

COMBINED ANNUAL STATEMENT

OF THE

LIBERTY MUTUAL INSURANCE COMPANY

and its affiliated property and casualty insurers

of

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2015

PROPERTY AND CASUALTY COMBINED

2015



0112201520100100

COMBINED ANNUAL STATEMENT

For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers

NAIC Group Code 0111 NAIC Company Code 01112

Mail Address: 175 Berkeley Street, Boston, MA 02116
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Annual Statement Contact: Gennaro Petruzzello 857-224-4532 statutory.compliance@libertymutual.com

Table with 3 columns: Name of Companies, NAIC Company Code, and State of Domicile. Lists various insurance companies and their respective codes and states.

This annual statement contains combined data for the Property/Casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completions of annual statements.

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	36,367,508,670		36,367,508,670	35,609,805,936
2. Stocks (Schedule D):				
2.1 Preferred stocks	333,107,859		333,107,859	347,544,008
2.2 Common stocks	4,061,482,442		4,061,482,442	4,341,445,391
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,425,565,897		1,425,565,897	1,305,572,329
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	337,020,017		337,020,017	319,317,480
4.2 Properties held for the production of income (less \$ 0 encumbrances)	665,575		665,575	724,566
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ (563,297,714), Schedule E - Part 1), cash equivalents (\$ 83,393,213, Schedule E - Part 2), and short-term investments (\$ 898,483,598, Schedule DA)	418,579,097		418,579,097	1,094,124,714
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)	24,246,932		24,246,932	
8. Other invested assets (Schedule BA)	12,027,156,383	8,652,151	12,018,504,232	12,759,790,571
9. Receivables for securities	17,310,734		17,310,734	181,967,809
10. Securities lending reinvested collateral assets (Schedule DL)	658,108,819		658,108,819	709,366,055
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	55,670,752,425	8,652,151	55,662,100,274	56,669,658,859
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	326,622,179		326,622,179	337,922,029
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,966,651,939	87,127,481	1,879,524,458	1,734,091,001
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 29,359,721 earned but unbilled premiums)	6,196,690,783	2,935,975	6,193,754,808	5,863,015,301
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)	437,673,273	43,680,499	393,992,774	448,172,616
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	331,149,924		331,149,924	399,789,152
16.2 Funds held by or deposited with reinsured companies	29,153,180		29,153,180	23,617,242
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans	31,270	2,151	29,119	373,155
18.1 Current federal and foreign income tax recoverable and interest thereon	71,974,051		71,974,051	67,130,277
18.2 Net deferred tax asset	2,574,883,002	305,112,113	2,269,770,889	2,219,418,905
19. Guaranty funds receivable or on deposit	19,731,124		19,731,124	22,528,454
20. Electronic data processing equipment and software	685,098,034	597,802,840	87,295,194	91,458,770
21. Furniture and equipment, including health care delivery assets (\$ 0)	549,006,033	549,006,033		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	244,738,598	49,224	244,689,374	267,328,352
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	1,389,639,182	152,078,610	1,237,560,572	1,255,776,453
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	70,493,794,997	1,746,447,077	68,747,347,920	69,400,280,566
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	70,493,794,997	1,746,447,077	68,747,347,920	69,400,280,566

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Cash Surrender Value Life Insurance	842,553,304		842,553,304	805,556,093
2502. Other assets	207,436,318	151,844,496	55,591,822	95,564,592
2503. Equities and deposits in pools and associations	176,367,287		176,367,287	165,228,972
2598. Summary of remaining write-ins for Line 25 from overflow page	163,282,273	234,114	163,048,159	189,426,796
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,389,639,182	152,078,610	1,237,560,572	1,255,776,453

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8)	27,996,812,268	27,769,657,192
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	104,825,882	85,558,002
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	5,857,597,786	6,015,952,397
4. Commissions payable, contingent commissions and other similar charges	567,796,112	526,757,620
5. Other expenses (excluding taxes, licenses and fees)	929,471,143	825,365,085
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	244,752,443	244,688,936
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ 359,659,217 and interest thereon \$ 1,339,130	301,052,907	301,052,907
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 811,782,875 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)	13,161,040,628	12,576,357,596
10. Advance premium	95,933,071	91,259,961
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	716,065	2,493,096
12. Ceded reinsurance premiums payable (net of ceding commissions)	824,515,600	799,651,521
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	213,725,767	215,434,841
14. Amounts withheld or retained by company for account of others	687,240,377	613,485,520
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	31,558,306	42,188,343
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		818,114,731
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives	890,522	
21. Payable for securities	90,329,534	245,482,599
22. Payable for securities lending	658,108,819	709,366,055
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	(1,705,866,795)	(1,662,545,849)
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	50,060,500,435	50,220,320,553
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	50,060,500,435	50,220,320,553
29. Aggregate write-ins for special surplus funds	135,781,888	107,908,726
30. Common capital stock	26,200,000	26,200,000
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds	2,500,000	2,500,000
33. Surplus notes	623,491,467	623,425,186
34. Gross paid in and contributed surplus	9,218,002,902	9,218,002,902
35. Unassigned funds (surplus)	8,680,871,228	9,201,923,199
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)		
36.2 0 shares preferred (value included in Line 31 \$ 0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	18,686,847,485	19,179,960,013
38. Totals (Page 2, Line 28, Col. 3)	68,747,347,920	69,400,280,566

DETAILS OF WRITE-IN LINES		
2501. Amounts held under uninsured plans	639,918,548	665,326,300
2502. Other liabilities	577,329,278	598,495,234
2503. Deposit liability	42,221,991	49,403,119
2598. Summary of remaining write-ins for Line 25 from overflow page	(2,965,336,612)	(2,975,770,502)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(1,705,866,795)	(1,662,545,849)
2901. Special surplus from retroactive reinsurance	135,781,888	107,908,726
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	135,781,888	107,908,726
3201. Guaranty funds	2,500,000	2,500,000
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	2,500,000	2,500,000

STATEMENT OF INCOME

	1	2
	Current Year	Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	24,962,818,191	24,642,588,819
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	13,892,535,406	13,882,869,196
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	3,177,334,345	3,372,203,931
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	7,808,498,356	7,898,440,846
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	24,878,368,107	25,153,513,973
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	84,450,084	(510,925,154)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,642,460,212	1,934,297,506
10. Net realized capital gains (losses) less capital gains tax of \$ 111,030,982 (Exhibit of Capital Gains (Losses))	206,127,870	68,018,947
11. Net investment gain (loss) (Lines 9 + 10)	1,848,588,082	2,002,316,453
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 5,712,461 amount charged off \$ 90,535,952)	(84,823,491)	(93,294,603)
13. Finance and service charges not included in premiums	141,548,989	138,193,856
14. Aggregate write-ins for miscellaneous income	(45,718,410)	(14,510,673)
15. Total other income (Lines 12 through 14)	11,007,088	30,388,580
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,944,045,254	1,521,779,879
17. Dividends to policyholders	19,355,376	23,567,300
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)	1,924,689,878	1,498,212,579
19. Federal and foreign income taxes incurred	(107,909,914)	(100,792,072)
20. Net income (Line 18 minus Line 19) (to Line 22)	2,032,599,792	1,599,004,651
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	19,179,960,013	17,507,831,552
22. Net income (from Line 20)	2,032,599,792	1,599,004,651
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (159,404,777)	(1,936,609,273)	(319,689,800)
25. Change in net unrealized foreign exchange capital gain (loss)	(171,340,531)	(113,188,454)
26. Change in net deferred income tax	(45,726,510)	(320,023,331)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(289,977,207)	(19,072,706)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	10,630,037	23,751,958
29. Change in surplus notes	66,281	66,281
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		929,513,093
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(79,766,000)	(92,297,250)
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	(12,989,117)	(15,935,981)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(493,112,528)	1,672,128,461
39. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 38) (Page 3, Line 37)	18,686,847,485	19,179,960,013

DETAILS OF WRITE-IN LINES		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 05 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)		
1401. Retroactive reinsurance gain/(loss)	19,993,339	(16,457,414)
1402. Other income/(expense)	(65,711,749)	1,946,741
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(45,718,410)	(14,510,673)
3701. Other changes in surplus	(12,989,117)	(15,935,981)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	(12,989,117)	(15,935,981)

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	25,149,109,821	25,297,381,340
2. Net investment income	1,825,623,846	2,138,753,280
3. Miscellaneous income	43,784,354	(205,426,231)
4. Total (Lines 1 through 3)	27,018,518,021	27,230,708,389
5. Benefit and loss related payments	13,468,882,897	14,561,833,297
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	10,980,587,723	11,371,910,220
8. Dividends paid to policyholders	21,132,403	23,526,676
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	7,684,035	(47,303,259)
10. Total (Lines 5 through 9)	24,478,287,058	25,909,966,934
11. Net cash from operations (Line 4 minus Line 10)	2,540,230,963	1,320,741,455
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,149,288,086	8,737,102,990
12.2 Stocks	1,305,243,322	1,311,762,089
12.3 Mortgage loans	165,582,005	112,891,823
12.4 Real estate		
12.5 Other invested assets	3,285,913,659	3,429,816,980
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	16,494	(12,636)
12.7 Miscellaneous proceeds	162,727,413	(104,525,164)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,068,770,979	13,487,036,082
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,286,587,444	6,982,555,858
13.2 Stocks	1,064,776,123	1,402,095,930
13.3 Mortgage loans	285,651,482	189,597,221
13.4 Real estate	39,443,850	42,268,479
13.5 Other invested assets	4,167,268,998	4,471,908,151
13.6 Miscellaneous applications	151,538,670	(159,226,442)
13.7 Total investments acquired (Lines 13.1 to 13.6)	13,995,266,567	12,929,199,197
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,926,495,588)	557,836,885
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	66,281	66,281
16.2 Capital and paid in surplus, less treasury stock		929,513,093
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	79,766,000	92,297,249
16.6 Other cash provided (applied)	(1,209,581,273)	(3,279,055,873)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,289,280,992)	(2,441,773,748)
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)	(675,545,617)	(563,195,408)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,094,124,714	1,657,320,122
19.2 End of year (Line 18 plus Line 19.1)	418,579,097	1,094,124,714

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

20.0001	7 - Commissions, expenses paid and aggregate write-ins for deductions	12,176,278	
20.0002	2 - Net investment income	6,971,462	15,155,102
20.0003	13.5 - Cost of investments acquired - Other invested assets	80,849	4,380,312
20.0004	13.3 - Cost of investments acquired - Mortgage loans	119,547	
20.0005	13.2 - Cost of investments acquired - Stocks	21,036,250	9,964,976
20.0006	13.1 - Cost of investments acquired - Bonds	3,180,625,156	1,518,672,270
20.0007	12.5 - Proceeds from investments sold, matured or repaid - Other invested assets		3,623,879
20.0008	12.4 - Proceeds from investments sold, matured or repaid - Real estate	34,781	
20.0009	12.3 - Proceeds from investments sold, matured or repaid - Mortgage loans	165,615	1,286,254
20.0010	12.2 - Proceeds from investments sold, matured or repaid - Stocks	21,044,485	8,989,410
20.0011	12.1 - Proceeds from investments sold, matured or repaid - Bonds	3,175,412,105	1,503,962,914

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 – PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year- per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	563,200,865	291,966,622	267,542,523	587,624,964
2. Allied lines	368,640,196	194,032,949	195,935,321	366,737,824
3. Farmowners multiple peril	100,268,867	49,171,571	50,298,329	99,142,109
4. Homeowners multiple peril	5,594,530,295	2,864,610,785	3,021,285,085	5,437,855,995
5. Commercial multiple peril	2,200,206,541	1,092,434,238	1,120,474,414	2,172,166,365
6. Mortgage guaranty				
8. Ocean marine	115,908,515	45,770,480	69,164,307	92,514,688
9. Inland marine	747,571,376	161,222,177	167,253,925	741,539,628
10. Financial guaranty				
11.1 Medical professional liability—occurrence	76,484,646	24,449,567	33,954,926	66,979,287
11.2 Medical professional liability—claims-made	14,020,278	11,571,090	7,365,124	18,226,244
12. Earthquake	76,687,614	43,134,364	37,288,950	82,533,028
13. Group accident and health	8,626,539	1,563,078	3,137,503	7,052,114
14. Credit accident and health (group and individual)				
15. Other accident and health	5,046,512	436,879	194,212	5,289,179
16. Workers' compensation	2,007,856,279	85,332,000	84,138,650	2,009,049,629
17.1 Other liability—occurrence	1,631,181,987	719,875,114	749,726,197	1,601,330,904
17.2 Other liability—claims-made	582,104,492	338,017,879	344,025,604	576,096,767
17.3 Excess workers' compensation	47,680,834	29,307,733	25,552,957	51,435,610
18.1 Products liability—occurrence	195,868,562	92,969,676	102,003,321	186,834,917
18.2 Products liability—claims-made	10,623,721	4,735,123	4,026,371	11,332,473
19.1,19.2 Private passenger auto liability	5,848,013,390	2,757,682,639	2,902,115,700	5,703,580,329
19.3,19.4 Commercial auto liability	1,173,143,046	548,872,374	567,319,734	1,154,695,686
21. Auto physical damage	2,953,811,594	2,113,981,774	2,315,201,051	2,752,592,317
22. Aircraft (all perils)	52,430,961	9,764,170	15,566,424	46,628,707
23. Fidelity	50,031,563	23,584,766	24,619,404	48,996,925
24. Surety	790,970,041	468,554,835	505,254,526	754,270,350
26. Burglary and theft	891,903	504,253	397,349	998,807
27. Boiler and machinery	37,975,961	16,250,338	16,703,088	37,523,211
28. Credit	(455,553)	3,459,470	2,437,861	566,056
29. International				
30. Warranty	(181,117)	3,968,879	2,233,983	1,553,779
31. Reinsurance-nonproportional assumed property	297,313,684	40,281,917	38,097,990	299,497,611
32. Reinsurance-nonproportional assumed liability	81,716,846	17,128,271	25,637,662	73,207,455
33. Reinsurance-nonproportional assumed financial lines	5,262			5,262
34. Aggregate write-ins for other lines of business				
35. TOTALS	25,632,175,700	12,054,635,011	12,698,952,491	24,987,858,220

DETAILS OF WRITE-IN LINES				
3401.				
3402.				
3403.				
3498. Sum of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A – RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	263,219,964	4,322,560			267,542,524
2. Allied lines	194,437,302	1,498,016			195,935,318
3. Farmowners multiple peril	50,298,329				50,298,329
4. Homeowners multiple peril	3,021,285,085				3,021,285,085
5. Commercial multiple peril	1,111,585,753	19,365,421	(10,533,085)	56,326	1,120,474,415
6. Mortgage guaranty					
8. Ocean marine	49,707,644	19,456,664			69,164,308
9. Inland marine	151,620,050	15,633,874			167,253,924
10. Financial guaranty					
11.1 Medical professional liability—occurrence	29,793,941	4,160,985			33,954,926
11.2 Medical professional liability—claims-made	6,843,891	521,234			7,365,125
12. Earthquake	36,796,202	492,749			37,288,951
13. Group accident and health	3,137,503				3,137,503
14. Credit accident and health (group and individual)					
15. Other accident and health	194,212				194,212
16. Workers' compensation	520,190,804	19,103,004	(12,633,803)	(442,521,359)	84,138,646
17.1 Other liability—occurrence	697,886,112	55,807,979	(945,435)	(3,022,461)	749,726,195
17.2 Other liability—claims-made	247,844,154	95,887,264	(54,697)	348,883	344,025,604
17.3 Excess workers' compensation	24,324,665	1,228,290			25,552,955
18.1 Products liability—occurrence	62,358,521	37,260,824	(247,837)	2,631,814	102,003,322
18.2 Products liability—claims-made	3,909,164	117,209			4,026,373
19.1,19.2 Private passenger auto liability	2,902,115,700				2,902,115,700
19.3,19.4 Commercial auto liability	556,986,053	5,500,161		4,833,520	567,319,734
21. Auto physical damage	2,314,128,558	1,072,496			2,315,201,054
22. Aircraft (all perils)	15,566,424				15,566,424
23. Fidelity	24,389,765	229,639			24,619,404
24. Surety	496,138,509	9,116,017			505,254,526
26. Burglary and theft	393,928	3,417			397,345
27. Boiler and machinery	16,020,101	682,987			16,703,088
28. Credit	2,437,861				2,437,861
29. International					
30. Warranty		2,233,983			2,233,983
31. Reinsurance-nonproportional assumed property	38,093,603	4,388			38,097,991
32. Reinsurance-nonproportional assumed liability	25,260,717	376,943			25,637,660
33. Reinsurance-nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	12,866,964,515	294,076,104	(24,414,857)	(437,673,277)	12,698,952,485
36. Accrued retrospective premiums based on experience					437,673,273
37. Earned but unbilled premiums					24,414,855
38. Balance (Sum of Lines 35 through 37)					13,161,040,613

DETAILS OF WRITE-IN LINES					
3401.					
3402.					
3403.					
3498. Sum of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B – PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
1. Fire	570,011,317	20,996,497	41,327,334	6,914	69,127,371	563,200,863
2. Allied lines	414,812,473	228,652	16,423,696	118,569	62,706,056	368,640,196
3. Farmowners multiple peril	103,461,490				3,192,623	100,268,867
4. Homeowners multiple peril	5,993,803,386	14,790,678	5,754,529		419,818,299	5,594,530,294
5. Commercial multiple peril	2,273,035,406	54,961,759	37,353,040	796,521	164,347,144	2,200,206,540
6. Mortgage guaranty						
8. Ocean marine	81,225,396	35,777,049	10,015,726	193,232	10,916,425	115,908,514
9. Inland marine	2,933,532,600	26,028,353	12,720,472	5,559,495	2,219,150,554	747,571,376
10. Financial guaranty						
11.1 Medical professional liability--occurrence	55,233,268	6,292,843	15,193,023		234,488	76,484,646
11.2 Medical professional liability--claims-made	12,873,008		1,257,958		110,687	14,020,279
12. Earthquake	79,176,889		3,356,046		5,845,321	76,687,614
13. Group accident and health	7,009,758	1,916,134	71		299,425	8,626,538
14. Credit accident and health (group and individual)						
15. Other accident and health	203,642	1,928,605	5,203,966		2,289,701	5,046,512
16. Workers' compensation	2,481,414,229	7,291,236	101,217,563	5,330,826	576,735,924	2,007,856,278
17.1 Other liability—occurrence	1,827,081,324	109,824,316	57,719,462		363,443,116	1,631,181,986
17.2 Other liability—claims-made	424,581,557	116,207,522	63,530,749	1,165,947	21,049,388	582,104,493
17.3 Excess workers' compensation	65,951,690		549,820	110,038	18,710,637	47,680,835
18.1 Products liability—occurrence	189,608,620	7,575,715	1,244,107		2,559,880	195,868,562
18.2 Products liability—claims-made	5,996,332		5,207,275		579,886	10,623,721
19.1,19.2 Private passenger auto liability	5,773,193,647	35,858,377	261,040,327		222,078,959	5,848,013,392
19.3,19.4 Commercial auto liability	1,181,603,735	1,338,666	25,751,034	485,707	35,064,683	1,173,143,045
21. Auto physical damage	4,500,610,305	105,508,171	218,153,592	1,763,255,186	107,205,292	2,953,811,590
22. Aircraft (all perils)	47,643,437	23,160,366	4,261,648	919,093	21,715,397	52,430,961
23. Fidelity	35,453,765	14,193,642	1,027,295	55,651	587,487	50,031,564
24. Surety	751,380,623	48,961,332	11,565,711		20,937,624	790,970,042
26. Burglary and theft	1,017,500	183	(27,851)		97,930	891,902
27. Boiler and machinery	38,677,932		682,573		1,384,544	37,975,961
28. Credit		(455,553)				(455,553)
29. International						
30. Warranty	(181,118)					(181,118)
31. Reinsurance-nonproportional assumed property	X X X	208,945,594	88,368,091			297,313,685
32. Reinsurance-nonproportional assumed liability	X X X	60,157,652	21,561,202		2,008	81,716,846
33. Reinsurance-nonproportional assumed financial lines	X X X		1,516,175		1,510,914	5,261
34. Aggregate write-ins for other lines of business						
35. TOTALS	29,848,412,211	901,487,789	1,011,974,634	1,777,997,179	4,351,701,763	25,632,175,692

DETAILS OF WRITE-IN LINES						
3401.						
3402.						
3403.						
3498. Sum of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)						

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

If yes: 1. The amount of such installment premiums \$ 1,962,692,421

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 2,019,412,273

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	201,930,096	26,448,243	48,697,309	179,681,030	63,430,776	11,347,465	7,033,876	247,425,395	20,970,617
2. Allied lines	67,966,700	10,444,845	9,007,422	69,404,123	19,703,486	15,470,819	5,106,590	99,471,838	11,533,265
3. Farmowners multiple peril	16,517,317			16,517,317	1,085,953	9		17,603,279	4,965,903
4. Homeowners multiple peril	690,792,049	15,531,756	40,425,441	665,898,364	483,896,491	(7,620,673)	32,454,694	1,109,719,488	235,408,860
5. Commercial multiple peril	964,537,238	69,343,598	43,031,049	990,849,787	904,694,631	58,590,601	32,141,159	1,921,993,860	697,468,477
6. Mortgage guaranty									
8. Ocean marine	46,768,069	11,118,714	22,882,912	35,003,871	33,141,295	18,410,969	10,279,364	76,276,771	12,060,188
9. Inland marine	66,845,935	15,562,675	37,953,641	44,454,969	200,673,812	14,372,173	161,483,793	98,017,161	15,543,821
10. Financial guaranty									
11.1 Medical professional liability—occurrence	6,179,940	40,741	649,042	5,571,639	89,367,708	9,151,905	4,305,610	99,785,642	6,752,988
11.2 Medical professional liability—claims-made	2,242,200	1,442,836	575,600	3,109,436	13,990,951	9,322,114	3,952,850	22,469,651	3,041,041
12. Earthquake	74,158	958,216	14,933	1,017,441	311,982	1,666,749	1,433,817	1,562,355	232,126
13. Group accident and health	3,548,996	189,101	1,848,794	1,889,303	1,689,476	85,627	8,953	3,655,453	681,838
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health	466,700	40,560,386	33,527,922	7,499,164	3,759,282	12,389,263	3,951,288	(a)	19,696,421
16. Workers' compensation	7,280,539,470	659,902,038	1,935,024,815	6,005,416,693	7,611,365,479	538,040,130	1,876,764,883	12,278,057,419	1,794,479,329
17.1 Other liability—occurrence	1,660,459,553	82,839,209	392,824,442	1,350,474,320	2,897,043,184	281,405,871	1,010,062,225	3,518,861,150	1,098,189,362
17.2 Other liability—claims-made	207,603,143	49,568,280	85,687,969	171,483,454	616,359,132	188,100,309	123,893,175	852,049,720	197,548,979
17.3 Excess workers' compensation	324,582,275	479,999	71,228,493	253,833,781	427,724,223	(428,887)	110,048,775	571,080,342	61,396,101
18.1 Products liability—occurrence	197,969,475	25,140,753	113,431,564	109,678,664	390,383,973	5,351,223	174,309,892	331,103,968	241,041,384
18.2 Products liability—claims-made	582,924	259,024	45,635	796,313	12,174,317	9,770,510	216,953	22,524,187	11,148,138
19.1,19.2 Private passenger auto liability	3,213,026,399	157,519,311	602,401,371	2,768,144,339	1,830,039,574	33,393,387	63,483,365	4,568,093,935	1,047,091,201
19.3,19.4 Commercial auto liability	966,223,905	37,750,225	165,043,601	838,930,529	671,960,857	36,328,054	63,432,534	1,483,786,906	209,903,834
21. Auto physical damage	11,149,273	30,915,563	(399,264)	42,464,100	25,772,607	3,458,467	14,605,913	57,089,261	75,752,661
22. Aircraft (all perils)	38,300,418	6,924,221	28,890,375	16,334,264	8,713,033	13,031,103	2,659,257	35,419,143	7,542,461
23. Fidelity	8,676,006	3,375,510	3,221,073	8,830,443	37,322,016	9,157,202	6,860,556	48,449,105	6,229,476
24. Surety	7,997,812	192,723	426,073	7,764,462	68,644,495	19,018,886	9,628,374	85,799,469	69,199,888
26. Burglary and theft	66,842			66,842	118,700	(2,841)	29,983	152,718	105,989
27. Boiler and machinery	5,962,326	12,143	339,289	5,635,180	911,332	289,923	27,876	6,808,559	509,976
28. Credit		581,975		581,975		5,628,900		6,210,875	4,962
29. International									
30. Warranty					5,852,882		4,177,827	1,682,079	987,753
31. Reinsurance-nonproportional assumed property	X X X	77,541,598	26,036	77,515,562	X X X	86,215,257	46,916	163,683,903	3,048,823
32. Reinsurance-nonproportional assumed liability	X X X	180,977,122	105,413,641	75,563,481	X X X	468,892,086	299,962,948	244,492,619	19,162,847
33. Reinsurance-nonproportional assumed financial lines	X X X	3,770,065	477	3,769,588	X X X	3,685,330	3,665,332	3,789,586	29,265
34. Aggregate write-ins for other lines of business									
35. TOTALS	15,991,009,219	1,509,390,870	3,742,219,655	13,758,180,434	16,420,131,647	1,844,528,955	4,026,028,778	27,996,812,258	5,857,597,796

DETAILS OF WRITE-IN LINES									
3401.									
3402.									
3403.									
3498. Sum of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)									

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

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	1,465,952,328			1,465,952,328
1.2 Reinsurance assumed	54,573,642			54,573,642
1.3 Reinsurance ceded	192,419,006			192,419,006
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,328,106,964			1,328,106,964
2. Commission and brokerage:				
2.1 Direct, excluding contingent		2,416,203,764		2,416,203,764
2.2 Reinsurance assumed, excluding contingent		471,363,833		471,363,833
2.3 Reinsurance ceded, excluding contingent		1,511,686,477		1,511,686,477
2.4 Contingent—direct		409,269,197		409,269,197
2.5 Contingent—reinsurance assumed		13,534,536		13,534,536
2.6 Contingent—reinsurance ceded		6,152,756		6,152,756
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		1,792,532,097		1,792,532,097
3. Allowances to manager and agents		246,193,636		246,193,636
4. Advertising	2,411,903	494,111,753	29,423	496,553,079
5. Boards, bureaus and associations	7,437,676	42,475,614	4,952	49,918,242
6. Surveys and underwriting reports	137,933	112,998,733	1	113,136,667
7. Audit of assureds' records		69,534		69,534
8. Salary and related items:				
8.1 Salaries	1,126,297,397	2,222,496,088	65,742,015	3,414,535,500
8.2 Payroll taxes	51,587,278	185,262,197	478,174	237,327,649
9. Employee relations and welfare	188,636,264	646,671,112	3,103,693	838,411,069
10. Insurance	44,639,301	29,815,453	357,332	74,812,086
11. Directors' fees	364	(26,615)	2	(26,249)
12. Travel and travel items	78,206,586	175,720,917	2,075,726	256,003,229
13. Rent and rent items	62,577,228	227,095,746	996,818	290,669,792
14. Equipment	42,401,139	111,540,477	2,660,128	156,601,744
15. Cost or depreciation of EDP equipment and software	42,377,800	103,783,454	2,894,637	149,055,891
16. Printing and stationery	7,092,047	25,526,242	301,670	32,919,959
17. Postage, telephone and telegraph, exchange and express	30,607,983	143,023,700	2,870,076	176,501,759
18. Legal and auditing	9,649,772	30,378,938	1,661,476	41,690,186
19. Totals (Lines 3 to 18)	1,694,060,671	4,797,136,979	83,176,123	6,574,373,773
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,578,439		516,350,110		516,350,110
20.2 Insurance department licenses and fees		62,802,199		62,802,199
20.3 Gross guaranty association assessments		6,519,789		6,519,789
20.4 All other (excluding federal and foreign income and real estate)		93,512,833		93,512,833
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		679,184,931		679,184,931
21. Real estate expenses			39,135,105	39,135,105
22. Real estate taxes			5,531,713	5,531,713
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	147,259,840	539,644,343	20,954,674	707,858,857
25. Total expenses incurred	3,169,427,475	7,808,498,350	148,797,615	(a) 11,126,723,440
26. Less unpaid expenses—current year	5,857,597,786	1,739,325,844	2,693,853	7,599,617,483
27. Add unpaid expenses—prior year	6,015,952,397	1,593,828,656	2,982,985	7,612,764,038
28. Amounts receivable relating to uninsured plans, prior year		373,155		373,155
29. Amounts receivable relating to uninsured plans, current year		29,119		29,119
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	3,327,782,086	7,662,657,126	149,086,747	11,139,525,959

DETAILS OF WRITE-IN LINES				
2401. Other expenses	155,166,712	539,644,343	20,954,674	715,765,729
2402. Adj.	(7,906,872)			(7,906,872)
2403.				
2498. Sum of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	147,259,840	539,644,343	20,954,674	707,858,857

(a) Includes management fees of \$ 3,789,444,252 to affiliates and \$ 245,989,196 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 123,971,166	121,324,063
1.1 Bonds exempt from U.S. tax	(a) 355,204,364	344,635,127
1.2 Other bonds (unaffiliated)	(a) 875,307,530	879,106,115
1.3 Bonds of affiliates	(a) 6,858,816	6,873,885
2.1 Preferred stocks (unaffiliated)	(b) 17,348,090	17,247,583
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	45,161,149	45,157,421
2.21 Common stocks of affiliates	683,919	683,919
3. Mortgage loans	(c) 76,836,596	76,896,124
4. Real estate	(d) 75,356,974	75,356,974
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 2,502,647	2,459,325
7. Derivative instruments	(f)	
8. Other invested assets	303,132,589	303,132,589
9. Aggregate write-ins for investment income	1,941,017	1,941,017
10. Total gross investment income	1,884,304,857	1,874,814,142
11. Investment expenses		(g) 148,797,614
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 62,547,290
14. Depreciation on real estate and other invested assets		(i) 21,009,026
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		232,353,930
17. Net investment income (Line 10 minus Line 16)		1,642,460,212

DETAILS OF WRITE-IN LINES		
0901. Miscellaneous Income/(Expense)	1,941,017	1,941,017
0902. Investment Income/(Expense) – Pooling Restatement		
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	1,941,017	1,941,017
1501.	NONE	
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 62,181,807 accrual of discount less \$ 129,230,958 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 \$ 149,376 paid for accrued interest on purchases.
- (d) Includes \$ 73,596,264 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 266,398 accrual of discount less \$ 60,720 amortization of premium and less \$ 62,216 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 \$ 50,071,588 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	52,924,447	(13,992,742)	38,931,705		
1.1 Bonds exempt from U.S. tax	51,548,697	(11,178,454)	40,370,243	(488)	
1.2 Other bonds (unaffiliated)	(36,907,441)	(12,990,609)	(49,898,050)	(136,971,189)	(24,558,940)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	1,209,377		1,209,377	405,770	(37)
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	242,286,296	(60,614,500)	181,671,796	(191,144,383)	(20,061,245)
2.21 Common stocks of affiliates	133,601		133,601	(13,962,277)	
3. Mortgage loans	(1,181,629)		(1,181,629)	1,105,717	
4. Real estate	(791,277)		(791,277)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments				16,504	(192,504)
7. Derivative instruments	12,880,245		12,880,245	20,567,045	
8. Other invested assets	140,963,382	(6,233,242)	134,730,140	(1,776,021,509)	(5,088,769)
9. Aggregate write-ins for capital gains (losses)		(40,897,292)	(40,897,292)		
10. Total capital gains (losses)	463,065,698	(145,906,839)	317,158,859	(2,096,004,810)	(49,901,495)

DETAILS OF WRITE-IN LINES				
0901. Miscellaneous Income/(Expense)				6,503,500
0902. DEFERRED G/L-TRSFER OF ASSETS-INTERCO NON-CASH				(6,503,500)
0903. SOFTWARE IMPAIRMENT		(40,897,292)	(40,897,292)	
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		(40,897,292)	(40,897,292)	

SCHEDULE F – PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 + 7							
0199999		Total Affiliates - U.S. Intercompany Pooling												
0299999		Total Affiliates - U.S. Non-Pool - Captive												
0399999		Total Affiliates - U.S. Non-Pool - Other												
0499999		Total Affiliates - U.S. Non-Pool - Total												
0599999		Total Affiliates - Other (Non-U.S.) - Captive												
0699999		Total Affiliates - Other (Non-U.S.) - Other		901,488	67,956	244,170	312,126	3,341	318,291	348,170	10,892			
0799999		Total Affiliates - Other (Non-U.S.) - Total		901,488	67,956	244,170	312,126	3,341	318,291	348,170	10,892			
0899999		Total Affiliates - Total Affiliates		901,488	67,956	244,170	312,126	3,341	318,291	348,170	10,892			
0999998		Other U.S. Unaffiliated Insurers - Reinsurance for which total of Col 8 < \$100,000		5,337	872	7,628	8,500		7,360	7,872	925			
0999999		Total Other U.S. Unaffiliated Insurers *#		700,828	7,304	523,275	530,579	9,860	55,201	320,146	(47)			
1099998		Pools and Associations - Mandatory Pools - Reinsurance total of Col. 8 < \$100,000		5,452	11	1,882	1,893		7,410	80,000	442			
1099999		Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities		117,236	23,457	546,767	570,224		42,519	44,303	11,488			
1199998		Pools and Associations - Voluntary Pools - Reinsurance total of Col. 8 < \$100,000		605	(59)	276	217		116	180	1,131			
1199999		Pools and Associations - Voluntary Pools - Pools, Associations or Other Similar Facilities		23,215	1,133	111,641	112,774	2,367	24,705	7,197	6,814			
1299999		Pools and Associations - Total Pools, and Associations		140,451	24,590	658,408	682,998	2,367	67,224	51,500	18,302			
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Col 8 < \$100,000		81,801	60	3,341	3,401		25,393	45,620	6			
1399999		Total - Other Non-U.S. Insurers		170,696	4,975	125,686	130,661	1,147	63,339	88,737	6			
9999999		Totals		1,913,463	104,825	1,551,539	1,656,364	16,715	504,055	808,553	29,153			

