

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, 2014

PROPERTY AND CASUALTY COMBINED

2014

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)	35,609,805,936		35,609,805,936	37,658,450,954
2. Stocks (Schedule D):				
2.1 Preferred stocks	347,544,008		347,544,008	320,556,085
2.2 Common stocks	4,341,445,391		4,341,445,391	4,168,801,745
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,305,572,329		1,305,572,329	1,230,494,038
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	319,317,480		319,317,480	296,623,176
4.2 Properties held for the production of income (less \$ 0 encumbrances)	724,566		724,566	786,037
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 269,737,577, Schedule E - Part 1), cash equivalents (\$ 252,460,597, Schedule E - Part 2), and short-term investments (\$ 571,926,540, Schedule DA)	1,094,124,714		1,094,124,714	1,657,320,122
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	12,759,790,571		12,759,790,571	12,059,977,762
9. Receivables for securities	181,967,809		181,967,809	81,823,074
10. Securities lending reinvested collateral assets (Schedule DL)	709,366,055		709,366,055	661,474,537
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	56,669,658,859		56,669,658,859	58,136,307,530
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	337,922,029		337,922,029	372,475,710
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,810,387,875	76,296,874	1,734,091,001	1,823,478,723
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 28,712,700 earned but unbilled premiums)	5,865,886,573	2,871,272	5,863,015,301	5,599,267,877
15.3 Accrued retrospective premiums	497,617,805	49,445,189	448,172,616	470,738,157
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	399,789,152		399,789,152	455,060,041
16.2 Funds held by or deposited with reinsured companies	23,617,242		23,617,242	20,515,355
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans	387,191	14,036	373,155	
18.1 Current federal and foreign income tax recoverable and interest thereon	67,130,277		67,130,277	51,009,612
18.2 Net deferred tax asset	2,463,120,002	243,701,097	2,219,418,905	2,410,258,389
19. Guaranty funds receivable or on deposit	22,528,454		22,528,454	21,473,778
20. Electronic data processing equipment and software	618,932,930	527,474,160	91,458,770	98,605,624
21. Furniture and equipment, including health care delivery assets (\$ 0)	416,676,335	416,676,335		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	267,788,561	460,209	267,328,352	52,951,936
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	1,387,922,753	132,146,300	1,255,776,453	1,269,747,675
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	70,849,366,038	1,449,085,472	69,400,280,566	70,781,890,407
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	70,849,366,038	1,449,085,472	69,400,280,566	70,781,890,407

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	805,556,093		805,556,093	761,752,273
2502. Other assets	227,513,663	131,949,071	95,564,592	168,397,631
2503. Amounts receivable under high deductible policies	189,624,025	197,229	189,426,796	195,267,950
2598. Summary of remaining write-ins for Line 25 from overflow page	165,228,972		165,228,972	144,329,821
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,387,922,753	132,146,300	1,255,776,453	1,269,747,675

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8)	27,769,657,192	28,523,129,957
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	85,558,002	63,071,322
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	6,015,952,397	6,116,754,910
4. Commissions payable, contingent commissions and other similar charges	526,757,620	538,666,950
5. Other expenses (excluding taxes, licenses and fees)	825,365,085	790,763,520
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	244,688,936	282,813,380
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ 330,320,506 and interest thereon \$ 1,060,579	301,052,907	301,052,907
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 855,784,190 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)	12,576,357,596	11,880,862,115
10. Advance premium	91,259,961	88,219,763
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	2,493,096	2,452,472
12. Ceded reinsurance premiums payable (net of ceding commissions)	799,651,521	750,930,661
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	215,434,841	217,593,572
14. Amounts withheld or retained by company for account of others	613,485,520	641,164,815
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	42,188,343	66,622,301
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	818,114,731	832,341,998
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities	245,482,599	86,386,277
22. Payable for securities lending	709,366,055	661,474,537
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	(1,662,545,849)	1,429,757,398
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	50,220,320,553	53,274,058,855
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	50,220,320,553	53,274,058,855
29. Aggregate write-ins for special surplus funds	107,908,726	111,373,703
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	623,425,186	623,358,904
34. Gross paid in and contributed surplus	9,218,002,902	8,286,639,809
35. Unassigned funds (surplus)	9,201,923,199	8,457,759,136
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)	19,179,960,013	17,507,831,552
38. Totals (Page 2, Line 28, Col. 3)	69,400,280,566	70,781,890,407

DETAILS OF WRITE-IN LINES		
2501. Amounts held under uninsured plans	665,326,300	753,656,529
2502. Other liabilities	598,495,234	715,418,987
2503. Deposit Liability	49,403,119	
2598. Summary of remaining write-ins for Line 25 from overflow page	(2,975,770,502)	(39,318,118)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(1,662,545,849)	1,429,757,398
2901. Special surplus from retroactive reinsurance	107,908,726	111,373,703
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)	107,908,726	111,373,703
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)	24,642,588,819	24,357,453,405
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	13,882,869,196	14,410,209,679
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	3,372,203,931	3,491,324,803
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	7,898,440,846	7,885,999,945
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	25,153,513,973	25,787,534,427
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(510,925,154)	(1,430,081,022)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,934,297,506	1,876,015,059
10. Net realized capital gains (losses) less capital gains tax of \$ 37,425,201 (Exhibit of Capital Gains (Losses))	68,018,947	206,470,410
11. Net investment gain (loss) (Lines 9 + 10)	2,002,316,453	2,082,485,469
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 4,862,937 amount charged off \$ 98,157,540)	(93,294,603)	(80,311,953)
13. Finance and service charges not included in premiums	138,193,856	133,872,805
14. Aggregate write-ins for miscellaneous income	(14,510,673)	(68,002,791)
15. Total other income (Lines 12 through 14)	30,388,580	(14,441,939)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	1,521,779,879	637,962,508
17. Dividends to policyholders	23,567,300	38,528,862
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)	1,498,212,579	599,433,646
19. Federal and foreign income taxes incurred	(100,792,072)	(113,922,117)
20. Net income (Line 18 minus Line 19) (to Line 22)	1,599,004,651	713,355,763
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	17,507,831,552	16,520,744,851
22. Net income (from Line 20)	1,599,004,651	713,355,763
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 20,235,133	(319,689,800)	345,723,768
25. Change in net unrealized foreign exchange capital gain (loss)	(113,188,454)	(83,920,133)
26. Change in net deferred income tax	(320,023,331)	100,187,435
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(19,072,706)	64,862,066
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	23,751,958	35,424,782
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	27,083,538
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(92,297,250)	(198,723,028)
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	(15,935,981)	(16,973,771)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,672,128,461	987,086,701
39. Surplus as regards policyholders, December 31 current year (Lines 21 plus Line 38) (Page 3, Line 37)	19,179,960,013	17,507,831,552

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. Other income/(expense)	1,946,741	(68,674,092)
1402. Retroactive reinsurance gain/(loss)	(16,457,414)	671,301
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(14,510,673)	(68,002,791)
3701. Other changes in surplus	(15,935,981)	(16,973,771)
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)	(15,935,981)	(16,973,771)

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	25,297,381,340	24,597,759,235
2. Net investment income	2,138,753,280	2,066,292,168
3. Miscellaneous income	(205,426,231)	(1,112,304,238)
4. Total (Lines 1 through 3)	27,230,708,389	25,551,747,165
5. Benefit and loss related payments	14,561,833,297	13,592,230,557
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	11,371,910,220	11,067,479,937
8. Dividends paid to policyholders	23,526,676	40,807,681
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(47,303,259)	14,702,088
10. Total (Lines 5 through 9)	25,909,966,934	24,715,220,263
11. Net cash from operations (Line 4 minus Line 10)	1,320,741,455	836,526,902
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,737,102,990	6,662,592,504
12.2 Stocks	1,311,762,089	1,654,225,654
12.3 Mortgage loans	112,891,823	94,436,205
12.4 Real estate		
12.5 Other invested assets	3,429,816,980	7,176,224,457
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(12,636)	(47,577)
12.7 Miscellaneous proceeds	(104,525,164)	4,496,313
12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,487,036,082	15,591,927,556
13. Cost of investments acquired (long-term only):		
13.1 Bonds	6,982,555,858	8,075,374,568
13.2 Stocks	1,402,095,930	1,688,885,737
13.3 Mortgage loans	189,597,221	214,289,995
13.4 Real estate	42,268,479	15,685,453
13.5 Other invested assets	4,471,908,151	8,341,773,111
13.6 Miscellaneous applications	(159,226,442)	47,203,241
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,929,199,197	18,383,212,105
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)	557,836,885	(2,791,284,549)
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	27,083,479
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	92,297,249	198,723,027
16.6 Other cash provided (applied)	(3,279,055,873)	1,535,873,290
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,441,773,748)	1,364,300,023
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)	(563,195,408)	(590,457,624)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,657,320,122	2,247,777,746
19.2 End of year (Line 18 plus Line 19.1)	1,094,124,714	1,657,320,122

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

20.0001	7 - Commissions, expenses paid and aggregate write-ins for deductions		
20.0002	3- Miscellaneous Income		(1,090,749,688)
20.0003	2 - Net investment Income	15,155,102	
20.0004	16.6 - Other cash provided (applied)		1,088,946,689
20.0005	16.5 - Dividends to Stockholders		11,075,563
20.0006	16.2 - Capital and paid in surplus, less treasury stock		(89,350,013)
20.0007	13.5 - Cost of Investment Acquired - Other Invested Assets	4,380,312	1,795,125,540
20.0008	13.2 Cost of Investment Acquired - Stocks	9,964,976	
20.0009	13.1 - Cost of Investment Acquired - Bonds	1,518,672,270	31,597,167
20.0010	12.5 - Proceeds from investments sold, matured or repaid - Other Invested Assets	3,623,879	1,795,125,540
20.0011	12.3 - Proceeds from investments sold, matured or repaid - Mortgage Loans	1,286,254	
20.0012	12.2 - Proceeds from investments sold, matured or repaid - Stocks	8,989,410	
20.0013	12.1 - Proceeds from investments sold, matured or repaid - Bonds	1,503,962,914	133,825,742

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	611,071,160	296,310,675	291,966,622	615,415,213
2. Allied lines	382,942,319	185,546,609	194,032,949	374,455,979
3. Farmowners multiple peril	96,654,578	47,282,826	49,171,571	94,765,833
4. Homeowners multiple peril	5,343,521,864	2,640,689,112	2,864,610,785	5,119,600,191
5. Commercial multiple peril	2,167,519,530	1,077,646,642	1,092,434,238	2,152,731,934
6. Mortgage guaranty				
8. Ocean marine	76,566,341	40,863,564	45,770,480	71,659,425
9. Inland marine	672,085,491	147,970,784	161,222,177	658,834,098
10. Financial guaranty				
11.1 Medical professional liability—occurrence	49,477,064	23,711,672	24,449,567	48,739,169
11.2 Medical professional liability—claims-made	24,780,328	3,894,546	11,571,090	17,103,784
12. Earthquake	87,682,335	46,150,437	43,134,364	90,698,408
13. Group accident and health	3,937,771		1,563,078	2,374,693
14. Credit accident and health (group and individual)				
15. Other accident and health	6,262,474	397,539	436,879	6,223,134
16. Workers' compensation	2,235,824,676	133,491,904	85,332,000	2,283,984,580
17.1 Other liability—occurrence	1,615,314,051	692,851,063	719,875,114	1,588,290,000
17.2 Other liability—claims-made	641,509,132	230,298,974	338,017,879	533,790,227
17.3 Excess workers' compensation	57,571,971	23,256,683	29,307,733	51,520,921
18.1 Products liability—occurrence	155,781,150	91,766,210	92,969,676	154,577,684
18.2 Products liability—claims-made	14,200,661	4,950,026	4,735,123	14,415,564
19.1,19.2 Private passenger auto liability	5,670,095,296	2,634,587,574	2,757,682,639	5,547,000,231
19.3,19.4 Commercial auto liability	1,173,939,823	538,127,495	548,872,374	1,163,194,944
21. Auto physical damage	3,126,135,601	1,960,594,781	2,113,981,774	2,972,748,608
22. Aircraft (all perils)	39,813,829	10,875,378	9,764,170	40,925,037
23. Fidelity	47,407,797	13,156,199	23,584,766	36,979,230
24. Surety	740,836,615	446,584,703	468,554,835	718,866,483
26. Burglary and theft	1,094,449	568,593	504,253	1,158,789
27. Boiler and machinery	37,685,939	15,946,221	16,250,338	37,381,822
28. Credit	5,147,809	914,485	3,459,470	2,602,824
29. International				
30. Warranty	741,911	5,115,474	3,968,879	1,888,506
31. Reinsurance-nonproportional assumed property	257,243,334	24,593,209	40,281,917	241,554,626
32. Reinsurance-nonproportional assumed liability	34,198,669	3,699,539	17,128,271	20,769,937
33. Reinsurance-nonproportional assumed financial lines	(159,876)			(159,876)
34. Aggregate write-ins for other lines of business				
35. TOTALS	25,376,884,092	11,341,842,917	12,054,635,011	24,664,091,998

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	289,669,267	2,297,353			291,966,620
2. Allied lines	193,378,538	654,411			194,032,949
3. Farmowners multiple peril	49,171,571				49,171,571
4. Homeowners multiple peril	2,864,610,785				2,864,610,785
5. Commercial multiple peril	1,100,485,320	1,394,676	(9,502,084)	56,326	1,092,434,238
6. Mortgage guaranty					
8. Ocean marine	44,066,588	1,703,889			45,770,477
9. Inland marine	142,597,753	18,624,424			161,222,177
10. Financial guaranty					
11.1 Medical professional liability—occurrence	24,320,007	129,562			24,449,569
11.2 Medical professional liability—claims-made	11,052,876	518,215			11,571,091
12. Earthquake	42,974,579	159,785			43,134,364
13. Group accident and health	1,563,078				1,563,078
14. Credit accident and health (group and individual)					
15. Other accident and health	436,879				436,879
16. Workers' compensation	587,670,721	19,696,950	(13,501,588)	(508,534,083)	85,332,000
17.1 Other liability—occurrence	654,534,565	57,670,335	(833,426)	8,503,641	719,875,115
17.2 Other liability—claims-made	302,815,974	35,258,834	(56,926)		338,017,882
17.3 Excess workers' compensation	24,215,474	5,092,258			29,307,732
18.1 Products liability—occurrence	58,647,349	31,905,136	(217,639)	2,634,830	92,969,676
18.2 Products liability—claims-made	4,601,221	133,901			4,735,122
19.1,19.2 Private passenger auto liability	2,757,682,639				2,757,682,639
19.3,19.4 Commercial auto liability	544,397,913	4,746,097		(271,636)	548,872,374
21. Auto physical damage	2,113,341,089	640,685			2,113,981,774
22. Aircraft (all perils)	9,764,170				9,764,170
23. Fidelity	23,224,564	360,203			23,584,767
24. Surety	456,620,036	11,934,799			468,554,835
26. Burglary and theft	503,951	301			504,252
27. Boiler and machinery	16,072,376	177,962			16,250,338
28. Credit	3,459,470				3,459,470
29. International					
30. Warranty		3,968,879			3,968,879
31. Reinsurance-nonproportional assumed property	38,169,446	2,112,474			40,281,920
32. Reinsurance-nonproportional assumed liability	17,068,461	59,811			17,128,272
33. Reinsurance-nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	12,377,116,660	199,240,940	(24,111,663)	(497,610,922)	12,054,635,015
36. Accrued retrospective premiums based on experience					497,610,910
37. Earned but unbilled premiums					24,111,664
38. Balance (Sum of Lines 35 through 37)					12,576,357,589

