		380		12,371	265		12,106	1,110
66-0257478	18163	COOPERATIVA DE SEGUROS MULTIPLES DE PR	PR			7	3	164	8			3		185			185	
36-2114545	20443	CONTINENTAL CAS CO	IL		922				4			197		201	(1,298)		1,499	
35-2293075	11551	ENDURANCE REINS CORP OF AMER	DE			158	19	4	2			2		185			185	
22-2005057	26921	EVEREST REINSURANCE CO	DE		5,150	232	1	35,779	22	11,536		211		47,781	82		47,699	3,427
13-2673100	22039	GENERAL REINSURANCE CORP	DE		167							42		42	56		(14)	
06-0384680	11452	HARTFORD STEAM BOILER INSPEC INS. CO	CT		601			191	2	2,980		322		3,495	86		3,409	42
04-1543470	23043	LIBERTY MUTUAL INSURANCE CO	MA		81	96		80	4			38		218			218	
13-3138390	42307	NAVIGATORS INS CO	NY		292	39	1	5	2	46		99		192	5		187	
47-0698507	23680	ODYSSEY REINS CO	CT		1,274	170	58	3,202	45	2,441		304		6,220	233		5,987	24
23-1641984	10219	QBE REINSURANCE CORP	PA				28							28			28	
66-0648224	10140	QBE OPTIMA INS CO	PR		221	268	9	220	11			105		613			613	
43-1424791	26557	SHELTER REINS CO	MO		168	403	18	1,747	84	1,212		81		3,545	57		3,488	238
13-2997499	38776	SIRIUS AMER INS CO	NY		952	9	4	6,367	42	1,980		501		8,903	551		8,352	411
13-1675535	25364	SWISS REINSURANCE. AMERICA CORP	NY		5,300	312	72	63,115	368	22,980		2,748		89,595	335		89,260	1,427
06-0566050	25658	TRAVELERS IND CO	CT		8	53						4		57			57	
13-1290712	20583	XL REINS AMER INC	NY									908		908			908	
36-2781080	27855	ZURICH AMER INS CO OF IL	IL		1,569							1,365		1,365	1,300		65	
0999999.	Total Authorized Other U.S. Unaffiliated Insurers				18,865	2,750	285	131,093	911	51,292	0	7,424	0	193,755	1,672	0	192,083	7,963
Authorized Other Non-U.S. Insurers																		
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU		959			7,085	1	2,822				9,908			9,908	
AA-3194126	00000	Arch Reins Ltd	BMU		646	33	(54)	8,615	6	3,416				12,016			12,016	874
AA-3190932	00000	Argo Re	BMU		131	30								30			30	
AA-3194139	00000	Axis Specialty Ltd	BMU		290									0			0	
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU		154									0			0	
AA-1340125	00000	Hannover Rueck SE	DEU		4,610	1,053	69	18,856	186	7,892		1,995		30,051	3,185		26,866	862
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU		6,988	3,077	197	49,820	975	22,193		1,374		77,636	804		76,832	6,019
AA-3190686	00000	Partner Reins Co Ltd	BMU		1,585	872	41	8,387	186	3,423		238		13,147	133		13,014	555
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	BMU			(22)	108	5	5					96			96	
AA-1121275	00000	Royal & Sun Alliance Ins PLC	GBR			209		238	11					458			458	
AA-2730800	00000	Reaseguradora Patria SA	MEX		1,073	38	9	7,556	63	2,830		403		10,899	368		10,531	457
AA-3190339	00000	Renaissance Reins Ltd	BMU		84									0			0	
AA-1340004	00000	R V Versicherung AG	DEU		1,251	6	76	10,992	161	4,792		244		16,271	169		16,102	1,142
AA-3190757	00000	XL Re Ltd	BMU		3,937	760	552	25,165	5,000	10,238		1		41,716	837		40,879	1,789

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties
AA-1840000	00000...	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP		2	155		4						159	(3)		162	
AA-1120481	00000...	QBE Ins (Europe) Ltd	GBR		298	32								32			32	
AA-3190870	00000...	Validus Reins Ltd	BMU		242			2,911		1,193				4,104			4,104	428
AA-1126033	00000...	LLOYD'S SYNDICATE NUMBER 33	GBR		2,017	686	126	15,669	53	4,883		910		22,327			22,327	
AA-1126382	00000...	LLOYD'S SYNDICATE NUMBER 382	GBR		326	(1)	7	1,230	35	595		54		1,920	38		1,882	159
AA-1126435	00000...	LLOYD'S SYNDICATE NUMBER 435	GBR											0			0	
AA-1126510	00000...	LLOYD'S SYNDICATE NUMBER 510	GBR		101	105	18	100	5			48		276			276	
AA-1126570	00000...	LLOYD'S SYNDICATE NUMBER 570	GBR											0			0	
AA-1126609	00000...	LLOYD'S SYNDICATE NUMBER 609	GBR											0			0	
AA-1126623	00000...	LLOYD'S SYNDICATE NUMBER 623	GBR		723	9	12	6,238	69	2,713		456		9,497			9,497	801
AA-1126727	00000...	LLOYD'S SYNDICATE NUMBER 727	GBR		90	13	21							34			34	
AA-1126958	00000...	LLOYD'S SYNDICATE NUMBER 958	GBR			(5)	55							50			50	
AA-1127084	00000...	LLOYD'S SYNDICATE NUMBER 1084	GBR		284		29	3,222	18	1,135		27		4,431	19		4,412	250
AA-1127183	00000...	LLOYD'S SYNDICATE NUMBER 1183	GBR		1,856	615		15,509	44	4,883		834		21,885			21,885	
AA-1127200	00000...	Lloyd's Syndicate Number 1200	GBR											0			0	
AA-1120085	00000...	Lloyd's Syndicate Number 1274	GBR											0			0	
AA-1127414	00000...	LLOYD'S SYNDICATE NUMBER 1414	GBR		142			2,329		954				3,283			3,283	342
AA-1127301	00000...	LLOYD'S SYNDICATE NUMBER 1301	GBR											0			0	
AA-1120054	00000...	LLOYD'S SYNDICATE NUMBER 1886	GBR		663	220		5,539	16	1,744		298		7,817			7,817	
AA-1120124	00000...	LLOYD'S SYNDICATE NUMBER 1945	GBR											0			0	
AA-1120084	00000...	Lloyd's Syndicate Number 1955	GBR											0			0	
AA-1120103	00000...	LLOYD'S SYNDICATE NUMBER 1967	GBR											0			0	
AA-1128001	00000...	LLOYD'S SYNDICATE NUMBER 2001	GBR		2,204	47	118	19,789	35	6,166		13		26,168	19		26,149	1,722
AA-1128003	00000...	LLOYD'S SYNDICATE NUMBER 2003	GBR		3,887	496	754	25,363	4,723	9,299		638		41,273	627		40,646	2,432
AA-1120071	00000...	Lloyd's Syndicate Number 2007	GBR											0			0	
AA-1128010	00000...	LLOYD'S SYNDICATE NUMBER 2010	GBR		363			2,939		973				3,912			3,912	171
AA-1120112	00000...	Lloyd's Syndicate Number 2232	GBR		441			977	56	875		99		2,007	6		2,001	
AA-1128020	00000...	LLOYD'S SYNDICATE NUMBER 2020	GBR											0			0	
AA-1128488	00000...	LLOYD'S SYNDICATE NUMBER 2488	GBR											0			0	
AA-1128623	00000...	Lloyd's Syndicate Number 2623	GBR		1,038	498	16	10,708	35	3,897		6		15,160	479		14,681	642
AA-1128791	00000...	LLOYD'S SYNDICATE NUMBER 2791	GBR				(9)							(9)	2		(11)	
AA-1128987	00000...	Lloyd's Syndicate Number 2987	GBR		54	25		40	2			20		87			87	
AA-1129210	00000...	Lloyd's Syndicate Number 3210	GBR											0			0	
AA-1120113	00000...	Lloyd's Syndicate Number 3334	GBR		229									0			0	
AA-1126005	00000...	Lloyd's Syndicate Number 4000	GBR		1,379	457		11,521	33	3,627		620		16,258			16,258	
AA-1120075	00000...	Lloyd's Syndicate Number 4020	GBR		443	(4)	8	1,332	52	661		255		2,304	258		2,046	977
AA-1126004	00000...	Lloyd's Syndicate Number 4444	GBR		271			2,118		991		37		3,146	(8)		3,154	762
AA-1126003	00000...	LLOYD'S SYNDICATE NUMBER 5000	GBR											0			0	

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable on									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Col. 15-[16+17]	Funds Held By Company Under Reinsurance Treaties
AA-1126006	00000...	Lloyd's Syndicate Number 4472	GBR		921			8,498	1	2,494				10,993	1,019		9,974	599
AA-1120163	00000...	Lloyd's Syndicate Number 5678	GBR		115		7	794	35	579		54		1,469	38		1,431	159
AA-1120048	00000...	Lloyd's Syndicate Number 5820	GBR											0			0	
1299999.	Total Authorized Other Non-U.S. Insurers				39,797	9,404	2,160	273,549	11,806	105,268	0	8,624	0	410,811	7,990	0	402,821	21,142
1399999.	Total Authorized				58,662	12,154	2,445	404,642	12,717	156,560	0	16,048	0	604,566	9,662	0	594,904	29,105
Unauthorized Other Non-U.S. Insurers																		
AA-5420050	00000...	Korean Re	KOR		2,805	36	41	8,289	300	3,575		2,121		14,362	2,244		12,118	
AA-3194164	00000...	Hamilton Re,Ltd	BMU		626		13	10,314	71	3,652		108		14,158	75		14,083	
AA-9240012	00000...	China Prop & Cas Reins Co, Ltd	CHN		1,816	(15)	34	9,499	225	3,768		1,219		14,730	1,252		13,478	
AA-1460190	00000...	Zurich Ins Co	CHE		258	2	1	538	17	169		200		927	220		707	
AA-5324100	00000...	Taiping Reinsurance Company	HKG		1,654	342	33	8,699	207	4,006		1,065		14,352	1,105		13,247	
2599999.	Total Unauthorized Other Non-U.S. Insurers				7,159	365	122	37,339	820	15,170	0	4,713	0	58,529	4,896	0	53,633	0
2699999.	Total Unauthorized				7,159	365	122	37,339	820	15,170	0	4,713	0	58,529	4,896	0	53,633	0
4099999.	Total Authorized, Unauthorized and Certified				65,821	12,519	2,567	441,981	13,537	171,730	0	20,761	0	663,095	14,558	0	648,537	29,105
9999999.	Totals				65,821	12,519	2,567	441,981	13,537	171,730	0	20,761	0	663,095	14,558	0	648,537	29,105

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) LLOYD'S SINDICATE NO. 2232	42.0	441
(2) NAVIGATORS INS CO	42.0	292
(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 Premiums	4 Affiliated
(1) EVEREST REINSURANCE CO	47,699	5,150	Yes [ ] No [X]
(2) SWISS REINSURANCE. AMERICA CORP	89,260	5,300	Yes [ ] No [X]
(3) LIOYD'S SINDICATE NO. 2003	40,646	3,887	Yes [ ] No [X]
(4) MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	76,832	6,988	Yes [ ] No [X]
(5) XL Re Ltd	40,879	3,937	Yes [ ] No [X]

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		Percentage More Than 120 Days Overdue
					6	7	8	9	10			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 to 90 Days	91 to 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	Col. 9 / Col. 11
Authorized Other U.S. Unaffiliated Insurers												
95-2371728	22667	ACE AMER INS CO	PA						0	0	0.0	0.0
06-0237820	20699	ACE PROP & CAS INS CO	PA	296					0	296	0.0	0.0
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN						0	0	0.0	0.0
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI						0	0	0.0	0.0
59-0593886	10111	AMERICAN BANKERS INS CO OF FL	FL	779					0	779	0.0	0.0
66-0319193	31674	AIG INS CO PR	PR						0	0	0.0	0.0
66-0257478	18163	COOPERATIVA DE SEGUROS MULTIPLES DE PR	PR	7					0	7	0.0	0.0
36-2114545	20443	CONTINENTAL CAS CO	IL	8					0	8	0.0	0.0
35-2293075	11551	ENDURANCE REINS CORP OF AMER	DE	168				9	9	177	5.1	5.1
22-2005057	26921	EVEREST REINSURANCE CO	DE	139				94	94	233	40.3	40.3
42-0245840	13897	FARMERS MUTUAL HAIL INS CO	IA						0	0	0.0	0.0
13-2673100	22039	GENERAL REINSURANCE CORP	DE						0	0	0.0	0.0
06-1240885	29890	HARTFORD STEAM BOILER INSPEC INS CO	CT	1					0	1	0.0	0.0
13-3138390	42307	NAVIGATORS INS CO	NY	40					0	40	0.0	0.0
47-0698507	23680	ODYSSEY REINS CO	CT	111				117	117	228	51.3	51.3
23-1641984	10219	QBE REINSURANCE CORP	PA	5				31	31	36	86.1	86.1
66-0648224	10140	QBE OPTIMA INS CO	PR	271					0	271	0.0	0.0
43-1424791	26557	SHELTER REINS CO	MO	421					0	421	0.0	0.0
13-2997499	38776	SIRIUS AMER INS CO	NY	9					0	9	0.0	0.0
13-1675535	25364	SWISS REINS AMER CORP	NY	385					0	385	0.0	0.0
06-0566050	25658	TRAVELERS IND CO	CT	53					0	53	0.0	0.0
36-2781080	27855	ZURICH AMER INS CO OF IL	IL	4					0	4	0.0	0.0
0999999.	Total Authorized - Other U.S. Unaffiliated Insurers			2,697	0	0	0	251	251	2,948	8.5	8.5
Authorized Other Non-U.S. Insurers												
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	1					0	1	0.0	0.0
AA-3194126	00000	Arch Reins Ltd	BMU	4				29	29	33	87.9	87.9
AA-1460019	00000	AMLIN AG	BMU	13					0	13	0.0	0.0
AA-3194168	00000	Aspen Bermuda Ltd	BMU						0	0	0.0	0.0
AA-3190932	00000	Argo Re	BMU	30					0	30	0.0	0.0
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU	2					0	2	0.0	0.0
AA-1340125	00000	Hannover Rueck SE	DEU	1,013				109	109	1,122	9.7	9.7
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	1					0	1	0.0	0.0
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU	2,995				81	81	3,076	2.6	2.6
AA-3190686	00000	Partner Reins Co Ltd	BMU	913					0	913	0.0	0.0
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	BMU	4				82	82	86	95.3	95.3
AA-1121275	00000	Royal & Sun Alliance Ins PLC	GBR	209					0	209	0.0	0.0
AA-1340004	00000	R V Versicherung AG	DEU	56				26	26	82	31.7	31.7
AA-2730800	00000	Reaseguradora Patria SA	MEX	46					0	46	0.0	0.0

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		Percentage More Than 120 Days Overdue
					6	7	8	9	10			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 to 90 Days	91 to 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	Col. 9 / Col. 11
AA-3190757.	00000	XL Re Ltd	BMU	1,588					0	1,588	0.0	0.0
AA-1840000.	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP					155	155	155	100.0	100.0
AA-1120481.	00000	QBE Ins (Europe) Ltd	GBR	32					0	32	0.0	0.0
AA-3190870.	00000	Validus Reins Ltd	BMU						0	0	0.0	0.0
AA-1126033.	00000	LLOYD'S SYNDICATE NUMBER 33	GBR	812					0	812	0.0	0.0
AA-1126382.	00000	LLOYD'S SYNDICATE NUMBER 382	GBR	7					0	7	0.0	0.0
AA-1126435.	00000	LLOYD'S SYNDICATE NUMBER 435	GBR						0	0	0.0	0.0
AA-1126510.	00000	LLOYD'S SYNDICATE NUMBER 510	GBR	249					0	249	0.0	0.0
AA-1126570.	00000	LLOYD'S SYNDICATE NUMBER 570	GBR						0	0	0.0	0.0
AA-1126609.	00000	LLOYD'S SYNDICATE NUMBER 609	GBR						0	0	0.0	0.0
AA-1126623.	00000	LLOYD'S SYNDICATE NUMBER 623	GBR	22					0	22	0.0	0.0
AA-1126727.	00000	LLOYD'S SYNDICATE NUMBER 727	GBR	34					0	34	0.0	0.0
AA-1126958.	00000	LLOYD'S SYNDICATE NUMBER 958	GBR	5					0	5	0.0	0.0
AA-1127183.	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR	615					0	615	0.0	0.0
AA-1127084.	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR	1					0	1	0.0	0.0
AA-1127200.	00000	Lloyd's Syndicate Number 1200	GBR						0	0	0.0	0.0
AA-1120085.	00000	Lloyd's Syndicate Number 1274	GBR						0	0	0.0	0.0
AA-1127301.	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR						0	0	0.0	0.0
AA-1120054.	00000	LLOYD'S SYNDICATE NUMBER 1886	GBR	220					0	220	0.0	0.0
AA-1120124.	00000	LLOYD'S SYNDICATE NUMBER 1945	GBR						0	0	0.0	0.0
AA-1120084.	00000	Lloyd's Syndicate Number 1955	GBR						0	0	0.0	0.0
AA-1120103.	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR						0	0	0.0	0.0
AA-1128001.	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	68					0	68	0.0	0.0
AA-1128003.	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR	507					0	507	0.0	0.0
AA-1120071.	00000	Lloyd's Syndicate Number 2007	GBR	33					0	33	0.0	0.0
AA-1128010.	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR						0	0	0.0	0.0
AA-1120112.	00000	Lloyd's Syndicate Number 2232	GBR	745					0	745	0.0	0.0
AA-1128020.	00000	LLOYD'S SYNDICATE NUMBER 2020	GBR						0	0	0.0	0.0
AA-1128488.	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR						0	0	0.0	0.0
AA-1128623.	00000	Lloyd's Syndicate Number 2623	GBR	514					0	514	0.0	0.0
AA-1128791.	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR						0	0	0.0	0.0
AA-1128987.	00000	Lloyd's Syndicate Number 2987	GBR	25					0	25	0.0	0.0
AA-1129210.	00000	Lloyd's Syndicate Number 3210	GBR						0	0	0.0	0.0
AA-1126005.	00000	Lloyd's Syndicate Number 4000	GBR	457					0	457	0.0	0.0
AA-1120075.	00000	Lloyd's Syndicate Number 4020	GBR	4					0	4	0.0	0.0
AA-1126003.	00000	LLOYD'S SYNDICATE NUMBER 5000	GBR						0	0	0.0	0.0
AA-1126006.	00000	Lloyd's Syndicate Number 4472	GBR						0	0	0.0	0.0
AA-1120048.	00000	Lloyd's Syndicate Number 5820	GBR						0	0	0.0	0.0

04/20/2018 3:04:49 PM

SCHEDULE F - PART 4

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

1	2	3	4	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12	13
				5	Overdue					11		Percentage
					6	7	8	9	10			More Than
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Current	1 to 29 Days	30 to 90 Days	91 to 120 Days	Over 120 Days	Total Overdue Cols. 6 + 7 + 8 + 9	Total Due Cols. 5 + 10	Percentage Overdue Col. 10 / Col. 11	120 Days Overdue Col. 9 / Col. 11
1299999.	Total Authorized - Other Non-U.S. Insurers			11,225	0	0	0	482	482	11,707	4.1	4.1
1399999.	Total Authorized			13,922	0	0	0	733	733	14,655	5.0	5.0
Unauthorized Other Non-U.S. Insurers												
AA-5420050.	00000	Korean Re	KOR	36					0	36	0.0	0.0
AA-3194164.	00000	Hamilton Re,Ltd	BMU						0	0	0.0	0.0
AA-9240012.	00000	China Prop & Cas Reins Co, Ltd	CHN	19					0	19	0.0	0.0
AA-5324100.	00000	Taiping Reinsurance Company	HKG	375					0	375	0.0	0.0
2599999.	Total Unauthorized - Other Non-U.S. Insurers			430	0	0	0	0	0	430	0.0	0.0
2699999.	Total Unauthorized			430	0	0	0	0	0	430	0.0	0.0
4099999.	Total Authorized, Unauthorized and Certified			14,352	0	0	0	733	733	15,085	4.9	4.9
9999999.	Totals			14,352	0	0	0	733	733	15,085	4.9	4.9

SCHEDULE F - PART 5

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Recoverable all Items Schedule F, Part 3, Col. 15	7 Funds Held By Company Under Reinsurance Treaties	8 Letters of Credit	9 Issuing or Confirming Bank Reference Number (a)	10 Ceded Balances Payable	11 Miscellaneous Balances Payable	12 Trust Funds and Other Allowed Offset Items	13 Total Collateral and Offsets Allowed (Cols. 7+8+10 + 11 + 12 but not in Excess of Col. 6)	14 Provision for Unauthorized Reinsurance (Col. 6 minus Col. 13)	15 Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due not in Dispute	16 20% of Amount in Col. 15	17 20% of Amount in Dispute Included in Col. 6	18 Provision for Overdue Reinsurance (Col. 16 plus Col. 17)	19 Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 plus Col. 18 but not in Excess of Col. 6)
Other Non-U.S. Insurers																		
AA-5420050.	00000	Korean Re	KOR		14,362		3,740		2,244		8,378	14,362	0		0		0	0
AA-3194164.	00000	Hamilton Re,Ltd	BMU		14,158		14,204		75			14,158	0		0		0	0
AA-9240012.	00000	China Prop & Cas Reins Co, Ltd	CHN		14,730				1,252		13,478	14,730	0		0		0	0
AA-1460190.	00000	Zurich Ins Co	CHE		927		1,000		220			927	0		0		0	0
AA-5324100.	00000	Taiping Reinsurance Company	HKG		14,352		5,365		1,105		8,475	14,352	0		0		0	0
1299999.	Total Other Non-U.S. Insurers				58,529	0	24,309	XXX	4,896	0	30,331	58,529	0	0	0	0	0	0
1399999.	Total Affiliates and Others				58,529	0	24,309	XXX	4,896	0	30,331	58,529	0	0	0	0	0	0
9999999.	Totals				58,529	0	24,309	XXX	4,896	0	30,331	58,529	0	0	0	0	0	0

1. Amounts in dispute totaling $.....0 are included in Column 6.
2. Amounts in dispute totaling $.....0 are excluded from Column 15.