20

NONE Schedule F - Part 2 Premium Portfolio

SCHEDULE F – PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 – [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling																		
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive																		
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other																		
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Total																		
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive																		
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other					7,717	476		3,360	120	1,321	34	2,904		8,215	2,597		5,618	
0799999	Total Authorized - Affiliates - Other (Non-U.S.) - Total					7,717	476		3,360	120	1,321	34	2,904		8,215	2,597		5,618	
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates					7,717	476		3,360	120	1,321	34	2,904		8,215	2,597		5,618	
0999998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					65	(95)	1	579	151	1,192	40	20		1,888	(25)		1,913	2
0999999	Total Authorized - Other U.S. Unaffiliated Insurers					714,852	135,683	7,728	1,194,850	292,970	1,747,957	586,157	334,883		4,300,228	228,179		4,072,049	102,047
1099999	Total Authorized - Pools - Mandatory Pools* @					525,430	88,986	(1,903)	1,694,160	6,708	885,737	15,853	197,148		2,886,689	136,859		2,749,830	463
1199999	Total Authorized - Pools - Voluntary Pools* %					2,465	4,179	2,734	114,906	11,235	89,690	23,329	18,967		265,040	5,319		259,721	60,725
1299998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					229	(32)		32	16	131	56	81		284	249		35	(3)
1299999	Total Authorized - Other Non-U.S. Insurers					137,651	13,449	(226)	123,603	17,747	136,754	16,394	22,201		329,922	1,114		328,808	111
1399999	Total Authorized					1,388,115	242,773	8,333	3,130,879	328,780	2,861,459	641,767	576,103		7,790,094	374,068		7,416,026	163,346
1499999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling																		
1599999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive								368	73	733				1,174			1,174	92
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other								1	1					2			2	
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Total								369	74	733				1,176			1,176	92
1899999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive																		
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other					1,774,305	(20,964)	(1)	12,398	1,051	27,590	4,266	3,314		27,654	1,559		26,095	16,423

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) LIBERTY REINSURANCE (BER)	37.90	1,013,663
2) ST JAMES INS CO LTD	37.90	745,050
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) LIBERTY MUTUAL FIRE INSUR	11,542,553	6,886,679	Yes [X] No []
2) PEERLESS INSURANCE CO	9,346,075	5,126,435	Yes [X] No []
3) EMPLOYERS INS. CO. OF WAU	3,738,430	2,050,574	Yes [X] No []
4) OHIO CASUALTY INSURANCE	3,738,430	2,050,574	Yes [X] No []
5) SAFECO INSURANCE COMPA	2,803,822	1,537,931	Yes [X] No []

SCHEDULE F – PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 – [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Total			1,774,305	(20,964)	(1)	12,398	1,051	27,590	4,266	3,314		27,654	1,559		26,095	16,423	
2199999		Total Unauthorized - Affiliates - Total Unauthorized - Affiliates			1,774,305	(20,964)	(1)	12,767	1,125	28,323	4,266	3,314		28,830	1,559		27,271	16,515	
2299998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)				(1)	1	95	119	314	20			548	67		481	3	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers			1,932,622	80,703	82	13,401	1,438	135,434	2,388	18,481		251,927	273,292		(21,365)	1,530	
2399999		Total Unauthorized - Pools - Mandatory Pools* @																	
2499999		Total Unauthorized - Pools - Voluntary Pools* %			3,156	3	28	22,733	7,466	2,545	540	1,298		34,613	468		34,145		
2599998		Total Unauthorized - Other non-U.S. Insurers# (under \$100,000)			452	113	16	616	235	2,016	154	93		3,243	116		3,127	1,221	
2599999		Total Unauthorized - Other non-U.S. Insurers#			1,031,551	43,604	1,361	560,628	59,024	992,099	155,356	212,589		2,024,661	175,432		1,849,229	32,342	
2699999		Total Unauthorized			4,741,634	103,346	1,470	609,529	69,053	1,158,401	162,550	235,682		2,340,031	450,751		1,889,280	50,387	
2799999		Total Certified - Affiliates - U.S. Intercompany Pooling																	
2899999		Total Certified - Affiliates - U.S. Non-Pool - Captive																	
2999999		Total Certified - Affiliates - U.S. Non-Pool - Other																	
3099999		Total Certified - Affiliates - U.S. Non-Pool - Total																	
3199999		Total Certified - Affiliates - Other (Non-U.S.) - Captive																	
3299999		Total Certified - Affiliates - Other (Non-U.S.) - Other																	
3399999		Total Certified - Affiliates - Other (Non-U.S.) - Total																	
3499999		Total Certified - Affiliates - Total Certified-Affiliates																	
3599998		Total Certified - Other U.S. Unaffiliated Insurers (Under \$100,000)																	
3599999		Total Certified - Other U.S. Unaffiliated Insurers																	
3699999		Total Certified - Pool - Mandatory Pools* @																	

221

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) LIBERTY REINSURANCE (BER)	37.90	1,013,663
2) ST JAMES INS CO LTD	37.90	745,050
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) LIBERTY MUTUAL FIRE INSUR	11,542,553	6,886,679	Yes [X] No []
2) PEERLESS INSURANCE CO	9,346,075	5,126,435	Yes [X] No []
3) EMPLOYERS INS. CO. OF WAU	3,738,430	2,050,574	Yes [X] No []
4) OHIO CASUALTY INSURANCE	3,738,430	2,050,574	Yes [X] No []
5) SAFECO INSURANCE COMPA	2,803,822	1,537,931	Yes [X] No []

SCHEDULE F – PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 – [16 + 17]	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
3799999	Total Certified - Pool - Voluntary Pools* %																		
3899998	Total Certified - Other Non-U.S. Insurers# (under \$100,000)																		
3899999	Total Certified - Other Non-U.S. Insurers#																		
3999999	Total Certified																		
4099999	Total Authorized, Unauthorized and Certified				6,129,749	346,119	9,803	3,740,408	397,833	4,019,860	804,317	811,785		10,130,125	824,819			9,305,306	213,733
4199999	Total Protected Cells																		
9999999	Totals				6,129,749	346,119	9,803	3,740,408	397,833	4,019,860	804,317	811,785		10,130,125	824,819			9,305,306	213,733

22.2

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) LIBERTY REINSURANCE (BER	37.90	1,013,663
2) ST JAMES INS CO LTD	37.90	745,050
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) LIBERTY MUTUAL FIRE INSUR	11,542,553	6,886,679	Yes [X] No []
2) PEERLESS INSURANCE CO	9,346,075	5,126,435	Yes [X] No []
3) EMPLOYERS INS. CO. OF WAU	3,738,430	2,050,574	Yes [X] No []
4) OHIO CASUALTY INSURANCE	3,738,430	2,050,574	Yes [X] No []
5) SAFECO INSURANCE COMPA	2,803,822	1,537,931	Yes [X] No []

SCHEDULE F – PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col.11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling											
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive											
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other											
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Total											
0599999	Total Authorized - Affiliates -Other (Non-U.S.) - Captive											
0699999	Total Authorized - Affiliates -Other (Non-U.S.) - Other			176		298		2	300	476	63.025	0.420
0799999	Total Authorized - Affiliates -Other (Non-U.S.) - Total			176		298		2	300	476	63.025	0.420
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates			176		298		2	300	476	63.025	0.420
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			122,368	3,921	5,476	271	11,375	21,043	143,411	14.673	7.932
1099999	Total Authorized - Pools - Mandatory Pools*			87,083						87,083		
1199999	Total Authorized - Pools - Voluntary Pools*			4,124	19	129	12	2,633	2,793	6,917	40.379	38.066
1299999	Total Authorized - Other Non-U.S. Insurers#			4,293	2,512	5,111	336	978	8,937	13,230	67.551	7.392
1399999	Total Authorized - Total Authorized			218,044	6,452	11,014	619	14,988	33,073	251,117	13.170	5.969
1499999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling											
1599999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive											
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other											
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Total											
1899999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive											
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			(20,979)				14	14	(20,965)	(0.067)	(0.067)
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Total			(20,979)				14	14	(20,965)	(0.067)	(0.067)
2199999	Total Unauthorized - Affiliates - Total Unauthorized-Affiliates			(20,979)				14	14	(20,965)	(0.067)	(0.067)
2299999	Total Unauthorized - Other U.S. Unaffiliated Insurers			80,767	1	1		15	17	80,784	0.021	0.019
2399999	Total Unauthorized - Pools - Mandatory Pools*											
2499999	Total Unauthorized - Pools - Voluntary Pools*				31				31	31	100.000	
2599999	Total Unauthorized - Other Non-U.S. Insurers#			31,573	3,015	2,427	70	7,876	13,388	44,961	29.777	17.517

SCHEDULE F – PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col.11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
2699999		Total Unauthorized - Total Unauthorized		91,361	3,047	2,428	70	7,905	13,450	104,811	12.833	7.542
2799999		Total Certified - Affiliates - U.S. Intercompany Pooling										
2899999		Total Certified - Affiliates - U.S. Non-Pool - Captive										
2999999		Total Certified - Affiliates - U.S. Non-Pool - Other										
3099999		Total Certified - Affiliates - U.S. Non-Pool - Total										
3199999		Total Certified - Affiliates - Other (Non-U.S.) - Captive										
3299999		Total Certified - Affiliates - Other (Non-U.S.) - Other										
3399999		Total Certified - Affiliates - Other (Non-U.S.) - Total										
3499999		Total Certified - Total Certified-Affiliates										
3599999		Total Certified - Other U.S. Unaffiliated Insurers										
3699999		Total Certified - Pools - Mandatory Pools*										
3799999		Total Certified - Pools - Voluntary Pools*										
3899999		Total Certified - Other Non-U.S. Insurers#										
3999999		Total Certified										
4099999		Total Authorized, Unauthorized and Certified		309,405	9,499	13,442	689	22,893	46,523	355,928	13.071	6.432
4199999		Total Protected Cells										
9999999		Totals		309,405	9,499	13,442	689	22,893	46,523	355,928	13.071	6.432

SCHEDULE F – PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 6 + 7 + 9 + 10 + 11 but not in excess of Col. 5)	Provision for Unauthorized Reinsurance (Col. 5 minus Col. 12)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20 % of Amount in Col. 14	20% of Amount in Dispute Included in Column 5	Provision for Overdue Reinsurance (Col. 15 plus Col 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 13 plus Col. 17 but not in Excess of Col. 5)
0199999		Total Affiliates-U.S. Intercompany Pooling					X X X										
0299999		Total Affiliates - U.S. Non-Pool - Captive		1,175	92		X X X			1,944	1,175						
0399999		Total Affiliates - U.S. Non-Pool - Other		2			X X X			2	2						
0499999		Total Affiliates - U.S. Non-Pool - Total		1,177	92		X X X			1,946	1,177						
0599999		Total Affiliates - Other (Non-Pool) - Captive					X X X										
0699999		Total Affiliates - Other (Non-Pool) - Other		27,657	16,423	15,660	X X X	1,559		26,904	26,395	1,262			(3,416)	(3,416)	1,262
0799999		Total Affiliates - Other (Non-Pool) - Total		27,657	16,423	15,660	X X X	1,559		26,904	26,395	1,262			(3,416)	(3,416)	1,262
0899999		Total Affiliates - Total Affiliates		28,834	16,515	15,660	X X X	1,559		28,850	27,572	1,262			(3,416)	(3,416)	1,262
0999999		Total Other U.S. Unaffiliated Insurers		251,926	1,530	71,739	X X X	273,291		204,188	248,706	3,220	15	3	(19)	(16)	3,219
1099999		Total Pools and Associations - Mandatory *					X X X										
1199999		Total Pools and Associations - Voluntary *		34,619		31,319	X X X	467		3,200	33,225	1,394					1,394
1299999		Total Other Non-U.S. Insurers #		2,024,645	32,341	1,236,062	X X X	175,430		1,163,723	2,007,780	16,865	5,742	1,148	163	1,311	18,278
1399999		Total Affiliates and Others		2,340,024	50,386	1,354,780	X X X	450,747		1,399,961	2,317,283	22,741	5,757	1,151	(3,272)	(2,121)	24,153
1499999		Total Protected Cells					X X X										
9999999		Totals		2,340,024	50,386	1,354,780	X X X	450,747		1,399,961	2,317,283	22,741	5,757	1,151	(3,272)	(2,121)	24,153

24

1. Amounts in dispute totaling \$ 2,219 are included in Column 5.
 2. Amounts in dispute totaling \$ 2,219 are excluded from Column 14.

NONE **Schedule F - Part 6 - Section 1**

NONE **Schedule F - Part 6 - Section 2**

SCHEDULE F – PART 7

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

1	2	3	4	5	6	7	8	9	10	11
ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20 % of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
			10,754,733	108,678,109	97,654,350	5.2	6,184,032	4,905,871	981,174	2,226,933

(a) From Schedule F – Part 4 Columns 8 + 9, total authorized, less \$ 4,905,871 in dispute.
 (b) From Schedule F – Part 3 Columns 7 + 8, total authorized, less \$ 5,264,810 in dispute.

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
9999999	Totals		68,962,942	(814)		1,558,564		2,628,195,992	44,660,390	24,302,552	25,875,980

28

1. Total	25,875,980
2. Line 1 x .20	5,175,196
3. Schedule F-Part 7 Col. 11	2,226,933
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3)	7,402,129
5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F-Part 5, Col. 18 x 1000)	24,153,000
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)	31,555,129

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit A&H(Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 – ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	13,673,048	X X X	8,626,538	X X X		X X X		X X X	17,733	X X X	154,488	X X X		X X X		X X X	4,874,289	X X X
2. Premiums earned	12,341,297	X X X	7,052,114	X X X		X X X		X X X	17,733	X X X	165,780	X X X		X X X		X X X	5,105,670	X X X
3. Incurred claims	8,340,551	67.6	4,057,048	57.5					37,263	210.1	360,021	217.2					3,886,219	76.1
4. Cost containment expenses	(390,273)	(3.2)	802,189	11.4													(1,192,462)	(23.4)
5. Incurred claims and cost containment expenses (Lines 3 and 4)	7,950,278	64.4	4,859,237	68.9					37,263	210.1	360,021	217.2					2,693,757	52.8
6. Increase in contract reserves																		
7. Commissions (a)	3,293,144	26.7	689,722	9.8							20,361	12.3					2,583,061	50.6
8. Other general insurance expenses	24,611,451	199.4	24,654,814	349.6					296	1.7	2	0.0					(43,661)	(0.9)
9. Taxes, licenses and fees	196,076	1.6	193,809	2.7							4	0.0					2,263	0.0
10. Total other expenses incurred	28,100,671	227.7	25,538,345	362.1					296	1.7	20,367	12.3					2,541,663	49.8
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(23,709,652)	(192.1)	(23,345,468)	(331.0)					(19,826)	(111.8)	(214,608)	(129.5)					(129,750)	(2.5)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(23,709,652)	(192.1)	(23,345,468)	(331.0)					(19,826)	(111.8)	(214,608)	(129.5)					(129,750)	(2.5)

30

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

(a) Includes \$ 0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	3,331,715	3,137,503				42,496			151,716
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	3,331,715	3,137,503				42,496			151,716
5. Total premium reserves, prior year	1,999,959	1,563,078				53,784			383,097
6. Increase in total premium reserves	1,331,756	1,574,425				(11,288)			(231,381)
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	23,351,871	3,655,453				2,676,215			17,020,203
2. Total prior year	22,002,249	2,750,411				3,645,785			15,606,053
3. Increase	1,349,622	905,042				(969,570)			1,414,150
PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	3,258,233	1,014,935				266,026			1,977,272
1.2 On claims incurred during current year	3,732,696	2,137,071			37,263	1,063,565			494,797
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	19,505,921	1,574,465				2,558,797			15,372,659
2.2 On claims incurred during current year	3,845,956	2,080,988				117,421			1,647,547
3. Test:									
3.1 Lines 1.1 and 2.1	22,764,154	2,589,400				2,824,823			17,349,931
3.2 Claim reserves and liabilities, December 31, prior year	22,002,249	2,750,411				3,645,785			15,606,053
3.3 Line 3.1 minus Line 3.2	761,905	(161,011)				(820,962)			1,743,878
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	9,048,774	1,916,205							7,132,569
2. Premiums earned	9,001,182	1,815,119							7,186,063
3. Incurred claims	3,564,314	1,057,556							2,506,758
4. Commissions	2,624,141	62,598							2,561,543
B. Reinsurance Ceded:									
1. Premiums written	2,589,126	299,425				89,701			2,200,000
2. Premiums earned	2,462,493	199,881				123,054			2,139,558
3. Incurred claims	(1,121,879)	293,341				32,074			(1,447,294)
4. Commissions	(42,470)					30			(42,500)

(a) Includes \$ 0 premium deficiency reserve.

SCHEDULE P – ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1–2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	926,478	271,641	266,715	116,822	45,310	7,042	7,033	842,998	X X X
2. 2006	24,645,697	3,604,908	21,040,789	11,918,924	1,469,546	938,662	106,241	1,744,552	76,343	729,709	12,950,008	X X X
3. 2007	25,615,577	3,880,880	21,734,697	12,951,545	1,860,842	1,018,920	124,195	1,767,949	85,405	839,567	13,667,972	X X X
4. 2008	26,477,393	4,436,840	22,040,553	15,251,893	2,390,622	1,107,883	124,530	1,996,763	75,173	773,587	15,766,214	X X X
5. 2009	25,068,808	5,124,780	19,944,028	13,235,121	2,394,348	951,830	104,139	1,868,767	20,365	730,283	13,536,866	X X X
6. 2010	25,107,744	4,514,570	20,593,174	13,784,790	2,290,041	972,290	87,702	1,969,046	6,694	827,400	14,341,689	X X X
7. 2011	26,200,597	5,124,573	21,076,024	15,076,273	2,806,399	959,961	123,014	1,962,811	5,973	1,011,561	15,063,659	X X X
8. 2012	28,146,388	5,450,162	22,696,226	14,698,994	2,873,028	845,281	109,128	2,005,094	1,621	1,117,816	14,565,592	X X X
9. 2013	29,758,950	5,950,108	23,808,842	13,071,263	2,802,115	568,081	62,484	1,943,482	2,610	850,889	12,715,617	X X X
10. 2014	30,238,414	5,724,412	24,514,002	11,848,259	2,483,144	355,692	30,825	1,824,960	2,614	623,372	11,512,328	X X X
11. 2015	31,086,147	6,123,309	24,962,838	9,288,022	2,465,004	134,464	12,326	1,469,131	853	458,854	8,413,434	X X X
12. Totals	X X X	X X X	X X X	132,051,562	24,106,730	8,119,779	1,001,406	18,597,865	284,693	7,970,071	133,376,377	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
	1. Prior	5,977,158	2,288,981	3,104,072	1,701,721	341,048	230,086	1,377,385	566,538	196,992			
2. 2006	288,606	77,983	526,632	146,399	8,521	2,454	58,415	13,772	14,246	(36)	29,129	655,848	X X X
3. 2007	417,511	85,061	517,943	84,953	16,671	4,819	57,533	14,416	12,465		8,485	832,874	X X X
4. 2008	490,534	88,839	736,373	116,835	16,908	2,398	106,401	29,525	19,351	12	40,465	1,131,958	X X X
5. 2009	504,191	75,678	788,131	155,665	20,812	5,520	95,314	23,704	21,685	(3)	11,547	1,169,569	X X X
6. 2010	681,717	124,171	744,679	133,710	27,858	8,294	158,915	20,346	27,903	5,736	20,686	1,348,815	X X X
7. 2011	862,551	98,131	957,911	162,348	46,881	11,810	279,861	33,912	47,572	(1)	48,088	1,888,576	X X X
8. 2012	1,255,721	186,764	1,438,020	183,396	66,767	13,702	398,564	39,037	75,888	89	116,926	2,811,972	X X X
9. 2013	1,706,972	240,044	1,914,143	268,521	59,385	10,105	557,236	48,462	286,054	121	144,289	3,956,537	X X X
10. 2014	2,183,730	235,914	2,607,006	405,760	52,286	5,256	756,436	57,827	268,597	191	226,011	5,163,107	X X X
11. 2015	3,133,395	242,338	4,929,755	666,720	38,291	1,856	908,122	52,938	643,638	951	601,611	8,688,398	X X X
12. Totals	17,502,086	3,743,904	18,264,665	4,026,028	695,428	296,300	4,754,182	900,477	1,614,391	9,616	1,276,891	33,854,427	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2006	15,498,558	1,892,702	13,605,856	62.885	52.503	64.664		100.000	590,856	64,992	
3. 2007	16,760,537	2,259,691	14,500,846	65.431	58.226	66.717		100.000	765,440	67,434	
4. 2008	19,726,106	2,827,934	16,898,172	74.502	63.738	76.669		100.000	1,021,233	110,725	
5. 2009	17,485,851	2,779,416	14,706,435	69.751	54.235	73.739		100.000	1,060,979	108,590	
6. 2010	18,367,198	2,676,694	15,690,504	73.154	59.290	76.193		100.000	1,168,515	180,300	
7. 2011	20,193,821	3,241,586	16,952,235	77.074	63.256	80.434		100.000	1,559,983	328,593	
8. 2012	20,784,329	3,406,765	17,377,564	73.844	62.508	76.566		100.000	2,323,581	488,391	
9. 2013	20,106,616	3,434,462	16,672,154	67.565	57.721	70.025		100.000	3,112,550	843,987	
10. 2014	19,896,966	3,221,531	16,675,435	65.800	56.277	68.024		100.000	4,149,062	1,014,045	
11. 2015	20,544,818	3,442,986	17,101,832	66.090	56.228	68.509		100.000	7,154,092	1,534,306	
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X		X X X	27,996,819	5,857,608	

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	2	3	4	5	6	7	8	9	10	11	12	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year	
1. Prior	20,585,253	20,821,947	20,426,692	21,046,466	21,087,727	21,541,543	21,610,019	21,843,567	22,117,033	22,142,388	25,355	298,821	
2. 2006	12,726,549	12,348,729	12,105,888	11,954,622	11,925,079	11,923,739	11,959,979	11,964,379	11,941,366	11,962,547	21,181	(1,832)	
3. 2007	X X X	13,673,474	13,386,529	12,836,064	12,816,377	12,758,229	12,822,762	12,835,378	12,825,871	12,843,162	17,291	7,784	
4. 2008	X X X	X X X	15,353,111	14,995,385	14,802,053	14,797,561	14,851,616	15,027,489	15,010,201	15,011,826	1,625	(15,663)	
5. 2009	X X X	X X X	X X X	13,152,536	13,120,412	12,999,198	12,878,189	12,972,014	12,870,347	12,879,454	9,107	(92,560)	
6. 2010	X X X	X X X	X X X	X X X	13,693,893	13,685,629	13,741,840	13,896,339	13,759,728	13,769,571	9,843	(126,768)	
7. 2011	X X X	X X X	X X X	X X X	X X X	14,952,064	14,950,950	15,014,836	15,011,471	15,001,776	(9,695)	(13,060)	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	15,527,336	15,645,450	15,496,814	15,342,353	(154,461)	(303,097)	
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,457,551	14,609,336	14,510,667	(98,669)	53,116	
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,600,339	14,611,451	11,112	X X X	
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,015,989	X X X	X X X	
											12. Totals	(167,311)	(193,259)

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	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	4,255,850	7,216,976	9,269,468	10,940,031	12,229,047	13,197,530	13,996,202	14,784,192	15,588,924	X X X	X X X
2. 2006	5,012,976	7,549,472	8,823,076	9,760,427	10,364,701	10,737,353	10,978,679	11,120,197	11,233,526	11,281,799	X X X	X X X
3. 2007	X X X	5,197,764	7,994,129	9,399,486	10,399,100	11,058,801	11,471,572	11,714,312	11,881,376	11,985,428	X X X	X X X
4. 2008	X X X	X X X	6,216,711	9,512,486	11,101,627	12,214,526	12,972,072	13,430,114	13,698,133	13,844,625	X X X	X X X
5. 2009	X X X	X X X	X X X	5,246,616	7,942,953	9,365,677	10,390,298	11,081,314	11,475,158	11,688,464	X X X	X X X
6. 2010	X X X	X X X	X X X	X X X	5,772,112	8,731,526	10,227,724	11,326,453	12,007,114	12,379,337	X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X	6,815,339	9,657,487	11,264,453	12,389,104	13,106,816	X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	6,699,816	10,053,186	11,576,715	12,562,122	X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,309,124	9,313,647	10,774,746	X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,703,811	9,689,983	X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,945,153	X X X	X X X

SCHEDULE P – PART 4 – SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	8,377,316	6,635,105	5,218,900	4,852,317	3,785,684	3,556,301	2,908,795	2,837,751	2,754,269	2,395,416
2. 2006	4,887,988	2,730,390	1,789,314	1,178,903	841,853	676,239	605,353	552,316	472,161	446,198
3. 2007	X X X	5,187,176	3,027,136	1,810,162	1,225,626	872,901	730,003	617,512	526,798	498,211
4. 2008	X X X	X X X	5,554,636	3,058,199	1,970,000	1,356,053	968,936	960,176	794,312	733,787
5. 2009	X X X	X X X	X X X	4,980,124	2,994,162	1,976,047	1,324,315	1,114,215	797,765	730,166
6. 2010	X X X	X X X	X X X	X X X	4,902,678	2,736,314	1,856,989	1,408,153	963,501	790,340
7. 2011	X X X	X X X	X X X	X X X	X X X	4,909,764	2,997,103	2,071,315	1,397,586	1,084,461
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	5,643,685	3,238,400	2,226,999	1,649,224
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,320,172	3,096,853	2,211,654
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,028,390	2,925,376
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,140,715

SCHEDULE P – PART 1A – HOMEOWNERS/FARMOWNERS

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	2,410	(452)	691	29	150	8	259	3,666	X X X
2. 2006	2,802,989	151,778	2,651,211	1,314,564	19,726	36,420	1,214	222,010	3,835	28,267	1,548,219	245,287
3. 2007	3,010,284	163,607	2,846,677	1,412,075	24,815	41,866	1,011	206,091	607	65,874	1,633,599	238,521
4. 2008	3,204,121	234,085	2,970,036	2,265,030	93,647	62,810	4,288	292,402	3,775	31,086	2,518,532	354,847
5. 2009	3,425,903	1,320,413	2,105,490	1,955,654	622,737	56,158	30,315	262,263	3,191	28,997	1,617,832	314,839
6. 2010	3,721,993	826,565	2,895,428	2,059,944	373,471	59,938	15,479	280,617	38	31,174	2,011,511	339,278
7. 2011	3,971,639	824,342	3,147,297	2,882,858	474,282	66,071	25,728	368,851	1	26,489	2,817,769	468,862
8. 2012	4,434,063	930,067	3,503,996	2,603,564	474,788	54,298	22,380	361,285	3	23,253	2,521,976	406,536
9. 2013	5,030,303	693,550	4,336,753	2,352,179	237,847	48,162	7,672	328,689	3	17,376	2,483,508	318,403
10. 2014	5,585,388	371,022	5,214,366	2,675,461	126,932	40,948	3,454	357,125	1	12,374	2,943,147	353,204
11. 2015	5,953,076	416,077	5,536,999	2,303,497	96,753	23,691	3,362	315,304	1	3,658	2,542,376	335,847
12. Totals	X X X	X X X	X X X	21,827,236	2,544,546	491,053	114,932	2,994,787	11,463	268,807	22,642,135	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	6,163	664	1,943	15	89	24	1,272	3	300	3	9,058	197	
2. 2006	939	74	1,279	8	8	8	608	3	72	72	2,813	50	
3. 2007	1,204	24	1,165	12	3	3	829	9	65	65	3,221	79	
4. 2008	5,214	17	1,350	53	40	40	1,417	36	3,811	3,811	11,726	143	
5. 2009	2,883	901	3,514	776	26	8	2,315	439	404	404	7,018	226	
6. 2010	7,980	1,479	2,899	764	41	41	4,204	889	412	412	12,404	336	
7. 2011	17,364	3,176	4,621	1,661	16	16	7,146	1,477	1,848	1,848	221	24,681	600
8. 2012	29,777	4,867	14,139	4,612	190	733	10,947	1,878	(962)	(962)	2,165	42,001	1,215
9. 2013	55,367	5,224	25,717	4,172	414	(3)	22,476	2,099	2,280	2,280	4,204	94,762	1,977
10. 2014	129,039	5,289	52,350	2,304	178	(716)	38,900	2,436	15,889	15,889	8,103	227,043	4,879
11. 2015	467,346	19,143	368,386	18,079	179	1	46,427	1,317	89,171	89,171	15,474	932,969	25,479
12. Totals	723,276	40,858	477,363	32,456	1,176	47	136,541	10,586	113,290	3	30,167	1,367,696	35,181

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	7,427	1,631
2. 2006	1,575,892	24,860	1,551,032	56,222	16,379	58,503			100.000	2,136	677
3. 2007	1,663,298	26,478	1,636,820	55,254	16,184	57,499			100.000	2,333	888
4. 2008	2,632,074	101,816	2,530,258	82,147	43,495	85,193			100.000	6,494	5,232
5. 2009	2,283,217	658,367	1,624,850	66,646	49,861	77,172			100.000	4,720	2,298
6. 2010	2,416,035	392,120	2,023,915	64,912	47,440	69,900			100.000	8,636	3,768
7. 2011	3,348,775	506,325	2,842,450	84,317	61,422	90,314			100.000	17,148	7,533
8. 2012	3,073,238	509,261	2,563,977	69,310	54,755	73,173			100.000	34,437	7,564
9. 2013	2,835,284	257,014	2,578,270	56,364	37,058	59,452			100.000	71,688	23,074
10. 2014	3,309,890	139,700	3,170,190	59,260	37,653	60,797			100.000	173,796	53,247
11. 2015	3,614,001	138,656	3,475,345	60,708	33,325	62,766			100.000	798,510	134,459
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,127,325	240,371

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	43,583	29,418	906	35	553	(4)	461	15,593	X X X
2. 2006	4,394,361	103,300	4,291,061	2,631,593	83,638	153,018	5,632	414,592	(1,468)	74,903	3,111,401	724,096
3. 2007	4,338,771	111,859	4,226,912	2,656,279	82,058	168,424	4,690	423,514	387	78,526	3,161,082	724,399
4. 2008	4,320,922	117,074	4,203,848	2,579,756	90,545	180,627	5,356	443,711	393	75,496	3,107,800	704,422
5. 2009	4,333,782	116,903	4,216,879	2,697,969	77,834	189,365	5,241	434,136	400	77,578	3,237,995	710,417
6. 2010	4,407,951	116,223	4,291,728	2,782,677	85,394	198,289	5,112	444,861	1	82,665	3,335,320	717,408
7. 2011	4,592,852	125,023	4,467,829	2,819,229	75,265	196,239	4,848	486,622	51	84,837	3,421,926	735,879
8. 2012	4,899,878	161,799	4,738,079	2,809,320	89,989	176,012	6,771	451,779		74,750	3,340,351	786,462
9. 2013	5,384,662	185,569	5,199,093	2,846,635	86,550	130,153	4,880	535,764	(2)	61,671	3,421,124	843,404
10. 2014	5,755,326	209,526	5,545,800	2,516,835	78,033	74,139	3,150	456,786	(2)	38,517	2,966,579	836,985
11. 2015	5,925,314	221,733	5,703,581	1,498,766	43,001	32,054	2,624	277,240	216	16,071	1,762,219	759,751
12. Totals	X X X	X X X	X X X	25,882,642	821,725	1,499,226	48,339	4,369,558	(28)	665,475	30,881,390	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	510,879	448,740	24,179	2,911	83	4	1,353	1,891	1,124		808	84,072	1,910
2. 2006	13,254	9,387	961	11	39		464	11	299		393	5,608	276
3. 2007	11,477	5,235	3,397	14	62		890	21	362		535	10,918	447
4. 2008	29,886	17,822	3,714	36	246		1,785	47	554		654	18,280	739
5. 2009	22,235	4,066	4,047	83	191	1	5,109	100	1,424		878	28,756	1,447
6. 2010	44,821	4,579	(1,964)	298	137		12,727	226	2,285		1,472	52,903	3,058
7. 2011	105,322	15,714	6,228	816	193		22,571	535	8,441		3,239	125,690	5,336
8. 2012	218,611	24,261	52,753	2,278	228	(865)	50,704	1,476	17,058		6,901	312,204	10,803
9. 2013	443,891	19,628	177,800	6,265	212	(16)	113,029	3,385	25,335		17,109	731,005	24,229
10. 2014	783,004	23,089	451,965	14,871	180	883	204,201	4,872	77,185	3	36,572	1,472,817	53,062
11. 2015	1,188,415	31,130	1,140,272	35,904	138		271,714	6,451	245,885		77,247	2,772,939	158,497
12. Totals	3,371,795	603,651	1,863,352	63,487	1,709	7	684,547	19,015	379,952	3	145,808	5,615,192	259,804

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	83,407	665
2. 2006	3,214,220	97,211	3,117,009	73.144	94.106	72.640			100.000	4,817	791
3. 2007	3,264,405	92,405	3,172,000	75.238	82.608	75.043			100.000	9,625	1,293
4. 2008	3,240,279	114,199	3,126,080	74.990	97.544	74.362			100.000	15,742	2,538
5. 2009	3,354,476	87,725	3,266,751	77.403	75.041	77.468			100.000	22,133	6,623
6. 2010	3,483,833	95,610	3,388,223	79.035	82.264	78.948			100.000	37,980	14,923
7. 2011	3,644,845	97,229	3,547,616	79.359	77.769	79.404			100.000	95,020	30,670
8. 2012	3,776,465	123,910	3,652,555	77.073	76.583	77.089			100.000	244,825	67,379
9. 2013	4,272,819	120,690	4,152,129	79.352	65.038	79.863			100.000	595,798	135,207
10. 2014	4,564,295	124,899	4,439,396	79.306	59.610	80.050			100.000	1,197,009	275,808
11. 2015	4,654,484	119,326	4,535,158	78.553	53.815	79.514			100.000	2,261,653	511,286
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,568,009	1,047,183