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	629,604,002	2,838,562	47,940,474		69,311,878	611,071,160
2. Allied lines	420,263,706	16,627,108	21,367,825	44,921	75,271,398	382,942,320
3. Farmowners multiple peril	99,796,362				3,141,783	96,654,579
4. Homeowners multiple peril	5,712,724,095		10,734,719		379,936,950	5,343,521,864
5. Commercial multiple peril	2,251,186,030	59,248,912	14,567,324		157,482,737	2,167,519,529
6. Mortgage guaranty						
8. Ocean marine	91,840,757	10,427,974	7,626,618	1,802,094	31,526,913	76,566,342
9. Inland marine	2,760,248,680		8,733,789	1,058,969	2,095,838,008	672,085,492
10. Financial guaranty						
11.1 Medical professional liability--occurrence	49,485,483		(14)		8,406	49,477,063
11.2 Medical professional liability--claims-made	12,182,437		14,056,077		1,458,186	24,780,328
12. Earthquake	90,194,561		5,237,220		7,749,444	87,682,337
13. Group accident and health	4,212,624		147		275,000	3,937,771
14. Credit accident and health (group and individual)						
15. Other accident and health	329,456	755,441	5,267,225		89,647	6,262,475
16. Workers' compensation	2,660,599,254	1,901,669	209,204,861	6,061,221	629,819,888	2,235,824,675
17.1 Other liability—occurrence	1,943,781,013	50,683,798	88,090,075		467,240,834	1,615,314,052
17.2 Other liability—claims-made	500,967,433	91,931,717	83,104,666	1,558,649	32,936,035	641,509,132
17.3 Excess workers' compensation	77,832,803		1,688,704		21,949,537	57,571,970
18.1 Products liability—occurrence	164,386,878	2,268,573	2,117,708	1,678	12,990,332	155,781,149
18.2 Products liability—claims-made	7,912,854		6,790,694	35,589	467,299	14,200,660
19.1,19.2 Private passenger auto liability	5,574,221,406	74,427,226	237,680,001		216,233,339	5,670,095,294
19.3,19.4 Commercial auto liability	1,173,819,345		27,621,647	1,303,866	26,197,302	1,173,939,824
21. Auto physical damage	4,278,074,768	1,945,901	197,593,478	1,245,883,822	105,594,724	3,126,135,601
22. Aircraft (all perils)	48,043,314	3,248,135	4,746,183	786,327	15,437,476	39,813,829
23. Fidelity	34,906,867	10,743,327	3,431,371	124	1,673,643	47,407,798
24. Surety	737,586,644	12,389,017	18,103,202	636,806	26,605,443	740,836,614
26. Burglary and theft	1,111,960	46	8,574	462	25,670	1,094,448
27. Boiler and machinery	38,504,101		130,000		948,160	37,685,941
28. Credit		4,647,809	500,000			5,147,809
29. International						
30. Warranty	741,909					741,909
31. Reinsurance-nonproportional assumed property	X X X	165,032,435	92,906,233		695,333	257,243,335
32. Reinsurance-nonproportional assumed liability	X X X	4,398,810	29,805,809		5,950	34,198,669
33. Reinsurance-nonproportional assumed financial lines	X X X		3,746,250	1,739,422	2,166,704	(159,876)
34. Aggregate write-ins for other lines of business						
35. TOTALS	29,364,558,742	513,516,460	1,142,800,860	1,260,913,950	4,383,078,019	25,376,884,093

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 \$ 2,148,439,197

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 2,228,879,863

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	216,360,071	29,139,768	69,764,161	175,735,678	80,153,090	10,684,496	12,844,410	253,728,854	20,683,859
2. Allied lines	53,791,144	12,151,012	7,043,428	58,898,728	24,589,603	15,593,556	5,333,074	93,748,813	10,641,653
3. Farmowners multiple peril	19,292,260	1	19,292,261	19,292,261	1,306,804	5,430	104	20,604,391	6,240,991
4. Homeowners multiple peril	616,125,320	1,639,643	33,807,063	583,957,900	391,885,520	2,408,541	38,731,084	939,520,877	214,755,104
5. Commercial multiple peril	1,123,099,758	93,054,837	72,742,381	1,143,412,214	863,816,341	45,490,458	23,380,121	2,029,338,892	822,628,609
6. Mortgage guaranty									
8. Ocean marine	54,077,611	9,729,566	31,213,402	32,593,775	42,803,728	15,175,255	26,118,300	64,454,458	10,571,285
9. Inland marine	72,273,609	4,175,860	27,558,621	48,890,848	202,719,544	5,702,351	162,205,287	95,107,456	15,269,252
10. Financial guaranty									
11.1 Medical professional liability—occurrence	6,504,249	104,606	741,595	5,867,260	76,450,355	44,154	5,152,517	77,209,252	5,823,439
11.2 Medical professional liability—claims-made	1,702,771	661,237	504,794	1,859,214	6,098,850	7,037,869	591,404	14,404,529	3,180,062
12. Earthquake	221,708	1,225,284	14,932	1,432,060	403,840	1,607,610	1,605,171	1,838,339	236,422
13. Group accident and health	3,850,496	29,566	2,315,541	1,564,521	1,096,764	89,125		(a) 2,750,410	130,554
14. Credit accident and health (group and individual)									
15. Other accident and health	670,225	41,678,084	34,095,362	8,252,947	4,604,299	11,960,822	5,566,232	(a) 19,251,836	6,849,488
16. Workers' compensation	7,738,541,026	689,251,965	1,980,458,675	6,447,334,316	7,366,008,956	589,245,377	1,817,244,049	12,585,344,600	1,821,429,423
17.1 Other liability—occurrence	1,590,039,722	83,297,930	350,963,817	1,322,373,835	2,921,094,954	251,688,461	999,535,039	3,495,622,211	1,150,857,349
17.2 Other liability—claims-made	205,565,670	46,462,852	105,280,906	146,747,616	675,990,966	124,068,205	199,028,861	747,777,926	188,412,088
17.3 Excess workers' compensation	330,523,263		72,843,973	257,679,290	402,013,282		94,342,482	565,350,090	53,524,201
18.1 Products liability—occurrence	202,365,343	25,181,112	128,596,666	98,949,789	467,992,108	3,895,268	183,737,827	387,099,338	278,366,934
18.2 Products liability—claims-made	1,050,800	71,702	904,955	217,547	11,538,889	7,125,400	(121,871)	19,003,707	10,256,226
19.1,19.2 Private passenger auto liability	3,102,130,903	120,972,082	609,423,939	2,613,679,046	1,666,282,295	27,590,514	54,756,124	4,252,795,731	962,599,185
19.3,19.4 Commercial auto liability	1,049,719,553	34,977,663	174,222,988	910,474,228	481,770,349	35,895,468	52,458,767	1,375,681,278	242,869,192
21. Auto physical damage	14,970,647	1,151,206	9,293,914	6,827,939	38,131,163	18,729,236	4,655,597	59,032,741	77,597,848
22. Aircraft (all perils)	44,071,140	8,350,101	31,198,531	21,222,710	12,674,799	5,897,350	3,736,032	36,058,827	14,106,576
23. Fidelity	1,039,730	2,370,480	610,820	2,799,390	37,558,401	4,421,255	11,521,486	33,257,560	5,331,464
24. Surety	45,854,212	5,728,107	1,325,569	50,256,750	86,731,513	14,695,377	5,053,030	146,630,610	67,370,125
26. Burglary and theft	88,451	35	1	88,485	60,085	6,270	27,303	127,537	89,125
27. Boiler and machinery	4,000,420	12,590	703,162	3,309,848	431,818	161,740	(183,166)	4,086,572	524,571
28. Credit		15,186		15,186		3,900,978		3,916,164	1,712
29. International									
30. Warranty					5,803,578		4,177,828		918,248
31. Reinsurance-nonproportional assumed property	X X X	86,517,067	30,060	86,487,007	X X X	98,681,763	25,262	185,143,508	2,744,496
32. Reinsurance-nonproportional assumed liability	X X X	190,766,534	107,377,802	83,388,732	X X X	491,688,392	319,960,216	255,116,908	21,909,326
33. Reinsurance-nonproportional assumed financial lines	X X X	4,015,640		4,015,640	X X X	3,939,952	3,934,587	4,021,005	33,600
34. Aggregate write-ins for other lines of business									
35. TOTALS	16,497,930,102	1,492,731,716	3,853,037,058	14,137,624,760	15,870,011,894	1,797,437,697	4,035,417,157	27,769,657,194	6,015,952,407
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	1,767,242,562			1,767,242,562
1.2 Reinsurance assumed	23,634,259			23,634,259
1.3 Reinsurance ceded	268,223,879			268,223,879
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,522,652,942			1,522,652,942
2. Commission and brokerage:				
2.1 Direct, excluding contingent		2,407,989,058		2,407,989,058
2.2 Reinsurance assumed, excluding contingent		373,927,007		373,927,007
2.3 Reinsurance ceded, excluding contingent		1,319,668,062		1,319,668,062
2.4 Contingent—direct		373,339,313		373,339,313
2.5 Contingent—reinsurance assumed		35,339,748		35,339,748
2.6 Contingent—reinsurance ceded		5,557,359		5,557,359
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)		1,865,369,705		1,865,369,705
3. Allowances to manager and agents		234,917,424		234,917,424
4. Advertising	4,986,636	435,999,529	24,506	441,010,671
5. Boards, bureaus and associations	7,356,509	46,861,991	858	54,219,358
6. Surveys and underwriting reports	102,390	91,187,808		91,290,198
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,093,170,646	2,153,570,474	71,188,720	3,317,929,840
8.2 Payroll taxes	49,506,401	190,374,129	67,499	239,948,029
9. Employee relations and welfare	203,097,192	756,227,039	1,811,646	961,135,877
10. Insurance	85,232,837	17,036,736	331,334	102,600,907
11. Directors' fees	597	24,289		24,886
12. Travel and travel items	74,699,507	173,498,771	2,256,768	250,455,046
13. Rent and rent items	59,989,223	226,114,203	658,439	286,761,865
14. Equipment	33,983,979	106,037,046	2,104,804	142,125,829
15. Cost or depreciation of EDP equipment and software	40,315,667	131,630,564	1,874,517	173,820,748
16. Printing and stationery	7,486,162	28,275,133	288,565	36,049,860
17. Postage, telephone and telegraph, exchange and express	30,819,071	125,276,964	2,519,589	158,615,624
18. Legal and auditing	8,693,871	27,553,399	1,578,595	37,825,865
19. Totals (Lines 3 to 18)	1,699,440,688	4,744,585,499	84,705,840	6,528,732,027
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,496,285		646,710,186		646,710,186
20.2 Insurance department licenses and fees		65,902,772		65,902,772
20.3 Gross guaranty association assessments		6,110,365		6,110,365
20.4 All other (excluding federal and foreign income and real estate)		45,943,186		45,943,186
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		764,666,509		764,666,509
21. Real estate expenses			31,967,896	31,967,896
22. Real estate taxes			5,677,986	5,677,986
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	139,075,727	509,927,484	27,378,412	676,381,623
25. Total expenses incurred	3,361,169,357	7,884,549,197	149,730,134	(a) 11,395,448,688
26. Less unpaid expenses—current year	6,015,952,397	1,593,828,656	2,982,985	7,612,764,038
27. Add unpaid expenses—prior year	6,116,754,910	1,608,222,799	4,021,049	7,728,998,758
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year		373,155		373,155
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	3,461,971,870	7,899,316,495	150,768,198	11,512,056,563

DETAILS OF WRITE-IN LINES				
2401. Other expenses	139,075,727	509,927,484	27,378,412	676,381,623
2402.				
2403.				
2498. Sum of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	139,075,727	509,927,484	27,378,412	676,381,623

(a) Includes management fees of \$ 3,412,776,512 to affiliates and \$ 234,716,201 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 135,152,280	135,325,491
1.1 Bonds exempt from U.S. tax	(a) 404,047,420	387,313,782
1.2 Other bonds (unaffiliated)	(a) 908,303,461	892,872,111
1.3 Bonds of affiliates	(a) 5,998,200	5,998,200
2.1 Preferred stocks (unaffiliated)	(b) 17,428,819	17,476,643
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	53,265,529	52,850,280
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 70,389,232	70,442,105
4. Real estate	(d) 70,593,468	70,593,468
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 6,435,696	6,157,404
7. Derivative instruments	(f)	
8. Other invested assets	528,564,864	528,564,864
9. Aggregate write-ins for investment income	(3,523,015)	(3,523,015)
10. Total gross investment income	2,196,655,954	2,164,071,333
11. Investment expenses		(g) 149,730,136
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 62,702,856
14. Depreciation on real estate and other invested assets		(i) 17,340,832
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		229,773,824
17. Net investment income (Line 10 minus Line 16)		1,934,297,509