(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
SO67078150	1	ANZBUS33X	Australia and New Zeland Banking G	3,124
SO67078150	1	ANZBUS33X	Australia and New Zeland Banking G	616
IS000025827U	1	026005092	Wells Fargo Bank, N.A	14,204
30905675	1	021000089	Citibank, Europe	1,000
19630421	1	263181805	Citibank, N.A	5,365

04/20/2018 3:04:50 PM

Sch. F - Pt. 6 - Sn. 1
NONE

Sch. F - Pt. 6 - Sn. 2
NONE

SCHEDULE F - PART 7

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20% of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
Overdue Authorized Reinsurance										
95-2371728	22667	ACE AMER INS CO				0.0	0		0	0
AA-3190770	00000	ACE TEMPEST REINS CO LTD		1,000		0.0	0		0	0
66-0319193	31674	AIG INS CO PR				0.0	0		0	0
AA-1460019	00000	Amlin AG		13,000		0.0	0		0	0
06-0237820	20699	ACE PROP & CAS INS CO		296,000		0.0	0		0	0
59-0593886	10111	AMERICAN BANKERS INS CO OF FL		779,000		0.0	0		0	0
66-0257478	18163	COOPERATIVA DE SEGUROS MULTIPLES DE PR		7,000		0.0	0		0	0
36-2114545	20443	CONTINENTAL CAS CO		8,000		0.0	0		0	0
22-2005057	26921	EVEREST REINSURANCE CO	94,000	233,000		40.3	0		0	0
35-2293075	11551	ENDURANCE REINS CORP OF AMER	8,000	177,000		4.5	8,000		0	1,600
AA-3194130	00000	Endurance Specialty Ins Ltd		2,000		0.0	0		0	0
42-0245840	13897	FARMERS MUTUAL HAIL INS CO				0.0	0		0	0
06-1240885	29890	HARTFORD STEAM BOILER INSPEC INS CO		1,000		0.0	0		0	0
AA-5420050	00000	Korean Re		36,000		0.0	0		0	0
47-0698507	23680	ODYSSEY REINS CO	117,000	228,000		51.3	0		0	0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd		1,000		0.0	0		0	0
13-3138390	42307	NAVIGATORS INS CO		40,000		0.0	0		0	0
AA-3194174	00000	Platinum Underwriters Bermuda Ltd	82,000	86,000		95.3	0		0	0
66-0648224	10140	QBE OPTIMA INS CO		271,000		0.0	0		0	0
23-1641984	10219	QBE REINSURANCE CORP	31,000	36,000		86.1	0		0	0
AA-1120481	00000	QBE Ins (Europe) Ltd		32,000		0.0	0		0	0
06-0566050	25658	TRAVELERS IND CO		53,000		0.0	0		0	0
AA-9240012	00000	China Prop & Cas Reins Co, Ltd		19,000		0.0	0		0	0
36-2781080	27855	ZURICH AMER INS CO OF IL		4,000		0.0	0		0	0
AA-3194126	00000	Arch Reins Ltd	29,000	33,000		87.9	0		0	0
AA-3190932	00000	ARGO RE		30,000		0.0	0		0	0
AA-3194168	00000	Aspen Bermuda Ltd				0.0	0		0	0
AA-1340125	00000	Hannover Rueck SE	109,000	1,122,000		9.7	109,000		0	21,800
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	155,000	155,000		100.0	0		0	0
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS - GESELLS	81,000	3,076,000		2.6	81,000		0	16,200
AA-3190686	00000	Partner Reins Co Ltd		913,000		0.0	0		0	0
AA-1121275	00000	Royal & Sun Alliance Ins PLC		209,000		0.0	0		0	0
AA-2730800	00000	Reaseguradora Patria SA		46,000		0.0	0		0	0
AA-1340004	00000	R & V VERSICHERUNG AG RUCKVERICHERUNG RE	25,826	82,000		31.5	0		0	0
13-2997499	38776	SIRIUS AMER INS CO		9,000		0.0	0		0	0
43-1424791	26557	SHELTER REINS CO		421,000		0.0	0		0	0
13-1675535	25364	SWISS REINS AMER CORP		385,000		0.0	0		0	0
AA-5324100	00000	Taiping Reinsurance Company		375,000		0.0	0		0	0

04/20/2018 3:04:50 PM

SCHEDULE F - PART 7

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20% of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
AA-3190757	00000	XL RE LTD		1,588,000		0.0	0		0	0
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33		812,000		0.0	0		0	0
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382		7,000		0.0	0		0	0
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510		249,000		0.0	0		0	0
AA-1126570	00000	LLOYD'S UNDERWRITER SYNDICATE NO.0570				0.0	0		0	0
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609				0.0	0		0	0
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623		22,000		0.0	0		0	0
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727		34,000		0.0	0		0	0
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958		5,000		0.0	0		0	0
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183		615,000		0.0	0		0	0
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084		1,000		0.0	0		0	0
AA-1120124	00000	LLOYD'S SYNDICATE NUMBER 1945				0.0	0		0	0
AA-1120054	00000	LLOYD'S SYNDICATE NUMBER 1886		220,000		0.0	0		0	0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001		68,000		0.0	0		0	0
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003		507,000		0.0	0		0	0
AA-1120071	00000	Lloyd's Syndicate Number 2007		33,000		0.0	0		0	0
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010				0.0	0		0	0
AA-1128020	00000	LLOYD'S UNDERWRITER SYNDICATE NO.2020				0.0	0		0	0
AA-1120112	00000	Lloyd's Syndicate Number 2232		745,000		0.0	0		0	0
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488				0.0	0		0	0
AA-1128623	00000	Lloyd's Syndicate Number 2623		514,000		0.0	0		0	0
AA-1129210	00000	Lloyd's Syndicate Number 3210				0.0	0		0	0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791				0.0	0		0	0
AA-1126005	00000	Lloyd's Syndicate Number 4000		457,000		0.0	0		0	0
AA-1120075	00000	Lloyd's Syndicate Number 4020		4,000		0.0	0		0	0
AA-1128987	00000	Lloyd's Syndicate Number 2987		25,000		0.0	0		0	0
9999999	Totals		731,826	15,085,000	0	XXX	198,000	0	0	39,600

(a) From Schedule F-Part 4 Columns 8 + 9, total authorized, less $.....0 in dispute.

(b) From Schedule F-Part 3 Columns 7 + 8, total authorized, less $.....0 in dispute.

04/20/2018 3:04:50 PM

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 Cols. 5 through 9 but not in Excess of Col. 4	11 Col. 4 Minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
Overdue Reinsurance											
47-0698507	23680	ODYSSEY REINS CO	117,000						0	117,000	117,000
52-1952955	10357	PLATINUM UNDERWRITERS REINS CO	82,000						0	82,000	82,000
23-1641984	10219	QBE REINSURANCE CORP	31,000						0	31,000	31,000
AA-3194126	00000	Arch Reins Ltd	29,000						0	29,000	29,000
22-2005057	26921	EVEREST REINS CO	94,000						0	94,000	94,000
35-2293075	11551	ENDURANCE ASSUR CORP	9,000						0	9,000	9,000
AA-1340125	00000	Hannover Rueck SE	109,000						0	109,000	109,000
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	81,000						0	81,000	81,000
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	155,000						0	155,000	155,000
AA-1340004	00000	R+V VERSICHERUNG AG RUCKVERICHERUNG RE	25,826						0	25,826	25,826
9999999	Totals		732,826	0	0	0	0	0	0	732,826	732,826

1. Total	732,826
2. Line 1 x .20	146,565
3. Schedule F - Part 7 Col. 11	39,600
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	186,165
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F- Part 5 Col. 19 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)	186,165

04/20/2018 3:04:50 PM

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, Col. 3)			
1.	Cash and invested assets (Line 12)	128,649,983		128,649,983
2.	Premiums and considerations (Line 15)	24,439,491		24,439,491
3.	Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	15,086,421	(15,086,421)	0
4.	Funds held by or deposited with reinsured companies (Line 16.2)			0
5.	Other assets	4,676,641		4,676,641
6.	Net amount recoverable from reinsurers		648,540,881	648,540,881
7.	Protected cell assets (Line 27)			0
8.	Totals (Line 28)	172,852,536	633,454,460	806,306,996
	LIABILITIES (Page 3)			
9.	Losses and loss adjustment expenses (Lines 1 through 3)	32,935,251	627,250,853	660,186,104
10.	Taxes, expenses, and other obligations (Lines 4 through 8)	1,137,690		1,137,690
11.	Unearned premiums (Line 9)	35,884,691	20,761,223	56,645,914
12.	Advance premiums (Line 10)	8,755,225		8,755,225
13.	Dividends declared and unpaid (Line 11.1 and 11.2)			0
14.	Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	14,557,616	(14,557,616)	0
15.	Funds held by company under reinsurance treaties (Line 13)	29,105,906		29,105,906
16.	Amounts withheld or retained by company for account of others (Line 14)	730,144		730,144
17.	Provision for reinsurance (Line 16)	186,165		186,165
18.	Other liabilities	11,123,782		11,123,782
19.	Total liabilities excluding protected cell business (Line 26)	134,416,470	633,454,460	767,870,930
20.	Protected cell liabilities (Line 27)			0
21.	Surplus as regards policyholders (Line 37)	38,436,066	XXX	38,436,066
22.	Totals (Line 38)	172,852,536	633,454,460	806,306,996

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:

Sch. H - Pt. 1
NONE

Sch. H - Pt. 2
NONE

Sch. H - Pt. 3
NONE

Sch. H - Pt. 4
NONE

Sch. H - Pt. 5
NONE

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	15,245	14,498	192	830	90			199	XXX
2. 2008	127,003	83,448	43,555	19,505	6,681	3,312	662	2,155			17,629	XXX
3. 2009	124,722	85,878	38,844	21,798	8,117	2,915	537	2,133			18,192	XXX
4. 2010	118,209	83,786	34,423	22,534	10,587	3,495	1,380	2,099			16,161	XXX
5. 2011	120,116	77,004	43,112	22,133	8,797	2,223	352	1,896			17,103	XXX
6. 2012	112,955	80,897	32,058	20,859	8,176	1,731	276	1,667			15,805	XXX
7. 2013	108,232	72,027	36,205	19,499	4,857	1,225	167	1,622			17,322	XXX
8. 2014	118,010	71,447	46,563	21,284	2,819	2,011	234	1,591			21,833	XXX
9. 2015	116,756	63,206	53,550	24,906	1,708	2,155	91	1,424			26,686	XXX
10. 2016	113,970	59,796	54,174	28,136	4,323	1,831	376	1,437			26,705	XXX
11. 2017	107,372	62,275	45,097	190,512	177,355	3,108	2,304	2,368			16,329	XXX
12. Totals	XXX	XXX	XXX	406,411	247,918	24,198	7,209	18,482	0	0	193,964	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior	576	315	16	4	49	18						304	XXX
2. 2008	30	6			11	1						34	XXX
3. 2009	265	80			27	8						204	XXX
4. 2010	310	230	13	11	36	25						93	XXX
5. 2011	52	10			11							53	XXX
6. 2012	125	28			24	3						118	XXX
7. 2013	537	51	18	31	114	6						581	XXX
8. 2014	1,203	90	800	255	107	6						1,759	XXX
9. 2015	2,266	21	1,256	70	308	3						3,736	XXX
10. 2016	2,230	238	1,428	80	360	45			14			3,669	XXX
11. 2017	454,128	440,914	177,359	171,279	13,926	13,422			2,586			22,384	XXX
12. Totals	461,722	441,983	180,890	171,730	14,973	13,537	0	0	2,600	0	0	32,935	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	273	31
2. 2008	25,013	7,350	17,663	19.7	8.8	40.6				24	10
3. 2009	27,138	8,742	18,396	21.8	10.2	47.4				185	19
4. 2010	28,487	12,233	16,254	24.1	14.6	47.2				82	11
5. 2011	26,315	9,159	17,156	21.9	11.9	39.8				42	11
6. 2012	24,406	8,483	15,923	21.6	10.5	49.7				97	21
7. 2013	23,015	5,112	17,903	21.3	7.1	49.4				473	108
8. 2014	26,996	3,404	23,592	22.9	4.8	50.7				1,658	101
9. 2015	32,315	1,893	30,422	27.7	3.0	56.8				3,431	305
10. 2016	35,436	5,062	30,374	31.1	8.5	56.1				3,340	329
11. 2017	843,987	805,274	38,713	786.0	1,293.1	85.8				19,294	3,090
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	28,899	4,036

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	9,536	8,881	7,224	8,601	5,883	4,261	956	940	889	856	(33)	(84)
2. 2008	15,981	17,143	15,764	16,128	15,962	15,725	15,677	15,785	15,525	15,508	(17)	(277)
3. 2009	XXX	19,409	17,025	17,561	16,562	16,348	16,279	16,169	16,136	16,263	127	94
4. 2010	XXX	XXX	16,427	15,634	15,549	15,731	14,779	14,231	14,226	14,155	(71)	(76)
5. 2011	XXX	XXX	XXX	16,230	16,119	15,821	15,558	15,358	15,307	15,260	(47)	(98)
6. 2012	XXX	XXX	XXX	XXX	13,171	13,915	13,713	13,935	14,312	14,256	(56)	321
7. 2013	XXX	XXX	XXX	XXX	XXX	14,044	15,366	16,047	16,392	16,281	(111)	234
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	20,401	20,708	22,340	22,001	(339)	1,293
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,984	29,449	28,998	(451)	3,014
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,099	28,923	(1,176)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,004	XXX	XXX
										12. Totals	(2,174)	4,421

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	4,134	6,871	8,912	5,579	6,232	400	464	443	552	XXX	XXX
2. 2008	7,077	11,017	12,778	13,978	14,811	15,173	15,297	15,386	15,473	15,474	XXX	XXX
3. 2009	XXX	6,709	12,378	14,029	15,152	15,668	15,888	15,979	15,993	16,059	XXX	XXX
4. 2010	XXX	XXX	6,944	11,002	12,522	13,482	13,804	14,084	14,018	14,062	XXX	XXX
5. 2011	XXX	XXX	XXX	7,836	12,636	14,288	14,898	15,116	15,196	15,207	XXX	XXX
6. 2012	XXX	XXX	XXX	XXX	6,737	11,056	12,054	13,484	13,770	14,138	XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX	8,626	12,306	14,530	15,437	15,700	XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	10,969	16,052	18,827	20,242	XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,427	23,410	25,262	XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,268	25,268	XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,206	XXX	XXX

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	6,584	3,402	918	1,549	1,189	890	64	172	75	12
2. 2008	2,968	2,147	615	563	302	160	148	248	16	
3. 2009	XXX	3,508	1,401	1,423	404	183	234	111	57	
4. 2010	XXX	XXX	3,088	972	693	763	158	32	81	2
5. 2011	XXX	XXX	XXX	1,347	475	305	295	86	32	
6. 2012	XXX	XXX	XXX	XXX	1,595	1,056	566	185	126	
7. 2013	XXX	XXX	XXX	XXX	XXX	905	251	533	336	(13)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	3,330	1,521	1,117	545
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,030	2,041	1,186
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,224	1,348
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,080

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008	18,179	19,033	(854)	3,089	770	364	90	294			2,887	636
3. 2009	18,596	19,589	(993)	2,129	541	192	49	221			1,952	620
4. 2010	18,858	17,922	936	2,456	563	270	61	214			2,316	627
5. 2011	19,373	14,373	5,000	1,864	13	198	1	190			2,238	699
6. 2012	19,420	14,449	4,971	2,704	15	193	1	175			3,056	550
7. 2013	19,183	11,801	7,382	1,999	49	134	11	109			2,182	581
8. 2014	18,360	15,359	3,001	1,649	132	84	20	96			1,677	502
9. 2015	18,469	13,603	4,866	1,541	25	89	16	82			1,671	524
10. 2016	17,404	12,674	4,730	1,068	30	67	12	92			1,185	415
11. 2017	16,284	14,267	2,017	62,591	61,812	1,440	1,411	822			1,630	1,519
12. Totals	XXX	XXX	XXX	81,090	63,950	3,031	1,672	2,295	0	0	20,794	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior		(5)										5	
2. 2008												0	
3. 2009												0	2
4. 2010												0	1
5. 2011												0	1
6. 2012												0	1
7. 2013												0	
8. 2014												0	
9. 2015	5		2									7	5
10. 2016	141	66	72	30	5	3						119	104
11. 2017	95,747	95,163	49,134	46,590	6,434	6,412			540			3,690	5,900
12. Totals	95,893	95,224	49,208	46,620	6,439	6,415	0	0	540	0	0	3,821	6,014

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	0
2. 2008	3,747	860	2,887	20.6	4.5	(338.1)				0	0
3. 2009	2,542	590	1,952	13.7	3.0	(196.6)				0	0
4. 2010	2,940	624	2,316	15.6	3.5	247.4				0	0
5. 2011	2,252	14	2,238	11.6	0.1	44.8				0	0
6. 2012	3,072	16	3,056	15.8	0.1	61.5				0	0
7. 2013	2,242	60	2,182	11.7	0.5	29.6				0	0
8. 2014	1,829	152	1,677	10.0	1.0	55.9				0	0
9. 2015	1,719	41	1,678	9.3	0.3	34.5				7	0
10. 2016	1,445	141	1,304	8.3	1.1	27.6				117	2
11. 2017	216,708	211,388	5,320	1,330.8	1,481.7	263.8				3,128	562
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,257	564

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	114	29	1	3				83	XXX
2. 2008	2,438	1,097	1,341	1,187	693	88	29	160			713	177
3. 2009	2,387	1,078	1,309	1,607	822	143	48	174			1,054	199
4. 2010	2,203	1,017	1,186	1,971	1,153	206	89	161			1,096	259
5. 2011	1,931	913	1,018	1,216	636	86	26	147			787	229
6. 2012	1,865	920	945	1,596	623	76	14	124			1,159	266
7. 2013	2,117	713	1,404	1,949	635	122	18	128			1,546	410
8. 2014	2,505	305	2,200	2,230	454	155	15	112			2,028	454
9. 2015	2,906	158	2,748	2,596	161	119	6	123			2,671	420
10. 2016	3,053	50	3,003	2,305		91	4	145			2,537	678
11. 2017	2,910	154	2,756	1,029		65		19			1,113	430
12. Totals	XXX	XXX	XXX	17,800	5,206	1,152	252	1,293	0	0	14,787	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	38	4			2							36	1
2. 2008	6	1			1							6	1
3. 2009	76	9			6	1						72	2
4. 2010	104	25			8	3						84	1
5. 2011	9	1										8	2
6. 2012	27	3			2							26	8
7. 2013	104	6			29							127	19
8. 2014	266	7	759	215	9							812	22
9. 2015	281	2	802	59	12							1,034	12
10. 2016	229		653		15				3			900	40
11. 2017	391	2	1,648	1,325	18				6			736	150
12. Totals	1,531	60	3,862	1,599	102	4	0	0	9	0	0	3,841	258

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	34	2
2. 2008	1,442	723	719	59.1	65.9	53.6				5	1
3. 2009	2,006	880	1,126	84.0	81.6	86.0				67	5
4. 2010	2,450	1,270	1,180	111.2	124.9	99.5				79	5
5. 2011	1,458	663	795	75.5	72.6	78.1				8	0
6. 2012	1,825	640	1,185	97.9	69.6	125.4				24	2
7. 2013	2,332	659	1,673	110.2	92.4	119.2				98	29
8. 2014	3,531	691	2,840	141.0	226.6	129.1				803	9
9. 2015	3,933	228	3,705	135.3	144.3	134.8				1,022	12
10. 2016	3,441	4	3,437	112.7	8.0	114.5				882	18
11. 2017	3,176	1,327	1,849	109.1	861.7	67.1				712	24
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,734	107

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	95	168	1	8				(80)	XXX
2. 2008	3,339	1,572	1,767	1,999	950	186	81	253			1,407	1,253
3. 2009	3,654	1,829	1,825	2,611	1,490	297	197	276			1,497	1,130
4. 2010	3,367	1,774	1,593	2,889	1,698	382	216	201			1,558	1,059
5. 2011	3,519	1,885	1,634	1,727	861	157	70	193			1,146	1,050
6. 2012	3,577	1,935	1,642	2,472	1,171	116	44	211			1,584	1,156
7. 2013	3,749	1,262	2,487	2,730	1,010	155	48	205			2,032	1,357
8. 2014	4,032	750	3,282	2,502	586	187	37	149			2,215	1,395
9. 2015	3,470	541	2,929	2,292	179	146	11	119			2,367	1,543
10. 2016	3,528	388	3,140	1,489		112		82			1,683	1,412
11. 2017	3,363	215	3,148	850		64	1	17			930	783
12. Totals	XXX	XXX	XXX	21,656	8,113	1,803	713	1,706	0	0	16,339	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior	62	36			5	3						28	
2. 2008	9	5			2	1						5	
3. 2009	124	71			14	7						60	
4. 2010	171	205	13	11	19	22						(35)	1
5. 2011	16	9										7	
6. 2012	43	25			5	3						20	
7. 2013	171	45	11	31	70	6						170	
8. 2014	435	59	29	40	23	3						385	1
9. 2015	459	16	30	11	30	1						491	7
10. 2016	374		25		35				2			436	8
11. 2017	640	17	594	210	40	4			12			1,055	208
12. Totals	2,504	488	702	303	243	50	0	0	14	0	0	2,622	225

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	26	2
2. 2008	2,449	1,037	1,412	73.3	66.0	79.9				4	1
3. 2009	3,322	1,765	1,557	90.9	96.5	85.3				53	7
4. 2010	3,675	2,152	1,523	109.1	121.3	95.6				(32)	(3)
5. 2011	2,093	940	1,153	59.5	49.9	70.6				7	0
6. 2012	2,847	1,243	1,604	79.6	64.2	97.7				18	2
7. 2013	3,342	1,140	2,202	89.1	90.3	88.5				106	64
8. 2014	3,325	725	2,600	82.5	96.7	79.2				365	20
9. 2015	3,076	218	2,858	88.6	40.3	97.6				462	29
10. 2016	2,119	0	2,119	60.1	0.0	67.5				399	37
11. 2017	2,217	232	1,985	65.9	107.9	63.1				1,007	48
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,415	207

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008			0								0	
3. 2009			0								0	
4. 2010			0								0	
5. 2011			0								0	
6. 2012			0								0	
7. 2013			0								0	
8. 2014			0								0	
9. 2015			0								0	
10. 2016			0								0	
11. 2017			0								0	
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior												0	
2. 2008												0	
3. 2009												0	
4. 2010												0	
5. 2011												0	
6. 2012												0	
7. 2013												0	
8. 2014												0	
9. 2015												0	
10. 2016												0	
11. 2017												0	
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2008	0	0	0	0.0	0.0	0.0				0	0
3. 2009	0	0	0	0.0	0.0	0.0				0	0
4. 2010	0	0	0	0.0	0.0	0.0				0	0
5. 2011	0	0	0	0.0	0.0	0.0				0	0
6. 2012	0	0	0	0.0	0.0	0.0				0	0
7. 2013	0	0	0	0.0	0.0	0.0				0	0
8. 2014	0	0	0	0.0	0.0	0.0				0	0
9. 2015	0	0	0	0.0	0.0	0.0				0	0
10. 2016	0	0	0	0.0	0.0	0.0				0	0
11. 2017	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	36	18	105	18				105	XXX
2. 2008	35,989	14,237	21,752	5,914	1,660	1,985	326	692			6,605	907
3. 2009	30,920	12,326	18,594	6,900	1,643	1,541	129	643			7,312	906
4. 2010	24,756	11,114	13,642	7,491	3,871	2,013	821	762			5,574	738
5. 2011	23,672	9,004	14,668	4,577	481	1,019	11	505			5,609	703
6. 2012	22,523	15,764	6,759	8,717	4,508	1,046	168	525			5,612	607
7. 2013	23,760	18,904	4,856	5,320	1,568	533	49	355			4,591	731
8. 2014	32,689	20,941	11,748	4,416	445	930	6	459			5,354	977
9. 2015	34,151	19,905	14,246	5,754	875	1,040	32	407			6,294	1,121
10. 2016	34,051	20,619	13,432	5,130	914	616	60	313			5,085	1,274
11. 2017	36,388	25,500	10,888	84,822	83,173	739	484	1,019			2,923	931
12. Totals	XXX	XXX	XXX	139,077	99,156	11,567	2,104	5,680	0	0	55,064	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	470	280	16	4	40	15						227	1
2. 2008	10				6							16	
3. 2009												0	
4. 2010	35				9							44	2
5. 2011	17				11							28	2
6. 2012	55				17							72	2
7. 2013	218		7		15							240	12
8. 2014	344		12		46							402	25
9. 2015	1,158		40		194							1,392	71
10. 2016	1,051		36		173				9			1,269	96
11. 2017	192,923	189,946	41,024	36,259	4,888	4,654			1,095			9,071	1,686
12. Totals	196,281	190,226	41,135	36,263	5,399	4,669	0	0	1,104	0	0	12,761	1,897

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	202	25
2. 2008	8,607	1,986	6,621	23.9	13.9	30.4				10	6
3. 2009	9,084	1,772	7,312	29.4	14.4	39.3				0	0
4. 2010	10,310	4,692	5,618	41.6	42.2	41.2				35	9
5. 2011	6,129	492	5,637	25.9	5.5	38.4				17	11
6. 2012	10,360	4,676	5,684	46.0	29.7	84.1				55	17
7. 2013	6,448	1,617	4,831	27.1	8.6	99.5				225	15
8. 2014	6,207	451	5,756	19.0	2.2	49.0				356	46
9. 2015	8,593	907	7,686	25.2	4.6	54.0				1,198	194
10. 2016	7,328	974	6,354	21.5	4.7	47.3				1,087	182
11. 2017	326,510	314,516	11,994	897.3	1,233.4	110.2				7,742	1,329
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,927	1,834

Sch. P - Pt. 1F - Sn. 1
NONE

Sch. P - Pt. 1F - Sn. 2
NONE

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008	5,779	2,472	3,307	514	192	40	7	60			415	XXX
3. 2009	4,801	2,389	2,412	417	13	48	1	34			485	XXX
4. 2010	3,620	1,761	1,859	192	13	26	1	36			240	XXX
5. 2011	2,993	1,940	1,053	649	142	72	7	55			627	XXX
6. 2012	1,981	401	1,580	163	105	9	3	16			80	XXX
7. 2013	1,470	1,248	222	240	168	25	17	12			92	XXX
8. 2014	1,285	1,053	232	197	102	18	7	10			116	XXX
9. 2015	1,255	948	307	25	18	10	7	3			13	XXX
10. 2016	1,155	767	388	457	372	44	31	16			114	XXX
11. 2017	872	696	176	1,408	1,399	61	58	16			28	XXX
12. Totals	XXX	XXX	XXX	4,262	2,524	353	139	258	0	0	2,210	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior												0	
2. 2008												0	
3. 2009												0	
4. 2010												0	
5. 2011												0	
6. 2012												0	
7. 2013												0	
8. 2014												0	
9. 2015												0	
10. 2016	85	64	8									29	1
11. 2017	584	579	4,773	4,724	38	37			4			59	26
12. Totals	669	643	4,781	4,724	38	37	0	0	4	0	0	88	27