SCHEDULE P – PART 1C – COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	10,237	5,369	626	372	1,330		3	6,452	X X X
2. 2006	1,601,553	177,072	1,424,481	866,411	76,721	69,530	4,071	112,525	579	7,289	967,095	130,661
3. 2007	1,606,212	120,250	1,485,962	905,561	56,024	68,832	4,407	113,261	850	7,286	1,026,373	166,958
4. 2008	1,542,589	100,222	1,442,367	879,335	35,878	68,819	4,238	109,247	1,788	6,748	1,015,497	141,761
5. 2009	1,394,812	88,312	1,306,500	731,600	29,104	51,529	1,504	99,697	1,396	7,924	850,822	113,116
6. 2010	1,351,322	57,703	1,293,619	792,840	27,034	53,039	2,135	94,147	2,126	7,337	908,731	110,654
7. 2011	1,246,169	66,947	1,179,222	789,948	29,942	58,314	3,272	90,777	462	8,326	905,363	107,026
8. 2012	1,281,606	56,160	1,225,446	659,339	25,267	48,461	2,949	84,083	36	6,954	763,631	102,911
9. 2013	1,222,584	52,607	1,169,977	462,789	17,066	31,112	2,199	72,933	24	5,304	547,545	95,639
10. 2014	1,204,339	40,574	1,163,765	302,301	8,836	13,308	715	69,014	24	2,762	375,048	89,911
11. 2015	1,187,911	34,336	1,153,575	126,861	(5,211)	3,121	11	58,717	14	1,880	193,885	79,497
12. Totals	X X X	X X X	X X X	6,527,222	306,030	466,691	25,873	905,731	7,299	61,813	7,560,442	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	133,204	99,764	54,501	17,134	243	69	5,664	2,377	251		15	74,519	280
2. 2006	1,321	49	3,203	1,629	15		1,253	387	485		11	4,212	71
3. 2007	12,593	6,921	7,162	5,597	49		2,304	686	1,437		54	10,341	85
4. 2008	10,654	728	8,776	4,647	98		3,671	1,687	2,835		38	18,972	141
5. 2009	23,398	16,886	13,035	6,858	404		4,430	1,401	2,050		153	18,172	214
6. 2010	31,748	5,129	12,061	5,979	227	39	5,141	1,030	2,288		54	39,288	522
7. 2011	75,964	8,671	16,764	3,400	1,671	330	6,286	2,066	1,467		415	87,685	953
8. 2012	128,601	6,036	22,398	1,511	2,129	389	6,364	738	4,171		1,087	154,989	1,904
9. 2013	184,439	11,047	60,780	2,200	2,408	628	21,489	824	2,597		2,058	257,014	3,612
10. 2014	207,014	5,129	173,729	4,854	1,172	74	34,217	1,164	26,283		1,751	431,194	6,176
11. 2015	195,039	4,688	335,966	9,629	339	1	41,737	1,003	39,550		3,704	597,310	13,721
12. Totals	1,003,975	165,048	708,375	63,438	8,755	1,530	132,556	13,363	83,414		9,340	1,693,696	27,679

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	70,807	3,712
2. 2006	1,054,743	83,436	971,307	65,858	47,120	68,187			100.000	2,846	1,366
3. 2007	1,111,199	74,485	1,036,714	69,181	61,942	69,767			100.000	7,237	3,104
4. 2008	1,083,435	48,966	1,034,469	70,235	48,858	71,720			100.000	14,055	4,917
5. 2009	926,143	57,149	868,994	66,399	64,713	66,513			100.000	12,689	5,483
6. 2010	991,491	43,472	948,019	73,372	75,338	73,284			100.000	32,701	6,587
7. 2011	1,041,191	48,143	993,048	83,551	71,912	84,212			100.000	80,657	7,028
8. 2012	955,546	36,926	918,620	74,558	65,751	74,962			100.000	143,452	11,537
9. 2013	838,547	33,988	804,559	68,588	64,607	68,767			100.000	231,972	25,042
10. 2014	827,038	20,796	806,242	68,672	51,254	69,279			100.000	370,760	60,434
11. 2015	801,330	10,135	791,195	67,457	29,517	68,586			100.000	516,688	80,622
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,483,864	209,832

SCHEDULE P – PART 1E – COMMERCIAL MULTIPLE PERIL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	26,821	7,838	20,778	1,539	2,262	397		40,087	X X X
2. 2006	2,494,651	215,253	2,279,398	1,020,291	82,215	161,951	6,199	148,389	10,821	29,676	1,231,396	86,250
3. 2007	2,540,462	215,774	2,324,688	1,105,756	64,270	167,125	4,423	131,196	12,665	22,036	1,322,719	92,374
4. 2008	2,556,639	292,186	2,264,453	1,756,410	250,878	180,920	13,352	147,984	6,454	28,103	1,814,630	102,703
5. 2009	2,322,065	278,524	2,043,541	1,156,635	47,837	147,743	2,673	150,008	1,557	24,789	1,402,319	92,454
6. 2010	2,294,262	216,662	2,077,600	1,200,925	44,879	147,359	1,897	201,208	1,150	28,012	1,501,566	97,950
7. 2011	2,333,330	141,454	2,191,876	1,382,313	64,215	142,362	2,692	154,006	611	26,921	1,611,163	107,676
8. 2012	2,393,674	203,459	2,190,215	1,212,014	88,461	112,567	3,898	146,346	1	18,549	1,378,567	93,111
9. 2013	2,386,443	262,346	2,124,097	770,097	22,578	71,082	1,684	85,236	67	9,754	902,086	62,776
10. 2014	2,362,981	210,581	2,152,400	707,240	25,887	43,574	1,511	115,172	47	2,066	838,541	52,509
11. 2015	2,338,163	166,452	2,171,711	396,981	3,201	14,414	191	80,480	(3)	2,100	488,486	40,886
12. Totals	X X X	X X X	X X X	10,735,483	702,259	1,209,875	40,059	1,362,287	33,767	192,006	12,531,560	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	71,147	10,364	106,385	24,630	20,186	7,188	42,714	28,672	32,376	(397)	1,439	202,351	8,803
2. 2006	9,654		2,572	(126)	529	1	7,053	(354)	6,036	(36)	415	26,359	187
3. 2007	20,593	1,574	1,062	126	550	8	9,214	61	7,259		650	36,909	236
4. 2008	25,234	3	2,685	249	540	2	11,354	241	5,940	(3)	404	45,261	329
5. 2009	22,597	112	26,650	581	893	30	19,150	(4)	5,529		508	74,100	426
6. 2010	40,809	611	38,444	240	1,064	2	29,129	872	8,004	(1)	1,222	115,726	665
7. 2011	70,311	228	31,837	349	1,836	18	19,748	653	9,014	(1)	6,051	131,499	1,147
8. 2012	117,936	2,711	89,100	553	2,591	143	51,537	1,036	7,989	(1)	11,485	264,711	1,826
9. 2013	160,937	1,962	134,550	1,573	2,166	208	70,803	1,064	87,380	(4)	9,754	451,033	2,817
10. 2014	192,255	14,969	167,665	(1,081)	2,358	736	90,812	2,283	22,508	1	7,658	458,690	4,326
11. 2015	302,409	10,501	362,342	5,039	2,871	78	122,015	62	39,312	439	9,265	812,830	10,065
12. Totals	1,033,882	43,035	963,292	32,133	35,584	8,414	473,529	34,586	231,347	(3)	48,851	2,619,469	30,827

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	142,538	59,813
2. 2006	1,356,475	98,720	1,257,755	54.375	45.862	55.179			100.000	12,352	14,007
3. 2007	1,442,755	83,127	1,359,628	56.791	38.525	58.486			100.000	19,955	16,954
4. 2008	2,131,067	271,176	1,859,891	83.354	92.809	82.134			100.000	27,667	17,594
5. 2009	1,529,205	52,786	1,476,419	65.855	18.952	72.248			100.000	48,554	25,546
6. 2010	1,666,942	49,650	1,617,292	72.657	22.916	77.844			100.000	78,402	37,324
7. 2011	1,811,427	68,765	1,742,662	77.633	48.613	79.506			100.000	101,571	29,928
8. 2012	1,740,080	96,802	1,643,278	72.695	47.578	75.028			100.000	203,772	60,939
9. 2013	1,382,251	29,132	1,353,119	57.921	11.104	63.703			100.000	291,952	159,081
10. 2014	1,341,584	44,353	1,297,231	56.775	21.062	60.269			100.000	346,032	112,658
11. 2015	1,320,824	19,508	1,301,316	56.490	11.720	59.921			100.000	649,211	163,619
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,922,006	697,463

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
				24	27	317	9	12	3			
1. Prior	X X X	X X X	X X X	24	27	317	9	12	3	3	27	X X X
2. 2006	2,176		2,176	1,101	1,418	317					1,418	12
3. 2007	1,964		1,964	35	44	9					44	12
4. 2008	1,349		1,349	47	48	1					48	72
5. 2009	1,165		1,165	11	12	1					12	
6. 2010	4,212		4,212	638	1,569	89	178				1,569	500
7. 2011	51,422	7,412	44,010	7,962	12,132	1,164	904	12	3		12,132	1,364
8. 2012	45,589	5,362	40,227	2,015	5,538	241	537				5,538	930
9. 2013	47,624	3,229	44,395	624	2,960	27	183				2,960	726
10. 2014	49,150	412	48,738	837	2,141	33	12				2,141	697
11. 2015	67,216	238	66,978	(272)	636	(36)		301			636	427
12. Totals	X X X	X X X	X X X	13,022	26,525	1,518	1,814	313	3		26,525	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
	4		812				599		4				
1. Prior	4		812			599		4		1,419	1		
2. 2006			271			67				338			
3. 2007	115		51			39				205			
4. 2008	14		65			47				126			
5. 2009	12		97			49				158			
6. 2010	93	12	504	58	115	16	162	89		877	22		
7. 2011	1,824	264	7,486	1,065	1,014	147	159			9,007	76		
8. 2012	2,326	288	13,489	1,649	1,658	200	153			15,489	103		
9. 2013	1,222	86	16,839	1,180	1,389	97	90	9		18,186	109		
10. 2014	417	1	23,179	188	822	3	100	1		24,327	108		
11. 2015	196		35,726	165	603		47	1		36,408	204		
12. Totals	6,223	651	98,519	4,305	5,601	463	1,512	104		106,540	623		

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	X X X	X X X	X X X	X X X	X X X	X X X				816	603
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	816	603
2. 2006	1,756		1,756	80.699		80.699			100.000	271	67
3. 2007	249		249	12.678		12.678			100.000	166	39
4. 2008	174		174	12.898		12.898			100.000	79	47
5. 2009	170		170	14.592		14.592			100.000	109	49
6. 2010	2,799	353	2,446	66.453		58.072			100.000	527	350
7. 2011	24,683	3,544	21,139	48.001	47.814	48.032			100.000	7,981	1,026
8. 2012	23,942	2,915	21,027	52.517	54.364	52.271			100.000	13,878	1,611
9. 2013	22,719	1,573	21,146	47.705	48.715	47.631			100.000	16,795	1,391
10. 2014	26,705	237	26,468	54.334	57.524	54.307			100.000	23,407	920
11. 2015	37,173	129	37,044	55.304	54.202	55.308			100.000	35,757	651
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	99,786	6,754

SCHEDULE P – PART 1F – SECTION 2

MEDICAL PROFESSIONAL LIABILITY – CLAIMS–MADE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X								X X X	
2. 2006	329		329			74					74	
3. 2007	289		289									
4. 2008	2,553	1,364	1,189	1,050	526	515	253				786	17
5. 2009	6,486	3,989	2,497	1,036	786	533	417				366	51
6. 2010	6,886	4,622	2,264	2,685	1,637	847	497				1,398	83
7. 2011	8,374	5,500	2,874	3,409	2,337	1,253	724	(1)		3	1,600	79
8. 2012	9,622	5,600	4,022	5,377	2,685	1,078	562	(1)			3,207	86
9. 2013	12,464	4,739	7,725	5,893	2,998	1,635	611				3,919	201
10. 2014	19,626	2,522	17,104	1,674	135	766	129			21	2,176	229
11. 2015	18,404	178	18,226	139		111					708	151
12. Totals	X X X	X X X	X X X	21,263	11,104	6,812	3,193	456		24	14,234	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1		596		3		76					676	
2. 2006													
3. 2007													
4. 2008			111	100	4	4	22	14				19	
5. 2009	9	3	400	300	40	22	100	72				152	
6. 2010	50	9	389	347	39	14			8			116	
7. 2011	547		689	562	53	26	9					710	24
8. 2012	961	74	1,058	1,135	230	129	146					1,057	12
9. 2013	787	341	3,390	915	476	171	243					3,469	35
10. 2014	1,036	150	6,326	501	512	71	1,453	640	79			8,044	53
11. 2015	300		10,354	97	247		462		1			11,267	86
12. Totals	3,691	577	23,313	3,957	1,604	437	2,511	726	88			25,510	210

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	597	79
2. 2006	74		74	22.492		22.492			100.000		
3. 2007									100.000		
4. 2008	1,702	897	805	66.667	65.762	67.704			100.000	11	8
5. 2009	2,118	1,600	518	32.655	40.110	20.745			100.000	106	46
6. 2010	4,018	2,504	1,514	58.350	54.176	66.873			100.000	83	33
7. 2011	5,959	3,649	2,310	71.161	66.345	80.376			100.000	674	36
8. 2012	8,849	4,585	4,264	91.966	81.875	106.017			100.000	810	247
9. 2013	12,424	5,036	7,388	99.679	106.267	95.638			100.000	2,921	548
10. 2014	11,846	1,626	10,220	60.359	64.473	59.752			100.000	6,711	1,333
11. 2015	12,072	97	11,975	65.594	54.494	65.703			100.000	10,557	710
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	22,470	3,040

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

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X	579	540	276	(29)			3	344	X X X
2. 2006	139,174	42,886	96,288	84,733	37,353	9,691	4,885	3,437		2,639	55,623	X X X
3. 2007	167,862	55,550	112,312	77,480	31,859	3,376	1,222	3,928		712	51,703	X X X
4. 2008	199,022	79,699	119,323	170,503	100,657	8,421	3,921	4,451	15	1,215	78,782	X X X
5. 2009	186,712	68,850	117,862	58,530	11,665	5,561	2,029	5,512	3	947	55,906	X X X
6. 2010	182,862	63,022	119,840	95,595	37,399	7,805	(3,409)	3,877	3	399	73,284	X X X
7. 2011	172,585	49,464	123,121	58,231	8,036	5,324	882	5,814	12	509	60,439	X X X
8. 2012	181,474	56,064	125,410	89,811	13,289	5,904	1,001	8,178	14	312	89,589	X X X
9. 2013	200,814	57,614	143,200	66,193	13,697	5,664	1,395	8,753	4	85	65,514	X X X
10. 2014	202,002	52,827	149,175	56,329	6,689	4,329	472	14,003		386	67,500	X X X
11. 2015	222,271	46,554	175,717	41,187	6,423	2,374	306	4,301	12	822	41,121	X X X
12. Totals	X X X	X X X	X X X	799,171	267,607	58,725	12,675	62,254	63	8,029	639,805	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	42,150	34,247	5,401	367	8,815	215	2,835	9,985	204			14,591	209
2. 2006	277	127	167	36	111	50	251	26	1,222			1,789	11
3. 2007	90	22	146	50	111	36	26	3				262	21
4. 2008	5,963	4,384	798	49	167	106	90	29	3			2,453	27
5. 2009	547	335	638	26	141	27	90	39	21			1,010	36
6. 2010	493	131	1,779	103	196	9	76	(12)	17			2,330	71
7. 2011	2,051	72	5,012	393	439	39	(2,098)	24	271			5,147	139
8. 2012	7,926	1,374	3,657	997	901	22	636	286	(300)		4	10,141	222
9. 2013	8,605	3,928	10,257	2,265	1,617	616	421	11	238		3	14,318	553
10. 2014	14,068	3,980	9,159	3,959	1,462	187	7,093	1,686	611		21	22,581	1,061
11. 2015	26,916	3,518	37,483	4,722	2,013	260	4,837	117	1,361		71	63,993	1,836
12. Totals	109,086	52,118	74,497	12,967	15,973	1,567	14,257	12,194	3,648		99	138,615	4,186

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2006	99,889	42,477	57,412	71.773	99.046	59.625			100.000	281	1,508
3. 2007	85,157	33,192	51,965	50.730	59.752	46.268			100.000	164	98
4. 2008	190,396	109,161	81,235	95.666	136.967	68.080			100.000	2,328	125
5. 2009	71,040	14,124	56,916	38.048	20.514	48.290			100.000	824	186
6. 2010	109,838	34,224	75,614	60.066	54.305	63.096			100.000	2,038	292
7. 2011	75,044	9,458	65,586	43.482	19.121	53.270			100.000	6,598	(1,451)
8. 2012	116,713	16,983	99,730	64.314	30.292	79.523			100.000	9,212	929
9. 2013	101,748	21,916	79,832	50.668	38.039	55.749			100.000	12,669	1,649
10. 2014	107,054	16,973	90,081	52.997	32.129	60.386			100.000	15,288	7,293
11. 2015	120,472	15,358	105,114	54.201	32.990	59.820			100.000	56,159	7,834
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	118,498	20,117

SCHEDULE P – PART 1H – SECTION 1

OTHER LIABILITY – OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1–2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	212,640	57,373	107,441	42,662	11,797	5,878	391	225,965	X X X
2. 2006	1,500,349	314,571	1,185,778	663,664	172,080	151,078	26,242	102,621	1,824	8,296	717,217	61,483
3. 2007	1,679,601	378,663	1,300,938	717,962	183,944	148,249	29,229	101,126	9,308	7,785	744,856	90,058
4. 2008	1,702,515	353,343	1,349,172	656,606	110,625	147,224	20,965	125,679	6,924	8,478	790,995	76,086
5. 2009	1,520,339	292,386	1,227,953	595,692	103,316	134,018	14,696	94,366	9,297	7,927	696,767	65,362
6. 2010	1,507,664	262,372	1,245,292	653,818	170,142	109,802	13,369	84,100	1,404	4,654	662,805	69,521
7. 2011	1,876,477	523,588	1,352,889	792,763	255,295	115,277	13,717	75,062	929	3,585	713,161	66,914
8. 2012	2,113,423	600,523	1,512,900	694,137	186,510	106,065	10,858	100,129	209	3,249	702,754	67,730
9. 2013	2,253,146	536,421	1,716,725	590,454	158,958	48,544	6,842	95,114	565	2,236	567,747	71,317
10. 2014	2,087,559	462,274	1,625,285	195,199	31,734	30,765	2,841	47,376	571	1,022	238,194	67,496
11. 2015	2,029,905	387,335	1,642,570	104,461	36,004	4,037	593	55,033	327	1,811	126,607	46,808
12. Totals	X X X	X X X	X X X	5,877,396	1,465,981	1,102,500	182,014	892,403	37,236	49,434	6,187,068	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	520,683	143,958	614,866	270,972	43,342	19,116	574,789	223,387	55,464		3,004	1,151,711	8,949
2. 2006	32,340	7,348	51,331	32,708	3,133	1,554	5,189	4,176	1,709		478	47,916	401
3. 2007	43,584	8,434	82,708	35,548	5,673	2,320	6,954	4,524	1,871		1,114	89,964	493
4. 2008	59,314	13,789	99,769	34,819	3,567	517	9,739	6,947	2,598		766	118,915	640
5. 2009	57,453	10,573	159,526	79,986	5,890	3,419	10,054	5,908	4,262		939	137,299	650
6. 2010	181,024	73,049	170,361	75,059	7,309	2,659	24,114	8,322	5,235	5,737	665	223,217	1,039
7. 2011	163,182	20,840	205,696	90,303	11,494	2,439	76,239	14,201	6,326		1,549	335,154	1,700
8. 2012	281,500	82,148	283,404	62,152	19,996	3,152	89,408	11,448	12,026		1,854	527,434	2,677
9. 2013	256,945	31,880	455,585	86,743	15,505	1,518	126,315	15,239	21,779		1,827	740,749	3,517
10. 2014	281,072	43,837	658,401	174,915	9,336	296	134,562	17,422	50,596		2,186	897,497	4,747
11. 2015	191,261	28,198	823,671	176,911	2,570	840	145,930	22,386	44,093	1	2,978	979,189	8,183
12. Totals	2,068,358	464,054	3,605,318	1,120,116	127,815	37,830	1,203,293	333,960	205,959	5,738	17,360	5,249,045	32,996

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	720,619	431,092
2. 2006	1,011,065	245,932	765,133	67,389	78,180	64,526			100.000	43,615	4,301
3. 2007	1,108,127	273,307	834,820	65,976	72,177	64,171			100.000	82,310	7,654
4. 2008	1,104,496	194,586	909,910	64,874	55,070	67,442			100.000	110,475	8,440
5. 2009	1,061,261	227,195	834,066	69,804	77,704	67,923			100.000	126,420	10,879
6. 2010	1,235,763	349,741	886,022	81,965	133,300	71,150			100.000	203,277	19,940
7. 2011	1,446,039	397,724	1,048,315	77,061	75,961	77,487			100.000	257,735	77,419
8. 2012	1,586,665	356,477	1,230,188	75,076	59,361	81,313			100.000	420,604	106,830
9. 2013	1,610,241	301,745	1,308,496	71,466	56,252	76,220			100.000	593,907	146,842
10. 2014	1,407,307	271,616	1,135,691	67,414	58,756	69,876			100.000	720,721	176,776
11. 2015	1,371,056	265,260	1,105,796	67,543	68,483	67,321			100.000	809,823	169,366
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,089,506	1,159,539

SCHEDULE P – PART 1H – SECTION 2

OTHER LIABILITY – CLAIMS-MADE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	4,388	1,964	4,236	2,686			121	3,974	X X X
2. 2006	398,943	187,386	211,557	129,614	61,779	74,185	27,153	4,539	1	922	119,405	4,887
3. 2007	394,962	186,339	208,623	172,650	75,735	82,567	33,771	2,974	1	1,015	148,684	5,333
4. 2008	381,322	126,262	255,060	262,768	141,258	86,841	29,303	2,997		1,440	182,045	6,033
5. 2009	381,453	103,972	277,481	171,203	65,593	66,208	20,040	3,001	1	1,379	154,778	7,626
6. 2010	406,312	149,026	257,286	134,642	58,203	86,462	24,112	5,835		2,129	144,624	8,522
7. 2011	470,122	223,308	246,814	134,577	64,349	82,082	27,168	3,312		1,771	128,454	8,666
8. 2012	509,818	197,598	312,220	115,069	38,792	83,531	32,296	5,376	1	314	132,887	9,079
9. 2013	552,650	150,988	401,662	87,100	31,670	55,542	15,737	5,915		711	101,150	9,509
10. 2014	596,991	65,167	531,824	42,321	6,592	30,023	4,016	5,924		698	67,660	8,551
11. 2015	584,831	14,841	569,990	19,879	3,571	5,531	126	11,967		39	33,680	7,104
12. Totals	X X X	X X X	X X X	1,274,211	549,506	657,208	216,408	51,840	4	10,539	1,217,341	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	36,357	21,245	12,039	11,551	5,743	2,400	4,033	1,126	461		22,311	165	
2. 2006	1,953	1,251	12,912	4,422	1,143	651	3,264	2,204	347		11,091	37	
3. 2007	1,822	711	13,160	4,448	2,898	1,651	3,076	1,900	421		12,667	72	
4. 2008	22,996	11,425	16,774	6,260	3,739	1,471	3,841	1,599	440		27,035	161	
5. 2009	18,229	1,664	15,858	2,817	5,024	1,889	5,950	2,940	872		36,623	186	
6. 2010	9,791	5,258	22,725	3,427	9,662	5,450	7,980	3,788	1,600		33,835	285	
7. 2011	22,243	10,211	33,156	8,330	19,462	8,615	10,264	7,498	2,565	51	53,036	404	
8. 2012	23,486	6,261	63,293	18,971	22,609	8,997	17,471	11,640	4,361	74	85,351	837	
9. 2013	58,670	21,423	110,572	20,511	20,914	6,338	22,086	10,553	6,377	62	159,794	1,190	
10. 2014	49,536	5,231	200,412	24,648	23,635	3,192	27,312	6,151	21,864	46	283,537	2,486	
11. 2015	12,088	1,012	303,955	18,512	15,019	145	14,203	922	89	51	324,763	4,691	
12. Totals	257,171	85,692	804,856	123,897	129,848	40,799	119,480	50,321	39,397	284	1,050,043	10,514	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	15,600	6,711
2. 2006	227,957	97,461	130,496	57.140	52.011	61.684			100.000	9,192	1,899
3. 2007	279,568	118,217	161,351	70.784	63.442	77.341			100.000	9,823	2,844
4. 2008	400,396	191,316	209,080	105.002	151.523	81.973			100.000	22,085	4,950
5. 2009	286,345	94,944	191,401	75.067	91.317	68.978			100.000	29,606	7,017
6. 2010	278,697	100,238	178,459	68.592	67.262	69.362			100.000	23,831	10,004
7. 2011	307,661	126,171	181,490	65.443	56.501	73.533			100.000	36,858	16,178
8. 2012	335,196	116,958	218,238	65.748	59.190	69.899			100.000	61,547	23,804
9. 2013	367,176	106,232	260,944	66.439	70.358	64.966			100.000	127,308	32,486
10. 2014	401,027	49,830	351,197	67.175	76.465	66.036			100.000	220,069	63,468
11. 2015	382,731	24,288	358,443	65.443	163.655	62.886			100.000	296,519	28,244
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	852,438	197,605

SCHEDULE P – PART 11 – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	X X X	X X X	X X X	72,543	22,745	8,551	2,537	1,647	35	3,814	57,424	X X X
2. 2014	3,995,425	2,256,710	1,738,715	2,047,877	1,243,590	15,265	846	179,414	100	(587)	998,020	X X X
3. 2015	4,132,331	2,356,237	1,776,094	1,841,564	1,154,474	7,453	297	174,054	66	22,743	868,234	X X X
4. Totals	X X X	X X X	X X X	3,961,984	2,420,809	31,269	3,680	355,115	201	25,970	1,923,678	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	97,520	59,223	57,186	32,831	2,045	640	9,629	2,889	3,483		1,897	74,280	5,362
2. 2014	67,913	5,878	31,184	24,053	1,003	379	12,041	3,411	5,935		1,212	84,355	848
3. 2015	224,871	30,575	238,725	118,218	1,032	406	11,553	1,404	10,791		4,688	336,369	3,511
4. Totals	390,304	95,676	327,095	175,102	4,080	1,425	33,223	7,704	20,209		7,797	495,004	9,721

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	62,652	11,628
2. 2014	2,360,632	1,278,257	1,082,375	59.083	56.643	62.251			100.000	69,166	15,189
3. 2015	2,510,043	1,305,440	1,204,603	60.742	55.404	67.823			100.000	314,803	21,566
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	446,621	48,383

SCHEDULE P – PART 1J – AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(4,025)	(3,246)	4,887	811	8,104	3	12,177	11,398	X X X
2. 2014	4,321,547	1,349,064	2,972,483	2,490,654	763,200	6,283	1,721	406,966	15	450,085	2,138,967	2,061,753
3. 2015	4,620,911	1,868,689	2,752,222	2,575,740	1,048,972	2,650	651	399,167	11	307,786	1,927,923	1,935,303
4. Totals	X X X	X X X	X X X	5,062,369	1,808,926	13,820	3,183	814,237	29	770,048	4,078,288	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	2,459	233	(11,861)	803	179	172	11,126	740	4,222		21,891	4,177	12,193
2. 2014	1,615	(821)	(5,876)	(4,771)	24	(135)	4,000	1,271	7,328		26,551	11,547	7,977
3. 2015	37,990	189	46,965	18,572	76		4,251	1,996	48,590		275,001	117,115	64,639
4. Totals	42,064	(399)	29,228	14,604	279	37	19,377	4,007	60,140		323,443	132,839	84,809

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(10,438)	14,615
2. 2014	2,910,994	760,480	2,150,514	67.360	56.371	72.347			100.000	1,331	10,216
3. 2015	3,115,429	1,070,391	2,045,038	67.420	57.280	74.305			100.000	66,194	50,921
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	57,087	75,752

SCHEDULE P – PART 1K – FIDELITY/SURETY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	87,145	1,745	17,266	275	6,735		144,799	109,126	X X X
2. 2014	787,867	32,857	755,010	111,317	2,212	7,913	37	17,903		116,404	134,884	X X X
3. 2015	825,821	24,503	801,318	92,133	908	6,949	1	9,748		47,301	107,921	X X X
4. Totals	X X X	X X X	X X X	290,595	4,865	32,128	313	34,386		308,504	351,931	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	(54,043)	3,457	29,486	7,798	21,070	860	4,501	2,311	3,054		187,686	(10,358)	588
2. 2014	(128)	14	38,073	4,008	4,016	44	7,114	1,224	3,116		97,053	46,901	229
3. 2015	74,416	178	66,585	4,687	6,496	38	18,490	371	12,412		174,550	173,125	349
4. Totals	20,245	3,649	134,144	16,493	31,582	942	30,105	3,906	18,582		459,289	209,668	1,166

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	(35,812)	25,454
2. 2014	189,324	7,539	181,785	24.030	22.945	24.077			100.000	33,923	12,978
3. 2015	287,229	6,183	281,046	34.781	25.234	35.073			100.000	136,136	36,989
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	134,247	75,421

SCHEDULE P – PART 1L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	2,912	1,511	91					1,492	X X X
2. 2014	11,415	140	11,275	3,312	37	15		241			3,531	X X X
3. 2015	15,335	2,500	12,835	3,748	14	449		1,103			5,286	X X X
4. Totals	X X X	X X X	X X X	9,972	1,562	555		1,344			10,309	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	44,486	35,304	18,961	3,858			126		5,474			29,885	39
2. 2014	322	50	1,101	90			(24)	(26)	86			1,371	1
3. 2015	540	24	3,490	12			351		215			4,560	3
4. Totals	45,348	35,378	23,552	3,960			453	(26)	5,775			35,816	43

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	24,285	5,600
2. 2014	5,053	151	4,902	44.266	107.857	43.477			100.000	1,283	88
3. 2015	9,896	50	9,846	64.532	2.000	76.712			100.000	3,994	566
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	29,562	6,254

NONE Schedule P - Part 1M International

SCHEDULE P – PART 1N – REINSURANCE NONPROPORTIONAL ASSUMED PROPERTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	262	14	64					312	X X X
2. 2006	69,086	7,736	61,350	14,324		201					14,525	X X X
3. 2007	133,353	2,828	130,525	10,566		100					10,666	X X X
4. 2008	156,372	1	156,371	53,483		1,815					55,298	X X X
5. 2009	159,550	86	159,464	33,612		726		65			34,403	X X X
6. 2010	167,186	(39)	167,225	148,953		511					149,464	X X X
7. 2011	180,036	(12)	180,048	103,759		547		165			104,471	X X X
8. 2012	282,950	12	282,938	92,871		721		65			93,657	X X X
9. 2013	235,222	912	234,310	47,000		71		298			47,369	X X X
10. 2014	242,229	698	241,531	42,414		76		615			43,105	X X X
11. 2015	299,424		299,424	21,222		24		529			21,775	X X X
12. Totals	X X X	X X X	X X X	568,466	14	4,856		1,737			575,045	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	7,051	26	4,411	15			(89)		1,298			12,630	X X X
2. 2006	11		204				29					244	X X X
3. 2007	24		165				8					197	X X X
4. 2008	211		471				(51)					631	X X X
5. 2009	289		601				151					1,041	X X X
6. 2010	5,822		2,688				80					8,590	X X X
7. 2011	5,798		4,361				(61)					10,098	X X X
8. 2012	6,104		6,054				97					12,255	X X X
9. 2013	8,121		9,354		3		65					17,543	X X X
10. 2014	15,780		8,114		3		535					24,432	X X X
11. 2015	28,336		49,761		3		976					79,076	X X X
12. Totals	77,547	26	86,184	15	9		1,740		1,298			166,737	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	11,421	1,209
2. 2006	14,769		14,769	21.378		24.073			100.000	215	29
3. 2007	10,863		10,863	8.146		8.323			100.000	189	8
4. 2008	55,929		55,929	35.767		35.767			100.000	682	(51)
5. 2009	35,444		35,444	22.215		22.227			100.000	890	151
6. 2010	158,054		158,054	94.538		94.516			100.000	8,510	80
7. 2011	114,569		114,569	63.637		63.632			100.000	10,159	(61)
8. 2012	105,912		105,912	37.431		37.433			100.000	12,158	97
9. 2013	64,912		64,912	27.596		27.703			100.000	17,475	68
10. 2014	67,537		67,537	27.881		27.962			100.000	23,894	538
11. 2015	100,851		100,851	33.682		33.682			100.000	78,097	979
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	163,690	3,047

SCHEDULE P – PART 10 – REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X	22,484	15,801	1,935	764	246	116		7,984	X X X
2. 2006	55,252	2	55,250	17,613	(3)	954					18,570	X X X
3. 2007	47,447	15	47,432	18,626		2,121					20,747	X X X
4. 2008	66,773	32	66,741	35,216		3,453					38,669	X X X
5. 2009	94,759	262	94,497	40,098	(1)	4,991		74			45,164	X X X
6. 2010	92,639	112	92,527	42,757	(4)	3,659		262			46,682	X X X
7. 2011	82,751	160	82,591	25,776	(57)	2,922		188			28,943	X X X
8. 2012	38,581	(4)	38,585	9,961		659		53			10,673	X X X
9. 2013	22,540	(74)	22,614	4,416		351		336			5,103	X X X
10. 2014	20,772	3	20,769	3,443		48		464			3,955	X X X
11. 2015	73,200	1	73,199	346				450			796	X X X
12. Totals	X X X	X X X	X X X	220,736	15,736	21,093	764	2,073	116		227,286	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	150,075	105,414	343,498	299,963	3,585	3,585	2,880	872	6,857	3,177		93,884	X X X
2. 2006	779		6,099				336					7,214	X X X
3. 2007	3,411		6,104				279					9,794	X X X
4. 2008	4,379		8,724				836					13,939	X X X
5. 2009	2,512		19,404				2,980					24,896	X X X
6. 2010	3,304		20,724				3,115					27,143	X X X
7. 2011	6,851		16,765				2,011					25,627	X X X
8. 2012	4,249		11,886				1,335					17,470	X X X
9. 2013	680		8,993				666					10,339	X X X
10. 2014	3,115		8,022				712					11,849	X X X
11. 2015	1,621		18,676				1,203					21,500	X X X
12. Totals	180,976	105,414	468,895	299,963	3,585	3,585	16,353	872	6,857	3,177		263,655	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	88,196	5,688
2. 2006	25,781	(3)	25,784	46.661	(150.000)	46.668			100.000	6,878	336
3. 2007	30,541		30,541	64.369		64.389			100.000	9,515	279
4. 2008	52,608		52,608	78.786		78.824			100.000	13,103	836
5. 2009	70,059	(1)	70,060	73.934	(0.382)	74.140			100.000	21,916	2,980
6. 2010	73,821	(4)	73,825	79.687	(3.571)	79.788			100.000	24,028	3,115
7. 2011	54,513	(57)	54,570	65.876	(35.625)	66.073			100.000	23,616	2,011
8. 2012	28,143		28,143	72.945		72.938			100.000	16,135	1,335
9. 2013	15,442		15,442	68.509		68.285			100.000	9,673	666
10. 2014	15,804		15,804	76.083		76.094			100.000	11,137	712
11. 2015	22,296		22,296	30.459		30.459			100.000	20,297	1,203
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	244,494	19,161

SCHEDULE P – PART 1P – REINSURANCE NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	358		24					382	X X X
2. 2006												X X X
3. 2007												X X X
4. 2008												X X X
5. 2009				77	77							X X X
6. 2010	3,314	3,062	252	6,512	6,479	1					34	X X X
7. 2011	3,012	3,000	12	54	54							X X X
8. 2012	2,462	2,426	36	193	193							X X X
9. 2013	4,962	4,786	176	428	428							X X X
10. 2014	3,748	3,903	(155)	149	149							X X X
11. 2015	1,515	1,512	3	15	15							X X X
12. Totals	X X X	X X X	X X X	7,786	7,395	25					416	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	3,771		29			29						3,829	X X X
2. 2006													X X X
3. 2007													X X X
4. 2008													X X X
5. 2009													X X X
6. 2010													X X X
7. 2011													X X X
8. 2012													X X X
9. 2013			2,508	2,507								1	X X X
10. 2014			858	828								30	X X X
11. 2015			364	362								2	X X X
12. Totals	3,771		3,759	3,697			29					3,862	X X X