DETAILS OF WRITE-IN LINES		
0901. Investment Income/(Expense) – Pooling Restatement	7,583	7,583
0902. Miscellaneous Income/(Expense)	(3,530,598)	(3,530,598)
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	(3,523,015)	(3,523,015)
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 \$ 79,664,473 accrual of discount less \$ 144,128,778 amortization of premium and less \$ 13,899,956 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 \$ 230,825 paid for accrued interest on purchases.
- (d) Includes \$ 68,791,729 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 28,677 accrual of discount less \$ 166,416 amortization of premium and less \$ 5,266 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 \$ 50,128,382 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	4,415,106	(21,843,021)	(17,427,915)		
1.1 Bonds exempt from U.S. tax	20,916,057	(29,226)	20,886,831	404,635	
1.2 Other bonds (unaffiliated)	36,313,270	(5,508,097)	30,805,173	(37,507,624)	14,046,539
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	33,593		33,593	21,240,464	(6)
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	72,570,283	(7,892,335)	64,677,948	61,139,142	(42,815,610)
2.21 Common stocks of affiliates	(1,397,769)		(1,397,769)	(92,792,834)	
3. Mortgage loans	(734,168)		(734,168)	(892,937)	
4. Real estate	(213,842)		(213,842)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	423		423	(13,062)	(301,040)
7. Derivative instruments					
8. Other invested assets	29,655,203	(19,071,230)	10,583,973	(251,213,449)	(12,123,247)
9. Aggregate write-ins for capital gains (losses)		(1,770,099)	(1,770,099)	180,864	
10. Total capital gains (losses)	161,558,156	(56,114,008)	105,444,148	(299,454,801)	(41,193,364)

DETAILS OF WRITE-IN LINES					
0901. Miscellaneous gains (losses)					
0902. DEFERRED G/L-TRSF OF ASSETS-INTERCO NON-CASH				180,864	
0903. SOFTWARE IMPAIRMENT		(1,770,099)	(1,770,099)		
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		(1,770,099)	(1,770,099)	180,864	

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			29	3,843	3,872							
0499999		Total Affiliates - U.S. Non-Pool - Total			29	3,843	3,872							
0599999		Total Affiliates - Other (Non-U.S.) - Captive		510,715	58,926	175,934	234,860	423	204,729	191,055	1,770			
0699999		Total Affiliates - Other (Non-U.S.) - Other												
0799999		Total Affiliates - Other (Non-U.S.) - Total		510,715	58,926	175,934	234,860	423	204,729	191,055	1,770			
0899999		Total Affiliates - Total Affiliates		510,715	58,955	179,777	238,732	423	204,729	191,055	1,770			
0999998		Other U.S. Unaffiliated Insurers - Reinsurance for which total of Col 8 < \$100,000		50,440	(3,406)	6,431	3,025	55	4,785	8,890	(1)			
0999999		Total Other U.S. Unaffiliated Insurers *#		802,792	1,439	514,140	515,579	2,754	53,958	295,943	29			
1099998		Pools and Associations - Mandatory Pools - Reinsurance total of Col. 8 < \$100,000		6,053	93	1,498	1,591		164	7,108	172			
1099999		Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities		102,712	23,171	572,483	595,654		47,773	47,237	10,632			
1199998		Pools and Associations - Voluntary Pools - Reinsurance total of Col. 8 < \$100,000			11	127	138		16		1,129			
1199999		Pools and Associations - Voluntary Pools - Pools, Associations or Other Similar Facilities		30,074	18	110,631	110,649	2,413	25,602	9,162	10,682			
1299999		Pools and Associations - Total Pools, and Associations		132,786	23,189	683,114	706,303	2,413	73,375	56,399	21,314			
1399998		Other Non-U.S. Insurers - Reinsurance for which the total of Col 8 < \$100,000		87,871	(451)	3,350	2,899	37	4,247	39,482	500			
1399999		Total - Other Non-U.S. Insurers		210,021	1,975	155,342	157,317	4,427	26,709	91,055	503			
9999999		Totals		1,656,314	85,558	1,532,373	1,617,931	10,017	358,771	634,452	23,616			

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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						29		3,843		77	58			4,007			4,007	
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Total						29		3,843		77	58			4,007			4,007	
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive																		
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other					2,644	291		448	68	202	7	1,172		2,188	1,205		983	
0799999	Total Authorized - Affiliates - Other (Non-U.S.) - Total					2,644	291		448	68	202	7	1,172		2,188	1,205		983	
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates					2,644	320		4,291	68	279	65	1,172		6,195	1,205		4,990	
0999998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					95	12	3	725	105	1,063	120	(6)		2,022	(34)		2,056	2
0999999	Total Authorized - Other U.S. Unaffiliated Insurers					776,228	167,141	7,467	1,289,903	304,771	1,845,308	616,735	362,599	437	4,594,361	231,524		4,362,837	113,894
1099999	Total Authorized - Pools - Mandatory Pools* @					539,222	99,787	85	1,696,295	6,799	819,591	15,338	192,005		2,829,900	128,116		2,701,784	176
1199999	Total Authorized - Pools - Voluntary Pools* %					43,770	7,999	1,290	125,092	12,594	87,090	22,906	23,965		280,936	1,300		279,636	49,183
1299998	Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					765	(100)		200	41	(53)	457	722		1,267	966		301	(2)
1299999	Total Authorized - Other Non-U.S. Insurers					130,465	12,569	64	135,957	20,793	146,742	25,508	42,053		383,686	19,208		364,478	415
1399999	Total Authorized					1,492,329	287,816	8,906	3,251,538	345,025	2,899,010	680,552	621,794	437	8,095,078	381,353		7,713,725	163,668
1499999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling																		
1599999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive					(24)			725	76	2,017				2,818			2,818	286
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other								1	1	1	1			4			4	
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Total					(24)			726	77	2,018	1			2,822			2,822	286
1899999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive					9,963	594	76	7,501	963	16,725	1,899	3,339		31,097	1,854		29,243	2,499
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other					1,245,999	556	85	9,521	129	(1,089)	1,905	1,198		12,305	2,509		9,796	17,909

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)	37.60	716,742
2) ST JAMES INS CO LTD	37.60	526,531
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) PEERLESS INSURANCE CO	9,212,639	5,075,365	Yes [X] No []
2) LIBERTY MUTUAL INSURANCE	7,504,432	3,737,531	Yes [X] No []
3) EMPLOYERS INS CO OF WAUS	3,685,056	2,030,146	Yes [X] No []
4) LIBERTY MUTUAL FIRE INSUR	3,685,545	2,030,627	Yes [X] No []
5) OHIO CASUALTY INSURANCE	3,685,056	2,030,146	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			1,255,962	1,150	161	17,022	1,092	15,636	3,804	4,537			43,402	4,363		39,039	20,408
2199999		Total Unauthorized - Affiliates - Total Unauthorized - Affiliates			1,255,938	1,150	161	17,748	1,169	17,654	3,805	4,537			46,224	4,363		41,861	20,694
2299998		Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)			(108)	15	1	78	15	206	17			332				332	
2299999		Total Unauthorized - Other U.S. Unaffiliated Insurers			1,941,382	78,531	24	16,038	1,574	145,074	3,258	17,616			262,115	260,296		1,819	1,076
2399999		Total Unauthorized - Pools - Mandatory Pools* @																	
2499999		Total Unauthorized - Pools - Voluntary Pools* %			6,548			22,667	7,576	2,207	1,248	3,133			36,831	845		35,986	
2599998		Total Unauthorized - Other non-U.S. Insurers# (under \$100,000)			318	199	(2)	528	138	2,399	(1,642)	104			1,724	300		1,424	2,153
2599999		Total Unauthorized - Other non-U.S. Insurers#			947,797	49,558	147	545,046	58,731	971,472	151,860	208,703			1,985,517	152,788		1,832,729	29,997
2699999		Total Unauthorized			4,151,665	129,239	332	601,499	69,050	1,136,407	160,171	233,989			2,330,687	418,292		1,912,395	51,767
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* @																	

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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)	37.60	716,742
2) ST JAMES INS CO LTD	37.60	526,531
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) PEERLESS INSURANCE CO	9,212,639	5,075,365	Yes [X] No []
2) LIBERTY MUTUAL INSURANCE	7,504,432	3,737,531	Yes [X] No []
3) EMPLOYERS INS CO OF WAUS	3,685,056	2,030,146	Yes [X] No []
4) LIBERTY MUTUAL FIRE INSUR	3,685,545	2,030,627	Yes [X] No []
5) OHIO CASUALTY INSURANCE	3,685,056	2,030,146	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				5,643,994	417,055	9,238	3,853,037	414,075	4,035,417	840,723	855,783	437	10,425,765	799,645		9,626,120	215,435	
4199999	Total Protected Cells																		
9999999	Totals				5,643,994	417,055	9,238	3,853,037	414,075	4,035,417	840,723	855,783	437	10,425,765	799,645		9,626,120	215,435	

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	37.60	716,742
2) ST JAMES INS CO LTD	37.60	526,531
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) PEERLESS INSURANCE CO	9,212,639	5,075,365	Yes [X] No []
2) LIBERTY MUTUAL INSURANCE	7,504,432	3,737,531	Yes [X] No []
3) EMPLOYERS INS CO OF WAUS	3,685,056	2,030,146	Yes [X] No []
4) LIBERTY MUTUAL FIRE INSUR	3,685,545	2,030,627	Yes [X] No []
5) OHIO CASUALTY INSURANCE	3,685,056	2,030,146	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			29						29		
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Total			29						29		
0599999	Total Authorized - Affiliates -Other (Non-U.S.) - Captive											
0699999	Total Authorized - Affiliates -Other (Non-U.S.) - Other			200	58	(19)		52	91	291	31.271	17.869
0799999	Total Authorized - Affiliates -Other (Non-U.S.) - Total			200	58	(19)		52	91	291	31.271	17.869
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates			229	58	(19)		52	91	320	28.438	16.250
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			148,343	6,439	7,458	1,225	11,143	26,265	174,608	15.042	6.382
1099999	Total Authorized - Pools - Mandatory Pools*			99,897	(20)			(5)	(25)	99,872	(0.025)	(0.005)
1199999	Total Authorized - Pools - Voluntary Pools*			6,155	18	295	2	2,820	3,135	9,290	33.746	30.355
1299999	Total Authorized - Other Non-U.S. Insurers#			5,889	1,038	3,087	208	2,406	6,739	12,628	53.366	19.053
1399999	Total Authorized - Total Authorized			260,513	7,533	10,821	1,435	16,416	36,205	296,718	12.202	5.533
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							671	671	671	100.000	100.000
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			5	2	31	22	582	637	642	99.221	90.654
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Total			5	2	31	22	1,253	1,308	1,313	99.619	95.430
2199999	Total Unauthorized - Affiliates - Total Unauthorized-Affiliates			5	2	31	22	1,253	1,308	1,313	99.619	95.430
2299999	Total Unauthorized - Other U.S. Unaffiliated Insurers			78,271	13	1	160	110	284	78,555	0.362	0.140
2399999	Total Unauthorized - Pools - Mandatory Pools*											
2499999	Total Unauthorized - Pools - Voluntary Pools*											
2599999	Total Unauthorized - Other Non-U.S. Insurers#			32,151	3,995	4,164	302	9,095	17,556	49,707	35.319	18.297

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		110,427	4,010	4,196	484	10,458	19,148	129,575	14.778	8.071
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		370,940	11,543	15,017	1,919	26,874	55,353	426,293	12.985	6.304
4199999		Total Protected Cells										
9999999		Totals		370,940	11,543	15,017	1,919	26,874	55,353	426,293	12.985	6.304

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		2,818	286		X X X			3,555	2,818						
0399999		Total Affiliates - U.S. Non-Pool - Other		4			X X X			4	4						
0499999		Total Affiliates - U.S. Non-Pool - Total		2,822	286		X X X			3,559	2,822						
0599999		Total Affiliates - Other (Non-Pool) - Captive		31,098	2,499	18,850	X X X	1,855		18,713	31,098				134	134	134
0699999		Total Affiliates - Other (Non-Pool) - Other		12,305	17,909	160	X X X	2,509		3,956	12,303	2	38	8	117	125	127
0799999		Total Affiliates - Other (Non-Pool) - Total		43,403	20,408	19,010	X X X	4,364		22,669	43,401	2	38	8	251	259	261
0899999		Total Affiliates - Total Affiliates		46,225	20,694	19,010	X X X	4,364		26,228	46,223	2	38	8	251	259	261
0999999		Total Other U.S. Unaffiliated Insurers		262,117	1,076	71,700	X X X	260,296		115,598	258,306	3,811	269	54		54	3,810
1099999		Total Pools and Associations - Mandatory *					X X X										
1199999		Total Pools and Associations - Voluntary *		36,831		34,240	X X X	845		2,412	35,711	1,120					1,120
1299999		Total Other Non-U.S. Insurers #		1,985,521	29,996	1,273,852	X X X	152,784		1,314,503	1,962,269	23,252	6,989	1,398	315	1,713	24,594
1399999		Total Affiliates and Others		2,330,694	51,766	1,398,802	X X X	418,289		1,458,741	2,302,509	28,185	7,296	1,460	566	2,026	29,785
1499999		Total Protected Cells					X X X										
9999999		Totals		2,330,694	51,766	1,398,802	X X X	418,289		1,458,741	2,302,509	28,185	7,296	1,460	566	2,026	29,785

1. Amounts in dispute totaling \$ 3,655 are included in Column 5.
 2. Amounts in dispute totaling \$ 3,642 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 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Col. 4 divided by (Cols. 5 + 6)	8 Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	9 Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	10 20 % of Amount in Col. 9	11 Amount Reported in Col. 8 x 20% + Col. 10
9999999	Totals		3,719,048	99,248,805	112,005,494	1.8	1,203,833	6,217,100	1,243,420	1,506,212

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(a) From Schedule F – Part 4 Columns 8 + 9, total authorized, less \$ 11,167,959 in dispute.