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2008	614	199	415	10.6	8.1	12.5				0	0
3. 2009	499	14	485	10.4	0.6	20.1				0	0
4. 2010	254	14	240	7.0	0.8	12.9				0	0
5. 2011	776	149	627	25.9	7.7	59.5				0	0
6. 2012	188	108	80	9.5	26.9	5.1				0	0
7. 2013	277	185	92	18.8	14.8	41.4				0	0
8. 2014	225	109	116	17.5	10.4	50.0				0	0
9. 2015	38	25	13	3.0	2.6	4.2				0	0
10. 2016	610	467	143	52.8	60.9	36.9				29	0
11. 2017	6,884	6,797	87	789.4	976.6	49.4				54	5
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	83	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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008	5,483	1,480	4,003	1,002	26	417		115			1,508	122
3. 2009	5,331	1,454	3,877	2,495	1,500	445		178			1,618	117
4. 2010	5,263	1,916	3,347	2,126	1,498	263	73	163			981	92
5. 2011	5,476	1,750	3,726	348	2	159		137			642	99
6. 2012	5,950	1,534	4,416	456	4	193		124			769	104
7. 2013	6,115	1,199	4,916	374	1	120		100			593	117
8. 2014	6,531	1,812	4,719	724	1	271		61			1,055	134
9. 2015	6,720	1,880	4,840	808		391		28			1,227	140
10. 2016	6,698	2,070	4,628	1,275	803	130	12	73			663	107
11. 2017	6,759	2,196	4,563	38		29	10	4			61	54
12. Totals	XXX	XXX	XXX	9,646	3,835	2,418	95	983	0	0	9,117	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior	6				2							8	1
2. 2008	5				2							7	3
3. 2009	65				7							72	
4. 2010												0	1
5. 2011	10											10	1
6. 2012												0	
7. 2013	43											43	2
8. 2014	160				29							189	9
9. 2015	347		382		64							793	18
10. 2016	202		570		45							817	11
11. 2017	231	147	1,929	871	16	9			6			1,155	25
12. Totals	1,069	147	2,881	871	165	9	0	0	6	0	0	3,094	71

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	2
2. 2008	1,541	26	1,515	28.1	1.8	37.8				5	2
3. 2009	3,190	1,500	1,690	59.8	103.2	43.6				65	7
4. 2010	2,552	1,571	981	48.5	82.0	29.3				0	0
5. 2011	654	2	652	11.9	0.1	17.5				10	0
6. 2012	773	4	769	13.0	0.3	17.4				0	0
7. 2013	637	1	636	10.4	0.1	12.9				43	0
8. 2014	1,245	1	1,244	19.1	0.1	26.4				160	29
9. 2015	2,020	0	2,020	30.1	0.0	41.7				729	64
10. 2016	2,295	815	1,480	34.3	39.4	32.0				772	45
11. 2017	2,253	1,037	1,216	33.3	47.2	26.6				1,142	13
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,932	162

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008			0								0	
3. 2009			0								0	
4. 2010			0								0	
5. 2011			0								0	
6. 2012			0								0	
7. 2013			0								0	
8. 2014			0								0	
9. 2015			0								0	
10. 2016			0								0	
11. 2017			0								0	
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior												0	
2. 2008												0	
3. 2009												0	
4. 2010												0	
5. 2011												0	
6. 2012												0	
7. 2013												0	
8. 2014												0	
9. 2015												0	
10. 2016												0	
11. 2017												0	
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2008	0	0	0	0.0	0.0	0.0				0	0
3. 2009	0	0	0	0.0	0.0	0.0				0	0
4. 2010	0	0	0	0.0	0.0	0.0				0	0
5. 2011	0	0	0	0.0	0.0	0.0				0	0
6. 2012	0	0	0	0.0	0.0	0.0				0	0
7. 2013	0	0	0	0.0	0.0	0.0				0	0
8. 2014	0	0	0	0.0	0.0	0.0				0	0
9. 2015	0	0	0	0.0	0.0	0.0				0	0
10. 2016	0	0	0	0.0	0.0	0.0				0	0
11. 2017	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	15,000	14,283	85	801	161			162	XXX
2. 2016	28,693	22,564	6,129	3,756	2,165	336	230	124			1,821	XXX
3. 2017	22,532	18,863	3,669	28,536	27,025	347	217	469			2,110	XXX
4. Totals	XXX	XXX	XXX	47,292	43,473	768	1,248	754	0	0	4,093	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior												0	
2. 2016	108	100	50	50	47	40						15	3
3. 2017	157,024	151,769	73,258	76,566	1,414	1,379			812			2,794	675
4. Totals	157,132	151,869	73,308	76,616	1,461	1,419	0	0	812	0	0	2,809	678

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2016	4,421	2,585	1,836	15.4	11.5	30.0				8	7
3. 2017	261,860	256,956	4,904	1,162.2	1,362.2	133.7				1,947	847
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,955	854

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	30	205	28	1	95			(53)	XXX
2. 2016	18,527	285	18,242	12,622	21	384	1	590			13,574	
3. 2017	17,500	161	17,339	11,205	3,929	362	123				7,515	
4. Totals	XXX	XXX	XXX	23,857	4,155	774	125	685	0	0	21,036	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior	2	24			2	3						(23)	2
2. 2016	19		14		34							67	10
3. 2017	6,586	3,290	4,820	4,641	1,078	927			111			3,737	1,874
4. Totals	6,607	3,314	4,834	4,641	1,114	930	0	0	111	0	0	3,781	1,886

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(22)	(1)
2. 2016	13,663	22	13,641	73.7	7.7	74.8				33	34
3. 2017	24,162	12,910	11,252	138.1	8,018.6	64.9				3,475	262
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,486	295

SCHEDULE P - PART 1K - FIDELITY/SURETY

($000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	199	141	74	43	2			91	XXX
2. 2016	769	373	396	34	18	51	26	2			43	XXX
3. 2017	682	220	462	33	17	1		2			19	XXX
4. Totals	XXX	XXX	XXX	266	176	126	69	6	0	0	153	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated		
1. Prior	13	3			6	2						14	
2. 2016	21	8			6	2						17	3
3. 2017	2	1	179	93								87	1
4. Totals	36	12	179	93	12	4	0	0	0	0	0	118	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	10	4
2. 2016	114	54	60	14.8	14.5	15.2				13	4
3. 2017	217	111	106	31.8	50.5	22.9				87	0
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	110	8

Sch. P - Pt. 1L
NONE

Sch. P - Pt. 1M
NONE

Sch. P - Pt. 1N
NONE

Sch. P - Pt. 1O
NONE

Sch. P - Pt. 1P
NONE

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2008	125	8	117								0	
3. 2009	108	8	100								0	
4. 2010	77	15	62								0	
5. 2011	81	11	70	1							1	
6. 2012	91	6	85	3							3	
7. 2013	84	(1)	85	2							2	
8. 2014	98	7	91								0	
9. 2015	102	6	96								0	
10. 2016	92	6	86								0	
11. 2017	82	3	79								0	
12. Totals	XXX	XXX	XXX	6	0	0	0	0	0	0	6	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior												0	
2. 2008												0	
3. 2009												0	
4. 2010												0	
5. 2011												0	
6. 2012												0	
7. 2013												0	
8. 2014												0	
9. 2015												0	
10. 2016												0	
11. 2017												0	
12. Totals	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2008	0	0	0	0.0	0.0	0.0				0	0
3. 2009	0	0	0	0.0	0.0	0.0				0	0
4. 2010	0	0	0	0.0	0.0	0.0				0	0
5. 2011	1	0	1	1.2	0.0	1.4				0	0
6. 2012	3	0	3	3.3	0.0	3.5				0	0
7. 2013	2	0	2	2.4	0.0	2.4				0	0
8. 2014	0	0	0	0.0	0.0	0.0				0	0
9. 2015	0	0	0	0.0	0.0	0.0				0	0
10. 2016	0	0	0	0.0	0.0	0.0				0	0
11. 2017	0	0	0	0.0	0.0	0.0				0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Sch. P - Pt. 1R - Sn. 2
NONE

Sch. P - Pt. 1S
NONE

Sch. P - Pt. 1T
NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										Development	
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	253	210	188	218	191	156	122	122	128	127	(1)	5
2. 2008	2,143	2,518	2,547	2,549	2,585	2,593	2,593	2,593	2,593	2,593	0	0
3. 2009	XXX	1,872	1,725	1,732	1,724	1,736	1,735	1,735	1,735	1,731	(4)	(4)
4. 2010	XXX	XXX	1,832	1,939	1,892	1,915	1,920	2,102	2,102	2,102	0	0
5. 2011	XXX	XXX	XXX	2,214	2,105	2,061	2,061	2,058	2,057	2,048	(9)	(10)
6. 2012	XXX	XXX	XXX	XXX	2,843	3,014	2,916	2,911	2,882	2,881	(1)	(30)
7. 2013	XXX	XXX	XXX	XXX	XXX	1,900	2,056	2,093	2,073	2,073	0	(20)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,592	1,585	1,580	1,581	1	(4)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,838	1,599	1,596	(3)	(242)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,227	1,212	(15)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,958	XXX	XXX
										12. Totals	(32)	(305)

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

1. Prior	1,249	1,253	1,136	985	688	311	182	232	195	246	51	14
2. 2008	667	697	621	550	561	559	558	565	562	559	(3)	(6)
3. 2009	XXX	955	1,071	686	884	884	880	876	878	952	74	76
4. 2010	XXX	XXX	872	563	1,090	957	920	963	1,034	1,019	(15)	56
5. 2011	XXX	XXX	XXX	323	590	609	616	652	647	648	1	(4)
6. 2012	XXX	XXX	XXX	XXX	722	744	807	851	1,004	1,061	57	210
7. 2013	XXX	XXX	XXX	XXX	XXX	842	1,140	1,403	1,500	1,545	45	142
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,491	2,164	2,395	2,728	333	564
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,432	3,237	3,582	345	1,150
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,960	3,289	(671)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,824	XXX	XXX
										12. Totals	217	2,202

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

1. Prior	2,060	2,097	2,050	2,066	996	337	88	41	32	(54)	(86)	(95)
2. 2008	1,198	1,305	1,225	1,172	1,166	1,161	1,160	1,162	1,159	1,159	0	(3)
3. 2009	XXX	1,303	1,476	1,716	1,253	1,233	1,221	1,217	1,221	1,281	60	64
4. 2010	XXX	XXX	1,309	2,282	1,359	1,423	1,330	1,326	1,334	1,322	(12)	(4)
5. 2011	XXX	XXX	XXX	927	1,012	1,009	956	950	960	960	0	10
6. 2012	XXX	XXX	XXX	XXX	1,140	1,226	1,183	1,206	1,314	1,393	79	187
7. 2013	XXX	XXX	XXX	XXX	XXX	1,392	1,758	1,777	1,896	1,997	101	220
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,999	2,261	2,500	2,451	(49)	190
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,274	2,757	2,739	(18)	465
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,761	2,035	274	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,956	XXX	XXX
										12. Totals	349	1,034

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

NONE

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

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior	1,184	592	(105)	366	115	483	(109)	(127)	(154)	(149)	5	(22)
2. 2008	5,937	6,299	5,717	6,190	6,129	6,055	6,026	5,954	5,938	5,929	(9)	(25)
3. 2009	XXX	8,803	7,051	7,011	6,904	6,858	6,754	6,714	6,722	6,669	(53)	(45)
4. 2010	XXX	XXX	6,127	5,288	5,391	5,239	5,013	5,024	4,893	4,856	(37)	(168)
5. 2011	XXX	XXX	XXX	4,918	5,206	5,302	5,342	5,215	5,163	5,132	(31)	(83)
6. 2012	XXX	XXX	XXX	XXX	4,324	4,701	4,377	4,978	5,139	5,159	20	181
7. 2013	XXX	XXX	XXX	XXX	XXX	2,864	4,031	4,490	4,733	4,476	(257)	(14)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	4,672	4,934	5,712	5,297	(415)	363
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,878	8,186	7,279	(907)	401
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,845	6,032	187	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,880	XXX	XXX
										12. Totals	(1,497)	588

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

NONE

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

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

NONE

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

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

1. Prior	178	208	219	82	81	53	14	14	14	14	0	0
2. 2008	410	360	355	355	355	355	355	355	355	355	0	0
3. 2009	XXX	397	447	447	596	471	451	451	451	451	0	0
4. 2010	XXX	XXX	231	158	173	173	174	174	204	204	0	30
5. 2011	XXX	XXX	XXX	689	572	571	571	571	572	572	0	1
6. 2012	XXX	XXX	XXX	XXX	(11)	1	66	64	64	64	0	0
7. 2013	XXX	XXX	XXX	XXX	XXX	179	91	80	80	80	0	0
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	121	106	106	106	0	0
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(108)	10	10	0	118
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	127	28	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	XXX	XXX
										12. Totals	28	149

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

1. Prior	4,616	4,525	3,740	4,888	3,816	2,925	664	663	674	671	(3)	8
2. 2008	1,870	2,310	1,752	1,756	1,632	1,467	1,472	1,644	1,406	1,400	(6)	(244)
3. 2009	XXX	1,238	1,387	2,251	1,468	1,494	1,569	1,510	1,462	1,512	50	2
4. 2010	XXX	XXX	1,797	1,064	1,018	1,389	900	818	838	818	(20)	0
5. 2011	XXX	XXX	XXX	572	755	717	631	524	520	515	(5)	(9)
6. 2012	XXX	XXX	XXX	XXX	783	844	1,029	701	667	645	(22)	(56)
7. 2013	XXX	XXX	XXX	XXX	XXX	589	623	610	527	536	9	(74)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,493	1,007	1,491	1,183	(308)	176
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	889	1,612	1,992	380	1,103
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,606	1,407	(199)	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,206	XXX	XXX
										12. Totals	(124)	906

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

NONE

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

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

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										Development	
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238	307	84	(223)	(154)
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,022	1,712	(310)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,868	XXX	XXX
										4. Totals	(533)	(154)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,805	1,843	1,686	(157)	(119)
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,427	13,051	(376)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,141	XXX	XXX
										4. Totals	(533)	(119)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	81	132	51	121
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152	58	(94)	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	XXX	XXX
										4. Totals	(43)	121

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

NONE

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

SCHEDULE P - PART 2M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 2N - REINSURANCE

NONPROPORTIONAL ASSUMED PROPERTY

NONE

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

SCHEDULE P - PART 2O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

NONE

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

SCHEDULE P - PART 2P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

NONE

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

SCHEDULE P - PART 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	11 One Year	12 Two Year
1. Prior	(4)	(4)	(4)	(4)	(4)	(4)	(5)	(5)			0	5
2. 2008							1	(1)	(1)		1	1
3. 2009	XXX						3				0	0
4. 2010	XXX	XXX					5	3	3		(3)	(3)
5. 2011	XXX	XXX	XXX					1	1	1	0	0
6. 2012	XXX	XXX	XXX	XXX				3	3	3	0	0
7. 2013	XXX	XXX	XXX	XXX	XXX		(1)	2	2	2	0	0
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5		(5)	(5)
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
										12. Totals	(7)	(2)

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

NONE

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

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

NONE

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

SCHEDULE P - PART 2T - WARRANTY

NONE

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

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)										11	12
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000	86	154	167	144	144	122	122	122	122		
2. 2008	1,259	2,459	2,541	2,549	2,585	2,593	2,593	2,593	2,593	2,593		
3. 2009	XXX	1,163	1,678	1,707	1,724	1,736	1,735	1,735	1,735	1,731		
4. 2010	XXX	XXX	1,140	1,848	1,873	1,885	1,911	2,102	2,102	2,102		
5. 2011	XXX	XXX	XXX	1,508	2,017	2,051	2,051	2,053	2,048	2,048		
6. 2012	XXX	XXX	XXX	XXX	1,810	2,852	2,874	2,880	2,882	2,881		
7. 2013	XXX	XXX	XXX	XXX	XXX	1,573	1,998	2,013	2,073	2,073		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,084	1,572	1,580	1,581		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,254	1,596	1,589		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	772	1,093		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	808		

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

1. Prior	000	181	335	477	172	190	94	97	127	210		
2. 2008	166	347	423	543	554	553	553	553	553	553		
3. 2009	XXX	309	579	691	829	872	880	880	880	880		
4. 2010	XXX	XXX	282	522	702	822	874	906	918	935		
5. 2011	XXX	XXX	XXX	229	374	474	538	619	641	640		
6. 2012	XXX	XXX	XXX	XXX	281	581	685	740	759	1,035		
7. 2013	XXX	XXX	XXX	XXX	XXX	478	813	1,139	1,373	1,418		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	663	1,162	1,676	1,916		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,150	2,258	2,548		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,829	2,392		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094		

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

1. Prior	000	272	505	724	154	176	(39)	(30)	(2)	(82)		
2. 2008	580	847	957	1,138	1,154	1,154	1,154	1,154	1,154	1,154		
3. 2009	XXX	410	810	1,015	1,136	1,210	1,221	1,221	1,221	1,221		
4. 2010	XXX	XXX	453	856	1,139	1,257	1,314	1,340	1,350	1,357		
5. 2011	XXX	XXX	XXX	367	598	757	846	933	953	953		
6. 2012	XXX	XXX	XXX	XXX	446	919	1,068	1,128	1,144	1,373		
7. 2013	XXX	XXX	XXX	XXX	XXX	770	1,266	1,610	1,798	1,827		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	994	1,556	1,924	2,066		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,326	2,031	2,248		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,129	1,601		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913		

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

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

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000	2,625	4,380	5,243	3,221	3,668	(455)	(402)	(481)	(376)		
2. 2008	1,777	3,146	4,202	4,737	5,397	5,723	5,839	5,914	5,913	5,913		
3. 2009	XXX	1,537	4,874	5,659	6,148	6,450	6,550	6,635	6,643	6,669		
4. 2010	XXX	XXX	2,052	3,603	4,239	4,844	4,886	4,912	4,790	4,812		
5. 2011	XXX	XXX	XXX	1,264	4,032	4,711	4,997	5,068	5,099	5,104		
6. 2012	XXX	XXX	XXX	XXX	1,549	2,904	3,550	4,797	5,032	5,087		
7. 2013	XXX	XXX	XXX	XXX	XXX	1,080	2,209	3,682	4,054	4,236		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,290	2,901	4,269	4,895		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,627	4,897	5,887		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,455	4,772		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,904		

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

NONE

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

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

NONE

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

1. Prior	000	23	29	82	53	14	14	14	14	14	XXX	XXX
2. 2008	301	353	355	355	355	355	355	355	355	355	XXX	XXX
3. 2009	XXX	256	447	447	447	447	451	451	451	451	XXX	XXX
4. 2010	XXX	XXX	61	158	173	173	174	174	204	204	XXX	XXX
5. 2011	XXX	XXX	XXX	477	572	571	571	571	572	572	XXX	XXX
6. 2012	XXX	XXX	XXX	XXX	8		64	64	64	64	XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX	66	80	80	80	80	XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	64	106	106	106	XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	10	10	XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	98	XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	XXX	XXX

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

1. Prior	000	947	1,468	2,219	1,835	2,040	664	663	663	663		
2. 2008	241	483	797	1,149	1,253	1,282	1,290	1,305	1,393	1,393		
3. 2009	XXX	142	356	841	1,175	1,284	1,382	1,391	1,396	1,440		
4. 2010	XXX	XXX	296	536	644	674	816	818	818	818		
5. 2011	XXX	XXX	XXX	177	303	396	483	487	497	505		
6. 2012	XXX	XXX	XXX	XXX	155	386	555	602	617	645		
7. 2013	XXX	XXX	XXX	XXX	XXX	182	380	423	480	493		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	121	263	729	994		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	843	1,199		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	415	590		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57		

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

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

NONE

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

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End ($000 omitted)										11	12
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	83	84	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,290	1,697	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	886	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,857	1,709		
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,289	12,984		
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,515		

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	49	138	XXX	XXX
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	41	XXX	XXX
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	XXX	XXX

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

NONE

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

SCHEDULE P - PART 3M - INTERNATIONAL

NONE

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

SCHEDULE P - PART 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	12
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000										XXX	XXX
2. 2008											XXX	XXX
3. 2009	XXX										XXX	XXX
4. 2010	XXX	XXX									XXX	XXX
5. 2011	XXX	XXX	XXX								XXX	XXX
6. 2012	XXX	XXX	XXX	XXX							XXX	XXX
7. 2013	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3O - REINSURANCE

NONPROPORTIONAL ASSUMED LIABILITY

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

NONE

SCHEDULE P - PART 3P - REINSURANCE

NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

NONE

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

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

NONE

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

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

NONE

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

SCHEDULE P - PART 3T - WARRANTY

NONE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2017	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	36	16	5	15	19	7				
2. 2008	123	13	1							
3. 2009	XXX	133	10	6						
4. 2010	XXX	XXX	149	25	(9)	7				
5. 2011	XXX	XXX	XXX	238	15	3	7	2	3	
6. 2012	XXX	XXX	XXX	XXX	165	57	20	19		
7. 2013	XXX	XXX	XXX	XXX	XXX	104	25	47		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	177	9		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	370	2	2
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	42
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,544

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

1. Prior	322	197	125	47	49	44		19	2	
2. 2008	188	116	72	4	2	2		3	3	
3. 2009	XXX	198	179	106	14	4		(2)	(2)	
4. 2010	XXX	XXX	204	223	129	53	6	(13)	40	
5. 2011	XXX	XXX	XXX	58	54	45	8	6	(3)	
6. 2012	XXX	XXX	XXX	XXX	117	53	58	24	59	
7. 2013	XXX	XXX	XXX	XXX	XXX	129	29	59	29	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	243	244	212	544
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337	382	743
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,615	653
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323

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

1. Prior	521	329	39	14						
2. 2008	282	177	18	1	1					
3. 2009	XXX	301	46	50	7	2				
4. 2010	XXX	XXX	62	103	55	23	3		(6)	2
5. 2011	XXX	XXX	XXX	27	24	20	3			
6. 2012	XXX	XXX	XXX	XXX	51	24	19	7	9	
7. 2013	XXX	XXX	XXX	XXX	XXX	57	30	13	(1)	(20)
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	60	81	13	(11)
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	27	19
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	25
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384

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

NONE

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

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	3,663	1,527	155	658	317	349	43	147	70	12
2. 2008	1,575	913	135	328	138	84	85	17	9	
3. 2009	XXX	2,296	728	291	128	81	85	35	32	
4. 2010	XXX	XXX	1,708	433	357	187	64	45	41	
5. 2011	XXX	XXX	XXX	761	205	117	149	56	24	
6. 2012	XXX	XXX	XXX	XXX	1,036	752	106	68	42	
7. 2013	XXX	XXX	XXX	XXX	XXX	368	43	291	291	7
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,633	767	574	12
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,779	1,323	40
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,102	36
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,765

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

NONE

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

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

NONE

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

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

1. Prior	224	211	128							
2. 2008	44	2								
3. 2009	XXX	55			141	16				
4. 2010	XXX	XXX	107							
5. 2011	XXX	XXX	XXX	127						
6. 2012	XXX	XXX	XXX	XXX	(19)		2			
7. 2013	XXX	XXX	XXX	XXX	XXX	96	11			
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	15			
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(116)		
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	8
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

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

1. Prior	1,818	1,122	466	815	804	490	21	6	3	
2. 2008	756	926	389	230	161	74	63	228	4	
3. 2009	XXX	525	438	970	114	80	149	78	27	
4. 2010	XXX	XXX	858	188	161	493	85		6	
5. 2011	XXX	XXX	XXX	136	177	120	128	22	8	
6. 2012	XXX	XXX	XXX	XXX	245	170	361	67	16	
7. 2013	XXX	XXX	XXX	XXX	XXX	151	113	123	17	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,202	420	318	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337	301	382
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,013	570
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,058

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

NONE

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

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

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End ($000 omitted)									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	63	
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(3,308)

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208		
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	14
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(10)		
2. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	
3. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

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

NONE

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

SCHEDULE P - PART 4M - INTERNATIONAL

NONE

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

Sch. P - Pt. 4N
NONE

Sch. P - Pt. 4O
NONE

Sch. P - Pt. 4P
NONE

Sch. P - Pt. 4R - Sn. 1
NONE

Sch. P - Pt. 4R - Sn. 2
NONE

Sch. P - Pt. 4S
NONE

Sch. P - Pt. 4T
NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior		186	110		131		3			
2. 2008	494	494	494	494	512	611	636	636	636	636
3. 2009	XXX	453	464	454	569	594	620	620	620	620
4. 2010	XXX	XXX	355	355	493	609	627	628	628	627
5. 2011	XXX	XXX	XXX	578	645	682	699	701	702	699
6. 2012	XXX	XXX	XXX	XXX	411	502	548	550	550	550
7. 2013	XXX	XXX	XXX	XXX	XXX	565	579	580	581	551
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	390	435	460	502
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	397	524
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	415
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,519