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,800	29
2. 2006									100.000		
3. 2007									100.000		
4. 2008									100.000		
5. 2009	77	77							100.000		
6. 2010	6,513	6,479	34	196.530	211.594	13.492			100.000		
7. 2011	54	54		1.793	1.800				100.000		
8. 2012	193	193		7.839	7.955				100.000		
9. 2013	2,936	2,935	1	59.170	61.325	0.568			100.000	1	
10. 2014	1,007	977	30	26.868	25.032	(19.355)			100.000	30	
11. 2015	379	377	2	25.017	24.934	66.667			100.000	2	
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	3,833	29

SCHEDULE P – PART 1R – SECTION 1 PRODUCTS LIABILITY – OCCURRENCE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
				X X X	X X X	X X X	78,214	35,039	95,958			
2. 2006	168,772	17,700	151,072	40,796	6,443	34,500	2,685	12,030	115	637	78,083	9,136
3. 2007	163,951	3,129	160,822	41,516	9,150	33,227	6,903	11,840	2,939	327	67,591	8,076
4. 2008	156,200	4,229	151,971	55,636	17,834	26,276	5,804	10,701	2,822	1,904	66,153	9,112
5. 2009	134,986	(389)	135,375	43,835	7,324	29,193	4,950	10,076	2,524	254	68,306	5,536
6. 2010	131,777	11,074	120,703	55,055	14,590	37,684	4,632	8,986	153	446	82,350	5,604
7. 2011	149,069	14,019	135,050	43,412	9,961	11,717	2,590	6,567	14	133	49,131	5,090
8. 2012	164,747	17,273	147,474	29,408	8,733	8,153	2,401	5,058	4	15	31,481	5,564
9. 2013	159,453	14,074	145,379	19,864	5,504	4,671	933	6,404	27	24	24,475	5,415
10. 2014	166,471	12,148	154,323	9,937	3,211	1,731	342	3,889	11	(86)	11,993	4,772
11. 2015	188,626	2,161	186,465	11,109	5,234	872	241	6,551	8	162	13,049	3,093
12. Totals	X X X	X X X	X X X	428,782	123,023	283,982	96,308	85,979	9,052	3,866	570,360	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	146,576	103,274	216,412	160,530	201,904	193,828	313,148	226,939					
2. 2006	1,397	161	2,427	2,176	265	1,453	1,272	117	126	2,050	124		
3. 2007	7,422	511	1,179	587	265	1,514	979	129	365	8,432	226		
4. 2008	3,239	967	1,953	1,351	588	5,415	1,835	112	174	7,154	167		
5. 2009	5,804	424	3,862	1,622	322	3,897	3,176	286	229	8,949	166		
6. 2010	4,250	293	9,266	2,240	297	2,214	1,316	654	397	12,832	127		
7. 2011	6,788	290	9,739	3,150	377	14,678	2,889	1,014	50	26,267	143		
8. 2012	7,785	1,097	18,903	(962)	410	16,286	447	1,408	793	44,166	193		
9. 2013	12,053	2,544	16,559	633	667	20,500	428	1,990	877	48,090	278		
10. 2014	10,669	2,397	40,669	987	211	20,079	422	3,785	808	71,557	341		
11. 2015	17,129	1,475	74,766	1,999	536	26,230	214	5,887	435	120,365	661		
12. Totals	223,112	113,433	395,735	174,313	205,842	194,056	425,414	239,917	43,754	5,879	572,138	69,980	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2006	92,985	12,852	80,133	55,095	72,610	53,043			100.000	1,487	563
3. 2007	97,092	21,069	76,023	59,220	673,346	47,272			100.000	7,503	929
4. 2008	103,920	30,613	73,307	66,530	723,883	48,237			100.000	2,874	4,280
5. 2009	97,275	20,020	77,255	72,063	(5146,530)	57,067			100.000	7,620	1,329
6. 2010	118,406	23,224	95,182	89,853	209,716	78,856			100.000	10,983	1,849
7. 2011	94,292	18,894	75,398	63,254	134,774	55,830			100.000	13,087	13,180
8. 2012	87,411	11,764	75,647	53,058	68,106	51,295			100.000	26,553	17,613
9. 2013	82,708	10,143	72,565	51,870	72,069	49,914			100.000	25,435	22,655
10. 2014	90,970	7,420	83,550	54,646	61,080	54,140			100.000	47,954	23,603
11. 2015	143,080	9,666	133,414	75,854	447,293	71,549			100.000	88,421	31,944
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	331,101	241,037

SCHEDULE P – PART 1R – SECTION 2 PRODUCTS LIABILITY – CLAIMS–MADE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	X X X	X X X	X X X	401		436					837	X X X
2. 2006	6,650		6,650			(1)		(1)			(2)	39
3. 2007	9,162		9,162	74		12		62	(1)		149	26
4. 2008	11,236		11,236					86	1		85	24
5. 2009	9,712		9,712	1,286	503	26	1	103	1		910	24
6. 2010	7,786		7,786	12		15		212			239	27
7. 2011	6,653	276	6,377	800	798	12		153			167	26
8. 2012	6,839	329	6,510	43		12		41	1		95	24
9. 2013	10,403	462	9,941	1,287	100	101	1	16			1,303	8
10. 2014	14,916	503	14,413	(186)		11					(175)	8
11. 2015	11,912	579	11,333					9			9	
12. Totals	X X X	X X X	X X X	3,717	1,401	624	2	681	2		3,617	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	487		651	236	1,059		403	101	2,337		4,600	12	
2. 2006			97				30				127		
3. 2007			326				198				524		
4. 2008			535				288				823		
5. 2009			374	193			764	86			859		
6. 2010			843	11			722				1,554		
7. 2011	4		979	(798)			715				2,496		
8. 2012	26	22	1,329	201	1		724	39	8		1,826	1	
9. 2013	287		2,197	(100)			501	(1)	1		3,087	1	
10. 2014	36	26	7,976	150			1,972	30	17		9,795	3	
11. 2015			6,643	322			1,708	58	16		7,987		
12. Totals	840	48	21,950	215	1,060		8,025	313	2,379		33,678	17	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	902	3,698
2. 2006	125		125	1.880		1.880			100.000	97	30
3. 2007	672	(1)	673	7.335		7.346			100.000	326	198
4. 2008	909	1	908	8.090		8.081			100.000	535	288
5. 2009	2,553	784	1,769	26.287		18.215			100.000	181	678
6. 2010	1,804	11	1,793	23.170		23.029			100.000	832	722
7. 2011	2,663		2,663	40.027		41.759			100.000	1,781	715
8. 2012	2,184	263	1,921	31.934	79.939	29.508			100.000	1,132	694
9. 2013	4,390		4,390	42.199		44.161			100.000	2,584	503
10. 2014	9,826	206	9,620	65.876	40.954	66.745			100.000	7,836	1,959
11. 2015	8,376	380	7,996	70.316	65.630	70.555			100.000	6,321	1,666
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	22,527	11,151

SCHEDULE P – PART 1S

FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
				XXX	XXX	XXX	NONE					
1. Prior	XXX	XXX	XXX								XXX	
2. 2014											XXX	
3. 2015											XXX	
4. Totals	XXX	XXX	XXX								XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
1. Prior													
2. 2014													
3. 2015													
4. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2014									100.000		
3. 2015									100.000		
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P – PART 1T - WARRANTY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X								X X X	
2. 2014	1,898	3	1,895									
3. 2015	1,553		1,553									
4. Totals	X X X	X X X	X X X								X X X	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior			4,903	4,178			396	16				1,105	
2. 2014			441				347					788	
3. 2015			515				265					780	
4. Totals			5,859	4,178			1,008	16				2,673	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	725	380
2. 2014	788		788	41.517		41.583			100.000	441	347
3. 2015	780		780	50.225		50.225			100.000	515	265
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,681	992

SCHEDULE P – PART 2A – HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	306,745	277,383	271,876	266,203	278,567	281,402	267,467	269,420	276,647	274,573	(2,074)	5,153
2. 2006	1,368,862	1,343,964	1,335,789	1,329,950	1,330,989	1,331,872	1,332,388	1,332,212	1,333,448	1,332,789	(659)	577
3. 2007	X X X	1,550,136	1,537,136	1,456,226	1,450,765	1,430,486	1,430,924	1,430,353	1,431,697	1,431,277	(420)	924
4. 2008	X X X	X X X	2,241,822	2,244,928	2,250,886	2,238,972	2,239,722	2,236,999	2,236,714	2,237,825	1,111	826
5. 2009	X X X	X X X	X X X	1,364,662	1,380,738	1,372,615	1,366,064	1,368,777	1,366,000	1,365,372	(628)	(3,405)
6. 2010	X X X	X X X	X X X	X X X	1,780,193	1,773,700	1,743,324	1,748,072	1,742,271	1,742,927	656	(5,145)
7. 2011	X X X	X X X	X X X	X X X	X X X	2,547,450	2,491,614	2,482,327	2,471,859	2,471,750	(109)	(10,577)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	2,262,401	2,207,453	2,204,085	2,203,658	(427)	(3,795)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,264,900	2,235,329	2,247,311	11,982	(17,589)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,767,612	2,797,172	29,560	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,070,865	X X X	X X X
12. Totals											38,992	(33,031)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	2,364,771	2,129,092	2,025,477	2,016,507	1,990,006	1,980,769	2,001,611	2,007,908	2,012,964	2,026,441	13,477	18,533
2. 2006	2,841,486	2,830,029	2,776,836	2,726,853	2,716,174	2,706,965	2,705,276	2,698,436	2,702,672	2,700,658	(2,014)	2,222
3. 2007	X X X	2,924,900	2,888,278	2,789,312	2,774,688	2,764,076	2,753,900	2,747,814	2,745,339	2,748,511	3,172	697
4. 2008	X X X	X X X	2,827,250	2,811,400	2,729,850	2,702,126	2,672,464	2,676,986	2,676,521	2,682,204	5,683	5,218
5. 2009	X X X	X X X	X X X	2,832,162	2,830,149	2,816,729	2,792,274	2,823,899	2,823,962	2,831,586	7,624	7,687
6. 2010	X X X	X X X	X X X	X X X	2,914,712	2,876,222	2,874,574	2,947,314	2,944,286	2,941,078	(3,208)	(6,236)
7. 2011	X X X	X X X	X X X	X X X	X X X	2,948,229	2,920,800	3,053,822	3,065,928	3,052,604	(13,324)	(1,218)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	3,142,422	3,229,501	3,271,316	3,183,722	(87,594)	(45,779)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,505,929	3,581,690	3,591,029	9,339	85,100
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,831,254	3,905,436	74,182	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,012,250	X X X	X X X
12. Totals											7,337	66,224

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	981,451	944,928	930,985	956,497	936,478	942,858	966,525	956,998	944,854	979,401	34,547	22,403
2. 2006	876,189	836,000	839,312	838,403	852,453	856,886	855,664	857,978	856,391	858,879	2,488	901
3. 2007	X X X	968,974	925,826	898,538	894,943	914,699	922,036	920,603	918,603	922,871	4,268	2,268
4. 2008	X X X	X X X	947,389	862,636	866,972	891,250	908,736	914,286	919,341	924,174	4,833	9,888
5. 2009	X X X	X X X	X X X	803,401	742,089	732,953	747,989	755,736	758,287	768,639	10,352	12,903
6. 2010	X X X	X X X	X X X	X X X	777,250	760,665	785,362	814,722	835,188	853,709	18,521	38,987
7. 2011	X X X	X X X	X X X	X X X	X X X	822,615	810,714	815,089	854,950	901,261	46,311	86,172
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	840,422	791,578	791,714	830,400	38,686	38,822
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	765,349	717,774	729,054	11,280	(36,295)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	703,264	710,965	7,701	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	692,938	X X X	X X X
12. Totals											178,987	176,049

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	10,324,367	10,920,735	10,854,676	10,922,858	10,839,767	10,938,640	10,939,736	10,942,293	11,099,593	11,083,980	(15,613)	141,687
2. 2006	2,878,353	2,671,115	2,756,701	2,729,185	2,711,779	2,730,286	2,738,611	2,741,111	2,707,427	2,705,796	(1,631)	(35,315)
3. 2007	X X X	3,230,115	3,245,772	3,156,335	3,174,012	3,177,114	3,231,322	3,249,598	3,235,733	3,235,354	(379)	(14,244)
4. 2008	X X X	X X X	3,370,801	3,361,329	3,405,848	3,476,286	3,539,812	3,705,626	3,665,862	3,658,985	(6,877)	(46,641)
5. 2009	X X X	X X X	X X X	2,941,522	2,979,636	3,038,924	3,148,343	3,184,029	3,137,838	3,135,335	(2,503)	(48,694)
6. 2010	X X X	X X X	X X X	X X X	2,888,011	2,984,072	3,098,164	3,128,539	3,055,839	3,050,215	(5,624)	(78,324)
7. 2011	X X X	X X X	X X X	X X X	X X X	2,659,015	2,733,824	2,753,200	2,753,709	2,754,464	755	(8,736)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	2,842,659	2,835,172	2,796,497	2,795,899	(598)	(39,273)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,149,151	2,163,897	2,163,959	62	14,808
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,622,411	1,597,236	(25,175)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,420,003	X X X	X X X
12. Totals											(57,583)	(114,732)

SCHEDULE P – PART 2E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	1,736,585	1,542,072	1,434,814	1,478,415	1,468,114	1,430,451	1,427,671	1,417,211	1,423,147	1,428,662	5,515	11,451
2. 2006	1,257,026	1,235,536	1,136,727	1,109,436	1,109,150	1,105,839	1,099,828	1,111,822	1,112,812	1,114,115	1,303	2,293
3. 2007	X X X	1,324,438	1,297,450	1,221,462	1,230,972	1,216,386	1,217,715	1,220,365	1,231,953	1,233,838	1,885	13,473
4. 2008	X X X	X X X	1,765,474	1,714,015	1,699,939	1,674,936	1,692,112	1,696,800	1,717,537	1,712,412	(5,125)	15,612
5. 2009	X X X	X X X	X X X	1,379,939	1,382,014	1,356,150	1,327,339	1,330,303	1,327,571	1,322,440	(5,131)	(7,863)
6. 2010	X X X	X X X	X X X	X X X	1,466,222	1,442,272	1,432,365	1,430,279	1,420,151	1,409,235	(10,916)	(21,044)
7. 2011	X X X	X X X	X X X	X X X	X X X	1,773,862	1,657,465	1,631,961	1,595,921	1,580,249	(15,672)	(51,712)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,548,839	1,536,262	1,517,022	1,488,940	(28,082)	(47,322)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,230,543	1,232,665	1,180,566	(52,099)	(49,977)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,215,666	1,159,600	(56,066)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,181,971	X X X	X X X
12. Totals											(164,388)	(135,089)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	3,180	2,154	2,096	1,904	4,804	5,454	4,253	3,497	3,378	2,971	(407)	(526)
2. 2006	2,162	1,900	1,536	1,462	1,339	1,339	1,353	1,339	1,761	1,754	(7)	415
3. 2007	X X X	612	301	200			22		151	249	98	249
4. 2008	X X X	X X X	1,353	1,879	39	39	86	39	176	171	(5)	132
5. 2009	X X X	X X X	X X X	714			78	3	171	165	(6)	162
6. 2010	X X X	X X X	X X X	X X X	(664)	2,036	3,338	4,826	2,511	2,359	(152)	(2,467)
7. 2011	X X X	X X X	X X X	X X X	X X X	40,836	20,765	20,779	21,362	21,124	(238)	345
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	22,112	21,393	21,947	21,029	(918)	(364)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,287	22,021	21,137	(884)	(1,150)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,966	26,467	(499)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,737	X X X	X X X
12. Totals											(3,018)	(3,204)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	2,515	1,597	1,599	1,603	1,683	1,747	1,677	1,085	1,640	1,861	221	776
2. 2006	979	112	74	74	74	74	76	74	100	74	(26)	
3. 2007	X X X	315	37				3		26		(26)	
4. 2008	X X X	X X X	986	665	900	1,622	900	786	812	803	(9)	17
5. 2009	X X X	X X X	X X X	1,722	301	3,050	336	388	501	515	14	127
6. 2010	X X X	X X X	X X X	X X X	1,736	2,350	1,349	1,539	1,051	1,511	460	(28)
7. 2011	X X X	X X X	X X X	X X X	X X X	5,249	1,889	2,129	1,938	2,311	373	182
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	2,424	2,626	2,736	4,265	1,529	1,639
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,824	4,874	7,388	2,514	2,564
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,111	10,139	28	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,515	X X X	X X X
12. Totals											5,078	5,277

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	98,400	73,943	75,715	80,597	66,265	64,714	56,504	63,812	56,929	58,424	1,495	(5,388)
2. 2006	53,388	60,086	60,512	58,312	55,162	52,953	55,553	52,289	52,750	52,754	4	465
3. 2007	X X X	82,639	82,262	62,389	53,812	52,215	51,079	53,451	48,098	48,038	(60)	(5,413)
4. 2008	X X X	X X X	110,529	115,422	78,801	73,939	78,986	80,622	75,947	76,799	852	(3,823)
5. 2009	X X X	X X X	X X X	78,139	67,312	59,653	53,412	52,412	51,104	51,386	282	(1,026)
6. 2010	X X X	X X X	X X X	X X X	68,422	83,987	78,800	77,522	69,724	71,722	1,998	(5,800)
7. 2011	X X X	X X X	X X X	X X X	X X X	65,312	70,874	60,077	63,476	59,516	(3,960)	(561)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	93,662	89,926	95,733	91,867	(3,866)	1,941
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,524	79,326	70,849	(8,477)	(14,675)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,539	75,465	5,926	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	99,464	X X X	X X X
12. Totals											(5,806)	(34,280)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	2,928,003	3,061,787	3,025,237	3,349,750	3,537,672	3,742,203	3,965,646	4,154,380	4,314,614	4,346,198	31,584	191,818
2. 2006	796,950	764,822	670,822	628,422	636,564	632,936	661,824	657,262	657,361	662,622	5,261	5,360
3. 2007	X X X	893,112	800,150	697,129	706,512	697,726	740,939	743,050	744,991	741,133	(3,858)	(1,917)
4. 2008	X X X	X X X	905,272	782,751	739,812	753,415	784,772	797,114	791,062	788,561	(2,501)	(8,553)
5. 2009	X X X	X X X	X X X	865,024	845,100	827,889	753,051	770,686	751,047	744,747	(6,300)	(25,939)
6. 2010	X X X	X X X	X X X	X X X	827,587	811,224	809,143	814,872	808,471	803,826	(4,645)	(11,046)
7. 2011	X X X	X X X	X X X	X X X	X X X	938,639	941,126	943,703	972,129	967,859	(4,270)	24,156
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,053,539	1,141,329	1,117,954	1,118,248	294	(23,081)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,159,677	1,192,786	1,192,176	(610)	32,499
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,002,724	1,038,289	35,565	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,006,998	X X X	X X X
12. Totals											50,520	183,297

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	301,153	268,928	249,658	265,054	264,962	258,714	263,436	256,448	256,259	252,335	(3,924)	(4,113)
2. 2006	142,453	160,639	119,853	130,436	124,536	119,539	114,522	112,350	120,551	125,603	5,052	13,253
3. 2007	X X X	180,353	172,436	165,174	167,612	164,112	152,115	145,188	155,476	157,962	2,486	12,774
4. 2008	X X X	X X X	187,953	181,450	180,001	195,503	201,689	189,439	204,851	205,643	792	16,204
5. 2009	X X X	X X X	X X X	200,500	256,437	228,189	199,179	204,422	183,377	187,527	4,150	(16,895)
6. 2010	X X X	X X X	X X X	X X X	171,889	195,415	184,100	188,750	166,308	171,030	4,722	(17,720)
7. 2011	X X X	X X X	X X X	X X X	X X X	134,722	201,500	180,977	170,485	175,611	5,126	(5,366)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	204,378	212,338	217,447	208,503	(8,944)	(3,835)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	250,036	247,058	248,643	1,585	(1,393)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334,112	323,411	(10,701)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	346,385	X X X	X X X
12. Totals											344	(7,091)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	468,957	444,732	396,201	(48,531)	(72,756)
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	907,685	897,126	(10,559)	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,019,821	X X X	X X X
4. Totals											(59,090)	(72,756)

SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	96,051	54,681	42,448	(12,233)	(53,603)
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,739,499	1,736,236	(3,263)	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,597,297	X X X	X X X
4. Totals											(15,496)	(53,603)

SCHEDULE P – PART 2K – FIDELITY, SURETY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	157,804	294,678	269,224	(25,454)	111,420
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,327	160,766	(16,561)	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	258,889	X X X	X X X
4. Totals											(42,015)	111,420

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,708	10,078	10,890	812	1,182
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,030	4,576	1,546	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,529	X X X	X X X
4. Totals											2,358	1,182

SCHEDULE P – PART 2M – INTERNATIONAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior												
2. 2006												
3. 2007	X X X											
4. 2008	X X X	X X X										
5. 2009	X X X	X X X	X X X									
6. 2010	X X X	X X X	X X X	X X X								
7. 2011	X X X	X X X	X X X	X X X	X X X							
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals												

SCHEDULE P – PART 2N – REINSURANCE NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	113,696	98,590	92,636	93,611	97,680	90,293	89,271	88,779	85,814	85,526	(288)	(3,253)
2. 2006	16,450	17,215	17,401	17,389	17,600	15,372	15,350	14,636	14,976	14,771	(205)	135
3. 2007	X X X	21,728	20,589	18,864	14,924	14,000	13,793	11,448	11,486	10,862	(624)	(586)
4. 2008	X X X	X X X	64,838	62,743	60,512	60,176	58,386	59,065	58,236	55,926	(2,310)	(3,139)
5. 2009	X X X	X X X	X X X	42,450	43,824	39,029	40,186	40,722	37,786	35,379	(2,407)	(5,343)
6. 2010	X X X	X X X	X X X	X X X	155,850	162,200	160,103	158,422	158,947	158,053	(894)	(369)
7. 2011	X X X	X X X	X X X	X X X	X X X	111,336	131,053	123,699	114,837	114,401	(436)	(9,298)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	144,479	151,474	126,366	105,847	(20,519)	(45,627)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,811	79,991	64,615	(15,376)	(15,196)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,154	66,921	1,767	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,315	X X X	X X X
12. Totals											(41,292)	(82,676)

SCHEDULE P – PART 2O – REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	618,701	705,827	700,766	699,528	729,754	749,115	578,500	563,566	491,825	485,784	(6,041)	(77,782)
2. 2006	29,978	35,536	31,439	31,862	31,864	31,972	31,926	31,936	27,435	25,786	(1,649)	(6,150)
3. 2007	X X X	38,950	34,589	34,324	34,379	36,650	36,665	36,551	29,049	30,538	1,489	(6,013)
4. 2008	X X X	X X X	46,693	47,087	47,665	47,150	47,250	46,912	47,612	52,611	4,999	5,699
5. 2009	X X X	X X X	X X X	70,172	70,172	71,350	73,678	72,565	70,604	69,987	(617)	(2,578)
6. 2010	X X X	X X X	X X X	X X X	66,686	66,639	69,336	69,762	67,801	73,564	5,763	3,802
7. 2011	X X X	X X X	X X X	X X X	X X X	65,238	65,072	65,676	60,271	54,379	(5,892)	(11,297)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	27,393	27,999	25,464	28,085	2,621	86
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,839	14,964	15,111	147	272
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,651	15,339	3,688	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,841	X X X	X X X
12. Totals											4,508	(93,961)

SCHEDULE P – PART 2P – REINSURANCE NONPROPORTIONAL ASSUMED FINANCIAL LINES

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	3,737	7,151	8,001	9,501	9,515	10,236	11,239	11,851	16,439	16,587	148	4,736
2. 2006												
3. 2007	X X X											
4. 2008	X X X	X X X										
5. 2009	X X X	X X X	X X X									
6. 2010	X X X	X X X	X X X	X X X	62	62	62	24	35	35		11
7. 2011	X X X	X X X	X X X	X X X	X X X	1	12					
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	12	1				(1)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48		1	1	(47)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14	29	15	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	X X X	X X X
12. Totals											164	4,699

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	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	606,243	619,253	584,776	743,075	642,691	767,791	737,104	822,889	858,001	854,176	(3,825)	31,287
2. 2006	114,462	81,393	75,751	71,039	72,039	63,953	64,674	64,653	65,971	68,103	2,132	3,450
3. 2007	X X X	89,778	79,815	74,712	74,112	60,500	54,703	55,003	55,753	66,997	11,244	11,994
4. 2008	X X X	X X X	94,914	70,150	74,637	70,286	66,251	67,764	66,399	65,315	(1,084)	(2,449)
5. 2009	X X X	X X X	X X X	91,453	90,374	81,722	78,529	76,786	64,277	69,417	5,140	(7,369)
6. 2010	X X X	X X X	X X X	X X X	90,953	96,962	91,700	96,349	87,189	85,696	(1,493)	(10,653)
7. 2011	X X X	X X X	X X X	X X X	X X X	100,062	102,703	89,699	79,315	67,833	(11,482)	(21,866)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	117,476	104,953	87,939	69,186	(18,753)	(35,767)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,879	85,315	64,200	(21,115)	(45,679)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,308	75,889	(24,419)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	121,422	X X X	X X X
12. Totals											(63,655)	(77,052)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	10,564	7,854	7,853	9,376	10,353	12,098	20,150	20,039	7,565	7,961	396	(12,078)
2. 2006	5,488	2,962	3,512	2,024	1,986	614	615	614	149	125	(24)	(489)
3. 2007	X X X	8,322	7,172	5,536	4,450	4,336	2,522	2,522	688	609	(79)	(1,913)
4. 2008	X X X	X X X	8,436	7,215	6,286	6,036	3,537	3,872	950	822	(128)	(3,050)
5. 2009	X X X	X X X	X X X	6,449	6,450	6,212	5,536	5,589	1,799	1,666	(133)	(3,923)
6. 2010	X X X	X X X	X X X	X X X	5,837	5,603	5,000	4,993	1,865	1,580	(285)	(3,413)
7. 2011	X X X	X X X	X X X	X X X	X X X	4,838	4,553	4,551	2,588	2,512	(76)	(2,039)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	5,239	5,189	2,300	1,872	(428)	(3,317)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,362	4,887	4,372	(515)	(2,990)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,951	9,601	(1,350)	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,972	X X X	X X X
12. Totals											(2,622)	(33,212)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
4. Totals												

SCHEDULE P – PART 2T – WARRANTY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,915	1,479	1,101	(378)	(814)
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,064	788	(276)	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	779	X X X	X X X
4. Totals											(654)	(814)

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	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	105,681	174,482	206,167	233,610	239,144	250,399	257,010	262,288	265,812	73	30
2. 2006	921,079	1,230,300	1,277,939	1,298,686	1,312,653	1,321,822	1,325,703	1,328,753	1,329,750	1,330,048	178,477	66,762
3. 2007	X X X	1,009,412	1,351,414	1,372,629	1,400,415	1,412,129	1,419,901	1,423,615	1,426,076	1,428,115	169,030	69,411
4. 2008	X X X	X X X	1,558,736	2,064,465	2,149,862	2,191,839	2,214,212	2,221,699	2,227,553	2,229,911	261,014	93,689
5. 2009	X X X	X X X	X X X	964,803	1,258,950	1,314,253	1,339,839	1,351,615	1,356,676	1,358,761	225,701	88,912
6. 2010	X X X	X X X	X X X	X X X	1,228,179	1,615,262	1,677,115	1,710,186	1,725,099	1,730,933	236,059	102,886
7. 2011	X X X	X X X	X X X	X X X	X X X	1,878,878	2,323,622	2,400,003	2,433,550	2,448,916	327,864	140,400
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,567,799	2,047,729	2,127,339	2,160,693	288,549	116,774
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,615,912	2,069,679	2,154,824	222,639	93,786
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,029,827	2,586,017	249,385	98,941
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,227,072	223,047	87,322

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	970,488	1,462,672	1,700,187	1,805,811	1,861,403	1,890,880	1,914,199	1,928,461	1,943,497	373	9
2. 2006	1,018,503	1,855,929	2,249,514	2,477,815	2,599,300	2,655,689	2,676,650	2,687,736	2,693,590	2,695,347	512,736	211,086
3. 2007	X X X	1,077,136	1,894,962	2,283,203	2,509,776	2,649,603	2,701,650	2,724,524	2,734,098	2,737,951	510,976	212,977
4. 2008	X X X	X X X	1,030,350	1,809,562	2,187,053	2,433,562	2,565,964	2,628,814	2,653,435	2,664,485	488,466	215,215
5. 2009	X X X	X X X	X X X	1,053,239	1,861,422	2,307,012	2,568,851	2,720,911	2,778,411	2,804,259	492,577	216,397
6. 2010	X X X	X X X	X X X	X X X	1,088,337	1,962,849	2,398,689	2,690,336	2,829,248	2,890,461	501,804	212,547
7. 2011	X X X	X X X	X X X	X X X	X X X	1,162,176	2,035,774	2,527,453	2,789,378	2,935,359	509,717	220,826
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,193,953	2,190,665	2,649,997	2,888,572	517,535	258,124
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,361,579	2,353,989	2,885,358	544,609	274,567
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,393,867	2,509,793	521,111	262,814
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,485,198	383,264	217,991

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	406,624	641,576	777,354	831,696	858,179	884,888	897,074	900,008	905,129	79	38
2. 2006	163,362	349,700	554,876	694,403	773,603	821,786	839,262	847,139	851,476	855,151	82,793	47,798
3. 2007	X X X	176,601	402,586	602,814	740,753	843,462	883,139	909,429	913,968	913,964	107,865	59,009
4. 2008	X X X	X X X	172,700	395,662	594,849	747,012	830,850	877,265	898,053	908,038	93,914	47,703
5. 2009	X X X	X X X	X X X	144,436	307,965	464,779	609,500	692,703	735,209	752,517	73,186	39,717
6. 2010	X X X	X X X	X X X	X X X	148,929	338,815	532,722	691,887	778,500	816,712	71,136	38,998
7. 2011	X X X	X X X	X X X	X X X	X X X	169,679	368,539	560,514	708,904	815,048	67,978	38,093
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	168,039	375,249	543,709	679,585	63,061	37,946
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	141,901	311,665	474,636	56,965	35,064
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	138,361	306,058	52,150	31,586
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	135,177	36,889	28,886

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	1,289,080	2,318,161	3,182,074	3,939,777	4,546,576	5,083,337	5,529,900	5,963,990	6,332,624	3,028	812
2. 2006	476,312	1,041,222	1,369,700	1,590,527	1,749,389	1,864,837	1,944,103	2,011,661	2,068,708	2,101,186	408,061	155,261
3. 2007	X X X	556,009	1,256,553	1,676,950	1,964,647	2,151,586	2,293,111	2,409,939	2,498,477	2,552,793	413,508	149,740
4. 2008	X X X	X X X	609,312	1,355,901	1,836,565	2,147,976	2,362,203	2,529,729	2,649,647	2,715,676	387,114	156,454
5. 2009	X X X	X X X	X X X	530,809	1,176,274	1,592,614	1,861,886	2,063,490	2,190,100	2,274,965	308,151	127,472
6. 2010	X X X	X X X	X X X	X X X	551,998	1,227,886	1,624,986	1,895,153	2,076,212	2,177,649	294,441	119,201
7. 2011	X X X	X X X	X X X	X X X	X X X	528,665	923,029	1,296,209	1,539,977	1,678,689	265,201	109,479
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	464,777	992,488	1,315,515	1,486,599	232,611	98,879
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	324,400	691,574	877,828	176,103	80,090
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	244,672	528,853	136,836	67,304
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	205,216	88,377	62,998

SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	399,111	705,189	902,885	1,019,565	1,088,353	1,135,233	1,180,647	1,220,864	1,259,086	564	3,985
2. 2006	400,839	659,065	776,315	893,693	966,412	1,021,972	1,051,853	1,073,443	1,087,254	1,093,827	51,664	34,400
3. 2007	X X X	442,172	726,103	863,712	989,439	1,085,036	1,149,324	1,172,539	1,193,978	1,204,187	53,272	38,866
4. 2008	X X X	X X X	703,088	1,167,386	1,319,872	1,462,549	1,573,579	1,621,879	1,653,198	1,673,097	61,337	41,037
5. 2009	X X X	X X X	X X X	497,636	840,686	984,100	1,101,965	1,184,286	1,226,986	1,253,865	52,589	39,439
6. 2010	X X X	X X X	X X X	X X X	529,637	867,700	1,021,412	1,158,426	1,248,654	1,301,509	54,225	43,061
7. 2011	X X X	X X X	X X X	X X X	X X X	657,112	1,037,139	1,208,453	1,361,279	1,457,771	57,603	48,928
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	528,700	895,429	1,082,735	1,232,222	47,488	43,797
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	365,443	669,086	816,915	33,198	26,762
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	432,539	723,415	28,848	19,336
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	408,003	19,911	10,911

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment		
	1	2	3	4	5	6	7	8	9	10				
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
1. Prior	000		1,121	1,129	1,185	1,304	1,424	1,471	1,528	1,553			11	
2. 2006	1,265		1,338	1,339	1,339	1,339	1,339	1,339	1,421	1,421			1	12
3. 2007	X X X									15				12
4. 2008	X X X	X X X	27	39	39	39	39	39	46	48			1	72
5. 2009	X X X	X X X	X X X				3	3	11	12				
6. 2010	X X X	X X X	X X X	X X X		62	712	1,139	1,429	1,567			354	122
7. 2011	X X X	X X X	X X X	X X X	X X X	36	1,100	3,329	8,485	12,117			851	437
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,029	2,037	3,026	5,539			699	129
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X		61	924	2,961			614	3
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X			629	2,140			479	111
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X			X X X	335			190	29

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment		
	1	2	3	4	5	6	7	8	9	10				
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
1. Prior	000		921	1,096	1,140	1,146	1,126	1,135	1,187	1,187				
2. 2006	53		74	74	74	74	74	74	74	74				
3. 2007	X X X													
4. 2008	X X X	X X X	12	36	765	779	779	786	786	786			4	12
5. 2009	X X X	X X X	X X X	12	72	162	203	386	383	364			14	38
6. 2010	X X X	X X X	X X X	X X X	29	86	124	712	876	1,398			29	53
7. 2011	X X X	X X X	X X X	X X X	X X X	28	172	600	790	1,601			51	3
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	51	1,053	1,779	3,212			72	1
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X		287	1,265	3,921			154	12
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X			176	2,176			151	24
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X			X X X	250			61	4