(b) From Schedule F – Part 3 Columns 7 + 8, total authorized, less \$ 11,490,233 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		65,630,288	557,544	2,162,825	1,857,873		2,786,644,966	9,902,638	55,727,650	54,490,633
1. Total 54,490,633 2. Line 1 x .20 10,898,127 3. Schedule F-Part 7 Col. 11 1,506,212 4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3) 12,404,339 5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F-Part 5, Col. 18 x 1000) 29,785,000 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) 42,189,339											

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	10,200,246	X X X	3,937,771	X X X		X X X		X X X	22,136	X X X	205,642	X X X		X X X		X X X	6,034,697	X X X
2. Premiums earned	8,597,829	X X X	2,374,693	X X X		X X X		X X X	22,136	X X X	217,858	X X X		X X X		X X X	5,983,142	X X X
3. Incurred claims	1,792,245	20.8	916,536	38.6					128,651	581.2	1,051,206	482.5					(304,148)	(5.1)
4. Cost containment expenses	1,667,192	19.4	(236)	(0.0)			3,399										1,664,029	27.8
5. Incurred claims and cost containment expenses (Lines 3 and 4)	3,459,437	40.2	916,300	38.6			3,399		128,651	581.2	1,051,206	482.5					1,359,881	22.7
6. Increase in contract reserves																		
7. Commissions (a)	2,284,451	26.6	210,383	8.9							28,239	13.0					2,045,829	34.2
8. Other general insurance expenses	21,339,461	248.2	263,509	11.1					4,672	21.1	(12)	(0.0)					21,071,292	352.2
9. Taxes, licenses and fees	127,198	1.5	127,527	5.4							(1)	(0.0)					(328)	(0.0)
10. Total other expenses incurred	23,751,110	276.2	601,419	25.3					4,672	21.1	28,226	13.0					23,116,793	386.4
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	(18,612,718)	(216.5)	856,974	36.1			(3,399)		(111,187)	(502.3)	(861,574)	(395.5)					(18,493,532)	(309.1)
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	(18,612,718)	(216.5)	856,974	36.1			(3,399)		(111,187)	(502.3)	(861,574)	(395.5)					(18,493,532)	(309.1)

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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)																		

NONE

(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	1,999,959	1,563,078				53,784			383,097
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	1,999,959	1,563,078				53,784			383,097
5. Total premium reserves, prior year	397,539					65,997			331,542
6. Increase in total premium reserves	1,602,420	1,563,078				(12,213)			51,555
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits (deferred maternity and other similar 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	22,002,249	2,750,411				3,645,785			15,606,053
2. Total prior year	23,280,723	2,937,311				3,376,173			16,967,239
3. Increase	(1,278,474)	(186,900)				269,612			(1,361,186)
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	2,289,424	753,814				540,086			995,524
1.2 On claims incurred during current year	781,298	349,622			128,651	241,511			61,514
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	20,055,730	1,436,124				3,645,785			14,973,821
2.2 On claims incurred during current year	1,946,521	1,314,286							632,235
3. Test:									
3.1 Lines 1.1 and 2.1	22,345,154	2,189,938				4,185,871			15,969,345
3.2 Claim reserves and liabilities, December 31, prior year	23,280,723	2,937,311				3,376,173			16,967,239
3.3 Line 3.1 minus Line 3.2	(935,569)	(747,373)				809,698			(997,894)
PART 4 - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	6,022,816	148							6,022,668
2. Premiums earned	6,225,872	124,100					1		6,101,771
3. Incurred claims	1,448,819	(8,187)				(1)	2		1,457,005
4. Commissions	2,590,455	(2,068)					(1)		2,592,524
B. Reinsurance Ceded:									
1. Premiums written	364,648	275,000					88,898		750
2. Premiums earned	179,248	57,292					81,565		40,391
3. Incurred claims	1,259,685	87,671					1,212,909		(40,895)
4. Commissions	(2,765,825)	(635,284)					(84,779)		(2,045,762)

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(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	922,613	331,507	242,077	94,323	114,982	8,584	14,861	845,258	X X X
2. 2005	23,674,191	3,457,599	20,216,592	12,780,918	2,568,238	895,024	133,439	1,655,175	65,979	748,004	12,563,461	X X X
3. 2006	24,645,697	3,604,908	21,040,789	11,869,825	1,451,604	920,718	105,410	1,740,227	76,287	706,714	12,897,469	X X X
4. 2007	25,615,577	3,880,880	21,734,697	12,853,733	1,845,323	992,907	119,944	1,761,456	85,364	835,399	13,557,465	X X X
5. 2008	26,477,393	4,436,840	22,040,553	15,103,630	2,362,803	1,076,779	119,473	1,987,092	75,145	763,811	15,610,080	X X X
6. 2009	25,068,807	5,124,779	19,944,028	13,035,719	2,366,016	905,455	100,004	1,857,005	20,324	724,862	13,311,835	X X X
7. 2010	25,107,744	4,514,570	20,593,174	13,439,482	2,238,540	885,571	79,413	1,946,254	6,609	817,915	13,946,745	X X X
8. 2011	26,200,597	5,124,573	21,076,024	14,381,905	2,699,644	815,014	108,171	1,923,644	5,849	986,962	14,306,899	X X X
9. 2012	28,146,388	5,450,161	22,696,227	13,825,952	2,795,574	630,729	84,393	1,951,836	1,506	999,635	13,527,044	X X X
10. 2013	29,758,951	5,950,108	23,808,843	11,641,393	2,632,161	341,956	37,546	1,851,621	2,426	739,371	11,162,837	X X X
11. 2014	30,238,403	5,724,407	24,513,996	8,735,471	2,153,942	134,497	12,213	1,434,421	2,150	362,172	8,136,084	X X X
12. Totals	X X X	X X X	X X X	128,590,641	23,445,352	7,840,727	994,329	18,223,713	350,223	7,699,706	129,865,177	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	6,150,293	2,333,586	3,116,567	1,625,777	345,201	241,212	1,464,822	602,255	232,491	(1,579)	39,467	6,508,123	X X X
2. 2005	288,629	94,272	359,818	175,557	6,189	1,816	80,979	9,264	14,171	4	9,641	468,873	X X X
3. 2006	292,329	82,840	553,827	155,589	9,437	2,550	68,896	15,389	17,022		63,021	685,143	X X X
4. 2007	481,861	94,714	540,133	91,947	15,990	4,142	78,671	19,354	17,498		11,003	923,996	X X X
5. 2008	578,300	97,363	784,003	131,341	23,000	3,750	135,486	31,121	27,229	446	47,833	1,283,997	X X X
6. 2009	654,569	94,607	822,796	163,743	27,758	6,168	137,449	27,339	34,664		17,261	1,385,379	X X X
7. 2010	857,581	122,483	865,823	160,552	38,246	8,466	241,374	23,536	54,547	500	36,900	1,742,034	X X X
8. 2011	1,324,898	159,057	1,198,852	207,136	63,706	15,644	403,316	40,217	86,300	26	75,324	2,654,992	X X X
9. 2012	1,841,685	217,390	1,892,725	246,457	69,548	10,861	594,429	48,253	132,517	171	185,550	4,007,772	X X X
10. 2013	2,422,180	288,077	2,698,376	367,773	64,284	8,456	802,724	77,171	388,866	86	276,791	5,634,867	X X X
11. 2014	3,098,338	268,646	4,835,039	710,060	41,368	3,472	926,440	54,477	631,243	5,336	492,051	8,490,437	X X X
12. Totals	17,990,663	3,853,035	17,667,959	4,035,932	704,727	306,537	4,934,586	948,376	1,636,548	4,990	1,254,842	33,785,613	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	5,307,497	1,200,626
2. 2005	16,080,903	3,048,569	13,032,334	67.926	88.170	64.464			100.000	378,618	90,255
3. 2006	15,472,281	1,889,669	13,582,612	62.779	52.419	64.554			100.000	607,727	77,416
4. 2007	16,742,249	2,260,788	14,481,461	65.360	58.255	66.628			100.000	835,333	88,663
5. 2008	19,715,519	2,821,442	16,894,077	74.462	63.591	76.650			100.000	1,133,599	150,398
6. 2009	17,475,415	2,778,201	14,697,214	69.710	54.211	73.692			100.000	1,219,015	166,364
7. 2010	18,328,878	2,640,099	15,688,779	73.001	58.480	76.184			100.000	1,440,369	301,665
8. 2011	20,197,635	3,235,744	16,961,891	77.088	63.142	80.480			100.000	2,157,557	497,435
9. 2012	20,939,421	3,404,605	17,534,816	74.395	62.468	77.259			100.000	3,270,563	737,209
10. 2013	20,211,400	3,413,696	16,797,704	67.917	57.372	70.552			100.000	4,464,706	1,170,161
11. 2014	19,836,817	3,210,296	16,626,521	65.601	56.081	67.825			100.000	6,954,671	1,535,766
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	27,769,655	6,015,958

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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year	
1. Prior	19,286,054	20,094,845	20,753,070	20,458,386	21,143,387	21,221,921	21,701,290	21,780,598	22,021,707	22,338,308	316,601	557,710	
2. 2005	12,713,064	12,176,383	11,754,849	11,654,279	11,589,054	11,551,780	11,526,227	11,515,397	11,507,835	11,464,703	(43,132)	(50,694)	
3. 2006	X X X	12,726,548	12,348,729	12,105,888	11,954,621	11,925,079	11,923,739	11,959,980	11,964,379	11,941,371	(23,008)	(18,609)	
4. 2007	X X X	X X X	13,673,474	13,386,530	12,836,064	12,816,377	12,758,229	12,822,761	12,835,378	12,825,861	(9,517)	3,100	
5. 2008	X X X	X X X	X X X	15,353,109	14,995,383	14,802,053	14,797,559	14,851,617	15,027,489	15,010,201	(17,288)	158,584	
6. 2009	X X X	X X X	X X X	X X X	13,152,536	13,120,412	12,999,197	12,878,189	12,972,014	12,870,336	(101,678)	(7,853)	
7. 2010	X X X	X X X	X X X	X X X	X X X	13,693,893	13,685,629	13,741,841	13,896,339	13,759,697	(136,642)	17,856	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	14,952,064	14,950,949	15,014,835	15,011,450	(3,385)	60,501	
9. 2012	X X X	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	(148,636)	(30,522)	
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,457,551	14,609,321	151,770	X X X	
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,600,343	X X X	X X X	
											12. Totals	(14,915)	690,073

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	4,097,913	7,102,204	9,232,075	10,741,545	12,103,809	13,223,301	14,051,394	14,757,044	15,495,905	X X X	X X X
2. 2005	5,046,648	7,588,061	8,839,621	9,670,877	10,213,897	10,522,197	10,691,722	10,832,112	10,925,133	10,974,265	X X X	X X X
3. 2006	X X X	5,012,976	7,549,471	8,823,076	9,760,427	10,364,701	10,737,353	10,978,680	11,120,196	11,233,529	X X X	X X X
4. 2007	X X X	X X X	5,197,764	7,994,129	9,399,485	10,399,100	11,058,801	11,471,571	11,714,312	11,881,372	X X X	X X X
5. 2008	X X X	X X X	X X X	6,216,709	9,512,486	11,101,627	12,214,526	12,972,071	13,430,114	13,698,135	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	5,246,617	7,942,954	9,365,677	10,390,297	11,081,314	11,475,154	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	5,772,112	8,731,526	10,227,724	11,326,453	12,007,100	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	6,815,339	9,657,487	11,264,453	12,389,100	X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,699,817	10,053,186	11,576,715	X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,309,124	9,313,640	X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,703,814	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	7,021,525	5,791,053	5,064,766	4,150,032	4,080,380	3,204,511	3,065,259	2,530,758	2,507,683	2,480,119
2. 2005	4,958,377	2,586,262	1,570,338	1,068,865	771,936	581,172	491,041	378,039	330,067	274,151
3. 2006	X X X	4,887,988	2,730,391	1,789,314	1,178,904	841,854	676,239	605,353	552,317	472,158
4. 2007	X X X	X X X	5,187,176	3,027,136	1,810,161	1,225,626	872,901	730,004	617,511	526,791
5. 2008	X X X	X X X	X X X	5,554,636	3,058,198	1,969,999	1,356,054	968,936	960,176	794,311
6. 2009	X X X	X X X	X X X	X X X	4,980,124	2,994,161	1,976,046	1,324,315	1,114,216	797,766
7. 2010	X X X	X X X	X X X	X X X	X X X	4,902,678	2,736,314	1,856,989	1,408,153	963,496
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	4,909,764	2,997,104	2,071,316	1,397,576
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,643,683	3,238,400	2,226,997
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,320,172	3,096,846
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,028,389

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	9,963	747	967	18	4,561		21	14,726	X X X
2. 2005	2,675,149	192,966	2,482,183	1,691,347	338,461	55,784	4,925	233,919	19,151	25,664	1,618,513	260,158
3. 2006	2,802,989	151,778	2,651,211	1,314,314	19,714	36,361	1,212	222,020	3,835	28,262	1,547,934	245,278
4. 2007	3,010,284	163,607	2,846,677	1,410,292	24,786	41,576	1,004	206,070	607	65,861	1,631,541	238,498
5. 2008	3,204,121	234,085	2,970,036	2,263,085	93,611	62,352	4,271	292,330	3,775	30,971	2,516,110	354,814
6. 2009	3,425,903	1,320,413	2,105,490	1,953,565	622,153	55,288	30,026	262,347	3,190	28,789	1,615,831	314,785
7. 2010	3,721,993	826,565	2,895,428	2,055,012	372,655	57,879	15,139	279,429	38	30,761	2,004,488	339,176
8. 2011	3,971,638	824,342	3,147,296	2,868,865	471,803	61,461	24,974	367,200	1	25,301	2,800,748	468,585
9. 2012	4,434,062	930,067	3,503,995	2,571,898	469,146	45,489	20,904	358,087	3	21,197	2,485,421	405,726
10. 2013	5,030,303	693,549	4,336,754	2,270,561	230,235	35,979	6,627	320,298	3	13,267	2,389,973	316,280
11. 2014	5,585,388	371,022	5,214,366	2,121,364	112,786	23,589	2,340	288,576	1	4,261	2,318,402	329,350
12. Totals	X X X	X X X	X X X	20,530,266	2,756,097	476,725	111,440	2,834,837	30,604	274,355	20,943,687	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	4,907	772	3,278	17	89	14	1,271	11	259		8,990	206	
2. 2005	2,576	329	2,721	24	17		676	9	951	4	6,575	53	
3. 2006	1,286	96	1,615	15			915	9	64		3,760	67	
4. 2007	2,724	40	1,577	16	48		1,343	15	86		5,707	103	
5. 2008	4,326	21	2,600	54	61		2,312	64	383		9,543	196	
6. 2009	4,322	1,127	4,338	1,378	26	8	4,065	914	349		9,673	316	
7. 2010	11,616	2,000	3,189	1,253	51		7,066	1,500	1,600	211	18,769	509	
8. 2011	31,014	5,561	6,647	2,446	217		10,888	2,450	3,903	1,322	42,212	1,054	
9. 2012	53,340	8,178	26,012	8,785	658		17,135	3,439	1,811	2,676	78,554	2,186	
10. 2013	118,950	11,824	38,900	9,612	526	11	31,861	3,140	10,501	5,214	176,151	4,186	
11. 2014	402,480	4,347	304,736	15,137	299	3	51,590	1,835	83,408	10,739	821,191	23,353	
12. Totals	637,541	34,295	395,613	38,737	1,992	36	129,122	13,386	103,315	4	20,162	1,181,125	32,229