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	13	4	2	1						
2. 2008	107	5	1	1						
3. 2009	XXX	86	5	3						
4. 2010	XXX	XXX	94	8	3	2	1			
5. 2011	XXX	XXX	XXX	92	6	1	1	2	1	
6. 2012	XXX	XXX	XXX	XXX	76	8	4	1		
7. 2013	XXX	XXX	XXX	XXX	XXX	33	3	1		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	42	24		
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	1	1
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	6
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,381

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior			299					3		
2. 2008	396	496	507	507	507	513	513	636	636	636
3. 2009	XXX	478	566	566	566	570	570	620	620	620
4. 2010	XXX	XXX	486	486	486	494	495	628	628	627
5. 2011	XXX	XXX	XXX	670	670	647	647	701	702	699
6. 2012	XXX	XXX	XXX	XXX	411	478	485	550	550	550
7. 2013	XXX	XXX	XXX	XXX	XXX	465	507	580	581	581
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	390	435	460	502
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	397	524
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	326	415
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,519

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Closed with Loss Payment Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	17		19					126	2	
2. 2008	108	108	123	123	123	123	123	185		177
3. 2009	XXX	177	172	172	172	172	172	236		199
4. 2010	XXX	XXX	173	173	173	173	173	354	355	259
5. 2011	XXX	XXX	XXX	141	141	141	145	294	295	229
6. 2012	XXX	XXX	XXX	XXX	63	63	66	245	247	266
7. 2013	XXX	XXX	XXX	XXX	XXX	51	51	287	313	410
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	56	392	440	454
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	383	420
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	516	678
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	430

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	37	48	34	34	10	6	5	5	2	
2. 2008	95	23	16	16	1	3	1	1	1	1
3. 2009	XXX	70	31	31	8	13				1
4. 2010	XXX	XXX	87	87	25	16	4	4	3	2
5. 2011	XXX	XXX	XXX	57	33		4	1	1	1
6. 2012	XXX	XXX	XXX	XXX	80	33	14	5	3	2
7. 2013	XXX	XXX	XXX	XXX	XXX	140	58	26	10	8
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	112	64	35	19
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	39	21
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	40
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	(3)		38		20				2	
2. 2008	109	109	165	165	236	236	236	236	237	177
3. 2009	XXX	118	190	190	253	263	277	354	354	199
4. 2010	XXX	XXX	239	239	291	291	291	294	295	259
5. 2011	XXX	XXX	XXX	198	227	235	241	243	244	229
6. 2012	XXX	XXX	XXX	XXX	215	228	235	245	247	246
7. 2013	XXX	XXX	XXX	XXX	XXX	244	244	287	309	410
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	317	392	440	454
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	383	420
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	516	678
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	430

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior			9					77		
2. 2008	1,125	1,125	1,250	1,250	1,250	1,250	1,250	1,348	1,348	1,253
3. 2009	XXX	1,119	1,124	1,124	1,124	1,124	1,124	1,210	1,210	1,130
4. 2010	XXX	XXX	895	895	895	888	895	1,306	1,307	1,059
5. 2011	XXX	XXX	XXX	860	860	860	865	1,117	1,117	1,050
6. 2012	XXX	XXX	XXX	XXX	1,040	1,040	1,045	1,045	1,046	1,156
7. 2013	XXX	XXX	XXX	XXX	XXX	1,151	1,154	1,154	1,161	1,357
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	2,235	2,235	2,280	1,395
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,708	3,978	1,543
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,188	1,412
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	783

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	55	42	2	1	1					
2. 2008	116	91	6		1					
3. 2009	XXX	101	12		2	1		2		
4. 2010	XXX	XXX	142		4	7	1		2	1
5. 2011	XXX	XXX	XXX	121	21	10	2			
6. 2012	XXX	XXX	XXX	XXX	174	21	2	1		
7. 2013	XXX	XXX	XXX	XXX	XXX	214	7	2		
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	202	131	2	1
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	908	12	7
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	8
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior					1	4				
2. 2008	1,250	1,250	1,342	1,342	1,347	1,348	1,349	1,349	1,349	1,253
3. 2009	XXX	1,124	1,186	1,186	1,209	1,210	1,213	1,213	1,214	1,130
4. 2010	XXX	XXX	1,068	1,068	1,304	1,306	1,308	1,308	1,308	1,059
5. 2011	XXX	XXX	XXX	986	1,104	1,117	1,121	1,121	1,121	1,050
6. 2012	XXX	XXX	XXX	XXX	905	1,020	1,025	1,025	1,026	1,156
7. 2013	XXX	XXX	XXX	XXX	XXX	1,080	1,083	1,083	1,090	1,357
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,092	1,092	1,137	1,395
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,235	2,505	1,543
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,188	1,412
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	783

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

NONE

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	(40)	40	8						3	
2. 2008	635	635	635	635	635	635	635	660	661	
3. 2009	XXX	835	835	835	835	835	835	858	859	
4. 2010	XXX	XXX	321	321	321	321	321	841	841	
5. 2011	XXX	XXX	XXX	237	237	239	239	747	751	
6. 2012	XXX	XXX	XXX	XXX	242	245	252	537	541	
7. 2013	XXX	XXX	XXX	XXX	XXX	249	255	717	733	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	509	1,004	1,088	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	707	998	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	886	
11. 2017	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	357	186	99	61	23			17	10	
2. 2008	495	42	68	40	13			2	1	
3. 2009	XXX	561	68	49	22			3	2	
4. 2010	XXX	XXX	442	59	45		1	6	5	
5. 2011	XXX	XXX	XXX	490	72		7	6	3	
6. 2012	XXX	XXX	XXX	XXX	267		10	12	5	
7. 2013	XXX	XXX	XXX	XXX	XXX	214	21	39	22	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	214	149	49	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	552	71	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	449	
11. 2017	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior						20		(1,000)	1,003	
2. 2008	1,101	1,101	1,101	1,101	1,160	1,163	1,163	1,163	1,164	
3. 2009	XXX	988	988	988	1,136	1,136	1,158	1,158	1,159	
4. 2010	XXX	XXX	516	516	1,145	1,145	1,145	1,151	151	
5. 2011	XXX	XXX	XXX	908	690	747	747	761	765	
6. 2012	XXX	XXX	XXX	XXX	369	495	537	555	559	
7. 2013	XXX	XXX	XXX	XXX	XXX	480	717	721	733	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	600	1,004	1,188	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	707	998	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	886	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Sch. P - Pt. 5F - Sn. 1A
NONE

Sch. P - Pt. 5F - Sn. 2A
NONE

Sch. P - Pt. 5F - Sn. 3A
NONE

Sch. P - Pt. 5F - Sn. 1B
NONE

Sch. P - Pt. 5F - Sn. 2B
NONE

Sch. P - Pt. 5F - Sn. 3B
NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior			18					43	1	
2. 2008	81	81	108	108	108	108	108	146	147	122
3. 2009	XXX	93	93	93	93	93	93	141	141	117
4. 2010	XXX	XXX	46	46	46	46	46	124	124	92
5. 2011	XXX	XXX	XXX	65	65	65	65	104	105	99
6. 2012	XXX	XXX	XXX	XXX	26	26	58	93	93	104
7. 2013	XXX	XXX	XXX	XXX	XXX	14	119	123	130	117
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	117	130	139	134
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	126	140
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	107
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior	74	51	34	25	8	13	4	3	1	
2. 2008	79	17	17	9	5	1	3	2	1	2
3. 2009	XXX	94	36	14	6	4	2	2	2	3
4. 2010	XXX	XXX	77	12	8	4	2		1	
5. 2011	XXX	XXX	XXX	58	13	4	2	1	1	1
6. 2012	XXX	XXX	XXX	XXX	68	17	15	2	2	
7. 2013	XXX	XXX	XXX	XXX	XXX	59	21	10	2	2
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	53	19	10	9
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	9	18
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	11
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior					6	5		7		
2. 2008	131	131	131	131	140	146	146	146	146	12
3. 2009	XXX	114	114	114	122	133	141	141	141	117
4. 2010	XXX	XXX	73	73	73	73	88	124	124	92
5. 2011	XXX	XXX	XXX	123	127	129	129	104	104	99
6. 2012	XXX	XXX	XXX	XXX	51	76	88	93	93	104
7. 2013	XXX	XXX	XXX	XXX	XXX	69	113	123	123	117
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	92	130	139	134
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	126	140
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	107
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

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

NONE

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX							
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Number of Claims Outstanding Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX	1						
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Number of Claims Reported Direct and Assumed at Year End									
	1 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017
1. Prior										
2. 2008										
3. 2009	XXX									
4. 2010	XXX	XXX								
5. 2011	XXX	XXX	XXX	3						
6. 2012	XXX	XXX	XXX	XXX						
7. 2013	XXX	XXX	XXX	XXX	XXX					
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Sch. P - Pt. 5R - Sn. 1B
NONE

Sch. P - Pt. 5R - Sn. 2B
NONE

Sch. P - Pt. 5R - Sn. 3B
NONE

Sch. P - Pt. 5T - Sn. 1
NONE

Sch. P - Pt. 5T - Sn. 2
NONE

Sch. P - Pt. 5T - Sn. 3
NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	3,339	3,339	3,339	3,339	3,339	3,339	3,339	3,339	3,339	3,339	
3. 2009	XXX	3,654	3,654	3,654	3,654	3,654	3,654	3,654	3,654	3,654	
4. 2010	XXX	XXX	3,367	3,667	3,667	3,667	3,667	3,667	3,667	3,667	
5. 2011	XXX	XXX	XXX	3,519	3,519	3,519	3,519	3,519	3,519	3,519	
6. 2012	XXX	XXX	XXX	XXX	3,577	3,577	3,577	3,577	3,577	3,577	
7. 2013	XXX	XXX	XXX	XXX	XXX	3,749	3,749	3,749	3,749	3,749	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	4,032	4,032	4,032	4,032	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,470	3,470	3,470	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,428	3,428	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,363	3,363
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,363
13. Earned Prems.(P-Pt 1)	3,339	3,654	3,367	3,519	3,577	3,749	4,032	3,470	3,528	3,363	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,272	1,272	
3. 2009	XXX	1,829	1,829	1,829	1,829	1,829	1,829	1,829	1,829	1,829	
4. 2010	XXX	XXX	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774	
5. 2011	XXX	XXX	XXX	1,885	1,885	1,885	1,885	1,885	1,885	1,885	
6. 2012	XXX	XXX	XXX	XXX	1,935	1,935	1,935	1,935	1,935	1,935	
7. 2013	XXX	XXX	XXX	XXX	XXX	1,261	1,261	1,261	1,261	1,261	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	750	750	750	750	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	541	541	541	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,354	1,354	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	215
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215
13. Earned Prems.(P-Pt 1)	1,572	1,829	1,774	1,885	1,935	1,262	750	541	388	215	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008										0	
3. 2009	XXX									0	
4. 2010	XXX	XXX								0	
5. 2011	XXX	XXX	XXX							0	
6. 2012	XXX	XXX	XXX	XXX						0	
7. 2013	XXX	XXX	XXX	XXX	XXX					0	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prems.(P-Pt 1)											XXX

NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008										0	
3. 2009	XXX									0	
4. 2010	XXX	XXX								0	
5. 2011	XXX	XXX	XXX							0	
6. 2012	XXX	XXX	XXX	XXX						0	
7. 2013	XXX	XXX	XXX	XXX	XXX					0	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prems.(P-Pt 1)											XXX

NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior				400						0	
2. 2008	35,989	35,989	35,989	35,989	35,989	35,989	35,989	35,989	35,989	35,989	
3. 2009	XXX	30,920	30,920	30,920	30,920	30,920	30,920	30,920	30,920	30,920	
4. 2010	XXX	XXX	24,756	24,756	24,756	24,756	24,756	24,756	24,756	24,756	
5. 2011	XXX	XXX	XXX	23,672	23,672	23,672	23,672	23,672	23,672	23,672	
6. 2012	XXX	XXX	XXX	XXX	22,523	22,523	22,523	22,523	22,523	22,523	
7. 2013	XXX	XXX	XXX	XXX	XXX	23,760	23,760	23,760	23,760	23,760	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	32,689	32,689	32,689	32,689	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,151	34,151	34,151	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,051	34,051	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,388	36,388
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,388
13. Earned Prems.(P-Pt 1)	35,989	30,920	24,756	23,672	22,523	23,760	32,689	34,151	34,051	36,388	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	14,237	14,237	14,237	14,237	14,237	14,237	14,237	14,237	14,237	14,237	
3. 2009	XXX	12,326	12,326	12,326	12,326	12,326	12,326	12,326	12,326	12,326	
4. 2010	XXX	XXX	11,114	11,114	11,114	11,114	11,114	11,114	11,114	11,114	
5. 2011	XXX	XXX	XXX	9,004	9,004	9,004	9,004	9,004	9,004	9,004	
6. 2012	XXX	XXX	XXX	XXX	15,205	15,205	15,205	15,205	15,205	15,205	
7. 2013	XXX	XXX	XXX	XXX	XXX	18,904	18,904	18,904	18,904	18,904	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	20,941	20,941	20,941	20,941	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,088	19,905	19,905	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,401	15,401	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,500	25,500
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,500
13. Earned Prems.(P-Pt 1)	14,237	12,326	11,114	9,004	15,764	18,904	20,941	19,905	20,619	25,500	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	5,483	5,483	5,483	5,483	5,483	5,483	5,483	5,483	5,483	5,483	
3. 2009	XXX	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	5,331	
4. 2010	XXX	XXX	5,263	5,263	5,263	5,263	5,263	5,263	5,263	5,263	
5. 2011	XXX	XXX	XXX	5,476	5,476	5,476	5,476	5,476	5,476	5,476	
6. 2012	XXX	XXX	XXX	XXX	5,950	5,950	5,950	5,950	5,950	5,950	
7. 2013	XXX	XXX	XXX	XXX	XXX	6,115	6,115	6,115	6,115	6,115	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	6,531	6,531	6,531	6,531	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,720	6,720	6,720	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,698	6,698	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,759	6,759
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,759
13. Earned Prems.(P-Pt 1)	5,483	5,331	5,263	5,476	5,950	6,115	6,531	6,720	6,698	6,759	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	1,480	
3. 2009	XXX	1,454	1,454	1,454	1,454	1,454	1,454	1,454	1,454	1,454	
4. 2010	XXX	XXX	1,916	1,916	1,916	1,916	1,916	1,916	1,916	1,916	
5. 2011	XXX	XXX	XXX	1,750	1,750	1,750	1,750	1,750	1,750	1,750	
6. 2012	XXX	XXX	XXX	XXX	1,534	1,534	1,534	1,534	1,534	1,534	
7. 2013	XXX	XXX	XXX	XXX	XXX	1,199	1,199	1,199	1,199	1,199	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	1,812	1,812	1,812	1,812	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,880	1,880	1,880	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,045	4,045	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,196	2,196
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,196
13. Earned Prems.(P-Pt 1)	1,480	1,454	1,916	1,750	1,534	1,199	1,812	1,880	2,070	2,196	XXX

Sch. P - Pt. 6H - Sn. 1B
NONE

Sch. P - Pt. 6H - Sn. 2B
NONE

Sch. P - Pt. 6M - Sn. 1
NONE

Sch. P - Pt. 6M - Sn. 2
NONE

Sch. P - Pt. 6N - Sn. 1
NONE

Sch. P - Pt. 6N - Sn. 2
NONE

Sch. P - Pt. 6O - Sn. 1
NONE

Sch. P - Pt. 6O - Sn. 2
NONE

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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	125	125	125	125	125	125	125	125	125	125	
3. 2009	XXX	108	108	108	108	108	108	108	108	108	
4. 2010	XXX	XXX	77	77	77	77	77	77	77	77	
5. 2011	XXX	XXX	XXX	81	81	81	81	81	81	81	
6. 2012	XXX	XXX	XXX	XXX	91	91	91	91	91	91	
7. 2013	XXX	XXX	XXX	XXX	XXX	84	81	81	81	81	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	98	98	98	98	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	102	102	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	92	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prems.(P-Pt 1)	125	108	77	81	91	84	98	102	92	82	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008	8	8	8	8	8	9	9	8	8	8	
3. 2009	XXX	8	8	8	8	8	8	8	8	8	
4. 2010	XXX	XXX	15	15	15	15	15	15	15	15	
5. 2011	XXX	XXX	XXX	11	11	11	11	11	11	11	
6. 2012	XXX	XXX	XXX	XXX	6	6	6	6	6	6	
7. 2013	XXX	XXX	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX	7	7	7	7	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	39	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prems.(P-Pt 1)	8	8	15	11	6	(1)	7	6	6	3	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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008										0	
3. 2009	XXX									0	
4. 2010	XXX	XXX								0	
5. 2011	XXX	XXX	XXX							0	
6. 2012	XXX	XXX	XXX	XXX						0	
7. 2013	XXX	XXX	XXX	XXX	XXX					0	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3
13. Earned Prems.(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 2008	2 2009	3 2010	4 2011	5 2012	6 2013	7 2014	8 2015	9 2016	10 2017	
1. Prior										0	
2. 2008										0	
3. 2009	XXX									0	
4. 2010	XXX	XXX								0	
5. 2011	XXX	XXX	XXX							0	
6. 2012	XXX	XXX	XXX	XXX						0	
7. 2013	XXX	XXX	XXX	XXX	XXX					0	
8. 2014	XXX	XXX	XXX	XXX	XXX	XXX				0	
9. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0	
10. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	
11. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Prems.(P-Pt 1)											XXX

NONE

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	1,422		0.0	(120)		0.0
2. Private passenger auto liability/medical	4,205		0.0	2,554		0.0
3. Commercial auto/truck liability/medical	2,287		0.0	3,032		0.0
4. Workers' compensation			0.0			0.0
5. Commercial multiple peril	13,016		0.0	6,461		0.0
6. Medical professional liability - occurrence			0.0			0.0
7. Medical professional liability - claims-made			0.0			0.0
8. Special liability	24		0.0	176		0.0
9. Other liability - occurrence	3,101		0.0	4,162		0.0
10. Other liability - claims-made			0.0			0.0
11. Special property	4,938		0.0	(81)		0.0
12. Auto physical damage	3,819		0.0	15,958		0.0
13. Fidelity/surety	118		0.0	416		0.0
14. Other			0.0			0.0
15. International			0.0			0.0
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			0.0	52		0.0
20. Products liability - claims-made			0.0			0.0
21. Financial guaranty/mortgage guaranty			0.0			0.0
22. Warranty			0.0			0.0
23. Totals	32,930	0	0.0	32,612	0	0.0

SECTION 2

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

NONE

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

NONE

Sch. P - Pt. 7A - Sn. 4
NONE

Sch. P - Pt. 7A - Sn. 5
NONE

Sch. P - Pt. 7B - Sn. 1
NONE

Sch. P - Pt. 7B - Sn. 2
NONE

Sch. P - Pt. 7B - Sn. 3
NONE

Sch. P - Pt. 7B - Sn. 4
NONE

Sch. P - Pt. 7B - Sn. 5
NONE

Sch. P - Pt. 7B - Sn. 6
NONE

Sch. P - Pt. 7B - Sn. 7
NONE

SCHEDULE P INTERROGATORIES

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

1.1 Does the company issue Medical Professional Liability Claims-Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions.

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

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	2008		
1.603	2009		
1.604	2010		
1.605	2011		
1.606	2012		
1.607	2013		
1.608	2014		
1.609	2015		
1.610	2016		
1.611	2017		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No [ ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes [X] No [ ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [X]

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

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

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

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

5.1 Fidelity $.....2

5.2 Surety $.....442

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 2 Direct Premiums Written	3 Direct Premiums Earned	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 Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
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. District of 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	82,432,912	90,278,044		146,275,091	606,941,843	489,510,755		
55. US Virgin Islands VI	L	12,096,004	12,386,438		48,923,469	106,191,251	57,702,623		
56. Northern Mariana Islands MP	N								
57. Canada CAN	N								
58. Aggregate Other Alien OT	XXX	3,904,819	4,626,643	0	21,455,196	115,953,731	95,401,768	0	0
59. Totals	(a) 2	98,433,735	107,291,125	0	216,653,756	829,086,825	642,615,146	0	0

DETAILS OF WRITE-INS

58001. Other Alien	XXX	3,904,819	4,626,643		21,455,196	115,953,731	95,401,768		
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	3,904,819	4,626,643	0	21,455,196	115,953,731	95,401,768	0	0

(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 (other than their state of domicile see DSLI); (D) - DSLI - Domestic Surplus Lines Insurer
(DSLI) - Reporting entities authorized to write Surplus Lines in the state of domicile; (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 D and L responses except for Canada and Other Alien.

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

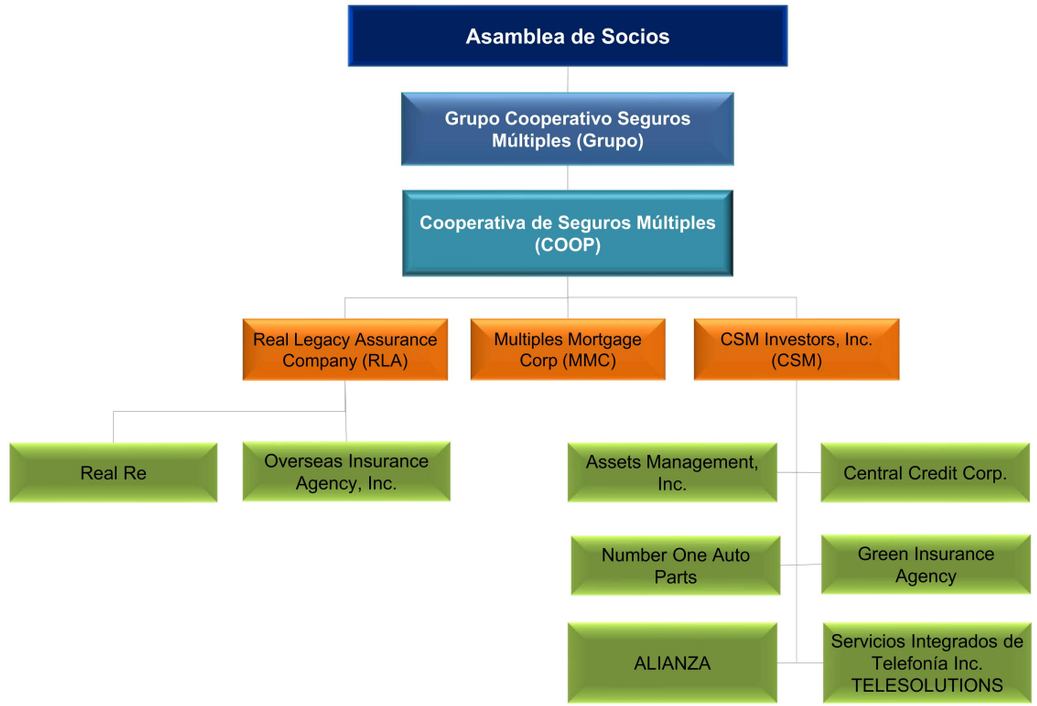
	Direct Business Only					
States, Etc.	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama AL						0
2. Alaska AK						0
3. Arizona AZ						0
4. Arkansas AR						0
5. California CA						0
6. Colorado CO						0
7. Connecticut CT						0
8. Delaware DE						0
9. District of Columbia DC						0
10. Florida FL						0
11. Georgia GA						0
12. Hawaii HI						0
13. Idaho ID						0
14. Illinois IL						0
15. Indiana IN						0
16. Iowa IA						0
17. Kansas KS						0
18. Kentucky KY						0
19. Louisiana LA						0
20. Maine ME						0
21. Maryland MD						0
22. Massachusetts MA						0
23. Michigan MI						0
24. Minnesota MN						0
25. Mississippi MS						0
26. Missouri MO						0
27. Montana MT						0
28. Nebraska NE						0
29. Nevada NV						0
30. New Hampshire NH						0
31. New Jersey NJ						0
32. New Mexico NM						0
33. New York NY						0
34. North Carolina NC						0
35. North Dakota ND						0
36. Ohio OH						0
37. Oklahoma OK						0
38. Oregon OR						0
39. Pennsylvania PA						0
40. Rhode Island RI						0
41. South Carolina SC						0
42. South Dakota SD						0
43. Tennessee TN						0
44. Texas TX						0
45. Utah UT						0
46. Vermont VT						0
47. Virginia VA						0
48. Washington WA						0
49. West Virginia WV						0
50. Wisconsin WI						0
51. Wyoming WY						0
52. American Samoa AS						0
53. Guam GU						0
54. Puerto Rico PR						0
55. US Virgin Islands VI						0
56. Northern Mariana Islands MP						0
57. Canada CAN						0
58. Aggregate Other Alien OT						0
59. Totals	0	0	0	0	0	0