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment		
	1	2	3	4	5	6	7	8	9	10				
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
1. Prior	000		17,904	28,221	35,551	38,139	40,062	42,085	43,015	43,690	44,035		X X X	X X X
2. 2006	22,139		40,974	47,936	49,603	51,650	51,265	51,736	51,836	52,097	52,188		X X X	X X X
3. 2007	X X X		22,153	36,712	43,424	45,250	46,012	46,772	47,739	47,785	47,777		X X X	X X X
4. 2008	X X X	X X X		29,851	55,039	62,488	66,600	68,562	69,250	74,229	74,350		X X X	X X X
5. 2009	X X X	X X X	X X X		20,562	40,038	44,522	47,000	49,572	50,900	50,397		X X X	X X X
6. 2010	X X X	X X X	X X X	X X X		23,412	45,653	55,029	57,311	60,490	69,409		X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X		24,250	44,212	51,800	53,486	54,639		X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X		40,227	68,014	77,812	81,427		X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X		23,029	44,286	56,765		X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	31,601	53,497		X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X	36,835		X X X	X X X

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment		
	1	2	3	4	5	6	7	8	9	10				
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
1. Prior	000		650,988	1,242,422	1,673,751	2,027,808	2,449,097	2,623,100	2,793,938	3,029,901	3,249,950		738	33,997
2. 2006	21,362		100,515	222,251	352,103	452,124	515,464	564,662	583,979	604,783	616,421		23,111	37,972
3. 2007	X X X		23,453	113,812	239,993	365,778	467,500	566,524	608,765	632,430	653,037		27,072	62,493
4. 2008	X X X	X X X		32,214	111,100	253,179	387,665	517,222	601,439	648,480	672,238		26,033	49,414
5. 2009	X X X	X X X	X X X		34,174	115,437	238,312	390,012	506,262	577,871	611,700		23,291	41,421
6. 2010	X X X	X X X	X X X	X X X		36,143	122,412	271,750	408,989	519,291	580,108		21,604	46,876
7. 2011	X X X	X X X	X X X	X X X	X X X		41,114	157,288	316,839	484,599	639,027		21,830	43,383
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X		75,800	258,603	414,274	602,836		20,600	44,453
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X		146,550	321,043	473,201		19,872	47,928
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		60,091	191,389		17,358	45,391
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		71,898		9,129	29,497

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment		
	1	2	3	4	5	6	7	8	9	10				
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015				
1. Prior	000		66,114	109,826	151,321	192,674	203,887	221,511	225,336	226,514	230,486		109	71
2. 2006	10,122		27,353	47,536	76,700	93,812	98,636	104,436	106,824	110,254	114,862		2,771	2,080
3. 2007	X X X		14,950	57,072	89,078	115,039	123,303	129,553	134,989	144,603	145,715		2,043	3,216
4. 2008	X X X	X X X		12,750	37,364	74,927	117,422	136,436	157,976	167,936	179,049		2,039	3,835
5. 2009	X X X	X X X	X X X		11,439	49,615	71,929	104,339	124,878	141,039	151,776		2,524	4,915
6. 2010	X X X	X X X	X X X	X X X		6,829	39,187	69,065	101,700	118,011	138,791		2,536	5,703
7. 2011	X X X	X X X	X X X	X X X	X X X		6,300	31,379	65,600	101,471	125,141		2,691	5,571
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X		7,522	58,900	95,003	127,514		2,486	5,758
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X		9,199	41,024	95,229		2,024	6,293
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		14,067	61,736		1,153	4,914
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		21,711		212	2,201

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	274,862	330,789	X X X	X X X
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	610,897	818,703	X X X	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	694,248	X X X	X X X

SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	41,228	44,996	6,603	2,100
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,675,714	1,732,016	1,686,136	367,639
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,528,767	1,550,059	320,604

SCHEDULE P – PART 3K – FIDELITY/SURETY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	253,138	289,550	X X X	X X X
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,224	116,983	X X X	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	98,174	X X X	X X X

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	1,790	2,576	X X X	X X X
2. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	780	3,289	X X X	X X X
3. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,180	X X X	X X X

SCHEDULE P – PART 3M – INTERNATIONAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	000										X X X	X X X
2. 2006											X X X	X X X
3. 2007	X X X										X X X	X X X
4. 2008	X X X	X X X									X X X	X X X
5. 2009	X X X	X X X	X X X								X X X	X X X
6. 2010	X X X	X X X	X X X	X X X							X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

NONE

SCHEDULE P – PART 3N – REINSURANCE NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	000	40,576	56,053	60,615	64,828	69,003	70,389	73,354	73,885	74,197	X X X	X X X
2. 2006	3,936	9,022	13,038	13,265	13,477	14,272	14,422	14,538	14,526	14,526	X X X	X X X
3. 2007	X X X	1,789	7,150	10,289	10,527	10,524	10,512	10,622	10,667	10,665	X X X	X X X
4. 2008	X X X	X X X	15,312	38,365	49,139	52,589	54,650	54,736	54,822	55,299	X X X	X X X
5. 2009	X X X	X X X	X X X	10,136	28,372	31,338	32,589	33,112	33,835	34,336	X X X	X X X
6. 2010	X X X	X X X	X X X	X X X	99,665	134,478	142,762	145,653	148,147	149,464	X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X	18,400	58,150	77,451	96,689	104,303	X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	10,693	62,736	85,688	93,589	X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,353	37,583	47,071	X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,153	42,488	X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,246	X X X	X X X

SCHEDULE P – PART 3O – REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	000	133,153	193,597	235,604	295,124	330,181	369,595	381,669	387,724	395,578	X X X	X X X
2. 2006	86	2,401	5,643	8,277	12,372	12,979	15,115	15,412	15,959	18,572	X X X	X X X
3. 2007	X X X	851	2,462	5,850	10,815	12,879	16,129	19,236	19,798	20,746	X X X	X X X
4. 2008	X X X	X X X	1,362	4,765	11,827	20,139	26,651	33,462	36,865	38,671	X X X	X X X
5. 2009	X X X	X X X	X X X	450	10,850	20,201	26,786	35,422	42,380	45,089	X X X	X X X
6. 2010	X X X	X X X	X X X	X X X	86	6,522	14,887	27,365	40,296	46,417	X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X	450	4,264	11,400	21,111	28,753	X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,076	2,803	6,512	10,616	X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165	2,304	4,771	X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	303	3,489	X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	346	X X X	X X X

SCHEDULE P – PART 3P – REINSURANCE NONPROPORTIONAL ASSUMED FINANCIAL LINES

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	000	1,690	2,801	4,853	5,287	5,612	6,291	7,551	12,378	12,761	X X X	X X X
2. 2006											X X X	X X X
3. 2007	X X X										X X X	X X X
4. 2008	X X X	X X X									X X X	X X X
5. 2009	X X X	X X X	X X X								X X X	X X X
6. 2010	X X X	X X X	X X X	X X X		51	53	53	35	35	X X X	X X X
7. 2011	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X

SCHEDULE P – PART 3R – SECTION 1 PRODUCTS LIABILITY – OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	106,797	172,833	228,015	362,579	415,686	476,453	547,550	586,401	660,709	1,965	38,943
2. 2006	886	3,549	8,901	22,079	35,151	44,012	53,353	55,915	61,011	66,166	2,797	6,215
3. 2007	XXX	2,239	7,712	15,553	25,887	35,900	41,277	45,112	50,265	58,690	2,236	5,614
4. 2008	XXX	XXX	3,965	9,339	19,012	30,479	41,500	53,077	55,414	58,274	2,326	6,616
5. 2009	XXX	XXX	XXX	3,337	9,651	19,493	29,224	41,912	50,679	60,753	2,004	3,364
6. 2010	XXX	XXX	XXX	XXX	2,039	8,427	25,374	42,622	62,389	73,521	1,780	3,699
7. 2011	XXX	XXX	XXX	XXX	XXX	1,737	10,977	24,165	34,571	42,579	1,601	3,347
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,676	12,150	18,850	26,428	1,471	3,901
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,603	10,198	18,100	1,353	3,785
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,904	8,114	1,078	3,351
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,508	540	1,891

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	451	1,437	2,212	2,540	3,067	3,629	4,174	4,861	5,697		2,443
2. 2006	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	26	14
3. 2007	XXX			14			86	86	86	86	24	1
4. 2008	XXX	XXX									12	12
5. 2009	XXX	XXX	XXX		1,001	524	522	811	811	809	15	11
6. 2010	XXX	XXX	XXX	XXX	1	1	22	26	27	27	14	14
7. 2011	XXX	XXX	XXX	XXX	XXX		1	1	800	14	15	11
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX		48	48	53	12	12
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		212	1,289	1	4
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		(176)		3
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P – PART 3T - WARRANTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2015	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	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	149,805	71,415	42,053	24,679	22,279	26,164	5,988	4,959	7,886	3,198
2. 2006	192,726	35,201	19,512	8,024	5,693	2,489	2,815	1,874	2,508	1,877
3. 2007	XXX	220,689	79,414	30,465	22,665	5,965	4,436	2,603	2,889	1,975
4. 2008	XXX	XXX	287,564	70,251	44,900	18,524	11,189	8,115	4,793	2,679
5. 2009	XXX	XXX	XXX	163,136	41,750	23,836	8,903	9,799	6,112	4,614
6. 2010	XXX	XXX	XXX	XXX	239,803	69,539	25,462	18,689	7,503	5,451
7. 2011	XXX	XXX	XXX	XXX	XXX	310,065	66,874	37,422	12,639	8,627
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	339,015	63,715	30,924	18,597
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301,189	58,008	41,924
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339,354	86,509
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395,415

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	769,775	311,566	124,186	74,115	48,736	35,608	10,822	7,572	5,874	20,733
2. 2006	840,612	324,588	148,739	53,172	30,401	13,039	9,612	974	3,664	1,403
3. 2007	XXX	786,924	328,677	130,012	70,089	33,572	15,638	5,678	2,333	4,253
4. 2008	XXX	XXX	833,965	374,949	178,003	83,603	22,200	7,722	2,401	5,415
5. 2009	XXX	XXX	XXX	759,388	317,912	147,529	44,812	21,548	6,885	8,972
6. 2010	XXX	XXX	XXX	XXX	828,772	269,288	120,179	80,653	33,040	10,240
7. 2011	XXX	XXX	XXX	XXX	XXX	810,489	265,136	185,689	98,929	27,447
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	963,126	411,226	249,199	99,708
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,099,678	516,080	281,179
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,316,676	636,427
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,369,629

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	390,711	188,378	107,465	80,312	45,951	41,651	33,112	25,354	7,283	40,654
2. 2006	406,429	179,639	78,914	31,503	10,562	6,526	3,389	1,939	67	2,440
3. 2007	XXX	455,715	235,253	98,651	31,514	15,336	9,186	3,786	288	3,186
4. 2008	XXX	XXX	448,536	180,815	79,950	32,539	15,215	3,679	4,076	6,112
5. 2009	XXX	XXX	XXX	437,662	203,579	88,401	31,739	13,703	1,940	9,204
6. 2010	XXX	XXX	XXX	XXX	376,500	162,743	50,739	10,589	2,011	10,190
7. 2011	XXX	XXX	XXX	XXX	XXX	387,874	179,265	56,989	13,076	17,583
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	416,203	173,828	44,724	26,514
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414,826	166,178	79,248
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366,571	201,928
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367,072

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	3,340,090	3,226,633	2,857,576	2,376,304	1,812,079	1,696,927	1,416,759	1,359,337	1,400,590	1,319,203
2. 2006	1,791,899	1,095,751	940,272	718,250	567,216	526,315	496,016	465,177	409,048	393,426
3. 2007	XXX	1,898,049	1,195,749	888,974	676,848	566,587	532,472	471,711	418,341	408,449
4. 2008	XXX	XXX	1,991,151	1,243,847	886,098	734,865	657,872	748,074	638,880	608,274
5. 2009	XXX	XXX	XXX	1,773,886	1,155,265	858,966	776,276	700,415	565,774	531,715
6. 2010	XXX	XXX	XXX	XXX	1,662,162	1,108,572	887,079	755,493	584,750	522,280
7. 2011	XXX	XXX	XXX	XXX	XXX	1,496,800	1,221,972	956,950	782,843	713,898
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,776,648	1,255,579	1,007,815	925,158
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,374,709	1,019,654	931,747
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,012,209	759,696
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	953,203

SCHEDULE P – PART 4E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	933,489	602,200	391,509	369,864	300,362	219,489	165,328	132,924	111,703	95,797
2. 2006	500,062	347,212	176,178	102,039	67,065	33,489	19,262	18,186	12,476	10,104
3. 2007	XXX	475,262	318,376	161,536	96,189	42,262	21,043	13,200	15,903	10,089
4. 2008	XXX	XXX	507,850	253,479	173,872	83,215	41,486	28,201	24,150	13,550
5. 2009	XXX	XXX	XXX	468,903	291,115	169,593	99,336	80,049	59,600	45,228
6. 2010	XXX	XXX	XXX	XXX	523,622	300,001	201,286	140,400	96,729	66,464
7. 2011	XXX	XXX	XXX	XXX	XXX	583,924	309,226	202,451	96,641	50,583
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	534,978	336,553	228,277	139,048
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495,653	327,686	202,716
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	469,412	257,274
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	479,259

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,724	576	567	662	2,862	3,462	2,601	1,815	1,749	1,411
2. 2006	900	565	200	122			12		171	337
3. 2007	XXX	612	301	200			22		114	90
4. 2008	XXX	XXX	362	953			36		117	111
5. 2009	XXX	XXX	XXX	714			62		139	146
6. 2010	XXX	XXX	XXX	XXX	(664)	1,976	2,012	2,926	589	611
7. 2011	XXX	XXX	XXX	XXX	XXX	40,800	17,539	14,850	9,079	6,578
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	20,300	18,078	15,986	11,997
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,900	19,371	15,750
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,509	23,091
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,604

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	521	151	153	29	539	603	500		450	671
2. 2006	889	36					1		26	
3. 2007	XXX	315	37				3		26	
4. 2008	XXX	XXX	978	600	77	839	115		26	16
5. 2009	XXX	XXX	XXX	1,678	189	2,779	12		121	128
6. 2010	XXX	XXX	XXX	XXX	1,624	1,986	962		33	47
7. 2011	XXX	XXX	XXX	XXX	XXX	5,053	1,428	1,300	801	136
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,189	1,112	300	67
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,772	2,678	2,717
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,293	6,636
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,722

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	43,077	15,565	14,474	15,480	11,040	9,162	4,800	12,253	4,741	(2,115)
2. 2006	9,622	8,137	6,262	2,793	1,676	915	3,286	(22)	378	359
3. 2007	XXX	34,612	26,850	7,565	2,636	1,200	600	1,572	171	116
4. 2008	XXX	XXX	39,029	29,701	9,015	2,862	938	3,215	824	811
5. 2009	XXX	XXX	XXX	38,636	13,014	5,862	4,879	3,300	214	664
6. 2010	XXX	XXX	XXX	XXX	22,439	18,712	9,339	8,403	3,246	1,764
7. 2011	XXX	XXX	XXX	XXX	XXX	17,300	15,362	3,138	6,577	2,499
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	28,353	9,949	8,722	3,011
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,153	24,140	8,403
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,286	10,609
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,479

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,710,379	1,371,879	982,300	1,117,115	950,700	861,415	804,797	862,500	867,835	695,297
2. 2006	648,828	465,350	258,462	147,653	89,850	48,165	46,351	40,303	21,850	19,637
3. 2007	XXX	723,415	524,272	299,462	211,486	126,976	97,562	83,851	67,091	49,593
4. 2008	XXX	XXX	740,489	482,129	316,050	220,439	147,050	112,650	78,109	67,746
5. 2009	XXX	XXX	XXX	689,962	547,750	395,236	202,272	143,529	93,072	83,689
6. 2010	XXX	XXX	XXX	XXX	659,389	499,699	353,988	231,262	163,929	111,096
7. 2011	XXX	XXX	XXX	XXX	XXX	725,215	544,762	380,953	252,851	177,430
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	826,549	632,389	412,586	299,212
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	861,386	668,836	479,922
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	756,812	600,624
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	770,304

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	171,346	101,050	64,001	50,698	27,838	18,951	16,104	8,761	10,639	3,393
2. 2006	118,562	109,572	50,178	37,550	19,377	13,979	5,064	2,451	8,565	9,549
3. 2007	XXX	121,322	86,050	55,201	35,499	28,437	13,726	5,350	5,915	9,888
4. 2008	XXX	XXX	154,176	105,214	71,562	48,329	30,522	17,764	18,397	12,758
5. 2009	XXX	XXX	XXX	152,262	142,550	97,012	56,601	65,579	26,148	16,051
6. 2010	XXX	XXX	XXX	XXX	145,088	122,088	85,000	72,229	30,621	23,490
7. 2011	XXX	XXX	XXX	XXX	XXX	109,989	133,426	79,762	38,126	27,593
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	174,939	91,674	91,526	50,151
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,364	155,400	101,591
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287,859	196,924
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	298,724

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198,700	61,047	31,098
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,164	15,762
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130,653

SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,497	135	(2,278)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,626	1,626
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,651

SCHEDULE P – PART 4K – FIDELITY/SURETY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181,327	20,877	23,883
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,053	39,954
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,021

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,179	3,365	15,228
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,064	1,014
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,830

SCHEDULE P – PART 4M – INTERNATIONAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P – PART 4N – REINSURANCE NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	45,141	13,103	9,461	10,264	15,724	9,028	9,616	7,853	4,739	4,303
2. 2006	10,062	4,672	3,828	3,700	3,915	1,028	876	39	450	236
3. 2007	XXX	15,824	9,926	8,014	4,239	3,436	3,203	812	779	174
4. 2008	XXX	XXX	29,988	10,122	4,950	4,162	2,412	3,536	3,136	417
5. 2009	XXX	XXX	XXX	17,462	4,636	3,939	4,179	5,177	3,215	753
6. 2010	XXX	XXX	XXX	XXX	25,899	7,000	6,801	4,951	2,765	2,771
7. 2011	XXX	XXX	XXX	XXX	XXX	51,000	26,751	15,972	6,226	4,300
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	105,103	55,048	28,028	6,150
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,276	24,761	9,422
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,997	8,648
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,735

SCHEDULE P – PART 4O – REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	241,825	287,631	255,414	241,351	239,640	254,567	149,593	125,527	54,059	45,544
2. 2006	29,515	31,672	23,226	21,379	17,600	16,589	15,915	15,924	10,824	6,435
3. 2007	XXX	35,800	28,914	24,686	19,686	18,100	16,936	15,850	7,315	6,386
4. 2008	XXX	XXX	41,926	31,450	26,362	20,426	13,115	8,636	8,251	9,561
5. 2009	XXX	XXX	XXX	65,279	49,586	41,253	38,486	30,339	24,676	22,386
6. 2010	XXX	XXX	XXX	XXX	63,364	44,643	37,826	26,874	18,312	23,839
7. 2011	XXX	XXX	XXX	XXX	XXX	60,815	51,565	42,488	29,174	18,776
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	24,950	22,711	15,726	13,221
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,901	11,504	9,661
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,197	8,735
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,878

SCHEDULE P – PART 4P – REINSURANCE NONPROPORTIONAL ASSUMED FINANCIAL LINES

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	39	1,001	850	176	99	28	150	36	47	59
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX	62	12	3	(29)		
7. 2011	XXX	XXX	XXX	XXX	XXX	1	12			
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12	1		
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48		1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	29
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P – PART 4R – SECTION 1 PRODUCTS LIABILITY – OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	458,383	392,972	315,203	439,539	213,479	296,885	216,578	221,189	220,867	142,088
2. 2006	110,529	68,872	52,577	35,562	28,189	11,665	6,650	4,115	1,387	435
3. 2007	XXX	83,265	59,222	45,703	37,315	18,522	8,729	6,850	1,426	1,127
4. 2008	XXX	XXX	80,999	50,212	43,428	28,453	13,253	9,300	7,097	4,185
5. 2009	XXX	XXX	XXX	83,376	69,864	51,724	38,150	26,986	4,800	2,961
6. 2010	XXX	XXX	XXX	XXX	84,312	73,300	51,950	40,212	18,776	7,924
7. 2011	XXX	XXX	XXX	XXX	XXX	92,514	80,265	51,614	33,730	18,379
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	108,703	81,215	59,664	35,703
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,738	67,390	35,998
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,293	59,341
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,786

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	7,615	6,429	6,300	7,165	7,715	9,012	15,333	14,762	701	721
2. 2006	5,488	2,962	3,512	2,024	1,986	615	615	615	150	126
3. 2007	XXX	8,322	7,172	5,489	4,436	4,262	2,436	2,436	601	522
4. 2008	XXX	XXX	8,401	7,201	6,272	6,036	3,537	3,872	950	822
5. 2009	XXX	XXX	XXX	6,428	5,929	5,676	4,722	4,772	977	861
6. 2010	XXX	XXX	XXX	XXX	5,836	5,450	4,978	4,965	1,837	1,553
7. 2011	XXX	XXX	XXX	XXX	XXX	4,838	4,550	4,550	2,587	2,491
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5,238	5,143	2,251	1,812
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,322	4,616	2,797
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,951	9,765
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,972

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P – PART 4T - WARRANTY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,915	1,479	1,101
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,064	788
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	779

SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	46,149	6,265	4,748	1,725	1,032	1,574	311	198	132	73
2. 2006	138,474	173,400	176,649	177,522	177,939	178,265	178,351	178,422	178,454	178,477
3. 2007	X X X	130,324	164,050	167,139	168,127	168,615	168,789	168,900	169,000	169,030
4. 2008	X X X	X X X	196,438	254,400	258,629	259,929	260,522	260,786	260,950	261,014
5. 2009	X X X	X X X	X X X	180,079	220,178	223,800	224,862	225,315	225,587	225,701
6. 2010	X X X	X X X	X X X	X X X	190,162	230,674	234,103	235,322	235,861	236,059
7. 2011	X X X	X X X	X X X	X X X	X X X	271,950	321,665	325,961	327,312	327,864
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	223,822	282,053	287,171	288,549
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,172	219,097	222,639
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	215,889	249,385
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	223,047

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	11,004	7,270	3,580	2,628	2,123	750	549	390	259	197
2. 2006	27,962	4,050	1,526	837	500	215	153	100	66	50
3. 2007	X X X	30,039	4,124	1,689	889	436	289	189	103	79
4. 2008	X X X	X X X	47,489	4,929	2,062	1,024	550	339	197	143
5. 2009	X X X	X X X	X X X	31,229	4,551	1,765	922	543	315	226
6. 2010	X X X	X X X	X X X	X X X	30,679	4,322	1,850	962	511	336
7. 2011	X X X	X X X	X X X	X X X	X X X	40,700	5,212	2,029	1,053	600
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	45,672	5,839	2,186	1,215
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,050	4,186	1,977
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,353	4,879
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,479

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	(1,031)	4,127	1,808	1,253	750	355	199	102	63	41
2. 2006	224,499	243,103	244,387	244,853	245,039	245,162	245,215	245,262	245,279	245,287
3. 2007	X X X	220,936	236,422	237,693	238,165	238,322	238,403	238,462	238,499	238,521
4. 2008	X X X	X X X	323,286	351,538	353,836	354,372	354,601	354,750	354,814	354,847
5. 2009	X X X	X X X	X X X	287,212	312,303	313,939	314,450	314,664	314,786	314,839
6. 2010	X X X	X X X	X X X	X X X	312,376	336,615	338,328	338,965	339,177	339,278
7. 2011	X X X	X X X	X X X	X X X	X X X	439,036	465,922	467,886	468,586	468,862
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	369,815	403,264	405,726	406,536
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	294,550	316,279	318,403
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	329,350	353,204
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	335,847

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	237,734	55,112	22,100	(27,767)	39,059	3,883	2,136	837	595	373
2. 2006	341,491	470,309	494,595	504,309	508,809	510,970	511,809	512,380	512,653	512,736
3. 2007	X X X	338,950	468,065	492,303	502,250	507,229	509,172	510,165	510,762	510,976
4. 2008	X X X	X X X	323,176	445,337	469,274	480,086	484,551	486,961	488,028	488,466
5. 2009	X X X	X X X	X X X	321,103	445,862	473,050	483,089	488,689	491,636	492,577
6. 2010	X X X	X X X	X X X	X X X	328,714	456,674	480,979	493,036	499,591	501,804
7. 2011	X X X	X X X	X X X	X X X	X X X	336,600	461,579	491,665	504,651	509,717
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	331,087	474,836	505,586	517,535
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	368,978	514,346	544,609
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	374,926	521,111
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	383,264

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	94,153	44,337	24,208	15,275	8,491	5,037	3,539	2,798	2,251	1,910
2. 2006	131,828	38,501	17,513	8,704	3,752	1,837	1,122	603	366	276
3. 2007	X X X	134,678	39,429	18,179	8,400	3,839	2,062	1,214	643	447
4. 2008	X X X	X X X	131,436	40,736	17,965	8,400	4,201	2,093	1,148	739
5. 2009	X X X	X X X	X X X	138,365	43,386	19,036	9,772	4,651	2,348	1,447
6. 2010	X X X	X X X	X X X	X X X	139,026	43,474	21,428	10,550	5,165	3,058
7. 2011	X X X	X X X	X X X	X X X	X X X	136,676	48,686	21,765	10,189	5,336
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	156,412	49,336	21,872	10,803
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,139	51,622	24,229
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,326	53,062
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,497

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	90,201	14,189	5,600	183,378	(164,027)	843	897	248	104	39
2. 2006	651,218	713,496	720,108	722,457	723,350	723,807	723,945	724,036	724,086	724,096
3. 2007	X X X	652,115	713,662	720,412	722,750	723,762	724,103	724,274	724,364	724,399
4. 2008	X X X	X X X	637,012	694,422	700,436	702,850	703,727	704,177	704,354	704,422
5. 2009	X X X	X X X	X X X	643,350	699,586	706,062	708,372	709,436	710,299	710,417
6. 2010	X X X	X X X	X X X	X X X	649,576	706,065	712,362	715,265	717,053	717,408
7. 2011	X X X	X X X	X X X	X X X	X X X	661,524	722,979	731,715	734,879	735,879
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	700,937	774,722	783,529	786,462
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	762,500	834,753	843,404
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	762,350	836,985
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	759,751

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	43,366	7,765	3,646	1,635	1,335	338	148	93	62	79
2. 2006	54,215	74,736	79,274	81,227	82,128	82,522	82,653	82,726	82,779	82,793
3. 2007	XXX	56,429	83,151	93,253	100,650	107,165	107,615	107,765	107,843	107,865
4. 2008	XXX	XXX	53,786	76,929	85,679	92,276	93,387	93,722	93,847	93,914
5. 2009	XXX	XXX	XXX	44,215	62,939	70,162	71,949	72,662	72,962	73,186
6. 2010	XXX	XXX	XXX	XXX	45,229	64,650	68,422	70,012	70,650	71,136
7. 2011	XXX	XXX	XXX	XXX	XXX	46,000	62,062	65,399	66,836	67,978
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	42,224	58,062	61,149	63,061
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,803	53,324	56,965
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,177	52,150
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,889

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	13,208	6,572	3,114	1,641	928	676	551	440	374	280
2. 2006	22,729	6,839	3,114	1,529	629	300	177	122	78	71
3. 2007	XXX	24,438	6,639	3,200	1,615	929	339	189	103	85
4. 2008	XXX	XXX	20,499	6,401	3,379	2,100	636	312	179	141
5. 2009	XXX	XXX	XXX	16,339	5,612	3,262	1,286	629	349	214
6. 2010	XXX	XXX	XXX	XXX	17,550	6,129	2,803	1,493	928	522
7. 2011	XXX	XXX	XXX	XXX	XXX	17,279	5,489	3,074	1,972	953
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	16,715	5,565	3,515	1,904
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,950	6,229	3,612
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,450	6,176
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,721

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	24,401	1,864	904	653	1,149	172	86	50	39	24
2. 2006	116,903	128,437	129,753	130,300	130,449	130,550	130,600	130,624	130,651	130,661
3. 2007	XXX	121,336	140,865	150,065	158,576	166,849	166,912	166,936	166,951	166,958
4. 2008	XXX	XXX	109,589	126,024	134,036	141,486	141,650	141,703	141,727	141,761
5. 2009	XXX	XXX	XXX	91,874	105,679	112,403	112,753	112,893	112,964	113,116
6. 2010	XXX	XXX	XXX	XXX	95,153	109,050	109,950	110,350	110,511	110,654
7. 2011	XXX	XXX	XXX	XXX	XXX	96,829	105,189	106,222	106,729	107,026
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	92,289	101,379	102,490	102,911
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86,965	94,651	95,639
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,003	89,911
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,497

SCHEDULE P – PART 5D – WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	215,436	42,828	22,875	23,715	83,538	7,967	5,776	5,000	3,903	3,028
2. 2006	278,853	365,138	381,798	389,690	402,599	404,693	406,050	406,989	407,665	408,061
3. 2007	XXX	275,900	368,462	387,178	404,136	408,036	410,253	411,926	412,937	413,508
4. 2008	XXX	XXX	263,672	346,343	370,949	378,279	382,279	384,879	386,298	387,114
5. 2009	XXX	XXX	XXX	210,628	281,679	295,200	301,489	305,211	307,111	308,151
6. 2010	XXX	XXX	XXX	XXX	203,001	269,527	283,049	289,653	292,861	294,441
7. 2011	XXX	XXX	XXX	XXX	XXX	184,338	244,198	256,922	262,500	265,201
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	166,724	217,586	228,165	232,611
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,487	167,926	176,103
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,098	136,836
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,377

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	132,462	89,416	72,411	57,877	50,085	43,817	39,321	35,000	31,927	29,446
2. 2006	75,612	20,349	17,690	10,653	7,122	5,136	3,862	2,939	2,315	1,951
3. 2007	XXX	79,472	35,136	18,877	11,653	7,926	5,772	4,153	3,172	2,665
4. 2008	XXX	XXX	78,037	33,165	18,653	11,789	7,864	5,339	4,022	3,262
5. 2009	XXX	XXX	XXX	63,050	27,626	15,690	9,839	6,274	4,515	3,562
6. 2010	XXX	XXX	XXX	XXX	64,229	27,826	15,526	9,227	6,162	4,685
7. 2011	XXX	XXX	XXX	XXX	XXX	59,953	25,479	13,893	8,653	6,129
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	50,050	21,315	11,889	7,739
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,472	17,937	10,735
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,824	15,921
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,161

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	21,176	6,978	4,643	16,365	55,450	2,289	2,421	2,051	1,812	1,359
2. 2006	529,036	556,426	559,048	560,472	564,489	564,774	564,974	565,112	565,212	565,271
3. 2007	XXX	527,212	555,999	559,274	564,728	565,178	565,488	565,687	565,801	565,914
4. 2008	XXX	XXX	503,638	530,137	545,016	545,872	546,289	546,539	546,712	546,833
5. 2009	XXX	XXX	XXX	412,600	435,072	437,122	437,935	438,698	438,961	439,185
6. 2010	XXX	XXX	XXX	XXX	393,849	414,076	416,036	417,801	418,117	418,327
7. 2011	XXX	XXX	XXX	XXX	XXX	358,839	377,009	379,714	380,426	380,811
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	320,512	336,939	338,578	339,229
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252,949	265,467	266,929
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,449	220,062
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	182,535

SCHEDULE P – PART 5E – COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	21,272	6,740	4,035	2,574	650	1,214	998	915	538	564
2. 2006	33,039	46,122	48,603	50,114	50,829	51,193	51,403	51,538	51,616	51,664
3. 2007	XXX	33,712	47,039	49,936	51,512	52,412	52,864	53,062	53,198	53,272
4. 2008	XXX	XXX	38,729	55,036	57,999	59,562	60,489	60,948	61,189	61,337
5. 2009	XXX	XXX	XXX	34,086	46,974	49,662	51,179	52,001	52,390	52,589
6. 2010	XXX	XXX	XXX	XXX	35,703	48,529	51,465	52,964	53,849	54,225
7. 2011	XXX	XXX	XXX	XXX	XXX	38,774	52,426	55,215	56,753	57,603
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	31,039	43,678	46,165	47,488
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,753	31,329	33,198
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,212	28,848
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,911

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	26,088	18,700	16,027	12,512	12,399	10,965	10,386	10,351	9,722	8,803
2. 2006	15,889	4,903	2,915	1,629	926	586	400	289	215	187
3. 2007	XXX	17,424	5,614	3,176	1,851	1,000	576	387	288	236
4. 2008	XXX	XXX	19,862	5,612	3,289	1,953	1,115	665	424	329
5. 2009	XXX	XXX	XXX	16,265	5,200	3,239	1,824	972	589	426
6. 2010	XXX	XXX	XXX	XXX	15,972	5,493	3,229	1,924	1,003	665
7. 2011	XXX	XXX	XXX	XXX	XXX	18,086	5,649	3,477	2,000	1,147
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	16,486	4,927	3,014	1,826
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,400	4,124	2,817
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,614	4,326
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,065

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	76,303	19,415	15,148	9,012	4,789	4,465	16,693	14,261	5,387	3,633
2. 2006	72,593	82,501	84,189	85,100	85,529	85,789	85,978	86,103	86,185	86,250
3. 2007	XXX	78,062	88,250	90,286	91,176	91,664	91,962	92,127	92,274	92,374
4. 2008	XXX	XXX	86,829	98,553	100,700	101,612	102,139	102,389	102,565	102,703
5. 2009	XXX	XXX	XXX	78,765	88,912	90,862	91,674	92,062	92,298	92,454
6. 2010	XXX	XXX	XXX	XXX	83,522	94,515	96,515	97,300	97,701	97,950
7. 2011	XXX	XXX	XXX	XXX	XXX	93,365	104,422	106,436	107,299	107,676
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	80,200	90,453	92,224	93,111
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,462	61,189	62,776
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,850	52,509
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,886

SCHEDULE P – PART 5F – MEDICAL PROFESSIONAL LIABILITY – OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	3	1	12		1					
2. 2006	1	1	1	1	1	1	1	1	1	1
3. 2007	XXX									
4. 2008	XXX	XXX	1	1	1	1	1	1	1	1
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX		12	50	124	224	354
7. 2011	XXX	XXX	XXX	XXX	XXX	12	50	262	449	851
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3	212	453	699
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	377	614
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	479
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	24	24					1	1	1	1
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX		39	139	129	50	22
7. 2011	XXX	XXX	XXX	XXX	XXX	100	289	286	153	76
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	150	262	86	103
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	50	109
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	108
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior		1	12		1			8	3	11
2. 2006	12	12	12	12	12	12	12	12	12	12
3. 2007	XXX	12	12	12	12	12	12	12	12	12
4. 2008	XXX	XXX	72	72	72	72	72	72	72	72
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX		51	179	243	297	500
7. 2011	XXX	XXX	XXX	XXX	XXX	126	374	565	727	1,364
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	201	472	617	930
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250	465	726
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	350	697
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	3	14	1							
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX		1	3	3	3	3	3	4
5. 2009	XXX	XXX	XXX		12	12	12	12	12	14
6. 2010	XXX	XXX	XXX	XXX	28	28	28	28	28	29
7. 2011	XXX	XXX	XXX	XXX	XXX		50	50	51	51
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	28	28	65	72
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	122	154
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	151
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	15	1								
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX	3	3	3					
5. 2009	XXX	XXX	XXX	15	14					
6. 2010	XXX	XXX	XXX	XXX	36					
7. 2011	XXX	XXX	XXX	XXX	XXX		24	24	24	24
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	50	50	14	12
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	62	35
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	53
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	86