	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	7,396	1,594
2. 2005	1,987,991	362,903	1,625,088	74.313	188.066	65.470			100.000	4,944	1,631
3. 2006	1,576,575	24,881	1,551,694	56.246	16.393	58.528			100.000	2,790	970
4. 2007	1,663,716	26,468	1,637,248	55.268	16.178	57.514			100.000	4,245	1,462
5. 2008	2,627,449	101,796	2,525,653	82.002	43.487	85.038			100.000	6,851	2,692
6. 2009	2,284,300	658,796	1,625,504	66.677	49.893	77.203			100.000	6,155	3,518
7. 2010	2,415,842	392,585	2,023,257	64.907	47.496	69.878			100.000	11,552	7,217
8. 2011	3,350,195	507,235	2,842,960	84.353	61.532	90.330			100.000	29,654	12,558
9. 2012	3,074,430	510,455	2,563,975	69.337	54.884	73.173			100.000	62,389	16,165
10. 2013	2,827,576	261,452	2,566,124	56.211	37.698	59.172			100.000	136,414	39,737
11. 2014	3,276,042	136,449	3,139,593	58.654	36.777	60.210			100.000	687,732	133,459
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	960,122	221,003

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	44,118	32,175	724	96	4,358		415	16,929	X X X
2. 2005	4,558,732	112,089	4,446,643	2,701,338	68,864	172,374	4,408	346,599	737	75,329	3,146,302	784,278
3. 2006	4,394,361	103,300	4,291,061	2,629,407	82,775	152,583	5,626	414,557	(1,468)	74,838	3,109,614	724,086
4. 2007	4,338,771	111,859	4,226,912	2,651,030	79,803	167,548	4,679	423,416	386	78,393	3,157,126	724,364
5. 2008	4,320,922	117,074	4,203,848	2,568,943	88,557	178,304	5,255	442,202	393	75,222	3,095,244	704,354
6. 2009	4,333,782	116,902	4,216,880	2,675,513	76,901	184,949	5,150	432,812	400	76,927	3,210,823	710,298
7. 2010	4,407,951	116,223	4,291,728	2,726,563	79,480	187,041	4,874	438,911	1	81,436	3,268,160	717,053
8. 2011	4,592,852	125,023	4,467,829	2,698,347	71,274	166,579	4,276	477,976	51	82,338	3,267,301	734,880
9. 2012	4,899,878	161,799	4,738,079	2,611,567	82,101	126,050	5,522	435,371		70,014	3,085,365	783,529
10. 2013	5,384,662	185,569	5,199,093	2,355,586	70,800	72,429	3,228	500,576	(1)	51,785	2,854,564	834,753
11. 2014	5,755,326	209,526	5,545,800	1,402,821	39,150	31,935	1,736	296,630		16,317	1,690,500	762,350
12. Totals	X X X	X X X	X X X	25,065,233	771,880	1,440,516	44,850	4,213,408	499	683,014	29,901,928	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	546,470	471,954	10,490	7,645	121	15	1,848	734	1,472	1	793	80,052	2,012
2. 2005	7,149	3,190	1,518	24	51		418	(1)	204		324	6,127	241
3. 2006	15,439	10,098	2,374	50	78		1,340	1	329		409	9,411	367
4. 2007	14,874	6,065	(385)	22	103		2,753	15	461		529	11,704	643
5. 2008	32,541	12,258	(1,138)	85	400		3,690	67	2,064		721	25,147	1,147
6. 2009	40,588	2,274	(3,335)	189	353		10,624	216	2,748		1,321	48,299	2,347
7. 2010	88,338	6,766	11,312	500	426		22,722	493	8,235		2,638	123,274	5,165
8. 2011	191,311	14,062	51,016	1,424	372		50,514	1,178	17,088		6,126	293,637	10,190
9. 2012	397,391	25,638	150,409	3,900	372		104,578	1,889	33,465		14,662	654,788	21,871
10. 2013	739,600	28,217	364,315	7,530	238		164,176	4,879	60,521		36,949	1,288,224	51,622
11. 2014	1,151,080	30,586	1,107,279	33,464	216		248,371	5,511	237,339	3	81,548	2,674,721	158,326
12. Totals	3,224,781	611,108	1,693,855	54,833	2,730	15	611,034	14,982	363,926	4	146,020	5,215,384	253,931

	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	77,361	2,691
2. 2005	3,229,651	77,222	3,152,429	70.845	68.893	70.895			100.000	5,453	674
3. 2006	3,216,107	97,082	3,119,025	73.187	93.981	72.687			100.000	7,665	1,746
4. 2007	3,259,800	90,970	3,168,830	75.132	81.326	74.968			100.000	8,402	3,302
5. 2008	3,227,006	106,615	3,120,391	74.683	91.066	74.227			100.000	19,060	6,087
6. 2009	3,344,252	85,130	3,259,122	77.167	72.822	77.288			100.000	34,790	13,509
7. 2010	3,483,548	92,114	3,391,434	79.029	79.256	79.023			100.000	92,384	30,890
8. 2011	3,653,203	92,265	3,560,938	79.541	73.798	79.702			100.000	226,841	66,796
9. 2012	3,859,203	119,050	3,740,153	78.761	73.579	78.938			100.000	518,262	136,526
10. 2013	4,257,441	114,653	4,142,788	79.066	61.785	79.683			100.000	1,068,168	220,056
11. 2014	4,475,671	110,450	4,365,221	77.766	52.714	78.712			100.000	2,194,309	480,412
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,252,695	962,689

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	5,746	4,901	497	5	4,862		841	6,199	X X X
2. 2005	1,568,072	171,427	1,396,645	801,056	93,420	67,404	6,401	97,522	8,337	6,453	857,824	132,609
3. 2006	1,601,553	177,072	1,424,481	862,182	75,896	69,162	3,976	112,085	579	7,289	962,978	130,651
4. 2007	1,606,212	120,249	1,485,963	900,629	55,227	68,265	4,393	112,701	850	7,283	1,021,125	166,951
5. 2008	1,542,589	100,222	1,442,367	869,849	35,235	67,414	3,975	108,290	1,785	6,747	1,004,558	141,728
6. 2009	1,394,811	88,312	1,306,499	715,383	27,985	49,251	1,446	98,386	1,390	7,877	832,199	112,964
7. 2010	1,351,322	57,703	1,293,619	755,150	22,898	47,685	1,440	91,989	2,126	7,239	868,360	110,509
8. 2011	1,246,169	66,946	1,179,223	690,315	22,766	42,051	696	83,774	453	8,015	792,225	106,729
9. 2012	1,281,606	56,160	1,225,446	539,100	21,447	27,251	1,198	75,588	30	6,747	619,264	102,490
10. 2013	1,222,584	52,607	1,169,977	313,015	13,715	12,921	558	62,804	22	5,197	374,445	94,650
11. 2014	1,204,339	40,574	1,163,765	140,890	5,678	3,367	221	52,321	15	2,629	190,664	82,004
12. Totals	X X X	X X X	X X X	6,593,315	379,168	455,268	24,309	900,322	15,587	66,317	7,529,841	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	133,891	99,854	4,620	1,427	408	166	5,963	1,976	93		72	41,552	312
2. 2005	3,336	101	2,272	2,000	53		321	490	193		11	3,584	62
3. 2006	5,361	536	614	1,647	39	14	1,585	485	422		15	5,339	78
4. 2007	16,124	7,174	4,079	5,589	89		2,490	693	1,576		101	10,902	103
5. 2008	18,312	1,416	2,247	4,524	316		8,317	1,964	3,135		211	24,423	180
6. 2009	38,964	18,524	3,115	5,974	736	39	6,212	1,412	2,615		47	25,693	348
7. 2010	62,203	7,954	1,164	8,136	671	239	10,429	1,448	3,551		274	60,241	928
8. 2011	143,665	12,972	5,408	5,461	2,797	521	15,712	2,585	4,897		572	150,940	1,972
9. 2012	206,433	5,199	27,997	2,246	2,414	365	19,786	814	6,371		1,415	254,377	3,515
10. 2013	253,114	14,653	129,217	2,800	1,896	426	41,562	1,801	17,639		2,324	423,748	6,229
11. 2014	203,298	5,839	337,022	12,661	1,011	135	43,524	1,316	52,861		3,258	617,765	16,450
12. Totals	1,084,701	174,222	517,755	52,465	10,430	1,905	155,901	14,984	93,353		8,300	1,618,564	30,177

	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	37,230	4,322
2. 2005	972,157	110,749	861,408	61.997	64.604	61.677			100.000	3,507	77
3. 2006	1,051,450	83,133	968,317	65.652	46.949	67.977			100.000	3,792	1,547
4. 2007	1,105,953	73,926	1,032,027	68.855	61.477	69.452			100.000	7,440	3,462
5. 2008	1,077,880	48,899	1,028,981	69.875	48.791	71.340			100.000	14,619	9,804
6. 2009	914,662	56,770	857,892	65.576	64.283	65.663			100.000	17,581	8,112
7. 2010	972,842	44,241	928,601	71.992	76.670	71.783			100.000	47,277	12,964
8. 2011	988,619	45,454	943,165	79.333	67.897	79.982			100.000	130,640	20,300
9. 2012	904,940	31,299	873,641	70.610	55.732	71.292			100.000	226,985	27,392
10. 2013	832,168	33,975	798,193	68.066	64.583	68.223			100.000	364,878	58,870
11. 2014	834,294	25,865	808,429	69.274	63.748	69.467			100.000	521,820	95,945
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,375,769	242,795

SCHEDULE P – PART 1D – WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	529,134	160,708	31,527	4,075	44,671	2,030	2,264	438,519	X X X
2. 2005	4,916,324	1,364,372	3,551,952	2,235,154	609,739	182,638	18,688	268,983	3,816	50,271	2,054,532	578,359
3. 2006	5,317,253	1,351,998	3,965,255	2,416,284	534,469	208,600	21,705	282,286	2,672	50,576	2,348,324	565,211
4. 2007	5,059,671	900,951	4,158,720	2,735,853	463,465	247,889	21,803	298,053	1,785	77,872	2,794,742	565,801
5. 2008	5,157,080	841,176	4,315,904	2,819,946	409,310	265,368	26,359	275,406	2,020	77,600	2,923,031	546,712
6. 2009	4,154,562	629,036	3,525,526	2,291,245	301,460	219,113	18,798	245,474	815	54,124	2,434,759	438,959
7. 2010	3,755,322	474,611	3,280,711	2,162,443	283,017	217,837	21,049	223,407	1,554	45,780	2,298,067	418,117
8. 2011	3,673,863	589,613	3,084,250	1,788,040	413,963	201,981	36,084	193,016	3,742	36,853	1,729,248	380,424
9. 2012	3,757,296	513,332	3,243,964	1,374,106	209,816	167,270	16,046	177,224	954	17,209	1,491,784	338,578
10. 2013	3,490,785	617,623	2,873,162	798,604	194,616	99,088	11,503	178,511	1,614	5,749	868,470	265,465
11. 2014	2,808,765	653,474	2,155,291	298,758	85,848	36,322	4,561	94,180	1,654	612	337,197	210,448
12. Totals	X X X	X X X	X X X	19,449,567	3,666,411	1,877,633	200,671	2,281,211	22,656	418,910	19,718,673	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	4,346,531	1,275,176	1,562,405	819,876	55,185	3,471	385,991	70,265	78,943	(4,985)	24,498	4,265,252	30,001
2. 2005	225,429	70,711	274,587	138,266	2,554	335	64,854	3,778	3,596		3,386	357,930	1,926
3. 2006	270,203	62,997	462,115	111,024	3,446	285	43,535	5,993	6,350		3,843	605,350	2,315
4. 2007	360,661	65,997	408,849	43,928	5,743	200	40,108	5,977	4,629		4,412	703,888	3,171
5. 2008	394,538	41,279	616,676	73,086	6,711	204	76,341	18,335	7,839	365	6,346	968,836	4,021
6. 2009	404,558	46,330	559,830	61,880	8,014	139	49,354	10,133	12,033		8,176	915,307	4,515
7. 2010	400,733	38,778	511,451	44,239	8,815	115	81,341	4,189	14,346	500	16,093	928,865	6,162
8. 2011	457,341	47,549	667,864	57,253	10,436	214	135,161	5,689	25,950	26	30,061	1,186,021	8,653
9. 2012	518,186	68,676	913,890	98,446	13,978	447	168,564	10,741	37,789	171	46,385	1,473,926	11,890
10. 2013	552,061	119,543	969,929	143,600	11,433	185	169,846	17,204	144,146	86	46,540	1,566,797	17,937
11. 2014	497,290	143,161	1,010,130	228,122	11,230	383	216,289	17,540	94,204	5,333	39,314	1,434,604	33,824
12. Totals	8,427,531	1,980,197	7,957,726	1,819,720	137,545	5,978	1,431,384	169,844	429,825	1,496	229,054	14,406,776	124,415

	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	3,813,884	451,368
2. 2005	3,257,795	845,333	2,412,462	66.265	61.958	67.919			100.000	291,039	66,891
3. 2006	3,692,819	739,145	2,953,674	69.450	54.671	74.489			100.000	558,297	47,053
4. 2007	4,101,785	603,155	3,498,630	81.068	66.946	84.128			100.000	659,585	44,303
5. 2008	4,462,825	570,958	3,891,867	86.538	67.876	90.175			100.000	896,849	71,987
6. 2009	3,789,621	439,555	3,350,066	91.216	69.878	95.023			100.000	856,178	59,129
7. 2010	3,620,373	393,441	3,226,932	96.406	82.898	98.361			100.000	829,167	99,698
8. 2011	3,479,789	564,520	2,915,269	94.717	95.744	94.521			100.000	1,020,403	165,618
9. 2012	3,371,007	405,297	2,965,710	89.719	78.954	91.422			100.000	1,264,954	208,972
10. 2013	2,923,618	488,351	2,435,267	83.752	79.069	84.759			100.000	1,258,847	307,950
11. 2014	2,258,403	486,602	1,771,801	80.406	74.464	82.207			100.000	1,136,137	298,467
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	12,585,340	1,821,436