NONE

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

ORGANIZATIONAL CHART
Actual Structure



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Y/N)	16 *
Members															
	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0866733				GRUPO COOPERATIVO SEGUROS MULTIPLES	PR	UIP					N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES	18163	66-0257478				COOPERATIVA DE SEGUROS MULTIPLES PR	PR	UDP	GRUPO COOPERATIVO SEGUROS MULTIPLES	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES	36749	66-0357766				REAL LEGACY ASSURANCE COMPANY	PR	RE	COOPERATIVA DE SEGUROS MULTIPLES PR	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0442203				OVERSEAS INSURANCE AGENCY	PR	DS	REAL LEGACY ASSURANCE COMPANY	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	Y	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0712217				ISLAND HERITAGE INSURANCE, A.I.	PR	DS	REAL LEGACY ASSURANCE COMPANY	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0470854				CSM INVESTOR, INC.	PR	NIA	COOPERATIVA DE SEGUROS MULTIPLES PR	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0473543				NUMBER ONE AUTO PARTS, INC.	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0473588				ASSETS MANAGEMENT, INC.	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0556722				CENTRAL CREDIT CORPORATION	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0615991				ALIANZA HIPOTECARIA, INC.	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0463184				GREEN INSURANCE AGENCY	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0786340				SERVICIOS INTEGRADOS DE TELEFONIA, INC	PR	NIA	CSM INVESTOR INC.	OWNERSHIP	100.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	
3526	GRUPO COOPERATIVO SEGUROS MULTIPLES		66-0674421				MULTIPLES MORTGAGE CORPORATION	PR	NIA	COOPERATIVA DE SEGUROS MULTIPLES PR	OWNERSHIP	70.000	GRUPO COOPERATIVO SEGUROS MULTIPLES	N	

SCHEDULE Y

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
18163	66-0257478	COOPERATIVA D SEGUROS MULTIPLES PR									0	(241,827)
36749	66-0357766	REAL LEGACY ASSUR CO INC									0	241,827
9999999.	Control Totals		0	0	0	0	0	0	XXX	0	0	0

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

The following supplemental reports are required to be filed as part of your 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?	WAIVED
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	WAIVED
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	WAIVED
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
28.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	WAIVED
	APRIL FILING	
29.	Will the Credit Insurance Experience Exhibit be filed with state of domicile and the NAIC by April 1?	NO
30.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33.	Will the regulator-only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	WAIVED
	AUGUST FILING	
35.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

EXPLANATION:	BAR CODE:
1.	*36749201744000000*
2.	*36749201746000000*
3.	*36749201739000000*
4.	*36749201739000000*
5.	*36749201727000000*
6.	*36749201735000000*
7.	*36749201728500000*
8.	
9.	
10.	
11.	
12.	
13. The data for this supplement is not required to be filed.	*36749201724000000*
14. The data for this supplement is not required to be filed.	*36749201736000000*
15. The data for this supplement is not required to be filed.	*36749201745500000*
16. The data for this supplement is not required to be filed.	*36749201749000000*
17. The data for this supplement is not required to be filed.	*36749201738500000*
18. The data for this supplement is not required to be filed.	*36749201740100000*
19. The data for this supplement is not required to be filed.	*36749201736500000*
20.	
21.	
22. The data for this supplement is not required to be filed.	*36749201740000000*
23. The data for this supplement is not required to be filed.	*36749201750000000*
24. The data for this supplement is not required to be filed.	*36749201750500000*
25. The data for this supplement is not required to be filed.	*36749201722400000*
26. The data for this supplement is not required to be filed.	*36749201722500000*
27. The data for this supplement is not required to be filed.	*36749201722600000*
28.	
29. The data for this supplement is not required to be filed.	*36749201723000000*
30 The data for this supplement is not required to be filed.	*36749201730600000*
31. The data for this supplement is not required to be filed.	*36749201721000000*
32. The data for this supplement is not required to be filed.	*36749201721600000*
33. The data for this supplement is not required to be filed.	*36749201721700000*
34.	
35. The data for this supplement is not required to be filed.	*36749201722300000*

Overflow Page for Write-Ins

Additional Write-ins for Statement of Income:

	1 Current Year	2 Prior Year
1404. Reclassify Cat Reserve		
1497. Summary of remaining write-ins for Line 14	0	0

Additional Write-ins for Statement of Income:

	1 Current Year	2 Prior Year
3704. Catastrophic Retentions	(8,000,000)	
3797. Summary of remaining write-ins for Line 37	(8,000,000)	0

Overflow Page for Write-Ins

NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities		0.0			0	0.0
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies		0.0			0	0.0
1.22 Issued by U.S. government sponsored agencies	48,844,512	38.0	48,844,512		48,844,512	38.0
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)		0.0			0	0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	5,019,477	3.9	5,019,477		5,019,477	3.9
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	6,324,676	4.9	6,324,676		6,324,676	4.9
1.43 Revenue and assessment obligations	32,480,822	25.2	32,480,822		32,480,822	25.2
1.44 Industrial development and similar obligations		0.0			0	0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA		0.0			0	0.0
1.512 Issued or guaranteed by FNMA and FHLMC		0.0			0	0.0
1.513 All other		0.0			0	0.0
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA		0.0			0	0.0
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-based securities issued or guaranteed by agencies shown in Line 1.521		0.0			0	0.0
1.523 All other		0.0			0	0.0
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)		0.0			0	0.0
2.2 Unaffiliated non-U.S. securities (including Canada)		0.0			0	0.0
2.3 Affiliated securities		0.0			0	0.0
3. Equity interests:						
3.1 Investments in mutual funds	3,102,400	2.4	3,102,400		3,102,400	2.4
3.2 Preferred stocks:						
3.21 Affiliated		0.0			0	0.0
3.22 Unaffiliated		0.0			0	0.0
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.0			0	0.0
3.32 Unaffiliated	716,304	0.6	716,304		716,304	0.6
3.4 Other equity securities:						
3.41 Affiliated	(10,525,800)	(8.2)	(10,525,800)		(10,525,800)	(8.2)
3.42 Unaffiliated		0.0			0	0.0
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.0			0	0.0
3.52 Unaffiliated		0.0			0	0.0
4. Mortgage loans:						
4.1 Construction and land development		0.0			0	0.0
4.2 Agricultural		0.0			0	0.0
4.3 Single family residential properties		0.0			0	0.0
4.4 Multifamily residential properties		0.0			0	0.0
4.5 Commercial loans		0.0			0	0.0
4.6 Mezzanine real estate loans		0.0			0	0.0
5. Real estate investments:						
5.1 Property occupied by company		0.0			0	0.0
5.2 Property held for production of income (including $.....0 of property acquired in satisfaction of debt)		0.0			0	0.0
5.3 Property held for sale (including $.....0 property acquired in satisfaction of debt)		0.0			0	0.0
6. Contract loans		0.0			0	0.0
7. Derivatives		0.0			0	0.0
8. Receivables for securities		0.0			0	0.0
9. Securities lending (Line 10, Asset Page reinvested collateral)		0.0		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	42,687,592	33.2	42,687,592		42,687,592	33.2
11. Other invested assets		0.0			0	0.0
12. Total invested assets	128,649,983	100.0	128,649,983	0	128,649,983	100.0

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)		0
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13		
	3.2 Totals, Part 3, Column 11		0
4.	Total gain (loss) on disposals, Part 3, Column 18		
5.	Deduct amounts received on disposals, Part 3, Column 15		
6.	Total foreign exchange change in book/adjusted carrying value:		
	6.1 Totals, Part 1, Column 15		
	6.2 Totals, Part 3, Column 13		0
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12		
	7.2 Totals, Part 3, Column 10		0
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11		
	8.2 Totals, Part 3, Column 9		0
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6-7-8)		0
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		0

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)		0
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12		
	3.2 Totals, Part 3, Column 11		0
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
	5.1 Totals, Part 1, Column 9		
	5.2 Totals, Part 3, Column 8		0
6.	Total gain (loss) on disposals, Part 3, Column 18		
7.	Deduct amounts received on disposals, Part 3, Column 15		
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
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		0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11		
	10.2 Totals, Part 3, Column 10		0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		0
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		0
14.	Deduct total nonadmitted amounts		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		0

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

NONE

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)		0
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16		
3.2	Totals, Part 3, Column 12		0
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13		
5.2	Totals, Part 3, Column 9		0
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 16		
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		0
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15		
10.2	Totals, Part 3, Column 11		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		0
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		0

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		93,355,028
2.	Cost of bonds and stocks acquired, Part 3, Column 7		8,976,346
3.	Accrual of discount		5,681
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12	510,963	
4.2	Part 2, Section 1, Column 15		
4.3	Part 2, Section 2, Column 13	(1,938,603)	
4.4	Part 4, Column 11		(1,427,640)
5.	Total gain (loss) on disposals, Part 4, Column 19		8,546
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7		13,100,369
7.	Deduct amortization of premium		932,786
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		0
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14	424,779	
9.2	Part 2, Section 1, Column 17		
9.3	Part 2, Section 2, Column 14	497,636	
9.4	Part 4, Column 13		922,415
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		85,962,391
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		85,962,391

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	1. United States				
Governments (Including all obligations	2. Canada				
guaranteed by governments)	3. Other Countries				
	4. Totals	0	0	0	0
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	5,019,477	4,899,351	5,146,724	4,600,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	6,324,676	6,281,970	6,472,943	5,660,000
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	81,325,334	79,602,952	82,377,196	85,710,000
Industrial and Miscellaneous, SVO Identified	8. United States				
Funds and Hybrid Securities (Unaffiliated)	9. Canada				
	10. Other Countries				
	11. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	92,669,487	90,784,273	93,996,863	95,970,000
PREFERRED STOCKS	14. United States				
Industrial and Miscellaneous (Unaffiliated)	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS	20. United States	3,818,704	3,818,704	3,709,504	
Industrial and Miscellaneous (Unaffiliated)	21. Canada				
	22. Other Countries				
	23. Totals	3,818,704	3,818,704	3,709,504	
Parent, Subsidiaries and Affiliates	24. Totals	(10,525,800)	(10,525,800)	12,387,172	
	25. Total Common Stocks	(6,707,096)	(6,707,096)	16,096,676	
	26. Total Stocks	(6,707,096)	(6,707,096)	16,096,676	
	27. Total Bonds and Stocks	85,962,391	84,077,177	110,093,539	

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 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 10.7	9 Total from Column 7 Prior Year	10 % from Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. **U.S. Governments**												
1.1 NAIC 1						XXX	0	0.0		0.0		
1.2 NAIC 2						XXX	0	0.0		0.0		
1.3 NAIC 3						XXX	0	0.0		0.0		
1.4 NAIC 4						XXX	0	0.0		0.0		
1.5 NAIC 5						XXX	0	0.0		0.0		
1.6 NAIC 6						XXX	0	0.0		0.0		
1.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2. **All Other Governments**												
2.1 NAIC 1						XXX	0	0.0		0.0		
2.2 NAIC 2						XXX	0	0.0		0.0		
2.3 NAIC 3						XXX	0	0.0		0.0		
2.4 NAIC 4						XXX	0	0.0		0.0		
2.5 NAIC 5						XXX	0	0.0		0.0		
2.6 NAIC 6						XXX	0	0.0		0.0		
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. **U.S. States, Territories and Possessions, etc., Guaranteed**												
3.1 NAIC 1		3,450,750	1,568,727			XXX	5,019,477	5.4	4,617,884	4.7	5,019,477	
3.2 NAIC 2						XXX	0	0.0		0.0		
3.3 NAIC 3						XXX	0	0.0		0.0		
3.4 NAIC 4						XXX	0	0.0		0.0		
3.5 NAIC 5						XXX	0	0.0		0.0		
3.6 NAIC 6						XXX	0	0.0		0.0		
3.7 Totals	0	3,450,750	1,568,727	0	0	XXX	5,019,477	5.4	4,617,884	4.7	5,019,477	0
4. **U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed**												
4.1 NAIC 1	360,734	2,594,094	3,369,848			XXX	6,324,676	6.8	5,475,402	5.5	6,324,676	
4.2 NAIC 2						XXX	0	0.0		0.0		
4.3 NAIC 3						XXX	0	0.0		0.0		
4.4 NAIC 4						XXX	0	0.0		0.0		
4.5 NAIC 5						XXX	0	0.0		0.0		
4.6 NAIC 6						XXX	0	0.0		0.0		
4.7 Totals	360,734	2,594,094	3,369,848	0	0	XXX	6,324,676	6.8	5,475,402	5.5	6,324,676	0
5. **U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed**												
5.1 NAIC 1	4,728,734	18,048,664	55,836,314			XXX	78,613,712	84.8	86,376,753	87.5	78,613,712	
5.2 NAIC 2						XXX	0	0.0		0.0		
5.3 NAIC 3						XXX	0	0.0		0.0		
5.4 NAIC 4						XXX	0	0.0		0.0		
5.5 NAIC 5						XXX	0	0.0	2,255,483	2.3		
5.6 NAIC 6	986,400	1,707,954		21,613		XXX	2,715,967	2.9		0.0	2,715,967	
5.7 Totals	5,715,134	19,756,618	55,836,314	21,613	0	XXX	81,329,679	87.8	88,632,236	89.8	81,329,679	0

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

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 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 10.7	9 Total from Column 7 Prior Year	10 % from Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. **Industrial and Miscellaneous (unaffiliated)**												
6.1 NAIC 1						XXX	0	0.0		0.0		
6.2 NAIC 2						XXX	0	0.0		0.0		
6.3 NAIC 3						XXX	0	0.0		0.0		
6.4 NAIC 4						XXX	0	0.0		0.0		
6.5 NAIC 5						XXX	0	0.0		0.0		
6.6 NAIC 6						XXX	0	0.0		0.0		
6.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. **Hybrid Securities**												
7.1 NAIC 1						XXX	0	0.0		0.0		
7.2 NAIC 2						XXX	0	0.0		0.0		
7.3 NAIC 3						XXX	0	0.0		0.0		
7.4 NAIC 4						XXX	0	0.0		0.0		
7.5 NAIC 5						XXX	0	0.0		0.0		
7.6 NAIC 6						XXX	0	0.0		0.0		
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. **Parent, Subsidiaries and Affiliates**												
8.1 NAIC 1						XXX	0	0.0		0.0		
8.2 NAIC 2						XXX	0	0.0		0.0		
8.3 NAIC 3						XXX	0	0.0		0.0		
8.4 NAIC 4						XXX	0	0.0		0.0		
8.5 NAIC 5						XXX	0	0.0		0.0		
8.6 NAIC 6						XXX	0	0.0		0.0		
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. **SVO Identified Funds**												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0

NONE

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

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 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 10.7	9 Total from Column 7 Prior Year	10 % from Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. **Total Bonds Current Year**												
10.1 NAIC 1	(d) 5,089,468	24,093,508	60,774,889	0	0	0	89,957,865	97.1	XXX	XXX	89,957,865	0
10.2 NAIC 2	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 NAIC 6	(d) 986,400	1,707,954	0	21,613	0	0	(c) 2,715,967	2.9	XXX	XXX	2,715,967	0
10.7 Totals	6,075,868	25,801,462	60,774,889	21,613	0	0	(b) 92,673,832	100.0	XXX	XXX	92,673,832	0
10.8 Line 10.7 as a % of Col. 7	6.6	27.8	65.6	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. **Total Bonds Prior Year**												
11.1 NAIC 1	32,701,983	25,213,706	38,554,350				XXX	XXX	96,470,039	97.7	96,470,039	
11.2 NAIC 2							XXX	XXX	0	0.0		
11.3 NAIC 3							XXX	XXX	0	0.0		
11.4 NAIC 4							XXX	XXX	0	0.0		
11.5 NAIC 5	934,770	1,267,275		53,438			XXX	XXX	(c) 2,255,483	2.3	2,255,483	
11.6 NAIC 6							XXX	XXX	(c) 0	0.0		
11.7 Totals	33,636,753	26,480,981	38,554,350	53,438	0	0	XXX	XXX	(b) 98,725,522	100.0	98,725,522	0
11.8 Line 11.7 as a % of Col. 9	34.1	26.8	39.1	0.1	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. **Total Publicly Traded Bonds**												
12.1 NAIC 1	5,089,468	24,093,508	60,774,889				89,957,865	97.1	96,470,039	97.7	89,957,865	XXX
12.2 NAIC 2							0	0.0	0	0.0	0	XXX
12.3 NAIC 3							0	0.0	0	0.0	0	XXX
12.4 NAIC 4							0	0.0	0	0.0	0	XXX
12.5 NAIC 5							0	0.0	2,255,483	2.3	0	XXX
12.6 NAIC 6	986,400	1,707,954		21,613			2,715,967	2.9	0	0.0	2,715,967	XXX
12.7 Totals	6,075,868	25,801,462	60,774,889	21,613	0	0	92,673,832	100.0	98,725,522	100.0	92,673,832	XXX
12.8 Line 12.7 as a % of Col. 7	6.6	27.8	65.6	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 7, Section 10	6.6	27.8	65.6	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. **Total Privately Placed Bonds**												
13.1 NAIC 1							0	0.0	0	0.0	XXX	0
13.2 NAIC 2							0	0.0	0	0.0	XXX	0
13.3 NAIC 3							0	0.0	0	0.0	XXX	0
13.4 NAIC 4							0	0.0	0	0.0	XXX	0
13.5 NAIC 5							0	0.0	0	0.0	XXX	0
13.6 NAIC 6							0	0.0	0	0.0	XXX	0
13.7 Totals	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.8 Line 13.7 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.9 Line 13.7 as a % of Line 10.7, Col. 7, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes $.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $.....0 current year, $.....0 prior year of bonds with Z designations and $.....0 current year, $.....0 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 are under regulatory review.

(c) Includes $.....0 current year, $.....0 prior year of bonds with 5* designations and $.....0 current year, $.....0 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 short-term and cash equivalent bonds by NAIC designation: NAIC 1 $.....0; NAIC 2 $.....0; NAIC 3 $.....0; NAIC 4 $.....0; NAIC 5 $.....0; NAIC 6 $.....0.

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 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 10.6	9 Total from Column 7 Prior Year	10 % from Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. **U.S. Governments**												
1.1 Issuer Obligations						XXX	0	0.0		0.0		
1.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
1.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
1.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
1.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2. **All Other Governments**												
2.1 Issuer Obligations						XXX	0	0.0		0.0		
2.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
2.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
2.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
2.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. **U.S. States, Territories and Possessions, Guaranteed**												
3.1 Issuer Obligations		3,450,750	1,568,727			XXX	5,019,477	5.4	4,617,884	4.7	5,019,477	
3.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
3.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
3.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
3.5 Totals	0	3,450,750	1,568,727	0	0	XXX	5,019,477	5.4	4,617,884	4.7	5,019,477	0
4. **U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed**												
4.1 Issuer Obligations	360,734	2,594,094	3,369,848			XXX	6,324,676	6.8	5,475,402	5.5	6,324,676	
4.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
4.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
4.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
4.5 Totals	360,734	2,594,094	3,369,848	0	0	XXX	6,324,676	6.8	5,475,402	5.5	6,324,676	0
5. **U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed**												
5.1 Issuer Obligations	4,850,733	18,296,619	55,836,314	21,613	2,324,400	XXX	81,329,679	87.8	88,632,236	89.8	81,329,679	
5.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
5.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
5.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
5.5 Totals	4,850,733	18,296,619	55,836,314	21,613	2,324,400	XXX	81,329,679	87.8	88,632,236	89.8	81,329,679	0
6. **Industrial and Miscellaneous (unaffiliated)**												
6.1 Issuer Obligations						XXX	0	0.0		0.0		
6.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
6.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
6.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
6.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. **Hybrid Securities**												
7.1 Issuer Obligations						XXX	0	0.0		0.0		
7.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
7.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
7.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
7.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. **Parent, Subsidiaries and Affiliates**												
8.1 Issuer Obligations						XXX	0	0.0		0.0		
8.2 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		
8.3 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		
8.4 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		
8.5 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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 No Maturity Date	7 Total Current Year	8 Column 7 as a % of Line 10.6	9 Total from Column 7 Prior Year	10 % from Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. **SVO Identified Funds**												
9.1 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.2 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		
9.3 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. **Total Bonds Current Year**												
10.1 Issuer Obligations	5,211,467	24,341,463	60,774,889	21,613	2,324,400	XXX	92,673,832	100.0	XXX	XXX	92,673,832	0
10.2 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
10.6 Totals	5,211,467	24,341,463	60,774,889	21,613	2,324,400	0	92,673,832	100.0	XXX	XXX	92,673,832	0
10.7 Line 10.6 as a % of Col. 7	5.6	26.3	65.6	0.0	2.5	0.0	100.0	XXX	XXX	XXX	100.0	0.0
11. **Total Bonds Prior Year**												
11.1 Issuer Obligations	33,636,753	26,480,981	38,554,350	53,438		XXX	XXX	XXX	98,725,522	100.0	98,725,522	
11.2 Residential Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0		
11.3 Commercial Mortgage-Backed Securities						XXX	XXX	XXX	0	0.0		
11.4 Other Loan-Backed and Structured Securities						XXX	XXX	XXX	0	0.0		
11.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX	0	0.0		
11.6 Totals	33,636,753	26,480,981	38,554,350	53,438	0	0	XXX	XXX	98,725,522	100.0	98,725,522	0
11.7 Line 11.6 as a % of Col. 9	34.1	26.8	39.1	0.1	0.0	0.0	XXX	XXX	100.0	XXX	100.0	0.0
12. **Total Publicly Traded Bonds**												
12.1 Issuer Obligations	5,211,467	24,341,463	60,774,889	21,613	2,324,400	XXX	92,673,832	100.0	98,725,522	100.0	92,673,832	XXX
12.2 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	XXX
12.3 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	XXX
12.4 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	XXX
12.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	XXX
12.6 Totals	5,211,467	24,341,463	60,774,889	21,613	2,324,400	0	92,673,832	100.0	98,725,522	100.0	92,673,832	XXX
12.7 Line 12.6 as a % of Col. 7	5.6	26.3	65.6	0.0	2.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	5.6	26.3	65.6	0.0	2.5	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13. **Total Privately Placed Bonds**												
13.1 Issuer Obligations						XXX	0	0.0	0	0.0	XXX	0
13.2 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0	XXX	0
13.3 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	XXX	0
13.4 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	XXX	0
13.5 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	XXX	0
13.6 Totals	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Line 13.6 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	1,099,639	1,099,639			
2. Cost of short-term investments acquired	0				
3. Accrual of discount	0				
4. Unrealized valuation increase (decrease)	0				
5. Total gain (loss) on disposals	0				
6. Deduct consideration received on disposals	1,075,000	1,075,000			
7. Deduct amortization of premium	24,639	24,639			
8. Total foreign exchange change in book/adjusted carrying value	0				
9. Deduct current year's other-than-temporary impairment recognized	0				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

Cash Equivalents

	1 Total	2 Bonds	3 Money Market Mutual Funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	0			
2. Cost of cash equivalents acquired	171,457,466	166,907,859	4,549,607	
3. Accrual of discount	0			
4. Unrealized valuation increase (decrease)	0			
5. Total gain (loss) on disposals	10,394	10,394		
6. Deduct consideration received on disposals	166,918,253	166,918,253		
7. Deduct amortization of premium	0			
8. Total foreign exchange change in book/adjusted carrying value	0			
9. Deduct current year's other-than-temporary impairment recognized	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,549,607	0	4,549,607	0
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	4,549,607	0	4,549,607	0

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

Sch. A - Pt. 1
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 1
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