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	11									
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX	3	12	14	14	14	14	14	17
5. 2009	XXX	XXX	XXX	36	39	39	39	39	39	51
6. 2010	XXX	XXX	XXX	XXX	74	74	74	74	76	83
7. 2011	XXX	XXX	XXX	XXX	XXX		74	74	77	79
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	77	77	79	86
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	189	201
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	229
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151

SCHEDULE P – PART 5H – OTHER LIABILITY – OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	18,247	4,933	4,136	3,064	2,002	1,515	1,539	2,475	773	738
2. 2006	11,674	17,750	19,536	20,822	21,703	22,253	22,653	22,865	23,004	23,111
3. 2007	X X X	12,336	19,172	21,786	23,853	25,439	26,153	26,529	26,751	27,072
4. 2008	X X X	X X X	12,136	18,343	21,049	23,165	24,536	25,176	25,567	26,033
5. 2009	X X X	X X X	X X X	10,850	16,750	19,199	21,039	22,103	22,674	23,291
6. 2010	X X X	X X X	X X X	X X X	10,386	16,112	18,436	19,850	20,748	21,604
7. 2011	X X X	X X X	X X X	X X X	X X X	11,038	16,750	18,965	20,521	21,830
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	10,612	16,686	18,776	20,600
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,272	16,404	19,872
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,576	17,358
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,129

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	30,831	25,360	13,810	11,653	12,027	10,888	10,406	10,679	9,185	8,949
2. 2006	10,379	4,393	3,201	2,164	1,689	1,301	922	565	403	401
3. 2007	X X X	9,826	4,550	3,389	2,453	1,878	1,003	648	551	493
4. 2008	X X X	X X X	9,172	4,786	3,779	2,650	1,576	1,012	722	640
5. 2009	X X X	X X X	X X X	8,478	4,639	3,600	2,322	1,362	848	650
6. 2010	X X X	X X X	X X X	X X X	8,365	4,589	3,300	2,124	1,347	1,039
7. 2011	X X X	X X X	X X X	X X X	X X X	8,050	4,886	3,503	2,326	1,700
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	8,162	4,212	3,136	2,677
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,439	5,662	3,517
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,886	4,747
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,183

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	467,485	239,946	115,631	53,727	47,014	20,672	38,990	23,587	43,752	34,498
2. 2006	46,222	54,550	57,086	58,662	59,726	60,289	60,700	61,012	61,211	61,483
3. 2007	X X X	52,386	72,801	76,189	78,724	81,437	83,439	86,949	87,987	90,058
4. 2008	X X X	X X X	52,615	62,353	68,599	73,300	74,500	75,089	75,550	76,086
5. 2009	X X X	X X X	X X X	49,614	58,679	61,803	63,462	64,300	64,790	65,362
6. 2010	X X X	X X X	X X X	X X X	50,679	62,665	65,536	67,789	68,621	69,521
7. 2011	X X X	X X X	X X X	X X X	X X X	52,126	61,400	63,936	65,517	66,914
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	52,503	62,553	65,374	67,730
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,162	68,454	71,317
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,599	67,496
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,808

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	3,939	1,201	699	499	289	322	147	76	21	109
2. 2006	715	1,215	1,753	2,014	2,212	2,474	2,550	2,639	2,672	2,771
3. 2007	XXX	112	603	964	1,215	1,622	1,736	1,864	1,922	2,043
4. 2008	XXX	XXX	114	526	951	1,500	1,636	1,800	1,889	2,039
5. 2009	XXX	XXX	XXX	112	600	1,389	1,729	2,011	2,215	2,524
6. 2010	XXX	XXX	XXX	XXX	176	864	1,403	1,722	1,972	2,536
7. 2011	XXX	XXX	XXX	XXX	XXX	229	976	1,622	2,071	2,691
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	186	1,139	1,754	2,486
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224	897	2,024
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	1,153
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	3,953	3,062	1,539	1,058	827	501	422	259	201	165
2. 2006	3,078	1,901	1,036	750	503	243	174	51	12	37
3. 2007	XXX	2,927	1,664	1,150	838	439	322	164	62	72
4. 2008	XXX	XXX	3,299	2,265	1,336	750	565	329	165	161
5. 2009	XXX	XXX	XXX	4,322	2,653	1,477	1,012	603	290	186
6. 2010	XXX	XXX	XXX	XXX	4,429	2,889	2,027	1,329	900	285
7. 2011	XXX	XXX	XXX	XXX	XXX	4,324	3,039	1,639	822	404
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4,822	2,651	1,372	837
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,412	2,343	1,190
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,835	2,486
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,691

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	14,750	1,251	1,101	471	117	47	74	64	(12)	178
2. 2006	3,703	4,439	4,562	4,615	4,686	4,712	4,729	4,737	4,741	4,887
3. 2007	XXX	4,100	4,793	4,937	5,051	5,126	5,153	5,174	5,178	5,333
4. 2008	XXX	XXX	4,600	5,451	5,662	5,753	5,803	5,839	5,851	6,033
5. 2009	XXX	XXX	XXX	5,786	6,929	7,115	7,201	7,265	7,297	7,626
6. 2010	XXX	XXX	XXX	XXX	6,214	7,686	7,850	7,943	7,974	8,522
7. 2011	XXX	XXX	XXX	XXX	XXX	6,315	7,589	7,876	7,967	8,666
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	6,736	8,050	8,215	9,079
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,362	8,537	9,509
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,488	8,551
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,104

SCHEDULE P – PART 5R – PRODUCTS LIABILITY – OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	5,804	4,935	2,901	3,739	1,947	2,303	3,298	2,401	1,572	1,965
2. 2006	1,500	2,029	2,186	2,326	2,450	2,565	2,664	2,727	2,765	2,797
3. 2007	XXX	753	1,272	1,515	1,687	1,862	2,012	2,112	2,186	2,236
4. 2008	XXX	XXX	776	1,353	1,572	1,793	2,022	2,187	2,253	2,326
5. 2009	XXX	XXX	XXX	872	1,362	1,553	1,703	1,853	1,937	2,004
6. 2010	XXX	XXX	XXX	XXX	686	1,143	1,386	1,579	1,697	1,780
7. 2011	XXX	XXX	XXX	XXX	XXX	677	1,150	1,339	1,500	1,601
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	689	1,179	1,348	1,471
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	700	1,172	1,353
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	586	1,078
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	540

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	90,535	88,261	88,633	85,391	86,074	81,778	76,950	71,479	71,017	67,554
2. 2006	912	350	322	236	212	174	199	122	136	124
3. 2007	XXX	736	529	479	439	229	222	124	201	226
4. 2008	XXX	XXX	788	350	515	403	274	172	200	167
5. 2009	XXX	XXX	XXX	600	364	315	262	188	201	166
6. 2010	XXX	XXX	XXX	XXX	686	415	312	229	179	127
7. 2011	XXX	XXX	XXX	XXX	XXX	622	329	265	212	143
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	615	314	264	193
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	726	387	278
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722	341
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	661

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	447,658	146,786	68,715	48,659	39,389	32,765	45,153	59,150	32,978	37,449
2. 2006	4,786	5,714	6,064	6,315	6,936	8,036	8,612	8,865	9,051	9,136
3. 2007	XXX	3,936	5,250	5,676	6,000	6,522	6,886	7,322	7,876	8,076
4. 2008	XXX	XXX	3,700	4,803	7,236	7,600	8,529	8,726	8,990	9,112
5. 2009	XXX	XXX	XXX	3,353	4,476	4,853	5,089	5,276	5,440	5,536
6. 2010	XXX	XXX	XXX	XXX	3,562	4,662	5,062	5,324	5,524	5,604
7. 2011	XXX	XXX	XXX	XXX	XXX	3,400	4,403	4,736	4,965	5,090
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,762	4,936	5,336	5,564
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,815	5,089	5,415
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,815	4,772
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,093

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	11	15	3	2,089	3	(1)	(1)	3		
2. 2006	12	24	24	24	24	26	26	26	26	26
3. 2007	XXX	15	22	22	24	24	24	24	24	24
4. 2008	XXX	XXX	1	1	3	12	12	12	12	12
5. 2009	XXX	XXX	XXX	1	3	12	12	14	14	15
6. 2010	XXX	XXX	XXX	XXX	3	12	12	14	14	14
7. 2011	XXX	XXX	XXX	XXX	XXX	12	12	12	14	15
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1	11	12	12
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	103	39	33	3	1	1	1	11	11	12
2. 2006	12	1	1		1					
3. 2007	XXX	12	1	1	1	1				
4. 2008	XXX	XXX	1	1	1	1				
5. 2009	XXX	XXX	XXX	1	1	1	1	1	1	
6. 2010	XXX	XXX	XXX	XXX	12	3	1			
7. 2011	XXX	XXX	XXX	XXX	XXX	1	1	1	1	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3	3	1	1
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	9,840	339	3,439	6,853	140	77	739	2,289	2,087	2,447
2. 2006	24	36	36	38	39	39	39	39	39	39
3. 2007	XXX	24	24	24	24	24	24	26	26	26
4. 2008	XXX	XXX	12	12	22	22	22	24	24	24
5. 2009	XXX	XXX	XXX	12	22	22	24	24	24	24
6. 2010	XXX	XXX	XXX	XXX	22	24	26	26	27	27
7. 2011	XXX	XXX	XXX	XXX	XXX	15	22	22	26	26
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12	22	22	24
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8	8
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 5T – WARRANTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	18,908	(5,401)	485	103	1,664	(23,812)	(1)	1	1	1	1	1
2. 2006	1,582,686	1,577,739	1,573,886	1,575,065	1,575,914	1,575,915	1,578,353	1,578,353	1,578,353	1,578,353	1,578,353	
3. 2007	X X X	1,616,564	1,617,327	1,620,150	1,621,639	1,619,639	1,617,203	1,617,203	1,617,776	1,617,776	1,617,776	
4. 2008	X X X	X X X	1,545,189	1,539,762	1,538,162	1,532,164	1,531,803	1,531,803	1,532,589	1,532,589	1,532,589	
5. 2009	X X X	X X X	X X X	1,396,129	1,395,500	1,388,800	1,388,799	1,388,800	1,388,800	1,388,548	1,388,483	(65)
6. 2010	X X X	X X X	X X X	X X X	1,349,550	1,351,753	1,355,072	1,355,088	1,355,088	1,355,065	1,355,036	(29)
7. 2011	X X X	X X X	X X X	X X X	X X X	1,282,479	1,278,039	1,278,265	1,278,577	1,278,589	1,278,589	14
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	1,283,114	1,284,510	1,288,374	1,288,861	1,288,861	487
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,220,937	1,221,936	1,221,950	1,221,950	14
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,198,086	1,198,846	1,198,846	(240)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,187,729	1,187,729	1,187,729
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,187,911
13. Earned Premiums (Sc P-Pt 1)	1,601,553	1,606,212	1,542,589	1,394,812	1,351,322	1,246,172	1,281,626	1,222,584	1,204,346	1,187,911	X X X	

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	33,841	1,764	1,926	(790)	(4,786)	276	(64)	(22)	(11)	(29)	(29)
2. 2006	142,701	143,714	147,627	147,662	147,593	146,799	146,622	146,622	146,622	146,622	146,622
3. 2007	X X X	117,450	118,014	118,537	118,179	118,336	118,400	118,400	118,400	118,387	118,387
4. 2008	X X X	X X X	93,822	92,189	93,200	93,200	92,972	92,965	93,011	93,021	93,021
5. 2009	X X X	X X X	X X X	90,189	90,272	90,172	90,237	90,262	89,712	89,714	89,714
6. 2010	X X X	X X X	X X X	X X X	61,764	62,289	62,362	62,449	62,464	62,474	62,474
7. 2011	X X X	X X X	X X X	X X X	X X X	66,889	65,212	65,201	65,301	65,308	65,308
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	58,126	59,095	59,112	59,207	59,207
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51,564	51,700	52,590	52,590
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,822	40,822	40,822
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,365	33,365
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
13. Earned Premiums (Sc P-Pt 1)	177,072	120,239	100,222	88,312	57,651	66,950	56,179	52,607	40,576	34,336	34,336

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	164,701	(113,254)	14,236	291	(12,211)	5,490	(49,046)	(82,203)	12,987	(20,546)	(20,546)
2. 2006	5,130,962	5,155,290	5,167,247	5,153,412	5,150,789	5,152,362	5,159,416	5,181,764	5,181,921	5,180,803	5,180,803
3. 2007	X X X	5,135,677	5,137,412	5,145,816	5,149,362	5,185,562	5,188,215	5,201,029	5,205,822	5,205,338	5,205,338
4. 2008	X X X	X X X	5,128,901	5,070,822	5,010,322	5,024,085	5,028,536	5,067,439	5,069,912	5,070,028	5,070,028
5. 2009	X X X	X X X	X X X	4,217,777	4,200,500	4,188,150	4,186,453	4,230,079	4,230,185	4,227,398	4,227,398
6. 2010	X X X	X X X	X X X	X X X	3,844,386	3,858,426	3,908,150	3,924,915	3,927,415	3,927,846	3,927,846
7. 2011	X X X	X X X	X X X	X X X	X X X	3,624,190	3,665,912	3,658,114	3,651,008	3,651,213	3,651,213
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	3,707,785	3,673,374	3,652,447	3,653,537	3,653,537
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,480,738	3,493,511	3,481,903	3,481,903
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,800,876	2,826,122	2,826,122
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,597,877	2,597,877
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
13. Earned Premiums (Sc P-Pt 1)	5,317,253	5,059,672	5,157,079	4,154,562	3,755,322	3,682,900	3,762,662	3,490,786	2,808,622	2,588,428	2,588,428

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	156,766	(18,228)	14,962	9,147	1,212	7,896	1,586	1,086	812	(37,437)	(37,437)
2. 2006	1,194,103	1,209,179	1,215,050	1,222,915	1,218,612	1,233,599	1,235,265	1,235,253	1,235,267	1,234,041	1,234,041
3. 2007	X X X	904,103	926,762	924,124	924,212	946,326	951,172	951,426	950,800	950,547	950,547
4. 2008	X X X	X X X	797,700	785,012	778,362	777,839	778,674	778,874	778,547	779,674	779,674
5. 2009	X X X	X X X	X X X	627,338	628,339	623,089	622,536	622,522	622,000	618,183	618,183
6. 2010	X X X	X X X	X X X	X X X	483,272	489,712	487,889	487,922	479,226	476,500	476,500
7. 2011	X X X	X X X	X X X	X X X	X X X	552,986	565,900	568,979	558,904	558,539	558,539
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	499,251	514,995	521,220	515,473	515,473
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	597,385	621,203	618,025	618,025
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	642,851	681,165	681,165
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	594,697	594,697
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
13. Earned Premiums (Sc P-Pt 1)	1,351,989	900,939	841,176	629,036	474,612	598,653	518,715	617,750	653,472	579,387	579,387

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	10,712	2,150	(9)	537	(9)	35	(1)	(3)			
2. 2006	2,483,937	2,491,000	2,491,636	2,491,462	2,491,436	2,491,400	2,491,400	2,491,400	2,491,400	2,491,400	
3. 2007	X X X	2,531,262	2,532,912	2,533,088	2,533,072	2,533,050	2,533,050	2,533,050	2,533,050	2,533,050	
4. 2008	X X X	X X X	2,554,350	2,542,400	2,542,189	2,542,501	2,542,729	2,542,729	2,542,729	2,542,729	
5. 2009	X X X	X X X	X X X	2,333,479	2,313,774	2,313,465	2,313,453	2,313,462	2,313,462	2,313,462	
6. 2010	X X X	X X X	X X X	X X X	2,314,215	2,325,424	2,325,400	2,325,400	2,325,403	2,325,412	8
7. 2011	X X X	X X X	X X X	X X X	X X X	2,420,677	2,428,336	2,428,264	2,428,246	2,428,350	104
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	2,515,326	2,492,364	2,490,143	2,490,188	47
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,465,287	2,464,887	2,464,883	(4)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,365,617	2,359,442	(6,176)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,344,187	2,344,187
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,338,166
13. Earned Premiums (Sc P–Pt 1)	2,494,651	2,540,453	2,556,639	2,322,065	2,294,262	2,431,862	2,523,172	2,442,256	2,362,980	2,338,163	X X X

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	(2,043)	1,350	599	(377)	(435)	(12)	50	76			
2. 2006	216,789	223,636	224,238	224,400	224,374	224,314	224,314	224,314	224,314	224,314	
3. 2007	X X X	207,576	210,453	210,722	210,722	210,822	210,822	210,822	210,822	210,822	
4. 2008	X X X	X X X	288,103	288,774	289,103	290,389	290,750	290,736	290,736	290,736	
5. 2009	X X X	X X X	X X X	277,801	277,801	277,914	278,101	278,101	278,101	278,101	
6. 2010	X X X	X X X	X X X	X X X	216,789	220,950	220,850	220,851	220,851	220,851	
7. 2011	X X X	X X X	X X X	X X X	X X X	234,403	234,712	234,700	234,700	234,662	(39)
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	332,150	310,335	310,333	310,357	24
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	339,923	338,386	338,357	(29)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	212,119	211,924	(198)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	166,697	166,697
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	166,455
13. Earned Premiums (Sc P–Pt 1)	215,262	215,772	292,186	278,524	216,664	239,986	332,950	318,160	210,581	166,453	X X X

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	(56,000)	986	(1,274)	(735)	(10,361)	16,904	774	(5,965)	(1,274)	2,103	2,103
2. 2006	1,556,350	1,566,257	1,563,278	1,568,821	1,576,874	1,580,961	1,579,957	1,580,300	1,580,300	1,582,624	2,326
3. 2007	X X X	1,668,701	1,675,373	1,672,040	1,678,954	1,679,863	1,680,230	1,680,101	1,679,273	1,680,586	1,312
4. 2008	X X X	X X X	1,700,100	1,681,779	1,683,139	1,686,015	1,687,629	1,687,628	1,687,464	1,687,916	453
5. 2009	X X X	X X X	X X X	1,537,187	1,539,539	1,520,912	1,522,400	1,522,393	1,522,235	1,523,103	872
6. 2010	X X X	X X X	X X X	X X X	1,499,350	1,477,662	1,477,136	1,476,726	1,477,238	1,478,911	1,672
7. 2011	X X X	X X X	X X X	X X X	X X X	1,928,076	1,926,512	1,924,674	1,925,128	1,927,386	2,258
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	2,158,300	2,164,860	2,164,088	2,166,103	2,015
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,254,545	2,253,419	2,252,644	(776)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,090,921	2,093,992	3,071
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,014,602	2,014,602
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,029,908
13. Earned Premiums (Sc P–Pt 1)	1,500,349	1,679,590	1,702,515	1,520,349	1,507,664	1,912,524	2,159,450	2,253,096	2,087,559	2,029,905	X X X

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	(48,053)	(2,900)	29,304	30,600	14,689	2,543	728	(5,130)	(1,462)	839	839
2. 2006	360,962	362,149	380,750	397,913	398,050	399,621	401,124	401,114	401,114	401,114	
3. 2007	X X X	380,354	382,352	386,752	389,854	390,687	392,904	392,904	392,904	392,904	
4. 2008	X X X	X X X	303,450	261,539	259,900	261,262	261,914	262,350	262,698	262,686	(12)
5. 2009	X X X	X X X	X X X	282,129	282,129	280,187	280,279	280,189	280,386	280,564	178
6. 2010	X X X	X X X	X X X	X X X	246,079	237,028	237,229	237,286	237,733	240,821	3,087
7. 2011	X X X	X X X	X X X	X X X	X X X	564,336	565,176	566,979	567,097	567,496	400
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	640,303	638,789	641,510	642,103	593
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	540,881	539,209	537,819	(1,390)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	461,583	449,807	(11,776)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	395,418	395,418
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	387,337
13. Earned Premiums (Sc P–Pt 1)	314,571	378,654	353,343	292,387	262,372	559,626	646,553	536,421	462,279	387,335	X X X

SCHEDULE P – PART 6H – OTHER LIABILITY – CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	1,272	(1,371)	635	(1)	(12)	22	636			(328)	(328)
2. 2006	397,679	395,803	395,765	395,529	395,529	395,529	395,529	395,529	395,529	395,529	
3. 2007	X X X	398,212	398,172	398,099	398,099	398,100	398,100	398,100	398,100	398,100	
4. 2008	X X X	X X X	380,776	380,789	380,789	380,789	380,789	380,789	380,789	380,789	
5. 2009	X X X	X X X	X X X	381,753	382,962	382,950	382,950	382,950	382,950	382,950	
6. 2010	X X X	X X X	X X X	X X X	405,124	405,139	405,139	405,139	405,139	405,141	3
7. 2011	X X X	X X X	X X X	X X X	X X X	472,153	472,739	474,039	474,528	474,828	300
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	526,174	525,999	529,226	529,438	212
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	551,527	551,374	552,536	1,164
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	593,429	592,154	(1,276)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	584,757	584,757
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	584,832
13. Earned Premiums (Sc P-Pt 1)	398,943	394,962	381,322	381,462	406,312	472,177	527,400	552,650	596,991	584,831	X X X

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	321	(58)	(178)	(165)							
2. 2006	187,072	187,072	186,686	186,686	186,686	186,686	186,686	186,686	186,686	186,686	
3. 2007	X X X	186,393	186,393	186,393	187,153	187,153	187,153	187,153	187,153	187,153	
4. 2008	X X X	X X X	126,827	126,827	126,827	126,827	126,827	126,827	126,827	126,827	
5. 2009	X X X	X X X	X X X	104,136	104,136	104,136	104,136	104,136	104,136	104,136	
6. 2010	X X X	X X X	X X X	X X X	148,265	148,265	148,265	148,265	148,265	148,265	
7. 2011	X X X	X X X	X X X	X X X	X X X	225,362	225,362	225,362	225,362	225,362	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	215,179	215,179	215,179	215,179	1
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	150,988	150,785	150,901	116
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,376	66,614	1,239
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,484	13,484
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,840
13. Earned Premiums (Sc P-Pt 1)	187,389	186,339	126,262	103,972	149,026	225,362	215,179	150,988	65,169	14,841	X X X

SCHEDULE P – PART 6M – INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior											
2. 2006											
3. 2007	X X X										
4. 2008	X X X	X X X									
5. 2009	X X X	X X X	X X X								
6. 2010	X X X	X X X	X X X	X X X							
7. 2011	X X X	X X X	X X X	X X X	X X X						
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior											
2. 2006											
3. 2007	X X X										
4. 2008	X X X	X X X									
5. 2009	X X X	X X X	X X X								
6. 2010	X X X	X X X	X X X	X X X							
7. 2011	X X X	X X X	X X X	X X X	X X X						
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)											X X X

SCHEDULE P – PART 6N – REINSURANCE NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	2,204	4,280	765	524	350	1,465	79	300	100	35	35
2. 2006	66,862	66,872	67,586	67,653	67,579	67,579	67,579	67,578	67,576	67,571	(4)
3. 2007	X X X	129,076	129,076	130,212	130,401	130,400	130,436	130,436	130,436	130,437	1
4. 2008	X X X	X X X	154,900	149,403	150,129	150,379	150,527	150,624	150,626	150,653	28
5. 2009	X X X	X X X	X X X	163,312	164,401	164,801	164,853	164,888	164,914	164,878	(36)
6. 2010	X X X	X X X	X X X	X X X	164,900	164,851	167,850	168,550	168,228	168,277	50
7. 2011	X X X	X X X	X X X	X X X	X X X	177,965	177,972	178,287	179,012	180,135	1,122
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	279,624	279,615	280,500	280,496	(4)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	233,786	232,038	231,640	(398)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	242,565	241,397	(1,171)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	299,803	299,803
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	299,426
13. Earned Premiums (Sc P-Pt 1)	69,086	133,353	156,365	159,549	167,186	180,036	282,943	235,215	242,229	299,424	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	785	287		86	(39)	(12)	12				
2. 2006	6,953	6,953	6,953	6,953	6,953	6,953	6,953	6,953	6,953	6,953	
3. 2007	X X X	2,543	2,543	2,543	2,543	2,543	2,543	2,543	2,543	2,543	
4. 2008	X X X	X X X	1	1	1	1	1	1	1	1	
5. 2009	X X X	X X X	X X X								
6. 2010	X X X	X X X	X X X	X X X							
7. 2011	X X X	X X X	X X X	X X X	X X X						
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	912			
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	698	912	
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	698	
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)	7,736	2,827	1	86	(39)	(12)	12	912	698		X X X

SCHEDULE P – PART 6O – REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	11,379	4,065	1,587	756	1,397	941	476	730	(176)	93	93
2. 2006	43,888	43,888	44,266	44,345	44,455	44,555	44,605	44,630	44,644	44,655	12
3. 2007	X X X	43,375	43,375	44,083	44,424	44,508	44,608	44,696	44,699	44,747	49
4. 2008	X X X	X X X	64,836	64,836	67,036	67,451	68,162	68,448	68,587	68,651	65
5. 2009	X X X	X X X	X X X	93,201	93,201	95,062	95,600	95,879	95,915	95,986	71
6. 2010	X X X	X X X	X X X	X X X	88,593	88,593	92,553	93,476	93,649	93,877	229
7. 2011	X X X	X X X	X X X	X X X	X X X	79,339	79,339	80,226	80,261	80,275	15
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	32,777	32,777	34,027	34,271	241
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,324	19,500	19,236	(265)
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,122	19,115	(4)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,698	72,698
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,204
13. Earned Premiums (Sc P-Pt 1)	55,252	47,447	66,773	94,757	92,639	82,753	38,600	22,540	20,772	73,200	X X X

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	(1)	15	31	262	3	162	3	(74)	3	1	1
2. 2006	3	3	3	3	3	3	3	3	3	3	
3. 2007	X X X										
4. 2008	X X X	X X X	1	1	1	1	1	1	1	1	
5. 2009	X X X	X X X	X X X								
6. 2010	X X X	X X X	X X X	X X X	103	103	103	103	103	103	
7. 2011	X X X	X X X	X X X	X X X	X X X	3	1	1	1	1	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	22	22	22	22	
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sc P-Pt 1)	2	15	32	262	112	162	22	(74)	3	1	X X X

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	3,251	(72)	216	(211)	(12,174)	4,728				778	778
2. 2006	160,388	163,624	165,029	164,679	167,929	169,679	170,915	170,915	170,915	171,476	562
3. 2007	X X X	155,039	155,339	156,429	159,003	159,389	160,153	160,153	160,153	160,338	186
4. 2008	X X X	X X X	148,586	152,722	153,093	154,326	153,201	153,201	153,201	154,327	1,126
5. 2009	X X X	X X X	X X X	130,312	132,039	124,115	122,650	122,650	122,650	123,071	421
6. 2010	X X X	X X X	X X X	X X X	136,029	138,589	138,924	138,924	138,924	140,433	1,509
7. 2011	X X X	X X X	X X X	X X X	X X X	147,736	150,022	150,022	150,022	150,229	209
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	163,062	163,015	163,028	163,187	161
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	159,327	160,036	162,110	2,074
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165,748	171,743	5,993
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175,618	175,618
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	188,637
13. Earned Premiums (Sc P–Pt 1)	168,765	163,951	156,200	134,986	131,777	150,486	165,086	159,287	166,471	188,626	X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	789	(51)	43	(8)	3	36		(11)	12	14	14
2. 2006	16,886	16,914	16,872	16,876	16,876	16,876	16,876	16,876	16,876	16,876	
3. 2007	X X X	3,136	3,172	3,174	3,174	3,174	3,174	3,174	3,174	3,174	
4. 2008	X X X	X X X	4,176	4,174	4,174	4,174	4,174	4,174	4,174	4,174	
5. 2009	X X X	X X X	X X X	(386)	(386)	(379)	(379)	(379)	(379)	(379)	
6. 2010	X X X	X X X	X X X	X X X	11,072	11,072	11,112	11,003	11,003	11,003	
7. 2011	X X X	X X X	X X X	X X X	X X X	15,403	15,403	15,315	15,315	15,315	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	17,574	17,574	17,586	17,586	
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,274	14,262	14,296	35
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,135	12,135	
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,115	2,115
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,164
13. Earned Premiums (Sc P–Pt 1)	17,700	3,129	4,229	(389)	11,072	15,436	17,614	14,074	12,148	2,161	X X X

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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	197	(1)	15								
2. 2006	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	
3. 2007	X X X	9,164	9,165	9,165	9,165	9,165	9,165	9,165	9,165	9,165	
4. 2008	X X X	X X X	11,212	11,212	11,212	11,212	11,212	11,212	11,212	11,212	
5. 2009	X X X	X X X	X X X	9,712	9,739	9,739	9,739	9,739	9,739	9,739	
6. 2010	X X X	X X X	X X X	X X X	7,762	7,753	7,753	7,753	7,753	7,753	
7. 2011	X X X	X X X	X X X	X X X	X X X	6,662	6,672	6,672	6,672	6,672	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	6,829	6,865	7,177	6,888	(289)
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,372	10,404	10,404	1
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,576	14,574	(1)
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,203	12,203
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,914
13. Earned Premiums (Sc P–Pt 1)	6,650	9,162	11,236	9,712	7,786	6,653	6,839	10,403	14,922	11,914	X X X

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior											
2. 2006											
3. 2007	X X X										
4. 2008	X X X	X X X									
5. 2009	X X X	X X X	X X X								
6. 2010	X X X	X X X	X X X	X X X							
7. 2011	X X X	X X X	X X X	X X X	X X X	276	276	276	276	276	
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	329	329	329	329	
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	462	462	462	
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	503	503	
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	579	579
12. Total	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	579
13. Earned Premiums (Sc P–Pt 1)						276	329	462	503	579	X X X

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	1,367,698			5,694,800		
2. Private Passenger Auto Liability/Medical	5,615,185	99	0.002	5,848,014		
3. Commercial Auto/Truck Liability/Medical	1,693,690	53,524	3.160	1,173,154	21,765	1.855
4. Workers' Compensation	14,072,537	3,240,964	23.030	1,964,840	290,250	14.772
5. Commercial Multiple Peril	2,619,478			2,200,208		
6. Medical Professional Liability - Occurrence	106,539			76,486		
7. Medical Professional Liability - Claims-made	25,512			14,021		
8. Special Liability	138,616			206,315		
9. Other Liability - Occurrence	5,249,058	223,904	4.266	1,678,886	33,122	1.973
10. Other Liabilities - Claims-made	1,050,029			582,111		
11. Special Property	495,001			1,756,976		
12. Auto Physical Damage	132,841	3,316	2.496	2,953,814	721	0.024
13. Fidelity/ Surety	209,678			841,066		
14. Other	35,815			13,217		
15. International						
16. Reinsurance-Nonproportional Assumed Property	X X X	X X X	X X X	X X X	X X X	X X X
17. Reinsurance-Nonproportional Assumed Liability	X X X	X X X	X X X	X X X	X X X	X X X
18. Reinsurance-Nonproportional Assumed Financial Lines	X X X	X X X	X X X	X X X	X X X	X X X
19. Products Liability - Occurrence	572,147	63,961	11.179	195,866	8,772	4.479
20. Products Liability - Claims-made	33,672			10,624		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	2,671			(180)		
23. Totals	33,420,167	3,585,768	10.729	25,210,218	354,630	1.407

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,026,789	834,024	850,389	808,703	907,822	790,862	786,050	777,615	717,699	5,999,921
2. 2006	588,122	974,614	974,326	893,128	969,451	861,651	849,137	843,737	794,990	952,943
3. 2007	X X X	463,862	1,060,053	878,436	921,586	823,272	806,112	806,477	747,279	888,108
4. 2008	X X X	X X X	561,965	893,562	866,277	771,100	792,486	791,248	712,488	885,971
5. 2009	X X X	X X X	X X X	425,336	806,276	654,438	653,174	651,612	592,353	717,335
6. 2010	X X X	X X X	X X X	X X X	398,612	659,665	626,314	612,950	593,015	706,765
7. 2011	X X X	X X X	X X X	X X X	X X X	351,179	682,151	635,600	604,239	679,997
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	348,476	607,553	558,378	608,929
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	296,974	513,547	569,401
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	206,829	481,297
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	259,997

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	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	616,265	378,376	347,253	268,453	194,879	116,700	102,515	83,729	75,199	664,962
2. 2006	409,672	576,865	474,712	321,865	260,403	154,077	116,000	94,912	78,138	122,866
3. 2007	X X X	336,800	689,472	393,836	279,339	186,524	143,024	117,536	84,974	146,300
4. 2008	X X X	X X X	425,489	553,329	355,764	219,600	188,000	155,672	92,579	167,415
5. 2009	X X X	X X X	X X X	327,003	501,072	270,926	219,487	182,886	122,674	147,147
6. 2010	X X X	X X X	X X X	X X X	295,964	395,401	278,912	213,065	177,939	160,565
7. 2011	X X X	X X X	X X X	X X X	X X X	254,924	421,739	298,749	241,687	209,328
8. 2012	X X X	X X X	X X X	X X X	X X X	X X X	264,686	397,386	309,501	258,953
9. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	227,312	334,012	270,116
10. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163,361	295,178
11. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	171,438

SCHEDULE P – PART 7A

PRIMARY LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,113,465	1,105,188	1,160,624	1,169,815	1,172,100	1,182,629	1,193,662	1,208,365	1,206,901	1,125,638
2. 2006	453,727	1,081,022	1,032,351	1,061,279	1,099,553	1,110,051	1,109,203	1,124,936	1,143,529	1,123,976
3. 2007	XXX	546,139	953,965	922,536	962,703	985,450	982,177	991,672	1,012,253	996,121
4. 2008	XXX	XXX	448,589	825,389	752,551	766,486	795,053	821,843	819,476	810,735
5. 2009	XXX	XXX	XXX	277,779	647,550	580,350	614,989	645,076	640,079	636,665
6. 2010	XXX	XXX	XXX	XXX	290,550	602,100	580,722	615,474	617,412	614,772
7. 2011	XXX	XXX	XXX	XXX	XXX	334,337	718,322	762,364	742,050	739,883
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	290,615	475,788	479,712	481,858
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,289	390,036	354,372
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,949	326,391
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216,137