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			
				13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded			
1. Prior	X X X	X X X	X X X	28,564	7,400	18,901	4,748	8,896	189	389	44,024	X X X
2. 2005	2,377,186	213,389	2,163,797	1,233,904	326,815	139,838	14,886	145,821	5,379	31,165	1,172,483	83,149
3. 2006	2,494,651	215,253	2,279,398	1,015,465	81,891	159,654	5,970	148,101	10,785	29,677	1,224,574	86,186
4. 2007	2,540,462	215,774	2,324,688	1,099,481	64,290	163,211	4,422	130,872	12,665	21,987	1,312,187	92,272
5. 2008	2,556,639	292,186	2,264,453	1,744,357	250,993	173,169	13,336	147,215	6,447	27,739	1,793,965	102,566
6. 2009	2,322,065	278,524	2,043,541	1,140,074	48,359	137,862	2,588	149,129	1,556	24,530	1,374,562	92,297
7. 2010	2,294,262	216,662	2,077,600	1,163,524	44,717	131,695	1,846	199,079	1,147	27,685	1,446,588	97,701
8. 2011	2,333,330	141,454	2,191,876	1,310,562	64,176	117,340	2,445	149,790	582	26,897	1,510,489	107,298
9. 2012	2,393,674	203,459	2,190,215	1,093,471	84,838	77,809	3,708	141,151	1	18,535	1,223,884	92,222
10. 2013	2,386,442	262,346	2,124,096	649,423	16,060	37,046	1,322	78,803	61	9,717	747,829	61,189
11. 2014	2,362,982	210,582	2,152,400	429,649	10,069	13,746	787	94,074	46	2,453	526,567	45,850
12. Totals	X X X	X X X	X X X	10,908,474	999,608	1,170,271	56,058	1,392,931	38,858	220,774	12,377,152	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	84,915	17,853	98,239	9,566	21,988	8,336	36,480	20,124	27,896			
2. 2005	9,435	28	2,364	550	461	3	4,922	62	6,747	304	23,286	161	
3. 2006	12,466	1,521	3,911	62	615	1	8,635	8	6,324	361	31,880	215	
4. 2007	22,980	1,521	3,203	117	622	11	12,989	172	7,579	811	45,552	288	
5. 2008	39,120	3	5,121	195	1,083	9	19,574	350	7,171	4	71,508	424	
6. 2009	39,678	258	30,497	645	1,631	67	30,103	354	6,847	2,111	107,432	590	
7. 2010	74,424	832	45,203	205	1,189	14	52,499	765	9,703	5,471	181,202	1,003	
8. 2011	135,928	292	49,915	1,161	2,410	47	48,311	422	13,162	8,772	247,804	1,999	
9. 2012	210,623	10,061	126,951	692	5,756	306	102,321	301	13,137	13,851	447,428	3,014	
10. 2013	239,397	5,755	204,568	2,756	2,707	455	130,480	4,608	93,983	12,700	657,561	4,124	
11. 2014	347,192	36,143	339,341	7,417	3,526	856	137,546	58	41,589	16,478	824,720	10,614	
12. Totals	1,216,158	72,746	909,313	23,366	41,988	10,105	583,860	27,224	234,138	4	63,198	2,852,012	31,993

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	X X X	X X X	X X X	X X X	X X X	X X X				X X X
2. 2005	1,543,492	347,723	1,195,769	64,929	162,953	55,263			100.000	11,221	12,065
3. 2006	1,355,171	98,717	1,256,454	54,323	45,861	55,122			100.000	16,315	15,565
4. 2007	1,440,937	83,198	1,357,739	56,719	38,558	58,405			100.000	24,545	21,007
5. 2008	2,136,810	271,337	1,865,473	83,579	92,864	82,381			100.000	44,043	27,465
6. 2009	1,535,821	53,827	1,481,994	66,140	19,326	72,521			100.000	69,272	38,160
7. 2010	1,677,316	49,526	1,627,790	73,109	22,859	78,350			100.000	118,590	62,612
8. 2011	1,827,418	69,125	1,758,293	78,318	48,867	80,219			100.000	184,390	63,414
9. 2012	1,771,219	99,907	1,671,312	73,996	49,104	76,308			100.000	326,821	120,607
10. 2013	1,436,407	31,017	1,405,390	60,190	11,823	66,164			100.000	435,454	222,107
11. 2014	1,406,663	55,376	1,351,287	59,529	26,297	62,780			100.000	642,973	181,747
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,029,359	822,653

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			
1. Prior	X X X	X X X	X X X	47	1	12					58	X X X
2. 2005	1,822		1,822			11		1			12	9
3. 2006	2,176		2,176	1,101		317					1,418	12
4. 2007	1,964		1,964	12		3					15	12
5. 2008	1,348		1,348	41		1					42	72
6. 2009	1,165		1,165	11		1					12	
7. 2010	4,212		4,212	591	85	1,078	159				1,425	296
8. 2011	51,422	7,412	44,010	5,277	776	4,662	679	12		3	8,496	726
9. 2012	45,589	5,362	40,227	1,230	151	2,224	279				3,024	616
10. 2013	47,624	3,229	44,395	(271)	(41)	1,247	93				924	465
11. 2014	49,149	411	48,738	136	15	516	8				629	349
12. Totals	X X X	X X X	X X X	8,175	987	10,072	1,218	13		3	16,055	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	104	1	993					664		4		1,764	1
2. 2005			54					38				92	
3. 2006	172		101					67				340	
4. 2007	22		66					47				135	
5. 2008	12		72					47				131	
6. 2009	21		89					50				160	
7. 2010	243	36	428	1	335	50		162	89			1,170	50
8. 2011	2,959	426	10,389	1,471	1,480	215		161	(3)			12,874	153
9. 2012	1,736	208	17,914	2,083	1,601	196		154				18,918	85
10. 2013	1,004	74	20,665	1,388	854	61		91	9			21,100	50
11. 2014	338	1	25,721	212	497	3						26,340	162
12. Totals	6,611	746	76,492	5,155	4,767	525		1,481	99			83,024	501

	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	1,096	668
2. 2005	104		104	5.708		5.708			100.000	54	38
3. 2006	1,758		1,758	80.790		80.790			100.000	273	67
4. 2007	150		150	7.637		7.637			100.000	88	47
5. 2008	173		173	12.834		12.834			100.000	84	47
6. 2009	172		172	14.764		14.764			100.000	110	50
7. 2010	2,926	331	2,595	69.468		61.610			100.000	634	536
8. 2011	24,937	3,567	21,370	48.495	48.125	48.557			100.000	11,451	1,423
9. 2012	24,859	2,917	21,942	54.529	54.401	54.545			100.000	17,359	1,559
10. 2013	23,599	1,575	22,024	49.553	48.777	49.609			100.000	20,207	893
11. 2014	27,208	239	26,969	55.358	58.151	55.335			100.000	25,846	494
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	77,202	5,822

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 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	39		12					51	X X X
2. 2005	228		228	177		149		27		1	353	3
3. 2006	329		329			74					74	
4. 2007	289		289									
5. 2008	2,553	1,364	1,189	1,050	526	516	254				786	14
6. 2009	6,486	3,989	2,497	1,036	786	565	435				380	39
7. 2010	6,886	4,622	2,264	1,828	1,229	722	446				875	75
8. 2011	8,374	5,499	2,875	2,112	1,767	1,124	677	(1)		1	791	78
9. 2012	9,622	5,600	4,022	3,989	2,641	927	496	(1)			1,778	79
10. 2013	12,464	4,739	7,725	1,864	1,115	838	321				1,266	188
11. 2014	19,626	2,522	17,104	54	3	164	39				176	129
12. Totals	X X X	X X X	X X X	12,149	8,067	5,091	2,668	25		2	6,530	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	1		376		3		48					428	
2. 2005			22				3					25	
3. 2006			22				3					25	
4. 2007			24				3					27	
5. 2008			24				3		111			138	
6. 2009			50				71		454			575	
7. 2010	183	79	27		64	24	4		553			728	
8. 2011	265	22	38	(728)	246	143	762	726	1			1,149	24
9. 2012	664	114	222		301	197	78					954	14
10. 2013	879	265	2,090		547	229	587					3,609	61
11. 2014	372	26	10,247	1,321	335	40	366		(3)			9,930	58
12. Totals	2,364	506	13,142	593	1,496	633	1,928	726	1,116			17,588	157

	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	377	51
2. 2005	378		378	165.789		165.789			100.000	22	3
3. 2006	99		99	30.091		30.091			100.000	22	3
4. 2007	27		27	9.343		9.343			100.000	24	3
5. 2008	1,704	780	924	66.745	57.185	77.712			100.000	24	114
6. 2009	2,176	1,221	955	33.549	30.609	38.246			100.000	50	525
7. 2010	3,381	1,778	1,603	49.100	38.468	70.804			100.000	131	597
8. 2011	4,547	2,607	1,940	54.299	47.409	67.478			100.000	1,009	140
9. 2012	6,180	3,448	2,732	64.228	61.571	67.926			100.000	772	182
10. 2013	6,805	1,930	4,875	54.597	40.726	63.107			100.000	2,704	905
11. 2014	11,535	1,429	10,106	58.774	56.661	59.086			100.000	9,272	658
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	14,407	3,181

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 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	2,789	2,525	316	54				526	X X X
2. 2005	200,809	74,321	126,488	80,047	49,000	5,589	2,114	762	1	2,286	35,283	X X X
3. 2006	139,174	42,886	96,288	84,758	37,450	9,650	4,862	3,439		2,641	55,535	X X X
4. 2007	167,862	55,550	112,312	77,504	31,861	3,346	1,204	3,928		712	51,713	X X X
5. 2008	199,022	79,698	119,324	170,415	100,654	8,359	3,889	4,451	15	1,214	78,667	X X X
6. 2009	186,712	68,850	117,862	59,672	12,228	5,471	2,016	5,511	3	249	56,407	X X X
7. 2010	182,862	63,022	119,840	76,406	26,830	7,299	(3,617)	3,877	3	312	64,366	X X X
8. 2011	172,585	49,464	123,121	57,026	7,656	4,799	685	5,814	12	435	59,286	X X X
9. 2012	181,474	56,064	125,410	85,912	12,290	4,961	771	8,179	14	103	85,977	X X X
10. 2013	200,815	57,614	143,201	51,839	10,620	3,812	748	8,678	1	3	52,960	X X X
11. 2014	202,002	52,827	149,175	34,038	4,120	1,891	209	13,908		4	45,508	X X X
12. Totals	X X X	X X X	X X X	780,406	295,234	55,493	12,935	58,547	49	7,959	586,228	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	36,315	28,376	5,004	336	54		9,777	9,886	235			12,787	204
2. 2005	7,515	7,027	153	14	239	226	47	4	1			684	8
3. 2006	329	64	122	17	14	4	301	28	1,171			1,824	14
4. 2007	135	36	160	42	98	50	65	15	1			316	21
5. 2008	5,674	4,806	844	121	133	108	161	61	9			1,725	35
6. 2009	50	164	1,187	823	146	39	261	411	33			240	54
7. 2010	16,805	10,956	3,222	392	222	83	462	47	38		1	9,271	101
8. 2011	3,846	618	6,958	1,441	297	114	1,404	343	391			10,380	203
9. 2012	10,667	1,498	7,841	3,146	87	57	4,254	227	272		14	18,193	361
10. 2013	16,985	6,772	17,446	5,731	1,325	642	13,911	1,485	248		15	35,285	1,028
11. 2014	21,923	2,802	34,216	17,614	739	207	1,821	136	1,159		49	39,099	2,029
12. Totals	120,244	63,119	77,153	29,677	3,354	1,530	32,464	12,643	3,558		79	129,804	4,058

	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	12,607	180
2. 2005	94,353	58,386	35,967	46,986	78,559	28,435			100.000	627	57
3. 2006	99,784	42,425	57,359	71,697	98,925	59,570			100.000	370	1,454
4. 2007	85,237	33,208	52,029	50,778	59,780	46,325			100.000	217	99
5. 2008	190,046	109,654	80,392	95,490	137,587	67,373			100.000	1,591	134
6. 2009	72,331	15,684	56,647	38,739	22,780	48,062			100.000	250	(10)
7. 2010	108,331	34,694	73,637	59,242	55,051	61,446			100.000	8,679	592
8. 2011	80,535	10,869	69,666	46,664	21,974	56,583			100.000	8,745	1,635
9. 2012	122,173	18,003	104,170	67,323	32,112	83,064			100.000	13,864	4,329
10. 2013	114,244	25,999	88,245	56,890	45,126	61,623			100.000	21,928	13,357
11. 2014	109,695	25,088	84,607	54,304	47,491	56,717			100.000	35,723	3,376
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	104,601	25,203

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	201,739	54,484	94,037	17,352	30,914	5,403	1,966	249,451	X X X
2. 2005	1,506,665	415,339	1,091,326	652,815	240,280	128,078	26,432	76,549	1,809	4,924	588,921	62,885
3. 2006	1,500,349	314,571	1,185,778	658,619	170,316	141,967	25,489	101,953	1,815	8,186	704,919	61,208
4. 2007	1,679,601	378,663	1,300,938	697,249	178,099	140,445	27,165	100,124	9,304	7,428	723,250	87,987
5. 2008	1,702,515	353,343	1,349,172	633,776	106,791	141,367	19,872	124,685	6,921	7,011	766,244	75,550
6. 2009	1,520,339	292,386	1,227,953	555,066	88,190	123,536	12,541	92,562	9,279	6,951	661,154	64,790
7. 2010	1,507,664	262,372	1,245,292	596,200	160,615	94,399	10,688	80,836	1,399	2,967	598,733	68,621
8. 2011	1,876,477	523,588	1,352,889	605,221	196,578	86,298	10,346	69,340	915	1,877	553,020	65,516
9. 2012	2,113,422	600,523	1,512,899	526,942	171,999	64,451	5,122	93,327	172	985	507,427	65,374
10. 2013	2,253,147	536,421	1,716,726	439,443	135,679	20,031	2,755	88,614	535	485	409,119	68,454
11. 2014	2,087,559	462,275	1,625,284	72,684	16,868	4,839	563	31,854	414	411	91,532	57,598
12. Totals	X X X	X X X	X X X	5,639,754	1,519,899	1,039,448	158,325	890,758	37,966	43,191	5,853,770	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	526,119	157,073	711,951	284,867	43,833	19,065	665,602	257,937	76,576		727	1,305,139	8,903
2. 2005	28,149	10,192	60,387	29,052	1,785	815	4,799	3,051	1,712		171	53,722	280
3. 2006	35,991	7,143	56,004	35,508	3,201	1,322	7,189	5,836	1,336		197	53,912	404
4. 2007	55,332	12,512	100,208	36,927	4,992	2,342	12,900	9,088	1,662		654	114,225	551
5. 2008	72,543	12,960	116,500	42,120	6,121	1,232	10,412	6,686	2,585		812	145,163	722
6. 2009	97,314	22,522	168,278	85,993	8,947	3,636	17,824	7,036	5,347		1,015	178,523	847
7. 2010	163,088	46,257	222,053	86,826	11,629	3,213	37,141	8,439	8,516		1,335	297,692	1,346
8. 2011	272,179	52,457	277,324	108,012	17,632	2,673	97,639	14,100	9,959		1,798	497,491	2,326
9. 2012	342,013	68,009	391,860	82,732	19,372	2,281	117,999	14,540	17,614		2,254	721,296	3,136
10. 2013	210,204	16,091	645,190	110,625	9,843	1,051	155,449	21,178	30,991		2,936	902,732	5,661
11. 2014	199,037	16,697	822,524	189,174	3,782	304	145,693	22,230	52,321		3,189	994,952	9,885
12. Totals	2,001,969	421,913	3,572,279	1,091,836	131,137	37,934	1,272,647	370,121	208,619		15,088	5,264,847	34,061