Sch. BA - Pt. 1
NONE

Sch. BA - Pt. 2
NONE

Sch. BA - Pt. 3
NONE

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
U.S. States, Territories & Possessions (Direct and Guaranteed) - Issuer Obligations																					
010411 AH 9	ALABAMA ST				1FE	379,209	119.628	358,884	300,000	364,640		(9,258)			5.000	1.551	FA	6,250	15,000	06/02/2016.	08/01/2024.
13063C 4P 2	CALIFORNIA ST FOR PREVIOUS ISS			2	1FE	488,560	123.804	495,216	400,000	482,634		(5,926)			5.000	2.344	FA	8,333	10,000	04/24/2017.	08/01/2027.
20772J KP 6	CONNECTICUT ST				1FE	2,062,880	96.923	1,938,460	2,000,000	2,031,076		(7,822)			2.401	1.983	AO	10,138	48,020	12/20/2012.	10/15/2021.
419792 JT 4	HAWAII ST				1FE	257,048	123.684	247,368	200,000	248,343		(5,013)			5.000	1.988	AO	2,500	10,000	04/01/2016.	10/01/2026.
419792 TS 5	HAWAII ST				1	21,975	106.022	21,204	20,000	21,528		(446)			5.000	0.969	JD	83	500	06/07/2017.	12/01/2019.
419792 TX 4	HAWAII ST				1FE	527,390	106.256	510,029	480,000	516,679		(10,712)			5.000	0.969	JD	2,000	12,000	06/07/2017.	12/01/2019.
68608U 2G 0	OREGON ST FOR ISSUES DTD PRIOR				1FE	557,465	105.339	526,695	500,000	531,929		(19,924)			5.000	0.930	FA	10,417	25,000	09/19/2016.	08/01/2019.
93974D UA 4	WASHINGTON ST FOR ISSUES DTD P				1FE	366,717	114.081	342,243	300,000	349,538		(10,646)			5.000	1.222	JJ	7,500	15,000	05/18/2016.	07/01/2022.
97705M EB 7	WISCONSIN ST FOR ISSUES DTD PR				1FE	485,480	114.813	459,252	400,000	473,110		(8,725)			4.000	1.522	MN	2,667	16,000	07/29/2016.	11/01/2025.
1199999. U.S. States, Territories & Possessions - Issuer Obligations						5,146,724	XXX	4,899,351	4,600,000	5,019,477	0	(78,472)	0	0	XXX	XXX	XXX	49,888	151,520	XXX	XXX
1799999. Total - U.S. States, Territories & Possessions (Direct and Guaranteed)						5,146,724	XXX	4,899,351	4,600,000	5,019,477	0	(78,472)	0	0	XXX	XXX	XXX	49,888	151,520	XXX	XXX
U.S. Political Subdivisions of States, Territories & Possessions (Direct and Guaranteed) - Issuer Obligations																					
00344N NG 5	ABILENE TEX				1FE	168,975	106.754	160,131	150,000	163,345		(4,179)			4.000	1.097	FA	2,267	5,300	08/25/2016.	02/15/2021.
011415 RF 5	ALAMO TEX CMNTY COLLEGE DIST				1FE	940,305	124.442	933,315	750,000	937,094		(3,211)			5.000	2.132	FA	6,875		10/25/2017.	08/15/2027.
150537 GY 8	CEDAR RAPIDS IOWA CMNTY SCH DI				1FE	224,184	104.738	209,476	200,000	211,159		(7,779)			5.000	1.026	JD	833	10,000	04/26/2016.	06/01/2019.
284047 HU 4	EL SEGUNDO CALIF UNI SCH DIST				1FE	1,210,472	99.817	1,207,786	1,210,000	1,210,193		(69)			2.636	2.647	MS	10,632	31,896	12/20/2012.	09/01/2020.
517840 2K 9	LAS VEGAS VALLEY NEV WTR DIST			1	1FE	1,045,000	102.179	1,021,790	1,000,000	1,009,397		(6,394)			3.708	3.048	JD	3,090	37,080	01/26/2012.	06/01/2019.
613340 3H 9	MONTGOMERY CNTY MD				1FE	743,262	120.471	722,826	600,000	723,978		(16,918)			5.000	1.784	MN	5,000	30,000	11/10/2016.	11/01/2024.
64966M EV 7	NEW YORK N Y				1FE	485,948	114.588	458,352	400,000	474,658		(8,029)			4.000	1.665	FA	6,667	15,244	08/03/2016.	08/01/2026.
753075 ME 7	RANKIN CNTY MISS SCH DIST				1FE	381,707	102.481	358,684	350,000	360,734		(14,196)			5.000	0.892	AO	4,375	17,500	07/08/2016.	10/01/2018.
783244 FY 7	RUTHERFORD CNTY TENN				1FE	1,273,090	120.961	1,209,610	1,000,000	1,234,119		(30,256)			5.000	1.577	AO	12,500	50,417	09/16/2016.	04/01/2025.
1899999. U.S. Political Subdivisions of States, Territories & Possessions - Issuer Obligations						6,472,943	XXX	6,281,970	5,660,000	6,324,677	0	(91,031)	0	0	XXX	XXX	XXX	52,239	197,437	XXX	XXX
2499999. Total - U.S. Political Subdivisions of States, Territories & Possessions						6,472,943	XXX	6,281,970	5,660,000	6,324,677	0	(91,031)	0	0	XXX	XXX	XXX	52,239	197,437	XXX	XXX
U.S. Special Revenue & Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their U.S. Political Subdivisions - Issuer Obligations																					
01728A Q4 1	ALLEGHENY CNTY PA HOSP DEV AUT				1FE	325,653	101.581	304,743	300,000	305,613		(12,241)			5.000	0.878	JD	667	15,000	05/10/2016.	06/15/2018.
040484 QE 0	ARIZONA BRD REGENTS UNIV ARIZ				1FE	1,188,710	113.933	1,139,330	1,000,000	1,163,339		(20,537)			4.000	1.658	JD	3,333	42,556	10/05/2016.	06/01/2025.
04780N KG 1	ATLANTA GA DEV AUTH REV				1FE	355,314	110.970	332,910	300,000	338,225		(10,615)			5.000	1.271	JJ	7,500	15,667	05/19/2016.	07/01/2021.
13077C 3T 9	CALIFORNIA ST UNIV REV			2	1FE	240,182	119.433	238,866	200,000	233,971		(3,588)			5.000	2.728	MN	1,667	10,000	03/31/2016.	11/01/2036.
161036 KM 9	CHARLOTTE N C ARPT REV				1FE	369,696	116.328	348,984	300,000	354,780		(9,477)			5.000	1.532	JJ	7,500	15,000	06/02/2016.	07/01/2023.
179282 FL 7	CLACKAMAS CNTY ORE SVC DIST NO				1FE	494,008	115.484	461,936	400,000	474,054		(14,570)			5.000	1.123	JD	1,667	20,000	08/17/2016.	12/01/2022.
20774Y A9 8	CONNECTICUT ST HEALTH & EDL FA				1FE	234,290	110.041	220,082	200,000	223,172		(6,389)			5.000	1.590	JJ	5,000	10,000	04/01/2016.	07/01/2021.
231266 JL 2	CURATORS UNIV MO SYS FACS REV				1FE	1,122,870	106.061	1,060,610	1,000,000	1,073,241		(39,405)			5.000	0.963	MN	8,333	50,000	09/27/2016.	11/01/2019.
24916T DM 8	DENVER COLO CITY & CNTY BRD WT				1FE	339,453	105.747	317,241	300,000	320,529		(11,882)			5.000	0.949	MS	4,417	15,000	05/26/2016.	09/15/2019.
29270C P9 0	ENERGY NORTHWEST WASH ELEC REV				1FE	249,980	121.326	242,652	200,000	241,222		(5,041)			5.000	2.034	JJ	5,000	10,000	03/31/2016.	07/01/2025.
3133EF 5Q 6	FEDERAL FARM CR BKS			2	1	2,000,000	97.823	1,956,460	2,000,000	2,000,000					2.350	2.364	MN	7,703	47,000	04/22/2016.	05/02/2024.
3133EF 6T 9	FEDERAL FARM CR BKS			2	1	4,000,000	98.167	3,926,680	4,000,000	4,000,000					2.470	2.485	MN	13,448	98,800	05/12/2016.	05/12/2025.
3133EF Y4 3	FEDERAL FARM CR BKS			2	1	1,993,500	98.017	1,960,340	2,000,000	1,994,583		962			2.100	2.166	AO	9,917	42,000	11/15/2016.	04/06/2023.
3133EG DB 8	FEDERAL FARM CR BKS			2	1	2,000,000	97.380	1,949,580	2,000,000	2,000,000					2.440	2.455	JD	3,931	48,800	06/02/2016.	06/02/2025.
3133EG FB 6	FEDERAL FARM CR BKS			2	1	1,007,010	97.189	972,880	1,000,000	1,000,000		(4,906)			2.360	2.374	JD	983	23,600	10/20/2016.	06/16/2025.
3133EG FP 5	FEDERAL FARM CR BKS			2	1	1,008,000	98.021	980,210	1,000,000	1,000,000		(5,586)			1.830	1.838	JD	813	18,300	10/20/2016.	06/15/2022.
3133EG HN 8	FEDERAL FARM CR BKS			2	1	2,000,000	97.321	1,946,420	2,000,000	2,000,000					2.420	2.435	JD	134	72,600	07/01/2016.	06/30/2025.
3133EG J2 2	FEDERAL FARM CR BKS			2	1	3,500,000	96.422	3,374,770	3,500,000	3,500,000					2.000	2.010	MN	8,750	70,000	11/09/2016.	11/16/2023.

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
3133EG ME 2	FEDERAL FARM CR BKS			2	1	2,000,000	96.618	1,932,360	2,000,000	2,000,000					2.120	2.131	AO	8,598	42,400	07/11/2016.	10/18/2024.
3133EG NA 9	FEDERAL FARM CR BKS			2	1	2,000,000	96.229	1,924,580	2,000,000	2,000,000					2.200	2.212	JJ	19,555	44,000	07/13/2016.	07/21/2025.
3133EG UU 7	FEDERAL FARM CR BKS			2	1	1,002,500	95.763	957,630	1,000,000	1,000,000		(1,966)			1.850	1.859	MS	5,190	18,500	10/20/2016.	09/20/2023.
3133EG XA 8	FEDERAL FARM CR BKS			2	1	999,670	97.050	970,500	1,000,000	999,731		51			1.730	1.743	JJ	8,506	12,975	10/20/2016.	01/04/2023.
3133EG XM 2	FEDERAL FARM CR BKS			2	1	999,000	95.732	957,320	1,000,000	999,163		137			1.770	1.793	AO	4,228	17,700	10/20/2016.	10/05/2023.
3133EG XS 9	FEDERAL FARM CR BKS			2	1	999,480	95.741	957,410	1,000,000	999,558		66			1.900	1.917	AO	4,222	19,000	10/20/2016.	04/11/2024.
3133EG ZU 2	FEDERAL FARM CR BKS			2	1	2,000,000	96.467	1,929,340	2,000,000	2,000,000					1.980	1.990	AO	7,150	39,600	10/20/2016.	04/26/2024.
3133EH MU 4	FEDERAL FARM CR BKS			2	1	1,000,000	98.080	980,800	1,000,000	1,000,000					2.500	2.516	JD	1,319	12,500	06/09/2017.	06/12/2024.
3130A7 G3 3	FEDERAL HOME LOAN BANKS			2	1	1,000,000	98.535	985,350	1,000,000	1,000,000					2.600	2.617	MS	8,233	26,000	02/29/2016.	03/07/2025.
3130A8 SJ 3	FEDERAL HOME LOAN BANKS			2	1	2,000,000	96.633	1,932,660	2,000,000	2,000,000					2.150	2.162	MN	7,167	43,000	07/18/2016.	11/01/2024.
3130A8 SK 0	FEDERAL HOME LOAN BANKS			2	1	1,000,000	95.842	958,420	1,000,000	1,000,000					2.300	2.313	FA	9,519	23,000	07/18/2016.	02/02/2026.
3130A8 WP 4	FEDERAL HOME LOAN BANKS			2	1	2,000,000	93.835	1,876,700	2,000,000	2,000,000					2.150	2.162	FA	16,006	43,000	07/27/2016.	02/17/2026.
3130A9 MM 0	FEDERAL HOME LOAN BANKS			2	1	2,996,910	95.379	2,861,370	3,000,000	2,997,346		365			1.890	1.913	AO	13,703	56,700	10/20/2016.	10/04/2024.
3130A9 NM 9	FEDERAL HOME LOAN BANKS			2	1	1,001,250	95.730	957,300	1,000,000	1,000,000		(1,004)			1.920	1.929	AO	3,947	19,200	10/20/2016.	10/17/2024.
3130AA AY 4	FEDERAL HOME LOAN BANKS			2	1	2,000,000	98.701	1,974,020	2,000,000	2,000,000					2.470	2.485	JD	2,470	49,400	12/01/2016.	12/13/2023.
3130AA ER 5	FEDERAL HOME LOAN BANKS			2	1	2,000,000	99.453	1,989,060	2,000,000	2,000,000					2.500	2.516	JD	2,222	50,000	12/07/2016.	12/15/2023.
3130AA SB 5	FEDERAL HOME LOAN BANKS			2	1	2,000,000	99.729	1,994,580	2,000,000	2,000,000					2.690	2.708	FA	21,371	26,900	02/03/2017.	02/08/2024.
313381 P8 2	FEDERAL HOME LOAN BANKS			2	1	2,355,000	98.367	2,316,545	2,355,000	2,355,000					1.520	1.526	JD	18,097	17,898	12/28/2012.	12/29/2020.
3136G3 5M 3	FEDERAL NATL MTG ASSN			2	1	1,999,000	95.420	1,908,400	2,000,000	1,999,131		100			2.000	2.016	MS	10,889	40,000	09/06/2016.	12/23/2025.
34074G DH 4	FLORIDA HURRICANE CATASTROPHE			1	1FE	1,513,127	101.309	1,519,635	1,500,000	1,506,303		(2,415)			2.995	2.841	JJ	22,463	44,925	02/10/2015.	07/01/2020.
341507 P3 9	FLORIDA ST BRD ED LOTTERY REV				1FE	369,957	116.783	350,349	300,000	354,846		(9,490)			5.000	1.528	JJ	7,500	15,333	05/25/2016.	07/01/2023.
35824N CJ 6	FRESNO CNTY CALIF FING AUTH LE				1FE	426,137	103.669	419,859	405,000	413,409		(3,131)			3.000	2.181	FA	5,062	12,150	12/20/2012.	08/01/2020.
360066 NF 7	FULTON CNTY GA WTR & SEW REV				1FE	1,128,520	106.546	1,065,460	1,000,000	1,078,466		(38,635)			5.000	1.029	JJ	25,000	50,000	09/14/2016.	01/01/2020.
432347 MB 5	HILLSBOROUGH CNTY FLA UTIL REF				1FE	430,343	115.011	402,539	350,000	419,373		(7,508)			4.000	1.533	FA	5,833	14,194	07/13/2016.	08/01/2026.
45470R CP 9	INDIANA FIN AUTH HWY REV				1FE	480,676	112.394	449,576	400,000	459,605		(14,811)			5.000	1.105	JD	1,667	24,944	07/27/2016.	12/01/2021.
46613C 2F 1	JEA FLA ELEC SYS REV				1FE	1,214,580	114.291	1,142,910	1,000,000	1,170,038		(34,483)			5.000	1.302	AO	12,500	50,000	09/15/2016.	10/01/2022.
544587 F5 2	LOS ANGELES CALIF MUN IMPT COR				1FE	340,746	106.192	318,576	300,000	321,827		(11,739)			5.000	0.989	MN	2,500	15,000	05/19/2016.	11/01/2019.
546398 U7 1	LOUISIANA PUB FACS AUTH REV				1FE	370,402	101.011	353,539	350,000	354,544		(10,834)			4.000	0.875	JD	1,167	14,000	07/13/2016.	06/01/2018.
546589 ZW 5	LOUISVILLE & JEFFERSON CNTY KY				1FE	459,672	107.645	430,580	400,000	437,885		(15,715)			5.000	0.955	MN	2,556	20,000	08/11/2016.	05/15/2020.
56045R TR 0	MAINE MUN BD BK				1FE	239,140	112.098	224,196	200,000	227,523		(6,956)			5.000	1.312	MN	1,667	10,000	04/27/2016.	11/01/2021.
561850 KQ 0	MANATEE CNTY FLA PORT AUTH POR				1FE	686,445	100.877	691,007	685,000	685,598		(208)			2.250	2.229	AO	3,853	15,413	12/20/2012.	10/01/2020.
575831 CA 8	MASSACHUSETTS ST COLLEGE BLDG				1FE	234,352	110.805	221,610	200,000	226,257		(4,704)			4.000	1.440	MN	1,333	8,000	04/08/2016.	05/01/2023.
576000 TW 3	MASSACHUSETTS ST SCH BLDG AUTH			2	1FE	370,416	118.456	355,368	300,000	359,850		(6,883)			5.000	2.236	MN	1,917	15,000	06/15/2016.	11/15/2038.
576051 SB 3	MASSACHUSETTS ST WTR RES AUTH				1FE	498,116	125.435	501,740	400,000	492,785		(5,331)			5.000	2.304	FA	8,333	4,056	05/18/2017.	08/01/2027.
592030 D2 3	METROPOLITAN GOVT NASHVILLE &				1FE	1,168,070	110.821	1,108,210	1,000,000	1,124,497		(35,944)			5.000	1.224	MN	6,389	50,000	10/14/2016.	05/15/2021.
59261A FS 1	METROPOLITAN TRANSN AUTH N Y R			2	1FE	492,932	117.680	470,720	400,000	480,751		(8,053)			5.000	2.469	MN	2,555	20,000	06/23/2016.	11/15/2037.
594695 W9 5	MICHIGAN ST TRUNK LINE				1FE	1,083,560	103.036	1,030,360	1,000,000	1,034,829		(39,557)			5.000	0.983	MN	6,389	50,000	10/07/2016.	11/15/2018.
60414F PM 6	MINNESOTA ST COLLEGES & UNIV R				1FE	499,752	100.330	501,650	500,000	499,828		27			2.750	2.776	AO	3,437	13,750	02/18/2015.	10/01/2023.
606341 JQ 9	MISSOURI ST BRD PUB BLDGS SPL				1FE	346,857	109.292	327,876	300,000	334,053		(7,753)			4.000	1.253	AO	3,000	12,000	05/04/2016.	04/01/2022.
644614 3Y 3	NEW HAMPSHIRE HEALTH & ED FACS				1FE	358,083	110.862	332,586	300,000	339,800		(11,088)			5.000	1.127	JJ	7,500	16,792	05/05/2016.	07/01/2021.
64711N H4 0	NEW MEXICO FIN AUTH REV				1FE	440,752	118.494	414,729	350,000	424,187		(10,925)			5.000	1.526	JD	1,458	17,500	06/23/2016.	06/01/2024.
64971Q J2 0	NEW YORK N Y CITY TRANSITIONAL			2	1FE	964,170	97.792	977,920	1,000,000	974,405		3,974			2.400	2.900	MN	4,000	24,000	05/12/2015.	11/01/2023.
64971W D3 1	NEW YORK N Y CITY TRANSITIONAL			2	1FE	240,162	117.861	235,722	200,000	233,963		(3,721)			5.000	2.670	FA	4,167	10,000	04/26/2016.	02/01/2037.

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
64990E 3Z 8	NEW YORK ST DORM AUTH ST PERS			2	1FE	1,202,420	118.333	1,183,330	1,000,000	1,179,785		(18,327)			5.000	2.671	FA	18,889	45,694	10/05/2016.	02/15/2039.
65829Q AE 4	NORTH CAROLINA ST LTD OBLIG				1FE	1,084,090	102.934	1,029,340	1,000,000	1,033,749		(40,145)			5.000	0.928	MN	8,333	50,000	09/29/2016.	11/01/2018.
65887P JF 3	NORTH DAKOTA PUB FIN AUTH				1FE	1,155,920	109.063	1,090,630	1,000,000	1,107,310		(38,270)			5.000	1.035	AO	12,500	50,000	09/23/2016.	10/01/2020.
665444 JC 0	NORTHERN MUN PWR AGY MINN ELEC				1FE	440,144	103.341	413,364	400,000	416,504		(16,365)			5.000	0.850	JJ	10,000	20,000	07/20/2016.	01/01/2019.
677521 J9 8	OHIO STATE				1FE	316,247	107.051	294,390	275,000	299,170		(10,561)			5.000	1.041	AO	3,438	13,750	05/17/2016.	04/01/2020.
678514 BJ 8	OKLAHOMA CAP IMP AUTH ST HWY C				1FE	1,239,310	118.587	1,185,870	1,000,000	1,202,699		(29,259)			5.000	1.701	JJ	25,000	35,833	09/29/2016.	07/01/2024.
682001 EU 2	OMAHA PUB PWR DIST NEB ELEC RE				1FE	492,476	115.251	461,004	400,000	473,207		(13,854)			5.000	1.275	FA	8,333	18,722	08/09/2016.	02/01/2023.
68641H LE 2	ORLANDO FLA CAP IMPT SPL REV				1FE	250,844	120.546	241,092	200,000	242,203		(4,977)			5.000	2.053	AO	2,500	10,000	03/31/2016.	10/01/2025.
71883R NF 6	PHOENIX ARIZ CIVIC IMPT CORP W				1FE	243,878	113.988	227,976	200,000	232,007		(6,858)			5.000	1.329	JJ	5,000	10,000	04/05/2016.	07/01/2022.
727818 HK 5	PLATTE RIV PWR AUTH COLO PWR R				1FE	232,472	107.959	215,918	200,000	219,136		(7,786)			5.000	0.987	JD	833	10,000	04/12/2016.	06/01/2020.
745177 EX 9	PUERTO RICO COMWLTH GOVT DEV B			1	6FE	506,400	24.000	506,400	2,110,000	506,400	137,150		105,500		4.704	(100.000)	MN			09/13/2011.	05/01/2016.
745177 FM 2	PUERTO RICO COMWLTH GOVT DEV B			1	6FE	480,000	24.000	480,000	2,000,000	480,000	110,000		90,020		3.875	(100.000)	FA			05/21/2012.	02/01/2017.
745177 FN 0	PUERTO RICO COMWLTH GOVT DEV B			1	6FE	1,338,000	24.000	1,338,000	5,575,000	1,338,000	266,577		195,853		4.375	287.159	FA			12/27/2012.	02/01/2019.
745235 N8 0	PUERTO RICO PUB BLDGS AUTH REV			2	6FE	21,613	22.750	21,613	95,000	21,613	1,581		33,406		5.400	30.511	JJ			08/24/2011.	07/01/2029.
745235 PL 9	PUERTO RICO PUB BLDGS AUTH REV			4	6FE	369,954	101.558	365,609	360,000	369,954	(4,345)				5.500	3.846	JJ	8,980	19,800	12/08/2008.	07/01/2021.
79642B 3Q 4	SAN ANTONIO TEX WTR REV				1FE	1,274,280	122.486	1,224,860	1,000,000	1,241,705		(26,433)			5.000	1.877	MN	6,389	51,944	10/06/2016.	05/15/2026.
79642B U2 7	SAN ANTONIO TEX WTR REV				1FE	231,840	107.573	215,146	200,000	218,622		(7,716)			5.000	1.020	MN	1,278	10,000	04/12/2016.	05/15/2020.
837152 RK 5	SOUTH CAROLINA TRANSN INFRASTR				1FE	350,163	108.641	325,923	300,000	331,599		(11,254)			5.000	1.105	AO	3,750	15,000	05/05/2016.	10/01/2020.
837227 3N 5	SOUTH CENT CONN REGL WTR AUTH				1FE	398,234	107.914	377,699	350,000	384,061		(9,244)			4.000	1.220	FA	5,833	15,244	06/17/2016.	08/01/2021.
845040 KD 5	SOUTHWEST HIGHER ED AUTH INC T				1FE	350,190	108.725	326,175	300,000	331,767		(11,319)			5.000	1.085	AO	3,750	15,000	05/13/2016.	10/01/2020.
85025W AG 6	SPRINGDALE ARK PUB FACS BRD HO				1FE	370,911	117.514	352,542	300,000	356,940		(8,673)			5.000	1.748	MS	5,000	15,000	05/18/2016.	03/01/2024.
928172 Q4 0	VIRGINIA ST PUB BLDG AUTH PUB				1FE	1,232,700	116.735	1,167,350	1,000,000	1,190,706		(32,577)			5.000	1.439	FA	20,833	41,111	09/16/2016.	08/01/2023.
92818L 3K 6	VIRGINIA ST RES AUTH INFRASTRU				1FE	428,943	114.482	400,687	350,000	410,399		(12,028)			5.000	1.309	MN	2,917	17,500	06/14/2016.	11/01/2022.
97712D PA 8	WISCONSIN ST HEALTH & EDL FACS				1FE	227,724	106.139	212,278	200,000	214,862		(7,633)			5.000	1.076	JD	833	10,000	04/22/2016.	12/01/2019.
2599999. U.S. Special Revenue & Assessment Obligations - Issuer Obligations						82,377,196	XXX	79,602,952	85,710,000	81,329,678	510,963	(744,688)	424,779	0	XXX	XXX	XXX	559,790	2,227,751	XXX	XXX
3199999. Total - U.S. Special Revenue & Special Assessment Obligations						82,377,196	XXX	79,602,952	85,710,000	81,329,678	510,963	(744,688)	424,779	0	XXX	XXX	XXX	559,790	2,227,751	XXX	XXX
Totals																					
7799999. Total - Issuer Obligations						93,996,863	XXX	90,784,273	95,970,000	92,673,832	510,963	(914,191)	424,779	0	XXX	XXX	XXX	661,917	2,576,708	XXX	XXX
8399999. Grand Total - Bonds						93,996,863	XXX	90,784,273	95,970,000	92,673,832	510,963	(914,191)	424,779	0	XXX	XXX	XXX	661,917	2,576,708	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

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

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																	
33611Q 10 4	FIRST PUERTO RICO TAX-EXEMPT			337,880.000	479,790	1.420	479,790	479,790		43,418		16,894	358,153	(341,259)		U	12/31/2014.
33611R 10 2	FIRST PUERTO RICO TAX-EXEMPT			202,136.000	236,499	1.170	236,499	236,499		17,687		22,235	139,474	(117,239)		U	12/31/2014.
33611R 20 1	FIRST PUERTO RICO TAX-EXEMPT			12.652	15	1.170	15	15		1		2	9	(7)		U	12/31/2014.
9099999. Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					716,304	XXX	716,304	716,304	0	61,106	0	39,131	497,636	(458,505)	0	XXX	XXX
Common Stocks - Parent, Subsidiaries and Affiliates																	
000000 00 0	Island Heritage			500,000.000	1,516,311	3.033	1,516,311	1,508,750				57,489		57,489		U	12/31/2014.
69034# 10 1	OVERSEAS AGENCY			101,280.000	(12,042,111)	(118.900)	(12,042,110)	10,878,422				(2,150,023)		(2,150,023)		U	12/31/2014.
9199999. Total - Common Stocks - Parent, Subsidiaries and Affiliates					(10,525,800)	XXX	(10,525,799)	12,387,172	0	0	0	(2,092,534)	0	(2,092,534)	0	XXX	XXX
Common Stocks - Mutual Funds																	
09256H 33 6	BLACKROCK MULTI ASSET			280,000.000	3,102,400	11.080	3,102,400	2,993,200		141,376		114,800		114,800		U	09/13/2016.
9299999. Total - Common Stocks - Mutual Funds					3,102,400	XXX	3,102,400	2,993,200	0	141,376	0	114,800	0	114,800	0	XXX	XXX
9799999. Total - Common Stock					(6,707,096)	XXX	(6,707,095)	16,096,676	0	202,482	0	(1,938,603)	497,636	(2,436,239)	0	XXX	XXX
9899999. Total Common and Preferred Stock					(6,707,096)	XXX	(6,707,095)	16,096,676	0	202,482	0	(1,938,603)	497,636	(2,436,239)	0	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.....6, the total $ value (included in Column 8) of all such issues $.....(6,707,095).