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	(25,389)	7,853	17,501	(2,553)	(6,789)	(3,062)	11,422	23,862	20,150	118,197
2. 2006	(23,336)	(39,593)	33,153	26,239	16,593	11,822	103	11,936	26,703	18,348
3. 2007	XXX	(39,772)	(17,550)	69,901	28,979	11,912	(7,626)	(686)	16,037	622
4. 2008	XXX	XXX	(20,365)	(1,165)	32,962	2,565	(17,450)	403	1,203	(7,854)
5. 2009	XXX	XXX	XXX	(55,953)	(19,127)	(20,178)	(15,501)	6,162	(62)	(5,114)
6. 2010	XXX	XXX	XXX	XXX	(36,303)	(45,922)	(14,877)	9,579	9,915	9,139
7. 2011	XXX	XXX	XXX	XXX	XXX	(16,637)	(13,800)	11,865	18,262	17,416
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	(1,465)	10,986	33,803	28,801
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,139	16,453	4,635
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,727)	876
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,001

SCHEDULE P – PART 7B – REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 omitted)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,367,698			5,694,800		
2. Private Passenger Auto Liability/Medical	5,615,185	99	0.002	5,848,014		
3. Commercial Auto/Truck Liability/Medical	1,693,690	53,524	3.160	1,173,154	21,765	1.855
4. Workers' Compensation	14,072,537	3,240,964	23.030	1,964,840	290,250	14.772
5. Commercial Multiple Peril	2,619,478			2,200,208		
6. Medical Professional Liability - Occurrence	106,539			76,486		
7. Medical Professional Liability - Claims-made	25,512			14,021		
8. Special Liability	138,616			206,315		
9. Other Liability - Occurrence	5,249,058	223,904	4.266	1,678,886	33,122	1.973
10. Other Liabilities - Claims-made	1,050,029			582,111		
11. Special Property	495,001			1,756,976		
12. Auto Physical Damage	132,841	3,316	2.496	2,953,814	721	0.024
13. Fidelity/ Surety	209,678			841,066		
14. Other	35,815			13,217		
15. International						
16. Reinsurance-Nonproportional Assumed Property	166,735			297,314		
17. Reinsurance-Nonproportional Assumed Liability	263,656			81,716		
18. Reinsurance-Nonproportional Assumed Financial Lines	3,861			4		
19. Products Liability - Occurrence	572,147	63,961	11.179	195,866	8,772	4.479
20. Products Liability - Claims-made	33,672			10,624		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	2,671			(180)		
23. Totals	33,854,419	3,585,768	10.592	25,589,252	354,630	1.386

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE Schedule P - Part 7B (Continued)

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN Allocated By States and Territories

States, Etc.	1		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
	Active Status		2	3	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
			Direct Premiums Written	Direct Premiums Earned						
1. Alabama	AL	N	264,674,011	258,086,012	6,919	141,185,338	136,261,157	299,049,868	950,206	112,191
2. Alaska	AK	N	130,445,185	131,096,112	196,226	49,236,029	49,105,970	229,744,854	10,179	18,444
3. Arizona	AZ	N	542,494,564	528,858,352	37,391	301,923,910	313,441,112	400,961,210	2,201,605	151,593
4. Arkansas	AR	L	174,443,744	164,953,782	3,501	79,185,979	97,743,120	171,395,449	1,075,729	36,113
5. California	CA	N	3,070,735,862	3,051,682,406	(653,863)	1,751,830,748	1,924,045,214	3,509,925,288	14,389,639	983,682
6. Colorado	CO	N	627,661,584	594,419,299	61,493	368,195,616	373,105,416	372,080,154	3,668,406	149,608
7. Connecticut	CT	N	731,211,827	727,810,393	499,054	425,264,626	401,118,875	877,207,733	4,322,510	190,726
8. Delaware	DE	N	141,910,896	143,347,823	49,563	79,129,668	82,598,991	187,623,721	361,764	21,582
9. District of Columbia	DC	N	106,064,533	106,759,564	7,550	20,689,953	54,792,047	181,835,536	96,333	68,156
10. Florida	FL	N	1,223,542,280	1,212,707,839	542,365	634,426,486	602,302,171	1,219,410,257	4,726,487	605,454
11. Georgia	GA	L	831,550,736	817,971,382	52,049	457,032,435	499,429,575	722,399,554	2,357,163	207,956
12. Hawaii	HI	N	80,765,932	81,638,638	11,337	42,733,313	43,166,522	70,413,334	225,280	5,315
13. Idaho	ID	N	230,131,795	221,718,760	712,395	103,627,744	123,271,583	223,762,822	1,364,404	116,235
14. Illinois	IL	N	912,477,212	901,999,985	160,907	494,124,045	485,339,648	1,360,254,453	3,156,412	150,626
15. Indiana	IN	Q	557,498,530	547,023,795	27,168	272,339,212	277,150,132	517,752,891	4,337,625	53,270
16. Iowa	IA	N	124,913,328	128,140,688	98,204	84,551,589	75,941,916	196,974,822	324,357	11,051
17. Kansas	KS	L	232,121,361	229,534,448	36,017	110,258,211	107,430,791	216,623,216	1,214,724	15,668
18. Kentucky	KY	N	527,617,877	516,762,256	5,505	276,073,698	279,680,254	545,522,261	3,050,719	53,939
19. Louisiana	LA	L	586,829,405	586,402,668	(72,573)	291,196,691	295,665,109	499,813,749	2,567,604	303,651
20. Maine	ME	N	235,802,954	231,041,015	14,987	90,192,998	108,450,511	173,492,272	1,342,553	31,431
21. Maryland	MD	N	526,420,741	522,506,245	151,829	342,122,575	328,687,255	494,373,895	2,156,088	193,939
22. Massachusetts	MA	N	1,249,032,645	1,237,665,992	(55,667)	772,841,571	833,850,027	1,137,935,171	7,354,442	199,525
23. Michigan	MI	N	806,593,014	770,086,751	86,077	402,458,584	418,861,150	1,132,232,669	2,922,027	80,088
24. Minnesota	MN	N	393,830,162	398,581,381	30,846	213,391,738	223,042,894	573,742,208	1,633,553	22,668
25. Mississippi	MS	N	250,023,600	241,688,083	3,923	129,306,308	124,884,142	210,891,214	1,468,270	168,239
26. Missouri	MO	L	594,622,559	577,592,814	54,872	311,494,176	343,987,737	500,615,832	4,018,897	51,556
27. Montana	MT	N	247,948,198	239,200,626	13,880	115,362,395	141,052,598	272,595,390	1,684,104	29,734
28. Nebraska	NE	N	142,117,177	138,045,585	47,249	51,485,018	68,636,840	159,281,549	424,871	17,090
29. Nevada	NV	N	291,027,934	289,483,812	27,017	144,056,797	177,662,086	253,761,196	1,102,139	68,964
30. New Hampshire	NH	L	275,805,403	273,127,370	287,619	138,691,529	137,112,918	320,060,589	1,598,620	43,073
31. New Jersey	NJ	N	1,308,160,264	1,315,697,842	1,440,498	794,540,909	778,618,120	2,183,729,609	5,090,143	339,418
32. New Mexico	NM	L	203,814,200	200,126,624	1,119	121,472,314	137,392,598	160,150,786	1,147,275	50,800
33. New York	NY	N	2,111,827,073	2,047,083,974	1,917,195	1,130,476,441	656,140,888	2,562,765,286	9,297,979	626,256
34. North Carolina	NC	N	548,642,153	540,344,572	241,881	301,784,590	277,408,639	566,950,240	2,049,952	169,924
35. North Dakota	ND	N	59,631,178	59,846,520	(1)	24,255,387	35,925,007	30,070,836	185,413	7,465
36. Ohio	OH	N	792,610,403	769,030,101	85,597	404,160,585	363,896,785	509,238,265	4,665,085	114,655
37. Oklahoma	OK	L	483,505,290	471,422,277	2,439	278,994,523	287,525,700	389,872,208	2,457,305	31,010
38. Oregon	OR	N	680,962,502	669,258,289	1,304,061	346,432,046	376,678,065	928,698,696	4,227,168	152,087
39. Pennsylvania	PA	N	1,192,365,339	1,193,495,917	394,094	857,288,660	798,640,923	1,451,759,420	5,348,365	365,470
40. Rhode Island	RI	N	152,720,309	152,262,857	19,065	99,331,798	111,901,161	158,639,059	705,962	29,961
41. South Carolina	SC	L	403,196,192	390,781,414	(43,660)	224,230,271	248,681,155	367,916,073	1,838,632	129,477
42. South Dakota	SD	N	58,103,992	56,300,626	480	25,016,592	35,873,136	54,837,126	287,219	3,622
43. Tennessee	TN	L	575,252,981	571,248,637	16,324	290,039,363	310,050,390	773,084,846	2,669,262	126,435
44. Texas	TX	L	2,220,584,910	2,185,334,455	10,756,337	1,227,798,914	1,366,688,812	2,274,603,073	8,921,076	551,085
45. Utah	UT	N	193,296,830	190,451,275	10,819	89,530,370	97,724,430	152,241,553	750,642	39,184
46. Vermont	VT	N	135,871,672	132,771,109	257,025	67,149,522	62,579,501	141,972,797	779,189	19,606
47. Virginia	VA	N	524,334,958	519,926,852	109,175	269,921,270	283,340,209	446,218,709	1,674,972	140,921
48. Washington	WA	N	1,189,100,462	1,152,596,544	8	582,861,323	669,068,770	714,546,283	8,704,917	245,022
49. West Virginia	WV	N	117,875,742	116,510,592	41	54,305,008	57,470,133	97,709,165	624,718	66,156
50. Wisconsin	WI	N	279,544,661	279,003,721	2,173,715	205,030,553	174,683,580	697,559,251	757,862	31,418
51. Wyoming	WY	N	88,758,641	89,684,501	61	45,477,116	43,266,895	32,320,911	618,582	9,208
52. American Samoa	AS	N								
53. Guam	GU	N	105,225	736,332		906	34,888	307,507	4	
54. Puerto Rico	PR	N	12,869,352	13,417,589	1,675	13,001,556	4,020,472	24,022,314		
55. U.S. Virgin Islands	VI	N	1,322,850	1,461,483		1,876,399	(424,715)	3,135,279	29	
56. Northern Mariana Islands	MP	N	95,032	179,741			9,582	21,623		
57. Canada	CAN	N	203,386,542	199,451,033	(2)	116,026,664	85,584,648	211,787,672		
58. Aggregate Other Alien	OT	X X X	200,158,437	203,767,769	620	81,635,419	82,995,783	445,249,235		
59. Totals	(a) 11		29,848,412,239	29,392,126,522	21,132,406	16,347,047,479	16,473,593,316	32,411,140,979	138,908,461	7,410,747

DETAILS OF WRITE-INS										
58001.	AUS AUSTRALIA	X X X	188,733,451	186,170,375		61,700,435	88,170,085	400,966,406		
58002.	ZZZ Other Alien	X X X	3,998,288	6,330,086	620	19,129,490	(4,782,955)	22,391,829		
58003.	ZZZ OTHER ALIEN	X X X	1,297,660	4,413,741		(163,064)	(681,628)	20,155,815		
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X	6,129,038	6,853,567		968,558	290,281	1,735,185		
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X	200,158,437	203,767,769	620	81,635,419	82,995,783	445,249,235		

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

Explanation of basis of allocation of premiums by states, etc.	
*Location of coverage - Fire, Allied Lines, Homeowners Multi Peril, Commercial Multi Peril, Earthquake, Boiler and Machinery	*Location of Court or Obligee - Surety
*States employee's main work place - Worker's Compensation	*Address of Assured - Other Accident and Health
*Location of Principal place of garaging of each individual car - Auto Liability, Auto Physical Damage	*Location of Properties covered - Burglary and Theft
*Principal Location of business or location of coverage - Liability other than Auto, Fidelity, Warranty	*Principal Location of Assured - Ocean Marine, Credit
*Point of origin of shipment or principal location of assured - Inland Marine	*Primary residence of Assured - Aircraft (all perils)
*State in which employees regularly work - Group Accident and Health	

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

OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

	Current Year			Prior Year
	1	2	3	4
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504. Amounts receivable under high deductible policies	163,282,273	234,114	163,048,159	189,426,796
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	163,282,273	234,114	163,048,159	189,426,796

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR LIABILITIES		
2504. Retroactive reinsurance reserves	(2,965,336,612)	(2,975,770,502)
2597. Totals (Lines 2504 through 2596) (Page 3, Line 2598)	(2,965,336,612)	(2,975,770,502)

OVERFLOW PAGE FOR WRITE-INS

Page 94 - Continuation

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated By States and Territories**

REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
58004. BMU BERMUDA	X X X	795,176	846,362			52,530	1,648,438		
58005. GBR UNITED KINGDOM	X X X	568,540	448,818		(614)	6,173	(10,781,779)		
58006. BRA BRAZIL	X X X	512,460	978,279		88,160	204,678	1,651,069		
58007. NZL NEW ZEALAND	X X X	487,150	426,305			(997,752)	(1,729,744)		
58008. TTO TRINIDAD AND TOBAGO	X X X	465,107	496,471			(42,282)	123,804		
58009. GEO GEORGIA	X X X	439,095	433,373		23,650	(3,817)	337,016		
58010. IOT INDIAN OCEAN	X X X	399,420	398,945			64,875	288,228		
58011. MEX MEXICO	X X X	298,207	201,040			11,597	153,031		
58012. PER PERU	X X X	234,172	68,973		112,500	367,906	1,036,632		
58013. JAM JAMAICA	X X X	232,812	189,038		258,048	(90,237)	276,618		
58014. URY URUGUAY	X X X	213,812	199,544			685,900	688,080		
58015. SGP SINGAPORE	X X X	212,025	462,748			(5,397)	502,820		
58016. NLD NETHERLANDS	X X X	142,996	68,053			7,470	2,688,897		
58017. GIN GUINEA	X X X	127,200	159,120			(3,642)	13,157		
58018. COL COLOMBIA	X X X	120,834	79,435		(20,676)	51,472	129,272		
58019. ISR ISRAEL	X X X	113,199	114,587			193,783	359,970		
58020. GUM GUAM	X X X	105,710	107,609			(3,951)	(12,008)		
58021. GTM GUATEMALA	X X X	88,736	61,046		10,478	(55,064)	27,161		
58022. CRI COSTA RICA	X X X	76,705	76,705		10,904	40,083	39,907		
58023. CYM CAYMAN ISLANDS	X X X	52,743	166,397			(12,238)	272,379		
58024. TUR TURKEY	X X X	48,250	52,569			(628)	50,202		
58025. KOR SOUTH KOREA	X X X	44,947	94,767			14,663	42,370		
58026. BES BONAIRE	X X X	41,231	39,735			3,677	29,169		
58027. BHS BAHAMAS	X X X	40,038	41,150		275,000	261,331	(114,219)		
58028. SAU SAUDI ARABIA	X X X	33,700	74,630			(7,455)	2,133		
58029. CHL CHILE	X X X	30,905	21,424		12,397	(156,964)	114,922		
58030. QAT QATAR	X X X	29,854	59,938			(5,252)	2,698		
58031. VGB BRITISH VIRGIN ISLANDS	X X X	28,252	53,180			(29,178)	(93,271)		
58032. ABW ARUBA	X X X	26,000	25,994			(41,722)	32,014		
58033. GUY GUYANA	X X X	25,563	20,303			(9,859)	(21,948)		
58034. BOL BOLIVIA	X X X	17,858	1,269			607	607		
58035. GRD GRENADA	X X X	17,500	16,690			7,921	10,336		
58036. PRY PARAGUAY	X X X	17,063	36,259			11,686	12,455		
58037. NIC NICARAGUA	X X X	14,227	1,011			483	483		
58038. SLV EL SALVADOR	X X X	13,164	935			2,577	2,641		
58039. PAN PANAMA	X X X	12,096	3,138			(12,955)	5,564		
58040. ARG ARGENTINA	X X X	11,161	14,323			67,071	103,385		
58041. DEU GERMANY	X X X	9,500	9,486			(4,805)	15,630		
58042. DOM DOMINICAN REPUBLIC	X X X	6,240	124,849			(6,368)	53,146		
58043. GRC GREECE	X X X	5,779	1,280		(85)	(473)	1,687		
58044. MNP NORTHERN MARIANA ISLAN	X X X	5,500	2,104			1,288	1,288		
58045. BEL BELGIUM	X X X	5,039	11,639		76,138	(1,765)	(234,061)		
58046. IRL IRELAND	X X X	3,539	19,813			4,557	28,244		
58047. CHE SWITZERLAND	X X X	1,430	317			(5,309)	20,020		
58048. CHN CHINA	X X X	619	2,382			(751)	(270)		
58049. HKG HONG KONG	X X X	566	535			(8,914)	58,219		
58050. CYP CYPRUS	X X X	311	69			(532)	2,644		
58051. ESP SPAIN	X X X		17,729			3,237	17,805		
58052. SGS SOUTH AFRICA	X X X					(307)	(181)		
58053. TUV TURKS AND CAICOS	X X X					(700)	473		
58054. THA THAILAND	X X X				125,817	(223,715)	(595)		
58055. PRT PORTUGAL	X X X				(3,318)	(29,153)	174,501		
58056. POL POLAND	X X X		8,556			(589)	309		
58057. SVK SLOVAKIA	X X X					(6)	(3)		
58058. SCT SCOTLAND	X X X					(1,836)	1,425		
58059. KOR Korea	X X X					(36)			
58060. PAN PANAMA	X X X					(74)	(72)		
58062. TCA TURKS & CAICOS ISLANDS	X X X					(6)	14		
58063. VEN VENEZUELA	X X X					(769)	(821)		
58064. ARE UNITED ARAB EMIRATES	X X X		705			(87)	16		
58065. BRB BARBADOS	X X X					(203)	(203)		
58066. VNM VIETNAM	X X X		863			(2,641)	5,882		
58067. PHL PHILIPPINES	X X X					(124)	(77)		
58068. GGY GUERNSEY	X X X					(40)			
58069. LUX LUXEMBOURG	X X X					(10,548)	14,376		
58070. IND INDIA	X X X		880			(291)	5,122		
58071. HND HONDURAS	X X X		20,501			5,283	14,075		
58072. BRB BARBADOS	X X X					1,037	(5,442)		

OVERFLOW PAGE FOR WRITE-INS

Page 94 - Continuation

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated By States and Territories**

REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
58073. AUT AUSTRIA	X X X					(1,123)			
58074. FRA FRANCE	X X X					5,105	(3,131)		
58075. ENG ENGLAND	X X X					(2,059)	440		
58076. KEN KENYA	X X X					(155)	(155)		
58077. NGA NIGERIA	X X X					(73)	13		
58078. MYS MALAYSIA	X X X					(6,420)	(21,750)		
58079. ANT NETHERLAND ANTILLES	X X X					(3,093)	1,107		
58080. MNG MONGOLIA	X X X					(4,452)			
58081. IDN INDONESIA	X X X					(12)	(8)		
58082. ITA ITALY	X X X				159	826	10,733		
58083. JPN JAPAN	X X X					(1,267)	3,599,421		
58084. BLR BELARUS	X X X	(807)	(807)			(61)	(28)		
58085. MLT MALTA	X X X	(6,375)	(1,411)						
58086. ECU ECUADOR	X X X	(40,211)	93,914			9,615	82,903		
58097. Total (Lines 58004 through 58096) (Page 94, Line 58998)	X X X	6,129,038	6,853,567		968,558	290,281	1,735,185		

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	5,586,896,228	5,656,816,536	5,630,800,985	5,550,723,536
	2. Canada	507,557,752	521,043,041	600,079,753	497,706,199
	3. Other Countries	965,256,288	967,815,382	1,141,298,981	957,727,492
	4. Totals	7,059,710,268	7,145,674,959	7,372,179,719	7,006,157,227
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	1,833,742,566	1,896,402,335	1,845,943,613	1,817,690,510
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	2,052,817,864	2,103,977,787	2,064,955,313	2,047,392,017
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	9,274,372,958	9,544,019,590	9,313,070,711	9,184,482,035
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	12,172,869,277	12,225,286,203	12,449,789,168	12,325,647,785
	9. Canada	591,657,529	591,680,613	672,279,646	611,602,662
	10. Other Countries	3,382,338,216	3,362,178,381	3,481,556,775	3,381,509,145
	11. Totals	16,146,865,022	16,179,145,197	16,603,625,589	16,318,759,592
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	36,367,508,678	36,869,219,868	37,199,774,945	36,374,481,381
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	333,107,150	336,976,561	386,433,855	
	15. Canada				
	16. Other Countries	709	2,864	786	
	17. Totals	333,107,859	336,979,425	386,434,641	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	333,107,859	336,979,425	386,434,641	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,050,619,134	1,050,619,132	926,557,548	
	21. Canada	17,370,301	17,370,301	20,982,509	
	22. Other Countries	876,112,996	876,112,996	785,299,284	
	23. Totals	1,944,102,431	1,944,102,429	1,732,839,341	
Parent, Subsidiaries and Affiliates	24. Totals	2,117,380,012	2,117,380,012	7,535,243,546	
	25. Total Common Stocks	4,061,482,443	4,061,482,441	9,268,082,887	
	26. Total Stocks	4,394,590,302	4,398,461,866	9,654,517,528	
	27. Total Bonds and Stocks	40,762,098,980	41,267,681,734	46,854,292,473	

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1	819,203,605	2,862,353,933	1,199,297,364	755,918,340	52,439,907	5,689,213,149	15.267	6,068,897,119	16.780	5,669,175,957	20,037,198
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	819,203,605	2,862,353,933	1,199,297,364	755,918,340	52,439,907	5,689,213,149	15.267	6,068,897,119	16.780	5,669,175,957	20,037,198
2. All Other Governments											
2.1 NAIC 1	172,839,406	743,335,712	282,492,251	12,520,431	5,136,364	1,216,324,164	3.264	440,912,534	1.219	852,235,010	364,089,153
2.2 NAIC 2	5,091,460	102,113,460	86,053,850	4,939,002	5,753,774	203,951,546	0.547	265,541,492	0.734	138,339,648	65,611,898
2.3 NAIC 3	10,056,840	16,389,213	15,609,404			42,055,457	0.113	1,557,367	0.004	36,644,429	5,411,028
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6	1,017,391	4,354,718	4,849,604			10,221,713	0.027	11,197,905	0.031		10,221,713
2.7 Totals	189,005,097	866,193,103	389,005,109	17,459,433	10,890,138	1,472,552,880	3.951	719,209,298	1.989	1,027,219,087	445,333,792
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 NAIC 1	184,487,023	420,170,540	664,923,298	436,259,082	24,587,847	1,730,427,790	4.643	1,559,819,938	4.313	1,696,049,611	34,378,182
3.2 NAIC 2	18,849,689	48,951,877	21,889,050	13,567,705		103,258,321	0.277			103,258,321	
3.3 NAIC 3								68,631	0.000		
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6		56,453				56,453	0.000	1,104,782	0.003	56,453	
3.7 Totals	203,336,712	469,178,870	686,812,348	449,826,787	24,587,847	1,833,742,564	4.921	1,560,993,351	4.316	1,799,364,385	34,378,182
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1	289,229,019	230,567,400	923,922,887	454,174,592	112,509,141	2,010,403,039	5.395	1,758,904,015	4.863	1,955,729,722	54,673,316
4.2 NAIC 2				15,000,000		15,000,000	0.040			15,000,000	
4.3 NAIC 3					27,414,826	27,414,826	0.074				27,414,826
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6								30,145,202	0.083		
4.7 Totals	289,229,019	230,567,400	923,922,887	469,174,592	139,923,967	2,052,817,865	5.509	1,789,049,217	4.947	1,970,729,722	82,088,142
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	1,224,431,457	2,359,536,899	3,258,994,272	1,830,808,333	303,336,165	8,977,107,126	24.089	9,455,723,962	26.144	8,839,583,643	137,523,481
5.2 NAIC 2	45,745,822	72,209,013	60,575,817	46,093,292	13,547,651	238,171,595	0.639	361,150,485	0.999	228,931,388	9,240,207
5.3 NAIC 3	3,045,323	8,773,553	1,305,470	10,483,808		23,608,154	0.063	15,649,370	0.043	18,153,154	5,455,000
5.4 NAIC 4								2,658,531	0.007		
5.5 NAIC 5								1,845,739	0.005		
5.6 NAIC 6	12,809,097	6,245,936	4,642,957	9,472,474	2,315,624	35,486,088	0.095	45,686,045	0.126	33,490,991	1,995,097
5.7 Totals	1,286,031,699	2,446,765,401	3,325,518,516	1,896,857,907	319,199,440	9,274,372,963	24.887	9,882,714,133	27.325	9,120,159,176	154,213,785

505

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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (unaffiliated)											
6.1 NAIC 1	1,351,338,301	3,387,323,551	3,957,108,376	357,752,949	149,893,271	9,203,416,447	24.697	9,588,873,129	26.512	6,249,889,394	2,953,527,048
6.2 NAIC 2	628,468,036	2,186,386,382	2,337,991,206	80,628,012	111,381,672	5,344,855,309	14.342	3,909,231,932	10.809	3,643,560,540	1,701,294,767
6.3 NAIC 3	11,550,430	331,388,630	613,685,369	6,919,207	43,040,870	1,006,584,506	2.701	1,017,169,828	2.812	628,253,175	378,331,331
6.4 NAIC 4	17,002,636	598,755,542	620,812,122	63,304		1,236,633,604	3.318	1,426,836,067	3.945	282,998,255	953,635,349
6.5 NAIC 5	11,833,912	72,881,624	64,274,094			148,989,630	0.400	176,882,134	0.489	34,810,934	114,178,696
6.6 NAIC 6	836,647	1,101,102	868,000		7,611	2,813,360	0.008	28,069,188	0.078	293,532	2,519,828
6.7 Totals	2,021,029,962	6,577,836,830	7,594,739,167	445,363,472	304,323,424	16,943,292,856	45.466	16,147,062,278	44.645	10,839,805,830	6,103,487,019
7. Hybrid Securities											
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											

9005

NONE

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

	1	2	3	4	5	6	7	8	9	10	11
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 4,041,528,811	10,003,288,035	10,286,738,448	3,847,433,727	647,902,695	28,826,891,715	77.354	X X X	X X X	25,262,663,337	3,564,228,378
9.2 NAIC 2	(d) 698,155,007	2,409,660,733	2,506,509,923	160,228,011	130,683,097	5,905,236,771	15.846	X X X	X X X	4,129,089,897	1,776,146,872
9.3 NAIC 3	(d) 24,652,593	356,551,396	630,600,243	17,403,015	70,455,696	1,099,662,943	2.951	X X X	X X X	683,050,758	416,612,185
9.4 NAIC 4	(d) 17,002,636	598,755,542	620,812,122	63,304		1,236,633,604	3.318	X X X	X X X	282,998,255	953,635,349
9.5 NAIC 5	(d) 11,833,912	72,881,624	64,274,094			148,989,630	0.400	X X X	X X X	34,810,934	114,178,696
9.6 NAIC 6	(d) 14,663,135	11,758,209	10,360,561	9,472,474	2,323,235	48,577,614	0.130	X X X	X X X	33,840,976	14,736,638
9.7 Totals	4,807,836,094	13,452,895,538	14,119,295,391	4,034,600,531	851,364,722	37,265,992,276	100.000	X X X	X X X	30,426,454,157	6,839,538,118
9.8 Line 9.7 as a % of Col. 6	12.901	36.100	37.888	10.826	2.285	100.000	X X X	X X X	X X X	81.647	18.353
10. Total Bonds Prior Year											
10.1 NAIC 1	4,104,103,327	10,724,860,928	9,650,240,524	3,606,715,854	787,210,064	X X X	X X X	28,873,130,697	79.831	25,866,873,398	3,006,257,299
10.2 NAIC 2	457,188,693	1,848,535,660	1,920,664,704	253,389,653	56,145,200	X X X	X X X	4,535,923,910	12.541	3,321,562,261	1,214,361,649
10.3 NAIC 3	66,371,103	269,326,547	645,911,186	16,401,087	36,435,272	X X X	X X X	1,034,445,196	2.860	668,430,915	366,014,281
10.4 NAIC 4	10,237,755	532,159,504	876,842,106	10,175,371	79,862	X X X	X X X	1,429,494,598	3.952	422,073,461	1,007,421,137
10.5 NAIC 5	4,615,366	80,388,089	93,724,418			X X X	X X X	178,727,873	0.494	61,266,943	117,460,930
10.6 NAIC 6	8,636,272	66,138,736	8,096,282	3,211,059	30,120,773	X X X	X X X	116,203,122	0.321	46,425,724	69,777,399
10.7 Totals	4,651,152,516	13,521,409,464	13,195,479,221	3,889,893,024	909,991,171	X X X	X X X	36,167,925,396	100.000	30,386,632,702	5,781,292,695
10.8 Line 10.7 as a % of Col. 8	12.860	37.385	36.484	10.755	2.516	X X X	X X X	100.000	X X X	84.015	15.985
11. Total Publicly Traded Bonds											
11.1 NAIC 1	3,851,544,964	8,502,998,424	8,847,610,776	3,546,318,569	514,190,607	25,262,663,339	67.790	25,866,873,398	71.519	25,262,663,339	X X X
11.2 NAIC 2	622,112,987	1,639,695,266	1,634,372,707	125,666,487	107,242,451	4,129,089,898	11.080	3,321,562,261	9.184	4,129,089,898	X X X
11.3 NAIC 3	20,684,581	234,487,969	383,073,109	13,673,217	31,131,882	683,050,758	1.833	668,430,915	1.848	683,050,758	X X X
11.4 NAIC 4	7,565,978	115,948,853	159,483,424			282,998,255	0.759	422,073,461	1.167	282,998,255	X X X
11.5 NAIC 5	5,648,401	23,602,741	5,559,792			34,810,934	0.093	61,266,943	0.169	34,810,934	X X X
11.6 NAIC 6	12,885,921	5,463,787	3,702,883	9,472,474	2,315,910	33,840,975	0.091	46,425,724	0.128	33,840,975	X X X
11.7 Totals	4,520,442,832	10,522,197,040	11,033,802,691	3,695,130,747	654,880,849	30,426,454,159	81.647	30,386,632,702	84.015	30,426,454,159	X X X
11.8 Line 11.7 as a % of Col. 6	14.857	34.582	36.264	12.144	2.152	100.000	X X X	X X X	X X X	100.000	X X X
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	12.130	28.235	29.608	9.916	1.757	81.647	X X X	X X X	X X X	81.647	X X X
12. Total Privately Placed Bonds											
12.1 NAIC 1	189,983,850	1,500,289,608	1,439,127,673	301,115,158	133,712,088	3,564,228,377	9.564	3,006,257,299	8.312	X X X	3,564,228,377
12.2 NAIC 2	76,042,020	769,965,466	872,137,216	34,561,524	23,440,646	1,776,146,872	4.766	1,214,361,649	3.358	X X X	1,776,146,872
12.3 NAIC 3	3,968,012	122,063,426	247,527,134	3,729,798	39,323,814	416,612,185	1.118	366,014,281	1.012	X X X	416,612,185
12.4 NAIC 4	9,436,658	482,806,689	461,328,698	63,304		953,635,349	2.559	1,007,421,137	2.785	X X X	953,635,349
12.5 NAIC 5	6,185,511	49,278,883	58,714,302			114,178,696	0.306	117,460,930	0.325	X X X	114,178,696
12.6 NAIC 6	1,777,214	6,294,422	6,657,678		7,324	14,736,638	0.040	69,777,399	0.193	X X X	14,736,638
12.7 Totals	287,393,265	2,930,698,494	3,085,492,701	339,469,784	196,483,872	6,839,538,117	18.353	5,781,292,695	15.985	X X X	6,839,538,117
12.8 Line 12.7 as a % of Col. 6	4.202	42.849	45.113	4.963	2.873	100.000	X X X	X X X	X X X	X X X	100.000
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	0.771	7.864	8.280	0.911	0.527	18.353	X X X	X X X	X X X	X X X	18.353

(a) Includes \$ 5,644,682,909 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 76,304,785 current year, \$ 75,593,575 prior year of bonds with Z designations and \$ 13,884,006 current year, \$ 15,244,809 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 44,950,107 current year, \$ 124,678,119 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 900,401,240; 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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations	401,436,498	876,308,741	148,808,850	43,746,788	52,307,536	1,522,608,413	4.086	1,418,465,420	3.922	1,502,571,216	20,037,198
1.2 Residential Mortgage-Backed Securities	417,767,110	1,986,045,187	1,050,488,514	712,171,551	132,371	4,166,604,733	11.181	4,650,431,695	12.858	4,166,604,740	
1.3 Commercial Mortgage-Backed Securities								(0)	(0.000)		
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	819,203,608	2,862,353,928	1,199,297,364	755,918,339	52,439,907	5,689,213,146	15.267	6,068,897,114	16.780	5,669,175,956	20,037,198
2. All Other Governments											
2.1 Issuer Obligations	189,005,097	866,193,103	389,005,109	17,459,433	10,890,138	1,472,552,880	3.951	719,209,298	1.989	1,027,219,082	445,333,792
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals	189,005,097	866,193,103	389,005,109	17,459,433	10,890,138	1,472,552,880	3.951	719,209,298	1.989	1,027,219,082	445,333,792
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	203,336,712	469,178,872	686,812,348	449,826,787	24,587,847	1,833,742,566	4.921	1,560,993,351	4.316	1,799,364,384	34,378,182
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals	203,336,712	469,178,872	686,812,348	449,826,787	24,587,847	1,833,742,566	4.921	1,560,993,351	4.316	1,799,364,384	34,378,182
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	289,229,019	230,567,400	923,922,887	469,174,592	139,923,967	2,052,817,865	5.509	1,789,049,217	4.947	1,970,729,722	82,088,142
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals	289,229,019	230,567,400	923,922,887	469,174,592	139,923,967	2,052,817,865	5.509	1,789,049,217	4.947	1,970,729,722	82,088,142
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations	851,303,692	1,157,688,834	2,336,181,971	1,426,880,527	213,511,129	5,985,566,153	16.062	6,461,201,888	17.864	5,856,645,943	128,920,209
5.2 Residential Mortgage-Backed Securities	434,352,219	1,287,293,363	986,315,219	459,832,383	95,736,850	3,263,530,034	8.757	3,421,512,253	9.460	3,263,513,232	16,798
5.3 Commercial Mortgage-Backed Securities	375,787	1,783,202	3,021,329	10,144,999	9,951,461	25,276,778	0.068				25,276,778
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	1,286,031,698	2,446,765,399	3,325,518,519	1,896,857,909	319,199,440	9,274,372,965	24.887	9,882,714,141	27.325	9,120,159,175	154,213,785
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	1,922,208,764	5,673,096,295	6,584,624,065	300,737,127	291,101,904	14,771,768,156	39.639	14,501,440,862	40.095	9,865,638,909	4,906,129,248
6.2 Residential Mortgage-Backed Securities	36,571,502	68,375,853	31,764,787	30,350,269	472,106	167,534,518	0.450	175,106,932	0.484	160,995,152	6,539,368
6.3 Commercial Mortgage-Backed Securities	18,779,042	437,373,349	699,425,944	5,887,433	12,616,392	1,174,082,160	3.151	929,972,845	2.571	746,604,639	427,477,518
6.4 Other Loan-Backed and Structured Securities	43,470,654	398,991,328	278,924,374	108,388,643	133,020	829,908,020	2.227	540,541,636	1.495	66,567,134	763,340,883
6.5 Totals	2,021,029,963	6,577,836,824	7,594,739,170	445,363,472	304,323,423	16,943,292,853	45.466	16,147,062,275	44.645	10,839,805,833	6,103,487,017
7. Hybrid Securities				NONE							
7.1 Issuer Obligations				NONE							
7.2 Residential Mortgage-Backed Securities				NONE							
7.3 Commercial Mortgage-Backed Securities				NONE							
7.4 Other Loan-Backed and Structured Securities				NONE							
7.5 Totals				NONE							
8. Parent, Subsidiaries and Affiliates				NONE							
8.1 Issuer Obligations				NONE							
8.2 Residential Mortgage-Backed Securities				NONE							
8.3 Commercial Mortgage-Backed Securities				NONE							
8.4 Other Loan-Backed and Structured Securities				NONE							
8.5 Totals				NONE							