	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	796,130	509,009
2. 2005	954,274	311,631	642,643	63.337	75.031	58.886			100.000	49,292	4,430
3. 2006	1,006,260	247,429	758,831	67.068	78.656	63.994			100.000	49,344	4,568
4. 2007	1,112,912	275,437	837,475	66.260	72.739	64.375			100.000	106,101	8,124
5. 2008	1,107,989	196,582	911,407	65.080	55.635	67.553			100.000	133,963	11,200
6. 2009	1,068,874	229,197	839,677	70.305	78.389	68.380			100.000	157,077	21,446
7. 2010	1,213,862	317,437	896,425	80.513	120.987	71.985			100.000	252,058	45,634
8. 2011	1,435,592	385,081	1,050,511	76.505	73.547	77.649			100.000	389,034	108,457
9. 2012	1,573,578	344,855	1,228,723	74.456	57.426	81.216			100.000	583,132	138,164
10. 2013	1,599,765	287,914	1,311,851	71.001	53.673	76.416			100.000	728,678	174,054
11. 2014	1,332,734	246,250	1,086,484	63.842	53.269	66.849			100.000	815,690	179,262
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,060,499	1,204,348

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			
				13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded			
1. Prior	X X X	X X X	X X X	1,696	646	3,390	1,353	3		79	3,090	X X X
2. 2005	393,465	187,015	206,450	122,579	75,339	51,636	21,654	5,298	1	1,077	82,519	4,415
3. 2006	398,943	187,386	211,557	117,850	54,153	73,662	27,103	4,539	1	922	114,794	4,743
4. 2007	394,962	186,339	208,623	172,504	75,635	80,608	32,876	2,966	1	1,011	147,566	5,179
5. 2008	381,322	126,262	255,060	244,111	131,904	82,780	27,053	2,904		1,433	170,838	5,851
6. 2009	381,453	103,972	277,481	161,015	62,681	61,796	19,089	2,948	1	1,330	143,988	7,297
7. 2010	406,312	149,026	257,286	116,028	47,622	69,964	20,361	5,797		1,948	123,806	7,974
8. 2011	470,122	223,308	246,814	110,172	53,331	66,628	22,003	3,311		1,401	104,777	7,967
9. 2012	509,817	197,598	312,219	80,314	23,169	60,225	22,367	5,374	1	279	100,376	8,216
10. 2013	552,650	150,988	401,662	31,494	12,289	29,162	7,344	5,915		117	46,938	8,535
11. 2014	596,991	65,167	531,824	10,529	1,421	5,590	629	5,899		83	19,968	7,488
12. Totals	X X X	X X X	X X X	1,168,292	538,190	585,441	201,832	44,954	5	9,680	1,058,660	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					
	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	35,541	21,928	11,189	8,561	6,750	3,387	1,598	474	165		21	20,893	165
2. 2005	4,175	2,407	10,154	3,965	774	411	2,121	1,424	612			9,629	37
3. 2006	2,300	1,340	12,487	5,139	1,679	909	3,672	2,454	772			11,068	11
4. 2007	4,067	637	10,592	5,767	2,212	686	3,227	2,137	874		1	11,745	62
5. 2008	35,235	20,695	24,279	8,643	5,866	1,886	5,022	2,264	1,315			38,229	166
6. 2009	13,489	1,080	26,870	4,827	5,962	2,180	8,671	4,567	2,666			45,004	291
7. 2010	16,308	6,943	36,238	11,581	13,003	4,689	11,290	5,329	4,247		37	52,544	900
8. 2011	35,207	17,098	55,886	23,649	24,359	11,579	14,958	9,071	6,135		59	75,148	821
9. 2012	39,963	19,318	113,942	35,520	17,251	6,977	27,100	13,997	9,936		80	132,380	1,371
10. 2013	45,505	12,388	175,930	43,199	22,275	4,758	35,893	13,224	13,401		72	219,435	2,343
11. 2014	20,238	1,448	322,941	48,177	14,530	1,134	15,529	2,436	554		59	320,597	4,833
12. Totals	252,028	105,282	800,508	199,028	114,661	38,596	129,081	57,377	40,677		329	936,672	11,000

	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
	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	16,241	4,652
2. 2005	197,349	105,201	92,148	50.157	56.253	44.635			100.000	7,957	1,672
3. 2006	216,961	91,099	125,862	54.384	48.616	59.493			100.000	8,308	2,760
4. 2007	277,050	117,739	159,311	70.146	63.185	76.363			100.000	8,255	3,490
5. 2008	401,512	192,445	209,067	105.295	152.417	81.968			100.000	30,176	8,053
6. 2009	283,417	94,425	188,992	74.299	90.818	68.110			100.000	34,452	10,552
7. 2010	272,875	96,525	176,350	67.159	64.771	68.542			100.000	34,022	18,522
8. 2011	316,656	136,731	179,925	67.356	61.230	72.899			100.000	50,346	24,802
9. 2012	354,105	121,349	232,756	69.457	61.412	74.549			100.000	99,067	33,313
10. 2013	359,575	93,202	266,373	65.064	61.728	66.318			100.000	165,848	53,587
11. 2014	395,810	55,245	340,565	66.301	84.775	64.037			100.000	293,554	27,043
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	748,226	188,446

SCHEDULE P – PART 1I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4	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	96,362	24,551	9,549	1,702	6,578	46	6,453	86,190	X X X
2. 2013	3,990,755	2,255,801	1,734,954	2,192,440	1,338,590	13,134	1,429	217,641	162	5,472	1,083,034	X X X
3. 2014	3,995,425	2,256,709	1,738,716	1,727,638	1,123,219	6,721	246	170,765	8	1,011	781,651	X X X
4. Totals	X X X	X X X	X X X	4,016,440	2,486,360	29,404	3,377	394,984	216	12,936	1,950,875	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	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	58,699	16,972	63,163	10,800	1,210	324	4,487	1,050	2,459	74	1,635	100,798	2,747
2. 2013	126,635	69,318	46,427	36,973	1,136	524	15,485	6,153	4,047		2,243	80,762	315
3. 2014	204,092	18,092	231,931	134,257	900	277	13,771	1,280	13,111		5,266	309,899	3,603
4. Totals	389,426	104,382	341,521	182,030	3,246	1,125	33,743	8,483	19,617	74	9,144	491,459	6,665

	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	94,090	6,708
2. 2013	2,616,945	1,453,149	1,163,796	65.575	64.418	67.079			100.000	66,771	13,991
3. 2014	2,368,929	1,277,379	1,091,550	59.291	56.604	62.779			100.000	283,674	26,225
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	444,535	46,924

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			
				(13,855)	(3,062)	3,883	361	12,499	1			
1. Prior	X X X	X X X	X X X	(13,855)	(3,062)	3,883	361	12,499	1	18,386	5,227	X X X
2. 2013	3,966,788	1,074,393	2,892,395	2,244,614	604,189	4,386	1,074	343,041	17	571,687	1,986,761	1,940,421
3. 2014	4,321,546	1,349,064	2,972,482	2,427,859	754,017	2,700	827	369,459	11	303,579	2,045,163	1,939,750
4. Totals	X X X	X X X	X X X	4,658,618	1,355,144	10,969	2,262	724,999	29	893,652	4,037,151	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					
	2,261	254	12,989	624	112	26	11,386	1,647					
1. Prior	2,261	254	12,989	624	112	26	11,386	1,647	6,947	18,550	31,144	7,481	
2. 2013	1,746	(53)	(21,001)	(6,214)	88	26	5,597	1,385	5,193	20,736	(3,521)	11,103	
3. 2014	12,117	9,096	64,874	10,248	153	15	7,498	1,498	45,226	264,071	109,011	67,300	
4. Totals	16,124	9,297	56,862	4,658	353	67	24,481	4,530	57,366	303,357	136,634	85,884	

	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	14,372	16,772
2. 2013	2,583,664	600,424	1,983,240	65.132	55.885	68.567			100.000	(12,988)	9,467
3. 2014	2,929,886	775,712	2,154,174	67.797	57.500	72.471			100.000	57,647	51,364
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	59,031	77,603

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	41,787	5,685	12,635	600	15,039		73,185	63,176	X X X
2. 2013	777,126	34,917	742,209	238,858	459	9,436	91	39,728		75,877	287,472	X X X
3. 2014	787,866	32,857	755,009	54,764	262	2,735	12	12,321		30,803	69,546	X X X
4. Totals	X X X	X X X	X X X	335,409	6,406	24,806	703	67,088		179,865	420,194	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	(37,139)	1,637	23,571	8,096	18,700	1,179	4,900	1,621	9,548		240,948	7,047	709
2. 2013	85,877	223	17,366	3,379	11,280	51	7,864	1,791	4,777		145,665	121,720	254
3. 2014	6,258	76	102,472	5,100	3,876	8	13,153	472	3,729		66,900	123,832	386
4. Totals	54,996	1,936	143,409	16,575	33,856	1,238	25,917	3,884	18,054		453,513	252,599	1,349

	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	(23,301)	30,348
2. 2013	415,186	5,994	409,192	53.426	17.166	55.132			100.000	99,641	22,079
3. 2014	199,308	5,930	193,378	25.297	18.048	25.613			100.000	103,554	20,278
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	179,894	72,705

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	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	1,697	1,050	21					668	X X X
2. 2013	8,489	159	8,330	1,764	1	14		448			2,225	X X X
3. 2014	11,416	141	11,275	797	15			241			1,023	X X X
4. Totals	X X X	X X X	X X X	4,258	1,066	35		689			3,916	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	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	45,129	36,351	18,465	5,565			(53)	(1,500)	4,437			27,562	50
2. 2013	864	59	1,243		(77)				691			2,662	9
3. 2014	251		1,943		(65)		121		429			2,679	3
4. Totals	46,244	36,410	21,651	5,565	(142)		68	(1,500)	5,557			32,903	62

	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	21,678	5,884
2. 2013	4,947	60	4,887	58.275	37.736	58.667			100.000	2,048	614
3. 2014	3,717	15	3,702	32.560	10.638	32.834			100.000	2,194	485
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	25,920	6,983

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	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	376		36					412	X X X
2. 2005	41,801	16,350	25,451	126,261	42,521	2,080					85,820	X X X
3. 2006	69,086	7,736	61,350	14,324		201					14,525	X X X
4. 2007	133,353	2,828	130,525	10,567		100					10,667	X X X
5. 2008	156,372	1	156,371	53,046		1,778					54,824	X X X
6. 2009	159,550	86	159,464	33,083		750		65			33,898	X X X
7. 2010	167,186	(39)	167,225	147,665		478					148,143	X X X
8. 2011	180,036	(12)	180,048	96,189		500		165			96,854	X X X
9. 2012	282,950	12	282,938	85,091		596		65			85,752	X X X
10. 2013	235,222	911	234,311	37,511		72		297			37,880	X X X
11. 2014	242,229	697	241,532	11,133		21		615			11,769	X X X
12. Totals	X X X	X X X	X X X	615,246	42,521	6,612		1,207			580,544	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	6,924	16	4,288				(62)					11,134	X X X
2. 2005	297	14	529	26			12					798	X X X
3. 2006			421				29					450	X X X
4. 2007	37		753				26					816	X X X
5. 2008	279		3,050				85		1,226			4,640	X X X
6. 2009	735		3,204				12					3,951	X X X
7. 2010	8,035		2,658				108					10,801	X X X
8. 2011	11,922		6,029				197					18,148	X X X
9. 2012	12,651		27,937				90					40,678	X X X
10. 2013	17,647		24,497		3		262					42,409	X X X
11. 2014	27,997		25,315		11		679		72			54,074	X X X
12. Totals	86,524	30	98,681	26	14		1,438		1,298			187,899	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	11,196	(62)
2. 2005	129,179	42,561	86,618	309,033	260,312	340,332			100.000	786	12
3. 2006	14,975		14,975	21,676		24,409			100.000	421	29
4. 2007	11,483		11,483	8,611		8,798			100.000	790	26
5. 2008	59,464		59,464	38,027		38,028			100.000	3,329	1,311
6. 2009	37,849		37,849	23,722		23,735			100.000	3,939	12
7. 2010	158,944		158,944	95,070		95,048			100.000	10,693	108
8. 2011	115,002		115,002	63,877		63,873			100.000	17,951	197
9. 2012	126,430		126,430	44,683		44,685			100.000	40,588	90
10. 2013	80,289		80,289	34,133		34,266			100.000	42,144	265
11. 2014	65,843		65,843	27,182		27,261			100.000	53,312	762
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	185,149	2,750

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 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	36,635	29,250	4,397	3,909	281	281		7,873	X X X
2. 2005	55,672	22	55,650	23,764		1,878					25,642	X X X
3. 2006	55,252	2	55,250	15,011	(3)	947					15,961	X X X
4. 2007	47,447	15	47,432	17,839		1,959					19,798	X X X
5. 2008	66,773	32	66,741	33,828		3,036					36,864	X X X
6. 2009	94,759	262	94,497	37,939	(1)	4,439		74			42,453	X X X
7. 2010	92,639	112	92,527	37,235	(4)	3,054		261			40,554	X X X
8. 2011	82,751	160	82,591	19,243	(57)	1,811		188			21,299	X X X
9. 2012	38,581	(4)	38,585	6,212		299		53			6,564	X X X
10. 2013	22,540	(74)	22,614	2,222		86		336			2,644	X X X
11. 2014	20,772	4	20,768	303		1		464			768	X X X
12. Totals	X X X	X X X	X X X	230,231	29,185	21,907	3,909	1,657	281		220,420	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	154,447	107,379	371,035	319,961	4,204	4,204	993	(89)	3,406	3,406		99,224	X X X
2. 2005	2,972		1,453				451					4,876	X X X
3. 2006	653		10,474				350					11,477	X X X
4. 2007	1,936		6,876				439					9,251	X X X
5. 2008	2,493		6,974				1,279					10,746	X X X
6. 2009	3,550		21,124				3,551					28,225	X X X
7. 2010	9,197		14,249				4,062					27,508	X X X
8. 2011	9,989		25,561				3,612					39,162	X X X
9. 2012	3,227		13,986				1,739		3,403			22,355	X X X
10. 2013	1,151		10,526				980					12,657	X X X
11. 2014	1,151		9,437				759		201			11,548	X X X
12. Totals	190,766	107,379	491,695	319,961	4,204	4,204	18,215	(89)	7,010	3,406		277,029	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	98,142	1,082
2. 2005	30,518		30,518	54.818		54.839			100.000	4,425	451
3. 2006	27,435	(3)	27,438	49.654	(150.000)	49.662			100.000	11,127	350
4. 2007	29,049		29,049	61.224		61.243			100.000	8,812	439
5. 2008	47,610		47,610	71.301		71.335			100.000	9,467	1,279
6. 2009	70,677	(1)	70,678	74.586	(0.382)	74.794			100.000	24,674	3,551
7. 2010	68,058	(4)	68,062	73.466	(3.571)	73.559			100.000	23,446	4,062
8. 2011	60,404	(57)	60,461	72.995	(35.625)	73.205			100.000	35,550	3,612
9. 2012	28,919		28,919	74.957		74.949			100.000	17,213	5,142
10. 2013	15,301		15,301	67.884		67.662			100.000	11,677	980
11. 2014	12,316		12,316	59.291		59.303			100.000	10,588	960
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	255,121	21,908