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. States, Territories and Possessions								
13063C 4P 2	CALIFORNIA ST FOR PREVIOUS ISS		04/24/2017	MERRILL LYNCH		488,560	400,000	4,611
419792 TS 5	HAWAII ST		06/07/2017	Prerefunding		21,975	20,000	
419792 TX 4	HAWAII ST		06/07/2017	Prerefunding		527,390	480,000	
1799999.	Total - Bonds - U.S. States, Territories & Possessions					1,037,925	900,000	4,611
Bonds - U.S. Political Subdivisions of States								
011415 RF 5	ALAMO TEX CMNTY COLLEGE DIST		10/25/2017	MERRILL LYNCH		940,305	750,000	
2499999.	Total - Bonds - U.S. Political Subdivisions of States					940,305	750,000	0
Bonds - U.S. Special Revenue and Special Assessment								
3133EH MU 4	FEDERAL FARM CR BKS		06/09/2017	SANTANDER		1,000,000	1,000,000	
3130AA SB 5	FEDERAL HOME LOAN BANKS		02/03/2017	BANCO POPULAR		2,000,000	2,000,000	
576051 SB 3	MASSACHUSETTS ST WTR RES AUTH		05/18/2017	MERRILL LYNCH		498,116	400,000	
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments					3,498,116	3,400,000	0
8399997.	Total - Bonds - Part 3					5,476,346	5,050,000	4,611
8399998.	Total - Bonds - Summary Item from Part 5					3,500,000	3,500,000	
8399999.	Total - Bonds					8,976,346	8,550,000	4,611
9999999.	Total - Bonds, Preferred and Common Stocks					8,976,346	XXX	4,611

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value 11	12	13	14	15	16	17	18	19	20	21
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds - U.S. States, Territories and Possessions																				
419792 GP 5	HAWAII ST	..	06/07/2017.	Prerefunding		549,365	500,000	563,560	557,861		(8,496)		(8,496)		549,365			0	12,500	12/01/2019.
1799999.	Total - Bonds - U.S. States, Territories & Possessions					549,365	500,000	563,560	557,861	0	(8,496)	0	(8,496)	0	549,365	0	0	0	12,500	XXX
Bonds - U.S. Special Revenue and Special Assessment																				
097464 YP 0	BOISE ST UNIV IDAHO REVS FORME	..	09/14/2017.	MERRILL LYNCH		203,362	200,000	212,336	207,876		(4,418)		(4,418)		203,458		(96)	(96)	7,711	04/01/2018.
3133EF RJ 8	FEDERAL FARM CR BKS	..	08/10/2017.	CALLED @ 100.0000000		2,000,000	2,000,000	2,000,000	2,000,000				0		2,000,000			0	36,806	11/30/2023.
3133EF TR 8	FEDERAL FARM CR BKS	..	05/25/2017.	CALLED @ 100.0000000		2,839,000	2,839,000	2,839,000	2,839,000				0		2,839,000			0	29,754	12/21/2022.
3133EF XL 6	FEDERAL FARM CR BKS	..	09/13/2017.	VARIOUS		2,000,000	2,000,000	2,000,000	2,000,000				0		2,000,000			0	57,699	02/02/2024.
3133EG X9 1	FEDERAL FARM CR BKS	..	05/25/2017.	VARIOUS		2,000,000	2,000,000	2,000,000	2,000,000				0		2,000,000			0	25,403	09/20/2024.
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments					9,042,362	9,039,000	9,051,336	9,046,876	0	(4,418)	0	(4,418)	0	9,042,458	0	(96)	(96)	157,373	XXX
8399997.	Total - Bonds - Part 4					9,591,727	9,539,000	9,614,896	9,604,737	0	(12,914)	0	(12,914)	0	9,591,823	0	(96)	(96)	169,873	XXX
8399998.	Total - Bonds - Summary Item from Part 5					3,500,000	3,500,000	3,500,000					0		3,500,000				41,174	XXX
8399999.	Total - Bonds					13,091,727	13,039,000	13,114,896	9,604,737	0	(12,914)	0	(12,914)	0	13,091,823	0	(96)	(96)	211,047	XXX
Common Stocks - Mutual Funds																				
09256H 33 6	BLACKROCK MULTI ASSET	..	12/27/2017.	CAPITAL GAIN		8,642	XXX						0				8,642	8,642		XXX
9299999.	Total - Common Stocks - Mutual Funds					8,642	XXX	0	0	0	0	0	0	0	0	0	8,642	8,642	0	XXX
9799997.	Total - Common Stocks - Part 4					8,642	XXX	0	0	0	0	0	0	0	0	0	8,642	8,642	0	XXX
9799999.	Total - Common Stocks					8,642	XXX	0	0	0	0	0	0	0	0	0	8,642	8,642	0	XXX
9899999.	Total - Preferred and Common Stocks					8,642	XXX	0	0	0	0	0	0	0	0	0	8,642	8,642	0	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					13,100,369	XXX	13,114,896	9,604,737	0	(12,914)	0	(12,914)	0	13,091,823	0	8,546	8,546	211,047	XXX

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Bonds - U.S. Special Revenue and Special Assessment																				
3130AA SY 5	FEDERAL HOME LOAN BANKS	..	02/09/2017	BANCO POPULAR	09/08/2017	VARIOUS	2,000,000	2,000,000	2,000,000	2,000,000				0				0	30,033	
3130AA Y4 4	FEDERAL HOME LOAN BANKS	..	03/08/2017	BANCO POPULAR	06/13/2017	CALLED @ 100.0000000	1,500,000	1,500,000	1,500,000	1,500,000				0				0	11,141	
3199999.	Total - Bonds - U.S. Special Revenue and Special Assessments						3,500,000	3,500,000	3,500,000	3,500,000	0	0	0	0	0	0	0	0	41,174	0
8399998.	Total - Bonds						3,500,000	3,500,000	3,500,000	3,500,000	0	0	0	0	0	0	0	0	41,174	0
9999999.	Total - Bonds, Preferred and Common Stocks							3,500,000	3,500,000	3,500,000	0	0	0	0	0	0	0	0	41,174	0

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	9	10	Stock of Such Company Owned by Insurer on Statement Date	
										11	12
CUSIP Identification	Description Name of Subsidiary, Controlled or Affiliated Company	Foreign	NAIC Company Code	ID Number	*NAIC Valuation Method (See Purposes and Procedures Manual of the NAIC Investment Analysis Office)*	Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	Total Amount of Such Intangible Assets	Book/Adjusted Carrying Value	Nonadmitted Amount	Number of Shares	% of Outstanding
Common Stocks - Investment Subsidiary											
69034# 10 1	Overseas Insurance Agency							(12,042,111)		101,280.000	
000000 02	Island Heritage							1,516,311		500.000	
1699999. Total - Common Stocks - Investment Subsidiary							0	(10,525,800)	0	XXX	XXX
1899999. Total - Common Stocks							0	(10,525,800)	0	XXX	XXX
1999999. Total - Preferred and Common Stock							0	(10,525,800)	0	XXX	XXX

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: $.....142,319,904.
2. Total amount of intangible assets nonadmitted $.....0.

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5	6
CUSIP Identification	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	Number of Shares	% of Outstanding

NONE

Sch. DA - Pt. 1
NONE

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. A - Sn. 2
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 2
NONE

Sch. DB - Pt. D - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 2
NONE

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Open Depositories						
Scotiabank, Tortola					10,300,324	XXX
Scotiabank, Tortola					339,409	XXX
Oriental Bank					684,919	XXX
Oriental Bank					55,155,711	XXX
Oriental Bank					17,213,160	XXX
Coop. A/C Cabo Rojo		1.000	623		250,000	XXX
Coop. A/C Sabaneña		1.200			250,000	XXX
Coop. A/C Caribe Coop		1.300			250,000	XXX
Coop. Pepiniana		1.350			250,000	XXX
Other					(46,564,537)	XXX
0199999. Total - Open Depositories	XXX	XXX	623	0	38,128,985	XXX
0399999. Total Cash on Deposit	XXX	XXX	623	0	38,128,985	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	9,000	XXX
0599999. Total Cash	XXX	XXX	623	0	38,137,985	XXX

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

1. January	7,981,175	4. April	7,843,562	7. July	12,131,731	10. October	103,469,350
2. February	4,287,056	5. May	14,806,784	8. August	21,940,897	11. November	61,445,208
3. March	7,182,505	6. June	12,913,913	9. September	121,188,350	12. December	42,687,592

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year
All Other Money Market Mutual Funds								
	BPRR Time Deposit Open Account		12/31/2017	1.384		1,014,476		21,779
	Federated Govmt Obligation Fund		12/31/2017	1.000		12,666		130
	ML Bank Deposit Program		12/31/2017	1.000		438,180		1,027
	Blackrock Liquidity		12/31/2017	1.000		18,116		20,900
	BBIF Money Fund Class 4		12/31/2017	1.000		536,377		1,699
	Federated Government Reserves		12/31/2017	1.000		2,529,792		2,322
8699999. Total - All Other Money Market Mutual Funds						4,549,607	0	47,857
8899999. Total - Cash Equivalents						4,549,607	0	47,857

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits for the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusting Carrying Value	Fair Value	Book/Adjusting Carrying Value	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		Statutory Deposit	2,861,400	2,822,945	38,198,689	35,716,445
55. US Virgin Islands VI						
56. Northern Mariana Islands MP						
57. Canada CAN						
58. Aggregate Alien and Other OT	XXX	XXX	250,000	250,000	0	0
59. Total	XXX	XXX	3,111,400	3,072,945	38,198,689	35,716,445

DETAILS OF WRITE-INS

5801. BVI		Pledged as Collateral	250,000	250,000		
5802.						
5803.						
5898. Summary of remaining write-ins for line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Total (Lines 5801 thru 5803+5898) (Line 58 above)	XXX	XXX	250,000	250,000	0	0

ATTESTATION OF CHIEF EXECUTIVE OFFICER AND CHIEF FINANCIAL OFFICER REGARDING REINSURANCE AGREEMENTS

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

Real Legacy Assurance Inc.

The Chief Executive Officer and Chief Financial Officer shall attest, under penalties of perjury, with respect to all reinsurance contracts for which the reporting entity is taking credit on its current financial statement, that to the best of their knowledge and belief after diligent inquiry:

(I) Consistent with SSAP No. 62R, *Property and Casualty Reinsurance*, there are no separate written or oral agreements between the reporting entity (or its affiliates or companies it controls) and the assuming reinsurer that would under any circumstances, reduce, limit, mitigate or otherwise affect any actual or potential loss to the parties under the reinsurance contract, other than inuring contracts that are explicitly defined in the reinsurance contract except as disclosed herein;

(II) 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 the proper accounting treatment, as required by SSAP No. 62R, *Property and Casualty Reinsurance*, is available for review;

(III) The reporting entity complies with all the requirements set forth in SSAP No. 62R, *Property and Casualty Reinsurance*; and

(IV) The reporting entity has appropriate controls in place to monitor the use of reinsurance and adhere to the provisions of SSAP No. 62R, *Property and Casualty Reinsurance*.

If there are any exception(s), that fact should be noted in the Reinsurance Attestation Supplement filed electronically with the NAIC and in hard copy with the domestic regulator (excluding the details of the exceptions). The details of the exceptions shall be filed in a separate hard copy supplement (Exceptions to the Reinsurance Attestation Supplement) with the domestic regulator.

For reporting period ended December 31, 2017

Signed:

Chief Executive Officer	Date	Chief Financial Officer	Date

IDENTIFICATION

I, Martha A. Winslow, am associated with Willis 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 March 8, 2018 to render this opinion.

SCOPE

I have examined the reserves listed in Exhibit A, as shown in the Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 2017. The items listed in Exhibit A, where applicable, reflect disclosure items 8 through 13 in Exhibit B. The applicable accounting standards are statutory accounting practices prescribed or permitted by the insurance regulatory authority of Puerto Rico, as per Note 1 in the Company's Notes to Financial Statement.

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. Mara Toro, Finance AVP, 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, 2017 used in my analysis against Schedule P - Part 1 of the Company's current Annual Statement. 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, 2017. My opinion was formed based on information provided to me through the review date of April 17, 2018 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 established net of anticipated salvage and subrogation.

Discounting

The Company does not discount loss and loss adjustment expense reserves.

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 Adjustment 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 companies rated A or better by a reputable insurance rating agency, or are with Lloyd's. 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.

Material Changes in Actuarial Assumptions

In response to Hurricanes Irma and Maria which have significant loss impact on the Company, and given the timing of the events in the late third quarter of 2017, I have made one material assumption change in the analysis. A separate ratio for adjusting and other expense (AOE) was applied to the unpaid losses related to Hurricanes Irma and Maria, distinct from the historical ratio of paid unallocated loss adjustment expense (ULAE) to paid losses and allocated loss adjustment expense (ALAE).

Company-Specific Risk Factors

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

- Credit risk associated with the large volume of Hurricane Irma and Maria case reserves which have been ceded to reinsurers.
- The aftermath of Hurricanes Irma and Maria has the potential to cause changes in claims handling.
- Geographic concentration of the business in Puerto Rico which exposes the Company to the impact of regulatory and judicial changes as well as weather related events.
- Increase in smaller commercial and auto physical damage exposures. These new exposures may exhibit development patterns different than the existing business and may be of a different quality.

Risk of Material Adverse Deviation

In consideration of the use of this opinion for purposes of solvency monitoring, I consider $7,687,213 to be material for the Company, calculated as 20% of policyholder's surplus.

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. This conclusion is based on the following factors, separately and in combination:

- The relatively low ratio of net carried reserves to policyholders' surplus (0.86 to 1); and
- The majority of the Company's ceded loss and loss adjustment expense reserves are with companies rated A or better by a reputable insurance rating agency, or are with Lloyd's.

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 in 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 Unpaid Claims Estimates 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.

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 A. Winslow

Martha A. Winslow, FCAS, MAAA, CERA
Willis Towers Watson
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Suite 1700
Minneapolis, MN 55437-3837
952.562.1674
martha.winslow@willistowerswatson.com

April 17, 2018

Exhibit A: SCOPE

Loss and Loss Adjustment Expense Reserves:	Amount
1. Unpaid Losses (Liabilities, Surplus and Other Funds page, Col 1, Line 1)	$28,901,808
2. Unpaid Loss Adjustment Expenses (Liabilities, Surplus and Other Funds page, Col 1, Line 3)	$4,033,443
3. Unpaid Losses – Direct and Assumed (Should equal Schedule P, Part 1, Summary, Totals from Cols. 13 and 15, Line 12 * 1000)	$642,612,000
4. Unpaid Loss Adjustment Expenses – Direct and Assumed (Should equal Schedule P, Part 1, Summary, Totals from Cols. 17, 19 and 21, Line 12 * 1000)	$17,573,000
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, adding additional lines as needed)	$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, adding additional lines as needed)	$0

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 2	Column 3	Column 4
1. Name of the Appointed Actuary		Winslow	Martha	A
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 when part of the OPINION is Qualified.; N if No Opinion			R	
5. Materiality Standard expressed in US dollars (used to Answer Question #6)	$7,687,213			
6. Are there significant risks that could result in Material Adverse Deviation?		Yes [ ]	No [x]	Not Applicable [ ]
7. Statutory Surplus (Liabilities, Surplus and Other Funds page, Col 1, Line 37)	$38,436,066			
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 adjustment 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 loss adjustment expenses for the Company's share of voluntary and involuntary underwriting pools' and associations' unpaid losses and loss adjustment 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 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 loss adjustment expense reserve, and unearned premium reserves (Greater than or equal to Schedule P Interrogatories)				
12.1 Amount reported as loss and loss adjustment expense 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, adding additional lines as needed)	$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.

ACTUARIAL OPINION SUMMARY

3674920174410010 0

NOTE: THIS FORM IS NOT FILED WITH THE NAIC AS PART OF THE MARCH SUBMISSION FILE. IT IS FILED WITH THE STATE OF DOMICILE ONLY.

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INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2017

(To Be Filed by April 1)

OF THE

Real Legacy Assurance Inc.

ADDRESS .....Guaynabo PR 00968-1805

NAIC Group Code.....3526 NAIC Company Code.....36749 Federal Employer's Identification Number (FEIN).....66-0357766

Contact Person.....Mara Torro Title.....AVP Finance Telephone.....787-273-7800

INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:

   1.1 Premiums Earned..... [ ]

   1.2 Losses Incurred..... [ ]

   1.3 Not Applicable..... [ ]

2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:

   2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2..... .....

   2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2..... .....

   2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2..... .....

   2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2..... .....

   2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2..... .....

3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:

   3.1 Net Investment Income, Page 4, Line 9, Column 1..... $.....2,046,679

   3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1..... $.....(903,476)

4. The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business.

   4.1 Are there any items requiring special comment or explanation?..... Yes [ ] No [X]

   4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions?..... Yes [ ] No [X]
   Statement may be attached.

   4.3 If yes, explain:

PART I - ALLOCATION TO EXPENSE GROUPS

(000 omitted)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses 2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees	5 Investment Expenses	6 Total Expenses
1. Claim adjustment services:						
1.1 Direct	5,154					5,154
1.2 Reinsurance assumed						0
1.3 Reinsurance ceded	3,459					3,459
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,695	0	0	0	0	1,695
2. Commission and brokerage:						
2.1 Direct excluding contingent		19,335				19,335
2.2 Reinsurance assumed excluding contingent						0
2.3 Reinsurance ceded excluding contingent		7,980				7,980
2.4 Contingent - direct						0
2.5 Contingent - reinsurance assumed						0
2.6 Contingent - reinsurance ceded						0
2.7 Policy and membership fees						0
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	11,354	0	0	0	11,354
3. Allowances to managers and agents						0
4. Advertising	5		59			64
5. Boards, bureaus and associations			1,571			1,571
6. Surveys and underwriting reports						0
7. Audit of assureds' records						0
8. Salary related items:						
8.1 Salaries	1,584		1,004		78	2,666
8.2 Payroll taxes	144		206		7	357
9. Employee relations and welfare	439		914		30	1,383
10. Insurance			118			118
11. Directors' fees			24			24
12. Travel and travel items	162		217			379
13. Rent and rent items	497		803		26	1,326
14. Equipment	20		46			66
15. Cost or depreciation of EDP equipment and software			1,242		38	1,280
16. Printing and stationery	30		34		1	65
17. Postage, telephone and telegraph, exchange and express	63		90		2	156
18. Legal and auditing			931			931
19. Totals (Lines 3 to 18)	2,944	0	7,259	0	183	10,386
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of $.....0				645		645
20.2 Insurance department licenses and fees	336			1,281		1,617
20.3 Gross guaranty association assessments						0
20.4 All other (excluding federal and foreign income and real estate)						0
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4)	336	0	0	1,926	0	2,262
21. Real estate expenses						0
22. Real estate taxes						0
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	45	0	2,362	0	27	2,434
25. Total expenses incurred	5,020	11,354	9,621	1,926	210	28,131

DETAILS OF WRITE-INS

2401. EDP Service Fees			340		11	351
2402. Bad Debt Expense			1,543			1,543
2403. Other Expenses	45		479		15	540
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above)	45	0	2,362	0	27	2,434

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

(000 omitted)

	Premiums Written (Page 8, Part 1B, Col. 6)		Premiums Earned (Page 6, Part 1, Col. 4)		Dividends to Policyholders (Page 4, Line 17)		Incurred Loss (Page 9, Part 2, Col. 7)		Loss Adjustment Expense: Defense and Cost Containment Expenses Incurred		Loss Adjustment Expense: Adjusting and Other Expenses Incurred		Unpaid Losses (Page 10, Part 2A, Col. 8)		Loss Adjustment Expense: Defense and Cost Containment Expenses Unpaid		Loss Adjustment Expense: Adjusting and Other Expenses Unpaid		Unearned Premium Reserves (Page 7, Part 1A, Col. 5)		Agents' Balances	
	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 %	19 Amount	20 %	21 Amount	22 %
1. Fire	(20)	XXX.	892	100.0		0.0	(533)	(59.8)	(776)	(87.0)	302	33.9	(1,164)	(130.5)		0.0	17	1.9	748	83.9	(16)	(1.8)
2.1 Allied lines	(42)	XXX.	1,710	100.0		0.0	1,921	112.3	10	0.6	382	22.3	1,770	103.5	40	2.3	794	46.4	1,568	91.7	(33)	(1.9)
2.2 Multiple peril crop		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.3 Federal flood		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.4 Private crop		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.5 Private flood		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3. Farmowners multiple peril		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
4. Homeowners multiple peril	(120)	XXX.	2,017	100.0		0.0	4,130	204.7	40	2.0	978	48.5	3,103	153.8	14	0.7	540	26.8	4,315	213.9	(93)	(4.6)
5.1 Commercial multiple peril (non-liability portion)	4,717	XXX.	2,940	100.0		0.0	5,507	187.3	379	12.9	1,312	44.6	11,193	380.7	81	2.8	1,077	36.6	10,331	351.4	4,629	157.4
5.2 Commercial multiple peril (liability portion)	1,745	XXX.	7,948	100.0		0.0	3,278	41.2	840	10.6	41	0.5	973	12.2	646	8.1	27	0.3	3,821	48.1	402	5.1
6. Mortgage guaranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
8. Ocean marine	141	XXX.	179	100.0		0.0	48	26.6	7	3.9	6	3.3	32	18.0		0.0		0.0	45	25.3	110	61.3
9. Inland marine	(0)	XXX.	39	100.0		0.0	40	102.8	3	7.8	4	10.3	45	115.9	2	5.2	3	7.8	24	62.2		0.0
10. Financial guaranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0	1	0.0		0.0		0.0
11. Medical professional liability		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
12. Earthquake	(25)	XXX.	1,019	100.0		0.0	(3)	(0.2)		0.0		0.0	9	0.9		0.0		0.0	986	96.7	(19)	(1.9)
13. Group A&H (see interrogatory 1)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Credit A&H		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
15. Other A&H (see interrogatory 1)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
16. Workers' compensation		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
17.1 Other liability-occurrence	4,162	XXX.	4,563	100.0		0.0	786	17.2	302	6.6	9	0.2	2,938	64.4	157	3.4	6	0.1	2,005	43.9	3,241	71.0
17.2 Other liability-claims-made		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
17.3 Excess workers' compensation		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
18. Products liability	52	XXX.	79	100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	41	51.9	41	51.9
19.1, 19.2 Private passenger auto liability	2,554	XXX.	2,756	100.0		0.0	1,929	70.0	126	4.6	38	1.4	3,752	136.1	99	3.6	9	0.3	1,384	50.2	1,989	72.2
19.3, 19.4 Commercial auto liability	3,032	XXX.	3,148	100.0		0.0	2,047	65.0	199	6.3	36	1.1	2,442	77.6	197	6.3	14	0.4	1,759	55.9	2,361	75.0
21.1 Private passenger auto physical damage	12,447	XXX.	13,524	100.0		0.0	4,420	32.7	484	3.6	161	1.2	3,355	24.8	155	1.1	87	0.6	8,436	62.4	11,432	84.5
21.2 Commercial auto physical damage	3,511	XXX.	3,814	100.0		0.0	6,103	160.0	53	1.4	36	0.9	292	7.7	33	0.9	24	0.6	261	6.8	994	26.1
22. Aircraft (all perils)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
23. Fidelity	3	XXX.	2	100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	1	63.7	1	48.2
24. Surety	414	XXX.	460	100.0		0.0	34	7.3	27	5.9	4	0.9	109	23.7	8	1.7		0.0	119	25.9	322	70.0
26. Burglary and theft	7	XXX.	10	100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	4	42.1	5	50.1
27. Boiler and machinery	35	XXX.	(4)	100.0		0.0	39	(1,058.8)		0.0	17	(457.6)	51	(1,375.5)		0.0	1	(26.9)	36	(956.9)	28	(753.8)
28. Credit		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
29. International		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
30. Warranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
31, 32, 33. Reinsurance-nonproportional assumed		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
34. Aggregate write-ins for other lines of business	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	32,612	XXX.	45,097	100.0	0	0.0	29,745	66.0	1,694	3.8	3,326	7.4	28,901	64.1	1,432	3.2	2,600	5.8	35,884	79.6	25,394	56.3
DETAILS OF WRITE-INS																						
3401. Catastrophes Retentions		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3402.		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3403.		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