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	3,856,519,782	9,273,033,245	11,069,355,230	2,707,825,254	732,322,521	27,639,056,032	74.167	X X X	X X X	22,022,169,256	5,616,886,771
9.2 Residential Mortgage-Backed Securities	888,690,831	3,341,714,403	2,068,568,520	1,202,354,203	96,341,327	7,597,669,284	20.388	X X X	X X X	7,591,113,123	6,556,166
9.3 Commercial Mortgage-Backed Securities	19,154,829	439,156,551	702,447,273	16,032,432	22,567,853	1,199,358,938	3.218	X X X	X X X	746,604,639	452,754,296
9.4 Other Loan-Backed and Structured Securities	43,470,654	398,991,328	278,924,374	108,388,643	133,020	829,908,020	2.227	X X X	X X X	66,567,134	763,340,883
9.5 Totals	4,807,836,097	13,452,895,527	14,119,295,397	4,034,600,532	851,364,721	37,265,992,274	100.000	X X X	X X X	30,426,454,152	6,839,538,116
9.6 Line 9.5 as a % of Col. 6	12.901	36.100	37.888	10.826	2.285	100.000	X X X	X X X	X X X	81.647	18.353
10. Total Bonds Prior Year											
10.1 Issuer Obligations	3,598,829,501	9,606,476,790	9,776,216,777	2,716,730,715	752,106,253	X X X	X X X	26,450,360,035	73.132	21,281,285,677	5,169,074,354
10.2 Residential Mortgage-Backed Securities	882,017,597	3,464,121,023	2,619,134,559	1,129,713,904	152,063,795	X X X	X X X	8,247,050,879	22.802	8,239,811,231	7,239,644
10.3 Commercial Mortgage-Backed Securities	58,740,115	184,210,013	648,660,015	33,141,852	5,220,850	X X X	X X X	929,972,845	2.571	698,308,339	231,664,505
10.4 Other Loan-Backed and Structured Securities	111,565,303	266,601,632	151,467,872	10,306,557	600,271	X X X	X X X	540,541,636	1.495	167,227,448	373,314,187
10.5 Totals	4,651,152,516	13,521,409,459	13,195,479,224	3,889,893,028	909,991,169	X X X	X X X	36,167,925,396	100.000	30,386,632,696	5,781,292,690
10.6 Line 10.5 as a % of Col. 8	12.860	37.385	36.484	10.755	2.516	X X X	X X X	100.000	X X X	84.015	15.985
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,616,949,582	6,882,048,261	8,474,907,261	2,489,857,652	558,406,502	22,022,169,259	59.095	21,281,285,677	58.840	22,022,169,259	X X X
11.2 Residential Mortgage-Backed Securities	887,574,278	3,340,751,961	2,064,091,344	1,202,354,205	96,341,327	7,591,113,115	20.370	8,239,811,231	22.782	7,591,113,115	X X X
11.3 Commercial Mortgage-Backed Securities	2,436,028	261,199,449	480,840,815	2,128,347	746,604,639	2.003	698,308,339	1.931	746,604,639	X X X	
11.4 Other Loan-Backed and Structured Securities	13,482,941	38,197,361	13,963,269	790,544	133,020	66,567,136	0.179	167,227,448	0.462	66,567,136	X X X
11.5 Totals	4,520,442,829	10,522,197,033	11,033,802,690	3,695,130,748	654,880,849	30,426,454,149	81.647	30,386,632,696	84.015	30,426,454,149	X X X
11.6 Line 11.5 as a % of Col. 6	14.857	34.582	36.264	12.144	2.152	100.000	X X X	X X X	X X X	100.000	X X X
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	12.130	28.235	29.608	9.916	1.757	81.647	X X X	X X X	X X X	81.647	X X X
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	239,570,201	2,390,984,987	2,594,447,968	217,967,600	173,916,019	5,616,886,775	15.072	5,169,074,354	14.292	X X X	5,616,886,775
12.2 Residential Mortgage-Backed Securities	1,116,551	962,440	4,477,175	6,556,166	0.018	7,239,644	0.020	7,239,644	0.020	X X X	6,556,166
12.3 Commercial Mortgage-Backed Securities	16,718,801	177,957,099	221,606,458	13,904,085	22,567,853	452,754,296	1.215	231,664,505	0.641	X X X	452,754,296
12.4 Other Loan-Backed and Structured Securities	29,987,714	360,793,966	264,961,104	107,598,099	763,340,884	2.048	373,314,187	1.032	373,314,187	X X X	763,340,884
12.5 Totals	287,393,267	2,930,698,492	3,085,492,705	339,469,784	196,483,872	6,839,538,121	18.353	5,781,292,690	15.985	X X X	6,839,538,121
12.6 Line 12.5 as a % of Col. 6	4.202	42.849	45.113	4.963	2.873	100.000	X X X	X X X	X X X	X X X	100.000
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	0.771	7.864	8.280	0.911	0.527	18.353	X X X	X X X	X X X	X X X	18.353

6015

SCHEDULE D - PART 1

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

E08

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value					Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value		11 Book / Adjusted Carrying Value	12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
8399999	Total Bonds					37,199,774,989	X X X	36,869,219,910	36,374,481,374	36,367,508,658	(156,685,268)	(84,579,685)	16,466,399	(286,014,195)	X X X	X X X	X X X	317,054,146	1,182,238,348	X X X	X X X

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared But Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase / (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
9899999	Total Preferred and Common Stocks				4,394,590,300	X X X	4,398,461,866	9,654,517,527	3,640,335	49,430,945		17,342,325	26,281,975	(8,939,650)	(31,925,935)	X X X	X X X

E10

(a) For all common stocks bearing the NAIC market indicator 'U' provide: the number of such issues 1,467, the total \$ value (included in Column 8) of all such issues \$ 1,013,998,180

SCHEDULE Z

PART 1 - COMPANIES INCLUDED IN THE CURRENT YEAR THAT ARE CONSOLIDATED OR COMBINED

Name of Company	NAIC Code	FEIN	Ownership Interest		Basis for Inclusion
			Current	Prior	
LIBERTY MUTUAL INSURANCE COMPANY	23043	04-1543470			COMBINED
LIBERTY MUTUAL FIRE INSURANCE COMPANY	23035	04-1924000			COMBINED
EMPLOYERS INSURANCE COMPANY OF WAUSAU	21458	39-0264050			COMBINED
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	12484	04-1023460			COMBINED
LIBERTY MUTUAL MID-ATLANTIC INSURANCE COMPANY	14486	23-0867770			COMBINED
MONTGOMERY MUTUAL INSURANCE COMPANY	14613	52-0424870			COMBINED
LIBERTY COUNTY MUTUAL INSURANCE COMPANY	19544	75-2447701			COMBINED
LIBERTY INSURANCE CORPORATION	42404	03-0316876	100.00	100.00	CONSOLIDATION
WAUSAU BUSINESS INSURANCE COMPANY	26069	36-3522250	100.00	100.00	CONSOLIDATION
WAUSAU UNDERWRITERS INSURANCE COMPANY	26042	39-1341459	100.00	100.00	CONSOLIDATION
LM INSURANCE CORPORATION	33600	04-3058504	100.00	100.00	CONSOLIDATION
LM GENERAL INSURANCE COMPANY	36447	22-2227328	100.00	100.00	CONSOLIDATION
THE FIRST LIBERTY INSURANCE CORPORATION	33588	04-3058503	100.00	100.00	CONSOLIDATION
LIBERTY INSURANCE UNDERWRITERS INC	19917	22-2227331	100.00	100.00	CONSOLIDATION
LIBERTY LLOYDS OF TEXAS INSURANCE COMPANY	11041	74-2963323	100.00	100.00	CONSOLIDATION
LIBERTY PERSONAL INSURANCE COMPANY	11746	38-1742556	100.00	100.00	CONSOLIDATION
LIBERTY SURPLUS INSURANCE CORPORATION	10725	04-3390891	100.00	100.00	CONSOLIDATION
LM PROPERTY AND CASUALTY INSURANCE COMPANY	32352	22-2053189	100.00	100.00	CONSOLIDATION
INSURANCE COMPANY OF ILLINOIS	26700	36-2690333	100.00	100.00	CONSOLIDATION
WAUSAU GENERAL INSURANCE COMPANY	26425	36-2753986	100.00	100.00	CONSOLIDATION
SAN DIEGO INSURANCE COMPANY	10837	33-0763208	100.00	100.00	CONSOLIDATION
PEERLESS INSURANCE COMPANY	24198	02-0177030	100.00	100.00	CONSOLIDATION
THE OHIO CASUALTY INSURANCE COMPANY	24074	31-0396250	100.00	100.00	CONSOLIDATION
SAFECO INSURANCE COMPANY OF AMERICA	24740	91-0742148	100.00	100.00	CONSOLIDATION
GENERAL INSURANCE COMPANY OF AMERICA	24732	91-0231910	100.00	100.00	CONSOLIDATION
AMERICAN STATES INSURANCE COMPANY	19704	35-0145400	100.00	100.00	CONSOLIDATION
AMERICAN ECONOMY INSURANCE COMPANY	19690	35-1044900	100.00	100.00	CONSOLIDATION
INDIANA INSURANCE COMPANY	22659	35-0410010	100.00	100.00	CONSOLIDATION
GOLDEN EAGLE INSURANCE CORPORATION	10836	33-0763205	100.00	100.00	CONSOLIDATION
PEERLESS INDEMNITY INSURANCE COMPANY	18333	13-2919779	100.00	100.00	CONSOLIDATION

NONE **Schedule Z Part 2**

NONE **Schedule Z Part 3**



01112201527000100

COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2015

(To Be Filed by April 1)

OF THE (Name) Liberty Mutual Insurance Company and its Affiliated Property and Casualty Insurers
ADDRESS (City, State and Zip Code) 175 Berkeley Street, Boston MA 02116
NAIC Group Code 0111 NAIC Company Code 01112 Employer's Identification Number (FEIN)
Contact Person Gennaro Petruzzello Title Accounting Manager
Telephone 857-224-4532

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 | [X] |
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 | \$ | <u>332,038,763</u> |
| 2.2 | Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 | \$ | <u>12,085,406</u> |
| 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 | \$ | <u>13,165,437</u> |
| 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 | \$ | <u>1,642,460,213</u> |
| 3.2 | Net realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | <u>206,127,870</u> |
- 4.1 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. 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:
.....
.....
.....
.....
.....
.....
.....
.....

COMBINED PART I - ALLOCATION TO EXPENSE GROUPS (000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct	1,465,951					1,465,951
1.2 Reinsurance assumed	54,573					54,573
1.3 Reinsurance ceded	192,417					192,417
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,328,107					1,328,107
2. Commission and brokerage:						
2.1 Direct excluding contingent		2,416,208				2,416,208
2.2 Reinsurance assumed excluding contingent		471,364				471,364
2.3 Reinsurance ceded excluding contingent		1,511,691				1,511,691
2.4 Contingent—direct		409,269				409,269
2.5 Contingent—reinsurance assumed		13,534				13,534
2.6 Contingent—reinsurance ceded		6,151				6,151
2.7 Policy and membership fees						
2.8 Net commission and brokerage (Lines 2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		1,792,533				1,792,533
3. Allowances to managers and agents		72	246,123			246,195
4. Advertising	2,412	450,914	43,199		29	496,554
5. Boards, bureaus and associations	7,438	24,366	18,109		4	49,917
6. Surveys and underwriting reports	138	14,480	98,517			113,135
7. Audit of assureds' records			70			70
8. Salary related items:						
8.1 Salaries	1,126,298	1,249,312	973,185		65,743	3,414,538
8.2 Payroll taxes	51,587	65,624	119,638		473	237,322
9. Employee relations and welfare	188,636	237,976	408,696		3,105	838,413
10. Insurance	44,639	10,035	19,779		351	74,804
11. Directors' fees		1	(28)			(27)
12. Travel and travel items	78,207	91,849	83,874		2,072	256,002
13. Rent and rent items	62,577	80,928	146,166		992	290,663
14. Equipment	42,401	41,638	69,901		2,662	156,602
15. Cost or depreciation of EDP equipment and software	42,378	18,547	85,237		2,894	149,056
16. Printing and stationery	7,091	15,603	9,922		296	32,912
17. Postage, telephone and telegraph, exchange and express	30,609	101,100	41,924		2,871	176,504
18. Legal and auditing	9,650	13,033	17,347		1,659	41,689
19. Totals (Lines 3 to 18)	1,694,061	2,415,478	2,381,659		83,151	6,574,349
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,578				516,350		516,350
20.2 Insurance department licenses and fees				62,802		62,802
20.3 Gross guaranty association assessments				6,521		6,521
20.4 All other (excl. Fed. and foreign income and real estate)				93,513		93,513
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				679,186		679,186
21. Real estate expenses					39,135	39,135
22. Real estate taxes					5,532	5,532
23. Reimbursements by uninsured plans	X X X	X X X	X X X	X X X	X X X	X X X
24. Aggregate write-ins for miscellaneous operating expenses	147,259	319,078	220,567		20,958	707,862
25. TOTAL EXPENSES INCURRED	3,169,427	4,527,089	2,602,226	679,186	148,776	11,126,704

DETAILS OF WRITE-IN LINES						
2401. Adj.	147,259	319,078	220,567		20,958	707,862
2402.						
2403.						
2498. Summary of remaining write-ins for Line 24 from overflow page						
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	147,259	319,078	220,567		20,958	707,862

COMBINED 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										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		
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, 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)			35	36	37	38	39	40	41	42	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %		33 Amount	34 %	Amount	%	Amount	%	Amount	%	Amount
1. Fire	83,701	14.2	16,590	2.8	16,693	2.8	89,670	15.3	46	0.0	53,572	9.1	9,099	1.5	62,671	10.7	13,531	2.3	76,202	13.0
2.1 Allied Lines	50,965	13.9	8,176	2.2	11,799	3.2	37,502	10.2	2,818	0.8	29,738	8.1	4,374	1.2	34,112	9.3	8,478	2.3	42,590	11.6
2.2 Multiple Peril Crop																				
2.3 Federal Flood	(8,565)	(122357)	1,172	16742.9							7,012	100171.	112	1600.0	7,124	101771.			7,124	101771.
2.4 Private Crop																				
3. Farnowners Multiple Peril	18,415	18.6	2,351	2.4	5,838	5.9	15,988	16.1	333	0.3	6,059	6.1	914	0.9	6,973	7.0	2,362	2.4	9,335	9.4
4. Homeowners Multiple Peril	517,788	9.5	151,179	2.8	668,870	12.3	298,393	5.5	22,495	0.4	356,528	6.6	56,123	1.0	412,651	7.6	118,364	2.2	531,015	9.8
5.1 Commercial Multiple Peril (Non-Liability Portion)	238,167	19.5	33,198	2.7	70,899	5.8	209,531	17.1	3,098	0.3	(35,226)	(2.9)	30,258	2.5	(4,968)	(0.4)	35,772	2.9	30,804	2.5
5.2 Commercial Multiple Peril (Liability Portion)	184,885	19.5	26,296	2.8	56,700	6.0	118,443	12.5	5,103	0.5	138,903	14.6	72,277	7.6	211,180	22.2	40,500	4.3	251,680	26.5
6. Mortgage Guaranty																				
8. Ocean Marine	12,404	13.4	2,047	2.2	929	1.0	20,283	21.9	(3,403)	(3.7)	(8,062)	(8.7)	3,019	3.3	(5,043)	(5.5)	2,625	2.8	(2,418)	(2.6)
9. Inland Marine	(314,210)	(42.4)	79,859	10.8	21,303	2.9	298,412	40.2	(2,570)	(0.3)	67,879	9.2	8,327	1.1	76,206	10.3	9,662	1.3	85,868	11.6
10. Financial Guaranty																				
11. Medical Professional Liability	26,965	31.6	1,242	1.5	11	0.0	14,826	17.4	11	0.0	(7,903)	(9.3)	3,839	4.5	(4,064)	(4.8)	2,851	3.3	(1,213)	(1.4)
12. Earthquake	8,426	10.2	1,653	2.0	2,971	3.6	7,866	9.5	233	0.3	60,255	73.0	265	0.3	60,520	73.3	1,489	1.8	62,009	75.1
13. Group A&H (See Interrogatory 1)	689	9.8	196	2.8			24,702	350.3	85	1.2	(24,612)	(349.1)	3	0.0	(24,609)	(349.0)	251	3.6	(24,358)	(345.5)
14. Credit A&H																				
15. Other A&H (See Interrogatory 1)	2,603	49.2	1	0.0			(16)	(0.3)	(33)	(0.6)	(441)	(8.3)	781	14.8	340	6.4	311	5.9	651	12.3
16. Workers' Compensation	39,760	2.0	(5,497)	(0.3)	344,517	17.1	182,995	9.1	(13,964)	(0.7)	(144,644)	(7.2)	437,396	21.8	292,752	14.6	160,308	8.0	453,060	22.6
17.1 Other Liability - Occurrence	199,804	12.5	43,543	2.7	67,223	4.2	263,131	16.4	12,936	0.8	(75,946)	(4.7)	149,122	9.3	73,176	4.6	74,889	4.7	148,065	9.2
17.2 Other Liability - Claims - Made	108,797	18.9	6,487	1.1	4,503	0.8	92,510	16.1	(3,078)	(0.5)	(3,178)	(0.6)	33,920	5.9	30,742	5.3	21,685	3.8	52,427	9.1
17.3 Excess Workers' Compensation	167	0.3	1,434	2.8	187	0.4	8,795	17.1	(381)	(0.7)	(8,610)	(16.7)	20,415	39.7	11,805	23.0	6,961	13.5	18,766	36.5
18. Products Liability	20,748	10.5	3,191	1.6	3,734	1.9	27,738	14.0	2,089	1.1	69,429	35.0	20,883	10.5	90,312	45.6	9,862	5.0	100,174	50.6
19.1,19.2 Private Passenger Auto Liability	413,972	7.3	143,671	2.5	730,289	12.8	344,341	6.0	1,735	0.0	(469,301)	(8.2)	182,091	3.2	(287,210)	(5.0)	157,784	2.8	(129,426)	(2.3)
19.3,19.4 Commercial Auto Liability	184,429	16.0	32,065	2.8	57,279	5.0	159,488	13.8	961	0.1	(249,005)	(21.6)	55,030	4.8	(193,975)	(16.8)	38,813	3.4	(155,162)	(13.4)
21.1 Private Passenger Auto Physical Damage	(365,965)	(15.5)	97,004	4.1	523,199	22.2	243,577	10.3	(11,118)	(0.5)	58,962	2.5	37,748	1.6	96,710	4.1	53,954	2.3	150,664	6.4
21.2 Commercial Auto Physical Damage	74,674	19.1	8,604	2.2	16,697	4.3	41,403	10.6	25,801	6.6	39,659	10.1	1,937	0.5	41,596	10.6	7,853	2.0	49,449	12.6
22. Aircraft (all perils)	11,322	24.3	609	1.3	23	0.0	4,581	9.8	(1,458)	(3.1)	8,546	18.3	1,334	2.9	9,880	21.2	1,128	2.4	11,008	23.6
23. Fidelity	10,526	21.5	871	1.8	1,371	2.8	5,898	12.0	(818)	(1.7)	3,438	7.0	1,505	3.1	4,943	10.1	1,471	3.0	6,414	13.1
24. Surety	194,721	25.8	22,365	3.0	127,572	16.9	70,863	9.4	(4,292)	(0.6)	110,970	14.7	13,366	1.8	124,336	16.5	20,982	2.8	145,318	19.3
26. Burglary and Theft	183	18.3	23	2.3	3	0.3	40	4.0	(13)	(1.3)	451	45.1	9	0.9	460	46.0	20	2.0	480	48.0
27. Boiler and Machinery	5,561	14.8	848	2.3	1,946	5.2	8,489	22.6	(19)	(0.1)	3,737	10.0	164	0.4	3,901	10.4	749	2.0	4,650	12.4
28. Credit	(247)	(43.7)					(1)	(0.2)			(2,119)	(375.0)	175	31.0	(1,944)	(344.1)	133	23.5	(1,811)	(320.5)
29. International																				
30. Warranty			(3)	(0.2)			1	0.1			1,434	92.3	172	11.1	1,606	103.4	71	4.6	1,677	108.0
31, 32, 33 Reinsurance-Nonproportional Assumed	71,846	19.3	12	0.0			12,775	3.4	(25,574)	(6.9)	175,794	47.2	11,738	3.1	187,532	50.3	8,818	2.4	196,350	52.7
34. Aggregate write-ins for other lines of business																				1,546
35. TOTAL (Lines 1 through 34)	1,792,531	7.2	679,187	2.7	2,734,556	10.9	2,602,224	10.4	11,023	0.0	163,319	0.7	1,156,396	4.6	1,319,715	5.3	803,223	3.2	2,122,938	8.5

IEE-5

DETAILS OF WRITE-IN LINES																				
3401.	San Diego Insurance Company																			1,546
3402.																				
3403.																				
3498.	Sum of remaining write-ins for Line 34 from overflow page																			
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)																			1,546

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.

COMBINED 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 (Pg. 8, Pt. 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				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Defense and Cost Containment		Adjusting and Other Expenses		13 Amount	14 %	Defense and Cost Containment		Adjusting and Other Expenses		19 Amount	20 %	21 Amount	22 %
									9 Amount	10 %	11 Amount	12 %			15 Amount	16 %	17 Amount	18 %				
1. Fire	570,013	X X X	595,823	100.0			269,408	45.2	11,222	1.9	23,847	4.0	265,359	44.5	11,757	2.0	9,216	1.5	256,041	43.0	209,461	35.2
2.1 Allied Lines	373,247	X X X	369,925	100.0			213,345	57.7	6,117	1.7	16,513	4.5	83,236	22.5	5,250	1.4	6,108	1.7	186,276	50.4	156,786	42.4
2.2 Multiple Peril Crop		X X X																				
2.3 Federal Flood	41,562	X X X	43,055	100.0			21,941	51.0	983	2.3	388	0.9	4,437	10.3			146	0.3	20,017	46.5	51	0.1
2.4 Private Crop		X X X																				
3. Farnowners Multiple Peril	103,460	X X X	102,288	100.0			44,828	43.8	578	0.6	5,422	5.3	17,604	17.2	4,026	3.9	940	0.9	50,598	49.5	31,936	31.2
4. Homeowners Multiple Peril	5,993,802	X X X	5,835,220	100.0			3,112,580	53.3	76,210	1.3	403,142	6.9	1,174,688	20.1	133,352	2.3	112,453	1.9	3,148,329	54.0	1,288,259	22.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	1,327,056	X X X	1,324,941	100.0			577,725	43.6	15,761	1.2	75,852	5.7	361,234	27.3	23,978	1.8	86,729	6.5	636,180	48.0	360,335	27.2
5.2 Commercial Multiple Peril (Liability Portion)	945,982	X X X	943,133	100.0	119	0.0	334,419	35.5	63,592	6.7	45,222	4.8	1,508,000	159.9	481,925	51.1	143,856	15.3	435,665	46.2	296,149	31.4
6. Mortgage Guaranty		X X X																				
8. Ocean Marine	81,225	X X X	83,349	100.0			38,368	46.0	5,375	6.4	3,699	4.4	79,909	95.9	12,221	14.7	2,644	3.2	35,145	42.2	10,832	13.0
9. Inland Marine	2,933,532	X X X	2,923,721	100.0	195	0.0	1,675,828	57.3	5,962	0.2	143,874	4.9	267,521	9.2	16,074	0.5	6,493	0.2	181,607	6.2	249,544	8.5
10. Financial Guaranty		X X X																				
11. Medical Professional Liability	68,107	X X X	66,450	100.0			33,634	50.6	9,271	14.0	(264)	(0.4)	111,781	168.2	9,997	15.0	194	0.3	30,703	46.2	91	0.1
12. Earthquake	79,177	X X X	84,466	100.0			(241)	(0.3)	6	0.0	247	0.3	386	0.5	170	0.2	170	0.2	36,499	43.2	19,674	23.3
13. Group A&H (See Interrogatory 1)	7,009	X X X	5,436	100.0			3,293	60.6	803	14.8	1,303	24.0	5,238	96.4	401	7.4	282	5.2	3,478	64.0	2,196	40.4
14. Credit A&H		X X X																				
15. Other A&H (See Interrogatory 1)	204	X X X	291	100.0			414	142.3			17	5.8	4,226	1452.2	74	25.4	5,267	1810.0	192	66.0	64	22.0
16. Workers' Compensation	2,481,416	X X X	2,477,672	100.0	8,976	0.4	1,612,561	65.1	206,574	8.3	179,789	7.3	14,891,906	601.0	1,545,020	62.4	396,416	16.0	284,080	11.5	276,471	11.2
17.1 Other Liability - Occurrence	1,827,081	X X X	1,833,659	100.0	232	0.0	1,057,026	57.6	210,140	11.5	107,223	5.8	4,557,503	248.5	1,247,531	68.0	201,616	11.0	860,697	46.9	828,051	45.2
17.2 Other Liability - Claims - Made	424,579	X X X	438,633	100.0			177,242	40.4	131,029	29.9	13,675	3.1	823,965	187.8	231,703	52.8	39,705	9.1	249,028	56.8	36,466	8.3
17.3 Excess Workers' Compensation	65,953	X X X	70,710	100.0			61,256	86.6	8,426	11.9	2,793	3.9	752,307	1063.9	65,171	92.2	4,268	6.0	34,198	48.4	20,685	29.3
18. Products Liability	195,607	X X X	191,717	100.0			45,270	23.6	71,131	37.1	12,629	6.6	601,108	313.5	635,927	331.7	46,166	24.1	101,512	52.9	49,996	26.1
19.1,19.2 Private Passenger Auto Liability	5,773,193	X X X	5,618,297	100.0			3,660,880	65.2	289,392	5.2	522,743	9.3	5,043,069	89.8	654,861	11.7	380,358	6.8	2,859,679	50.9	1,838,872	32.7
19.3,19.4 Commercial Auto Liability	1,181,604	X X X	1,162,273	100.0	950	0.1	837,586	72.1	53,167	4.6	98,019	8.4	1,638,186	140.9	136,516	11.7	83,435	7.2	565,624	48.7	352,050	30.3
21.1 Private Passenger Auto Physical Damage	4,169,476	X X X	4,011,537	100.0			2,285,834	57.0	5,217	0.1	418,693	10.4	14,060	0.4	9,545	0.2	55,433	1.4	2,057,772	51.3	1,361,813	33.9
21.2 Commercial Auto Physical Damage	331,135	X X X	342,399	100.0			196,909	57.5	1,002	0.3	28,814	8.4	22,866	6.7	9,760	2.9	4,980	1.5	158,604	46.3	98,888	28.9
22. Aircraft (all perils)	47,643	X X X	47,485	100.0			14,270	30.1	(8,543)	(18.0)			47,014	99.0	12,387	26.1	745	1.6	17,959	37.8	139	0.3
23. Fidelity	35,453	X X X	33,451	100.0			14,973	44.8	1,660	5.0	868	2.6	45,997	137.5	8,676	25.9	993	3.0	19,539	58.4	2,896	8.7
24. Surety	751,380	X X X	745,168	100.0	10,408	1.4	167,849	22.5	30,223	4.1	21,812	2.9	76,643	10.3	51,013	6.8	18,468	2.5	454,275	61.0	67,081	9.0
26. Burglary and Theft	1,018	X X X	1,075	100.0			246	22.9	31	2.9	34	3.2	185	17.2	108	10.0	4	0.4	444	41.3	226	21.0
27. Boiler and Machinery	38,679	X X X	38,382	100.0			16,099	41.9	613	1.6	736	1.9	6,872	17.9	337	0.9	200	0.5	16,675	43.4	12,108	31.5
28. Credit		X X X																				
29. International		X X X																				
30. Warranty	(181)	X X X	1,554	100.0			49	3.2	82	5.3	(13)	(0.8)	5,853	376.6	1,005	64.7			2,234	143.8	(57)	(3.7)
34. Aggregate write-ins for other lines of business		X X X																				
35. TOTAL (Lines 1 through 34)	29,848,412	X X X	29,392,110	100.0	20,880	0.1	16,473,592	56.0	1,196,024	4.1	2,127,077	7.2	32,411,153	110.3	5,308,615	18.1	1,607,285	5.5	12,703,050	43.2	7,571,063	25.8

DETAILS OF WRITE-IN LINES																					
3401.		X X X																			
3402.		X X X																			
3403.		X X X																			
3498.	Sum of remaining write-ins for Line 34 from overflow page	X X X																			
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	X X X																			

NONE

COMBINED 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										Pre-Tax Profit or Loss Excluding All Investment	
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses			
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %		
1. Fire	75,872	12.7	15,765	2.6	16,695	2.8	88,124	14.8	343	0.1	95,233	16.0
2.1 Allied Lines	46,765	12.6	8,565	2.3	11,800	3.2	36,295	9.8	2,136	0.6	32,661	8.8
2.2 Multiple Peril Crop												
2.3 Federal Flood	1,257	2.9	1,146	2.7							17,340	40.3
2.4 Private Crop												
3. Farmowners Multiple Peril	18,732	18.3	2,545	2.5	5,839	5.7	15,448	15.1	309	0.3	9,205	9.0
4. Homeowners Multiple Peril	604,148	10.4	151,352	2.6	668,894	11.5	271,095	4.6	20,677	0.4	568,476	9.7
5.1 Commercial Multiple Peril (Non-Liability Portion)	232,733	17.6	34,093	2.6	70,903	5.4	204,449	15.4	413	0.0	113,838	8.6
5.2 Commercial Multiple Peril (Liability Portion)	181,088	19.2	26,821	2.8	56,701	6.0	113,274	12.0	1,996	0.2	123,893	13.1
6. Mortgage Guaranty												
8. Ocean Marine	10,228	12.3	2,235	2.7	929	1.1	22,709	27.2	(3,151)	(3.8)	(3,345)	(4.0)
9. Inland Marine	51,130	1.7	82,395	2.8	21,310	0.7	354,852	12.1	3,929	0.1	592,104	20.3
10. Financial Guaranty												
11. Medical Professional Liability	20,653	31.1	1,245	1.9	10	0.0	14,338	21.6	2	0.0	(12,435)	(18.7)
12. Earthquake	7,672	9.1	1,663	2.0	2,967	3.5	7,455	8.8	226	0.3	64,923	76.9
13. Group A&H (See Interrogatory 1)	627	11.5	78	1.4			24,700	454.4	90	1.7	(25,278)	(465.0)
14. Credit A&H												
15. Other A&H (See Interrogatory 1)	(1)	(0.3)	7	2.4			(48)	(16.5)	(33)	(11.3)	(131)	(45.0)
16. Workers' Compensation	138,838	5.6	107,131	4.3	344,535	13.9	174,772	7.1	3,145	0.1	(292,359)	(11.8)
17.1 Other Liability - Occurrence	218,042	11.9	42,150	2.3	67,209	3.7	266,465	14.5	30,454	1.7	(104,374)	(5.7)
17.2 Other Liability - Claims - Made	60,620	13.8	6,993	1.6	4,501	1.0	93,422	21.3	(2,681)	(0.6)	(51,530)	(11.7)
17.3 Excess Workers' Compensation	1,391	2.0	1,482	2.1	188	0.3	8,874	12.5	(346)	(0.5)	(14,046)	(19.9)
18. Products Liability	16,502	8.6	3,695	1.9	3,733	1.9	27,422	14.3	(594)	(0.3)	10,741	5.6
19.1,19.2 Private Passenger Auto Liability	406,704	7.2	140,705	2.5	730,298	13.0	324,333	5.8	4,963	0.1	(451,795)	(8.0)
19.3,19.4 Commercial Auto Liability	180,400	15.5	32,519	2.8	57,284	4.9	154,002	13.3	955	0.1	(250,699)	(21.6)
21.1 Private Passenger Auto Physical Damage	304,568	7.6	92,636	2.3	523,194	13.0	239,933	6.0	(10,181)	(0.3)	131,281	3.3
21.2 Commercial Auto Physical Damage	53,783	15.7	8,901	2.6	16,698	4.9	39,374	11.5	(43)	(0.0)	(3,125)	(0.9)
22. Aircraft (all perils)	10,263	21.6	1,318	2.8	23	0.0	19,000	40.0	(1,283)	(2.7)	9,871	20.8
23. Fidelity	6,299	18.8	529	1.6	1,372	4.1	6,544	19.6	(712)	(2.1)	494	1.5
24. Surety	171,487	23.0	21,561	2.9	127,525	17.1	90,788	12.2	(2,178)	(0.3)	101,337	13.6
26. Burglary and Theft	152	14.1	24	2.2	4	0.4	38	3.5	(12)	(1.1)	534	49.7
27. Boiler and Machinery	5,507	14.3	864	2.3	1,945	5.1	8,284	21.6	(23)	(0.1)	4,311	11.2
28. Credit												
29. International												
30. Warranty			(4)	(0.3)					(1)	(0.1)	1,439	92.6
34. Aggregate write-ins for other lines of business												
35. TOTAL (Lines 1 through 34)	2,825,460	9.6	788,414	2.7	2,734,557	9.3	2,605,942	8.9	48,400	0.2	668,564	2.3

IEE-7

DETAILS OF WRITE-IN LINES											
3401.											
3402.											
3403.											
3498. Sum of remaining write-ins for Line 34 from overflow page											
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)											

NONE

OVERFLOW PAGE FOR WRITE-INS