(000 omitted)

	Other Underwriting Expenses																			
	Commissions and Brokerage Expenses Incurred (IEE Pt. I, Line 2.8, Col. 2)		Taxes, Licenses and Fees Incurred (IEE Pt. I, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8, Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain On Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %
1. Fire	(84)	(9.4)	(1)	(0.1)		0.0	(6)	(0.7)	(1)	(0.1)	1,989	223.0		0.0	1,989	223.0		0.0	1,989	223.0
2.1 Allied lines	157	9.2	(2)	(0.1)		0.0	(12)	(0.7)	(2)	(0.1)	(748)	(43.7)		0.0	(748)	(43.7)		0.0	(748)	(43.7)
2.2 Multiple peril crop		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
2.3 Federal Flood		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
2.4 Private crop		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
2.5 Private flood		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
3. Farmowners multiple peril		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
4. Homeowners multiple peril	355	17.6	(7)	(0.3)		0.0	(35)	(1.7)	(7)	(0.3)	(3,450)	(171.0)		0.0	(3,450)	(171.0)		0.0	(3,450)	(171.0)
5.1 Commercial multiple peril (non-liability portion)	3,628	123.4	279	9.5		0.0	1,392	47.3	259	8.8	(9,298)	(316.3)		0.0	(9,298)	(316.3)		0.0	(9,298)	(316.3)
5.2 Commercial multiple peril (liability portion)	1,640	20.6	103	1.3		0.0	515	6.5	96	1.2	1,627	20.5		0.0	1,627	20.5		0.0	1,627	20.5
6. Mortgage guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
8. Ocean marine	(12)	(6.7)	8	4.5		0.0	42	23.4	8	4.5	89	49.4		0.0	89	49.4		0.0	89	49.4
9. Inland marine	(125)	(323.1)		0.0		0.0		0.0		0.0	117	302.2		0.0	117	302.2		0.0	117	302.2
10. Financial guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
11. Medical professional liability		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
12. Earthquake	171	16.8	(1)	(0.1)		0.0	(7)	(0.7)	(1)	(0.1)	857	84.2		0.0	857	84.2		0.0	857	84.2
13. Group A&H (see interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
14. Credit A&H		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
15. Other A&H (see interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
16. Workers' compensation		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
17.1 Other liability-occurrence	505	11.1	246	5.4		0.0	1,228	26.9	229	5.0	1,716	37.6		0.0	1,716	37.6		0.0	1,716	37.6
17.2 Other liability-claims-made		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
17.3 Excess workers' compensation		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
18. Products liability	14	17.7	3	3.8		0.0	15	19.0	3	3.8	50	63.3		0.0	50	63.3		0.0	50	63.3
19.1, 19.2 Private passenger auto liability	597	21.7	150	5.4		0.0	753	27.3	140	5.1	(697)	(25.3)		0.0	(697)	(25.3)		0.0	(697)	(25.3)
19.3, 19.4 Commercial auto liability	793	25.2	179	5.7		0.0	894	28.4	167	5.3	(833)	(26.5)		0.0	(833)	(26.5)		0.0	(833)	(26.5)
21.1 Private passenger auto physical damage	2,718	20.1	735	5.4		0.0	3,672	27.2	685	5.1	2,019	14.9		0.0	2,019	14.9		0.0	2,019	14.9
21.2 Commercial auto physical damage	890	23.3	208	5.5		0.0	1,036	27.2	193	5.1	(4,319)	(113.2)		0.0	(4,319)	(113.2)		0.0	(4,319)	(113.2)
22. Aircraft (all perils)		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
23. Fidelity	1	48.2		0.0		0.0		0.0		0.0	1	51.8		0.0	1	51.8		0.0	1	51.8
24. Surety	104	22.6	24	5.2		0.0	122	26.5	23	5.0	168	36.5		0.0	168	36.5		0.0	168	36.5
26. Burglary and theft		0.0		0.0		0.0	2	20.0		0.0	8	80.0		0.0	8	80.0		0.0	8	80.0
27. Boiler and machinery	2	(53.8)	2	(53.8)		0.0	10	(269.2)	2	(53.8)	(72)	1,939.5		0.0	(72)	1,939.5		0.0	(72)	1,939.5
28. Credit		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
29. International		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
30. Warranty		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
31, 32, 33. Reinsurance-nonproportional assumed		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
34. Aggregate write-ins for other lines of business	0	0.0	0	0.0	0	0.0	0	0.0	8,000	0.0	8,000	0.0	0	0.0	8,000	0.0	0	0.0	8,000	0.0
35. TOTAL (Lines 1 through 34)	11,354	25.2	1,926	4.3	0	0.0	9,621	21.3	9,794	21.7	(2,775)	(6.2)	0	0.0	(2,775)	(6.2)	0	0.0	(2,775)	(6.2)
DETAILS OF WRITE-INS																				
3401. Catastrophes Retentions		0.0		0.0		0.0		0.0	8,000	0.0	8,000	0.0		0.0	8,000	0.0		0.0	8,000	0.0
3402.		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
3403.		0.0		0.0		0.0		0.0		0.0	0	0.0		0.0	0	0.0		0.0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	8,000	0.0	8,000	0.0	0	0.0	8,000	0.0	0	0.0	8,000	0.0

Note: The allocation of investment income from capital and surplus by line of business may not accurately reflect the profitability of a particular line for use in the rate making process.

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(000 omitted)

	Premiums Written (Page 8, Part 1B Col. 1)		Premiums Earned (Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense: Defense and Cost Containment Expenses Incurred		Loss Adjustment Expense: Adjusting and Other Expenses Incurred		Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense: Defense and Cost Containment Expenses Unpaid		Loss Adjustment Expense: Adjusting and Other Expenses Unpaid		Unearned Premium Reserves		Agents' Balances	
	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 %	19 Amount	20 %	21 Amount	22 %
1. Fire	3,863	XXX.	5,192	100.0		0.0	26,532	511.0	(76)	(1.5)	302	5.8	12,947	249.4	57	1.1	17	0.3	8,862	170.7	(16)	(0.3)
2.1 Allied lines	7,996	XXX.	10,566	100.0		0.0	225,926	2,138.2	1,659	15.7	382	3.6	202,213	1,913.8	1,378	13.0	794	7.5	5,966	56.5	(33)	(0.3)
2.2 Multiple peril crop		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.3 Federal flood		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.4 Private crop		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
2.5 Private flood		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3. Farmowners multiple peril		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
4. Homeowners multiple peril	15,579	XXX.	16,284	100.0		0.0	207,607	1,275.0	7,885	48.4	978	6.0	145,105	891.1	6,439	39.5	540	3.3	7,603	46.7	(93)	(0.6)
5.1 Commercial multiple peril (non-liability portion)	29,326	XXX.	28,371	100.0		0.0	312,240	1,100.5	5,374	18.9	1,312	4.6	232,406	819.2	4,718	16.6	1,077	3.8	17,928	63.2	4,629	16.3
5.2 Commercial multiple peril (liability portion)	7,127	XXX.	8,017	100.0		0.0	2,977	37.1	843	10.5	41	0.5	4,744	59.2	669	8.3	27	0.3	4,314	53.8	402	5.0
6. Mortgage guaranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
8. Ocean marine	400	XXX.	567	100.0		0.0	3,011	531.0	64	11.3	6	1.1	455	80.3	33	5.8	3	0.5	169	29.9	110	19.4
9. Inland marine	691	XXX.	716	100.0		0.0	2,353	328.8	48	6.7	4	0.6	2,244	313.6	22	3.0	1	0.1	353	49.4		0.0
10. Financial guaranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
11. Medical professional liability		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
12. Earthquake	4,556	XXX.	6,050	100.0		0.0	8	0.1		0.0		0.0	31	0.5		0.0		0.0	3,049	50.4	(19)	(0.3)
13. Group A&H (see interrogatory 1)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Credit A&H		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
15. Other A&H (see interrogatory 1)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
16. Workers' compensation		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
17.1 Other liability-occurrence	5,982	XXX.	6,677	100.0		0.0	1,280	19.2	315	4.7	9	0.1	3,956	59.3	166	2.5	6	0.1	3,216	48.2	3,241	48.5
17.2 Other liability-claims-made		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
17.3 Excess workers' compensation		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
18. Products liability	55	XXX.	82	100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	41	49.7	41	49.9
19.1, 19.2 Private passenger auto liability	2,707	XXX.	2,910	100.0		0.0	2,428	83.5	132	4.5	38	1.3	5,412	186.0	103	3.5	9	0.3	1,384	47.6	1,989	68.3
19.3, 19.4 Commercial auto liability	3,228	XXX.	3,363	100.0		0.0	2,978	88.6	220	6.5	36	1.1	3,234	96.2	246	7.3	14	0.4	1,767	52.6	2,361	70.2
21.1 Private passenger auto physical damage	12,430	XXX.	6,409	100.0		0.0	32,023	499.7	1,367	21.3	161	2.5	23,079	360.1	947	14.8	103	1.6	6,286	98.1	11,432	178.4
21.2 Commercial auto physical damage	3,677	XXX.	11,092	100.0		0.0	3,463	31.2	214	1.9	36	0.3	1,547	13.9	171	1.5	9	0.1	2,457	22.2	994	9.0
22. Aircraft (all perils)		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
23. Fidelity	3	XXX.	2	100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	1	63.7	1	48.3
24. Surety	560	XXX.	680	100.0		0.0	216	31.7	82	12.1	4	0.6	215	31.6	12	1.8		0.0	206	30.3	322	47.4
26. Burglary and theft	7	XXX.	10	100.0		0.0	(4)	(44.9)		0.0		0.0		0.0		0.0		0.0	4	42.1	5	50.1
27. Boiler and machinery	246	XXX.	305	100.0		0.0	6,047	1,981.7	51	16.8	17	5.6	5,025	1,646.9	7	2.3	1	0.3	122	40.1	28	9.2
28. Credit		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
29. International		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
30. Warranty		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
34. Aggregate write-ins for other lines of business	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	98,434	XXX.	107,291	100.0	0	0.0	829,087	772.7	18,177	16.9	3,326	3.1	642,615	598.9	14,968	14.0	2,601	2.4	63,731	59.4	25,394	23.7
DETAILS OF WRITE-INS																						
3401.		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3402.		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3403.		XXX.		100.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	XXX.	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (continued)

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(000 omitted)

	Other Underwriting Expenses											
	Commissions and Brokerage Expenses Incurred		Taxes, Licenses and Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment Gain	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %
1. Fire	1,300	25.0	(1)	(0.0)		0.0	(6)	(0.1)	(1)	(0.0)	(22,860)	(440.3)
2.1 Allied lines	1,369	13.0	(2)	(0.0)		0.0	(12)	(0.1)	(2)	(0.0)	(218,758)	(2,070.4)
2.2 Multiple peril crop		0.0		0.0		0.0		0.0		0.0	0	0.0
2.3 Federal Flood		0.0		0.0		0.0		0.0		0.0	0	0.0
2.4 Private crop		0.0		0.0		0.0		0.0		0.0	0	0.0
2.5 Private flood		0.0		0.0		0.0		0.0		0.0	0	0.0
3. Farmowners multiple peril		0.0		0.0		0.0		0.0		0.0	0	0.0
4. Homeowners multiple peril	2,504	15.4	(7)	(0.0)		0.0	(35)	(0.2)	(7)	(0.0)	(202,655)	(1,244.5)
5.1 Commercial multiple peril (non-liability portion)	6,408	22.6	279	1.0		0.0	1,392	4.9	259	0.9	(298,375)	(1,051.7)
5.2 Commercial multiple peril (liability portion)	1,644	20.5	103	1.3		0.0	515	6.4	96	1.2	1,989	24.8
6. Mortgage guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0
8. Ocean marine	66	11.7	8	1.4		0.0	42	7.4	8	1.4	(2,622)	(462.5)
9. Inland marine	79	11.0		0.0		0.0		0.0		0.0	(1,768)	(247.0)
10. Financial guaranty		0.0		0.0		0.0		0.0		0.0	0	0.0
11. Medical professional liability		0.0		0.0		0.0		0.0		0.0	0	0.0
12. Earthquake	814	13.5	(1)	(0.0)		0.0	(7)	(0.1)	(1)	(0.0)	5,235	86.5
13. Group A&H (see interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0
14. Credit A&H		0.0		0.0		0.0		0.0		0.0	0	0.0
15. Other A&H (see interrogatory 1)		0.0		0.0		0.0		0.0		0.0	0	0.0
16. Workers' compensation		0.0		0.0		0.0		0.0		0.0	0	0.0
17.1 Other liability-occurrence	926	13.9	246	3.7		0.0	1,228	18.4	229	3.4	2,901	43.4
17.2 Other liability-claims-made		0.0		0.0		0.0		0.0		0.0	0	0.0
17.3 Excess workers' compensation		0.0		0.0		0.0		0.0		0.0	0	0.0
18. Products liability	14	16.8	3	3.7		0.0	15	18.3	3	3.7	53	64.9
19.1, 19.2 Private passenger auto liability	604	20.8	150	5.2		0.0	753	25.9	140	4.8	(1,056)	(36.3)
19.3, 19.4 Commercial auto liability	805	23.9	179	5.3		0.0	894	26.6	167	5.0	(1,583)	(47.1)
21.1 Private passenger auto physical damage	2,778	43.3	735	11.5		0.0	3,672	57.3	685	10.7	(33,642)	(524.9)
21.2 Commercial auto physical damage	916	8.3	208	1.9		0.0	1,036	9.3	193	1.7	5,412	48.8
22. Aircraft (all perils)		0.0		0.0		0.0		0.0		0.0	0	0.0
23. Fidelity	1	31.5		0.0		0.0		0.0		0.0	1	68.5
24. Surety	167	24.5	24	3.5		0.0	122	17.9	23	3.4	88	13.0
26. Burglary and theft	2	16.9		0.0		0.0	2	20.0		0.0	11	108.0
27. Boiler and machinery	46	15.0	2	0.7		0.0	10	3.3	2	0.7	(5,866)	(1,922.3)
28. Credit		0.0		0.0		0.0		0.0		0.0	0	0.0
29. International		0.0		0.0		0.0		0.0		0.0	0	0.0
30. Warranty		0.0		0.0		0.0		0.0		0.0	0	0.0
34. Aggregate write-ins for other lines of business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	20,441	19.1	1,926	1.8	0	0.0	9,621	9.0	1,794	1.7	(773,492)	(720.9)
DETAILS OF WRITE-INS												
3401.		0.0		0.0		0.0		0.0		0.0	0	0.0
3402.		0.0		0.0		0.0		0.0		0.0	0	0.0
3403.		0.0		0.0		0.0		0.0		0.0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499. TOTALS (Lines 3401 thru 3403 plus 3498) (Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Ins. Expense Ex.-Overflow
NONE

Ins. Expense Ex.-Overflow
NONE

REAL LEGACY ASSURANCE COMPANY, INC.

MANAGEMENT'S DISCUSSION AND ANALYSIS
For the Years Ended December 31, 2017 and 2016

General Background

Real Legacy Assurance Company, Inc. (the Company), is a wholly owned subsidiary of Cooperativa de Seguros Multiples de Puerto Rico (CSM). The Company has been providing property and casualty insurance products for more than 38 years and is one important player on the property and casualty insurance industry in Puerto Rico and the Caribbean on both, commercial and personal lines of business. Real Legacy has a wholly owned captive agency, Overseas Insurance Agency, as well as 11 independent agents that operate on the island of Puerto Rico, two operating in US Virgin Islands (St. Thomas and St. Croix), and another one in British Virgin Islands (Tortola). Overseas Insurance Agency produces approximately 60% of the company's premium volume. The company remained selected by AARP to provide personal insurance programs to their members in Puerto Rico and the US Virgin Islands.

Results of Operations

Year 2017 was an atypical year due to the occurrence of two Cat 4 and 5 hurricanes in a short lapse of two weeks apart. Those two hurricanes, Irma and Maria, caused historical losses on the insurance industry in Puerto Rico and the Caribbean Islands. As shown below, the Company's operating results for the year ended December 31, 2017 resulted in a net loss of $2.6M (net underwriting loss of $4.7M, an investment income of $1.2M and other income of $0.9M net of income tax).

Premiums

Total gross premiums written for 2017 decreased $11.2M or 10% when compared to 2016. This decrease was the result of a comprehensive strategy of risk selection implemented since 2016 to decrease volume but increase profitability. Specifically, some large government accounts were not renewed as per Company's decision.

Losses and LAE

The incurred losses during 2017 decreased by $2.9M or 8% when compared to 2016, although 2017 includes the retention for the two catastrophic events, which affected all the territories covered by the Company. Because of this decrease, along with the cost of additional reinsurance coverage which decreased the premium earned, the loss ratio increased from 69.8% in 2016 to 77.3% in 2017. The decrease in non-cat losses incurred was achieved through a loss prevention strategy, a consistent recoveries effort, and a good control on claims inventory.

Other Underwriting Expenses

Commission expenses decreased by $4.9M or 30% when compared to last year due to the decrease in gross written premium. Other underwriting expenses increased by $3.9M or 53% due to non-recurring events, plus new depreciation expenses recorded.

Aggregate write-ins for underwriting deductions

This income accounts for the use of the catastrophic reserve to cover the losses reported as consequence of hurricanes Irma and Maria retentions from reinsurance coverage.

Investment Income

Total net investment income earned for 2017 was $1.2M vs. $2.0M in 2016. This decrease represents 43% and was mainly due to a $0.9M other-than-temporary-adjustment recognized on some bonds that invest in the Puerto Rico Government.

The Company's investment portfolio is 99% invested in fixed income instruments and 1% in equities. Fixed income is mainly composed of investment grade fixed income securities diversified between US Federal Agencies notes and bonds (51%), US Municipal Bonds (42%), and Mutual Funds (4%). Puerto Rico Agencies and Instrumentalities represents 3% of the portfolio.

Financial Position

Assets

Total net admitted assets increased by $29M or 20% when compared to 2016. Increase was primarily due to the net effect of the following: cash advances were collected from reinsurers to obtain enough liquidity to pay claims and increased cash balance by $25M. Reinsurance due increased by $10.4M and intercompany receivables had a $1M increase. Meanwhile invested assets decreased by $7.4M.

Liabilities

Total liabilities also increased by $26M or 24% when compared to prior year. This change was due to an increase in the following liabilities: $29.1M in funds held by company under reinsurance contracts, $7.4M in losses and loss adjustment expenses, $5.3M in ceded reinsurance, $1.5M in pension plan minimum liability, and $0.6M in intercompany. Those increases were partially offset by the following decreases: $12.5M in unearned premiums, $4.6M in advanced premiums and $0.8M in other liabilities.

The Company has a conservative loss reserve position. Loss reserve development reports are monitored closely and certified by external actuarial consultants from Willis Towers.

Surplus and other funds

Total Surplus increased by $3M or 8% when compared to prior year. Fluctuations between surplus accounts were experienced as follows: Net loss for the year in the amount of ($2.6M), change in unrealized depreciation of equity securities in subsidiary of ($1.4M), change in non-admitted assets of $1.5M, change in minimum pension liability of $(1.5M), an additional capital contribution from Parent Company of $15M and ($8M) in use of catastrophic reserve to cover catastrophic losses retentions.

Cash Flow and Liquidity

Real Legacy's overall liquidity had been stable and positive for three years in a row. However, 2017 operational cash needs exceeded inflows by $14.2M due to extraordinary disbursements made that are associated to the hurricanes, plus some reinsurance payments corresponding to prior years that also were made during 2017. The primary sources of cash inflows were premiums collected and investment income, while the primary disbursements are benefits and loss related payments. The Company's admitted asset base exceeds overall liabilities by a comfortable margin.

Net cash from investments was $11.4M, while net cash from financing and other sources was $36.8M due to a capital contribution of $15M received from parent company plus cash advances received from reinsurers to provide enough liquidity to manage the catastrophes.

The net change in cash and short-term investments for the year decreased $10.8M. Overall, the Company has sufficient cash resources to meet the balance sheet obligations as they become due.

Management Outlook

The Company is under new management since the second half of 2016. Since then, management has been focused on writing sustainable profitable business though a very comprehensive strategy of risk selection and profit driven decisions. To support that strategy, pricing tools were developed to adequately assess the profitability of business written. Rather than focusing on top-line growth, the Company is focused on bottom-line results.

On the other side, Puerto Rico's insurance market had been driven by a soft market that lapsed for almost 20 years forcing a highly competitive environment between insurers. Now, after the hit of two hurricanes during the year, the hard market returned. That change reinforced the rates increase strategy the Company had being pursuing since last year.

The Company have been also developing a robust organizational development strategy focusing on developing existing talent, assessing performance as it concerns to competencies required in each role and connecting talent with business goals and objectives.

Cost reduction was also part of 2017 execution and the following years. We are engaged with our parent company and other ultimate parent subsidiaries to leverage their expertise and resources in key areas. Such areas include, but are not limited to, facilities management, procurement, human resources services, investments management and salvage operations, among others. We foresee a significant costs reduction, increase in efficiencies as well as significant improvement on results by implementing these changes.

As our Holding Group continues to develop, we expect more synergies to come. Additionally, our Group provides robust financial backing to support our transformation.

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

CYBERSECURITY AND IDENTITY THEFT INSURANCE COVERAGE SUPPLEMENT

For the Year Ended December 31, 2017

(To Be Filed by April 1)

NAIC Group Code: 3526 NAIC Company Code: 36749

Company Name: Real Legacy Assurance Inc.

PART 1 - INTERROGATORIES

Cybersecurity Insurance Coverage:

1. Does the reporting entity write any stand-alone cybersecurity insurance coverage? ..... Yes [ ] No [X]
   If yes, complete Column 1 for Part 2.
2. Does the reporting entity write any cybersecurity insurance coverage provided as part of a package policy? ..... Yes [ ] No [X]
   If yes, complete Column 1 for Part 3.
3. If the liability portion of a cybersecurity insurance policy is a claims-made policy, is an extended reporting endorsement (tail coverage) offered? ..... Yes [ ] No [X] N/A [ ]

Identity Theft Insurance Coverage:

4. Does the reporting entity write any stand-alone identity theft insurance coverage? ..... Yes [ ] No [X]
   If yes, complete Column 2 for Part 2.
5. Does the reporting entity write any identity theft insurance coverage provided as part of a package policy? ..... Yes [ ] No [X]
   If yes, complete Column 2 for Part 3.

Cybersecurity and Identity Theft Ins. Coverage Supp.-Pt. 2
NONE

Cybersecurity and Identity Theft Ins. Coverage Supp.-Pt. 3
NONE