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	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	4,826							4,826	X X X
2. 2005												X X X
3. 2006												X X X
4. 2007												X X X
5. 2008												X X X
6. 2009				77	77							X X X
7. 2010	3,314	3,062	252	6,397	6,364	1					34	X X X
8. 2011	3,012	3,000	12	27	27							X X X
9. 2012	2,461	2,426	35	174	174							X X X
10. 2013	4,961	4,786	175	139	139							X X X
11. 2014	3,747	3,904	(157)									X X X
12. Totals	X X X	X X X	X X X	11,640	6,781	1					4,860	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	4,015		11					35				4,061	X X X
2. 2005													X X X
3. 2006													X X X
4. 2007													X X X
5. 2008													X X X
6. 2009													X X X
7. 2010													X X X
8. 2011													X X X
9. 2012													X X X
10. 2013			2,958	2,958									X X X
11. 2014			991	977								14	X X X
12. Totals	4,015		3,960	3,935				35				4,075	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	4,026	35
2. 2005									100.000		
3. 2006									100.000		
4. 2007									100.000		
5. 2008									100.000		
6. 2009	77	77							100.000		
7. 2010	6,398	6,364	34	193.060	207.838	13.492			100.000		
8. 2011	27	27		0.896	0.900				100.000		
9. 2012	174	174		7.070	7.172				100.000		
10. 2013	3,097	3,097		62.427	64.710				100.000		
11. 2014	991	977	14	26.448	25.026	(8.917)			100.000	14	
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	4,040	35

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			
1. Prior	X X X	X X X	X X X	46,502	33,614	86,111	62,547	5,688	671	787	41,469	X X X
2. 2005	145,289	88,572	56,717	45,547	42,301	34,162	22,998	16,697	65	827	31,042	9,116
3. 2006	168,772	17,699	151,073	37,828	6,411	32,862	3,271	11,633	115	636	72,526	9,050
4. 2007	163,951	3,129	160,822	37,316	8,671	27,697	6,076	11,150	2,939	324	58,477	7,876
5. 2008	156,200	4,229	151,971	52,361	17,082	25,712	5,577	10,361	2,822	1,903	62,953	8,990
6. 2009	134,986	(389)	135,375	38,286	6,871	24,221	4,954	9,451	2,524	221	57,609	5,441
7. 2010	131,777	11,074	120,703	50,701	13,366	30,189	5,137	8,471	158	446	70,700	5,524
8. 2011	149,069	14,019	135,050	37,073	9,376	9,298	2,424	5,871	14	122	40,428	4,965
9. 2012	164,747	17,273	147,474	23,427	8,268	5,767	2,078	4,514	3	16	23,359	5,336
10. 2013	159,453	14,074	145,379	12,099	3,704	2,268	467	5,924	11	22	16,109	5,089
11. 2014	166,471	12,148	154,323	2,061	477	363	42	3,115	3	12	5,017	3,816
12. Totals	X X X	X X X	X X X	383,201	150,141	278,650	115,571	92,875	9,325	5,316	479,689	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	159,134	116,416	272,090	162,899	209,424	202,497	351,139	241,136	32,174		426	301,013	70,921
2. 2005	1,071	15	1,827	1,435	33		1,638	358	76		174	2,837	97
3. 2006	4,024	604	1,828	1,001	167	14	1,130	571	17		415	4,976	135
4. 2007	4,498	685	1,501	553	247		1,717	1,239	424		400	5,910	201
5. 2008	4,503	1,101	3,567	2,421	489		7,349	1,400	303		358	11,289	199
6. 2009	10,335	1,948	4,388	1,387	411		3,940	2,140	911		641	14,510	201
7. 2010	7,722	1,837	10,372	2,071	146	7	11,462	987	1,172		271	25,972	180
8. 2011	12,314	1,547	18,774	1,664	248		19,287	2,665	1,714		327	46,461	211
9. 2012	10,284	1,215	39,494	745	369	10	21,488	574	2,148		1,030	71,239	264
10. 2013	10,444	2,892	43,526	3,458	218	41	27,637	314	2,722		1,401	77,842	387
11. 2014	3,224	338	74,524	6,109	327	104	27,033	154	5,027		1,186	103,430	722
12. Totals	227,553	128,598	471,891	183,743	212,079	202,673	473,820	251,538	46,688		6,629	665,479	73,518

	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	151,909	149,104
2. 2005	101,051	67,172	33,879	69,552	75,839	59,733			100.000	1,448	1,389
3. 2006	89,489	11,987	77,502	53,024	67,727	51,301			100.000	4,247	729
4. 2007	84,550	20,163	64,387	51,570	644,391	40,036			100.000	4,761	1,149
5. 2008	104,645	30,403	74,242	66,994	718,917	48,853			100.000	4,548	6,741
6. 2009	91,943	19,824	72,119	68,113	(5096,144)	53,273			100.000	11,388	3,122
7. 2010	120,235	23,563	96,672	91,241	212,778	80,091			100.000	14,186	11,786
8. 2011	104,579	17,690	86,889	70,155	126,186	64,338			100.000	27,877	18,584
9. 2012	107,491	12,893	94,598	65,246	74,643	64,146			100.000	47,818	23,421
10. 2013	104,838	10,887	93,951	65,749	77,355	64,625			100.000	47,620	30,222
11. 2014	115,674	7,227	108,447	69,486	59,491	70,273			100.000	71,301	32,129
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	387,103	278,376

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 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	324		362					686	X X X
2. 2005	3,477		3,477	839	415	100	86	22	1		459	43
3. 2006	6,650		6,650			(1)		(1)			(2)	39
4. 2007	9,162		9,162	74		12		62	(1)		149	26
5. 2008	11,236		11,236					86	1		85	24
6. 2009	9,712		9,712	1,286	503	26	1	103	1		910	24
7. 2010	7,786		7,786	12		15		212			239	27
8. 2011	6,653	276	6,377	800				153			953	25
9. 2012	6,839	329	6,510	41		4		43	1		87	22
10. 2013	10,403	462	9,941	197		14		17			228	9
11. 2014	14,917	503	14,414									3
12. Totals	X X X	X X X	X X X	3,573	918	532	87	697	3		3,794	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	953		500	101	1,051		321	43	2,337			5,018	9
2. 2005			150	136			71	59				26	
3. 2006			115				35					150	
4. 2007			391				211					602	
5. 2008			646				304					950	
6. 2009	29	29	429	164	12		798	86				989	1
7. 2010			1,035	11			814					1,838	
8. 2011	1	800	1,041	(800)			746					1,788	1
9. 2012	16	15	1,701	209			799	40	8			2,260	1
10. 2013	121	62	3,912	(15)			699	9	1			4,677	1
11. 2014	1		8,748	76			2,293	14	17			10,969	
12. Totals	1,121	906	18,668	(118)	1,063		7,091	251	2,363			29,267	13

	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	1,352	3,666
2. 2005	1,182	697	485	33.995		13.949			100.000	14	12
3. 2006	148		148	2.226		2.226			100.000	115	35
4. 2007	750	(1)	751	8.186		8.197			100.000	391	211
5. 2008	1,036	1	1,035	9.220		9.211			100.000	646	304
6. 2009	2,683	784	1,899	27.626		19.553			100.000	265	724
7. 2010	2,088	11	2,077	26.817		26.676			100.000	1,024	814
8. 2011	2,741		2,741	41.199		42.983			100.000	1,042	746
9. 2012	2,612	265	2,347	38.193	80.547	36.052			100.000	1,493	767
10. 2013	4,961	56	4,905	47.688	12.121	49.341			100.000	3,986	691
11. 2014	11,059	90	10,969	74.137	17.893	76.100			100.000	8,673	2,296
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	19,001	10,266

NONE Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty

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. 2013	1,739		1,739									
3. 2014	1,897	3	1,894									
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			4,479	4,178			161	16	12			458	
2. 2013			679				351					1,030	
3. 2014			651				412					1,063	
4. Totals			5,809	4,178			924	16	12			2,551	

	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	301	157
2. 2013	1,030		1,030	59.229		59.229			100.000	679	351
3. 2014	1,063		1,063	56.036		56.125			100.000	651	412
4. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1,631	920

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	267,843	259,521	236,471	224,043	224,718	226,089	228,915	230,872	230,896	242,456	11,560	11,584
2. 2005	1,413,924	1,422,400	1,416,089	1,423,012	1,416,662	1,427,653	1,427,665	1,411,772	1,413,703	1,409,372	(4,331)	(2,400)
3. 2006	X X X	1,368,862	1,343,964	1,335,789	1,329,950	1,330,989	1,331,872	1,332,388	1,332,212	1,333,447	1,235	1,059
4. 2007	X X X	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	1,344	773
5. 2008	X X X	X X X	X X X	2,241,822	2,244,928	2,250,886	2,238,972	2,239,722	2,236,998	2,236,712	(286)	(3,010)
6. 2009	X X X	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	(2,777)	(64)
7. 2010	X X X	X X X	X X X	X X X	X X X	1,780,193	1,773,700	1,743,324	1,748,072	1,742,274	(5,798)	(1,050)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,547,450	2,491,614	2,482,327	2,471,861	(10,466)	(19,753)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,262,401	2,207,453	2,204,079	(3,374)	(58,322)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,264,900	2,235,328	(29,572)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,767,614	X X X	X X X
12. Totals											(42,465)	(71,183)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	2,324,386	2,228,684	2,125,120	2,074,116	2,079,165	2,055,021	2,050,743	2,070,027	2,078,182	2,082,629	4,447	12,602
2. 2005	3,106,288	3,012,112	2,879,998	2,827,386	2,813,364	2,811,012	2,806,053	2,807,612	2,805,751	2,806,366	615	(1,246)
3. 2006	X X X	2,841,486	2,830,029	2,776,836	2,726,853	2,716,174	2,706,965	2,705,276	2,698,436	2,702,679	4,243	(2,597)
4. 2007	X X X	X X X	2,924,900	2,888,278	2,789,312	2,774,688	2,764,076	2,753,899	2,747,814	2,745,340	(2,474)	(8,559)
5. 2008	X X X	X X X	X X X	2,827,250	2,811,399	2,729,850	2,702,126	2,672,464	2,676,986	2,676,522	(464)	4,058
6. 2009	X X X	X X X	X X X	X X X	2,832,162	2,830,148	2,816,729	2,792,274	2,823,898	2,823,965	67	31,691
7. 2010	X X X	X X X	X X X	X X X	X X X	2,914,711	2,876,222	2,874,574	2,947,314	2,944,289	(3,025)	69,715
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,948,229	2,920,799	3,053,822	3,065,924	12,102	145,125
9. 2012	X X X	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	41,815	128,894
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,505,929	3,581,688	75,759	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,831,253	X X X	X X X
12. Totals											133,085	379,683

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	971,553	901,316	886,086	870,376	890,587	874,161	877,865	901,551	892,527	881,753	(10,774)	(19,798)
2. 2005	827,361	789,064	767,772	769,536	774,837	771,248	773,922	773,903	773,400	772,029	(1,371)	(1,874)
3. 2006	X X X	876,189	836,000	839,312	838,403	852,453	856,886	855,664	857,978	856,393	(1,585)	729
4. 2007	X X X	X X X	968,974	925,826	898,538	894,943	914,698	922,036	920,603	918,601	(2,002)	(3,435)
5. 2008	X X X	X X X	X X X	947,389	862,636	866,972	891,250	908,736	914,286	919,341	5,055	10,605
6. 2009	X X X	X X X	X X X	X X X	803,401	742,089	732,953	747,989	755,736	758,286	2,550	10,297
7. 2010	X X X	X X X	X X X	X X X	X X X	777,250	760,665	785,361	814,722	835,183	20,461	49,822
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	822,615	810,714	815,090	854,950	39,860	44,236
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	840,422	791,578	791,715	137	(48,707)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	765,348	717,772	(47,576)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	703,265	X X X	X X X
12. Totals											4,755	41,875

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	9,405,415	10,125,093	10,811,935	10,714,965	10,818,577	10,764,447	10,849,639	10,851,177	10,857,289	11,053,347	196,058	202,170
2. 2005	2,659,421	2,332,464	2,241,986	2,272,897	2,237,467	2,208,509	2,222,188	2,221,746	2,218,189	2,179,436	(38,753)	(42,310)
3. 2006	X X X	2,878,353	2,671,115	2,756,701	2,729,183	2,711,779	2,730,285	2,738,609	2,741,109	2,707,426	(33,683)	(31,183)
4. 2007	X X X	X X X	3,230,115	3,245,771	3,156,333	3,174,012	3,177,114	3,231,321	3,249,597	3,235,728	(13,869)	4,407
5. 2008	X X X	X X X	X X X	3,370,801	3,361,330	3,405,847	3,476,286	3,539,812	3,705,626	3,665,861	(39,765)	126,049
6. 2009	X X X	X X X	X X X	X X X	2,941,522	2,979,636	3,038,924	3,148,343	3,184,030	3,137,838	(46,192)	(10,505)
7. 2010	X X X	X X X	X X X	X X X	X X X	2,888,009	2,984,071	3,098,164	3,128,540	3,055,838	(72,702)	(42,326)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,659,015	2,733,824	2,763,200	2,753,704	(9,496)	19,880
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,842,658	2,835,172	2,796,497	(38,675)	(46,161)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,149,151	2,163,893	14,742	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,622,414	X X X	X X X
12. Totals											(82,335)	180,021

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	1,544,903	1,640,915	1,518,671	1,456,883	1,518,788	1,517,321	1,492,647	1,494,029	1,487,529	1,493,651	6,122	(378)
2. 2005	1,241,239	1,214,753	1,142,486	1,097,015	1,078,712	1,069,876	1,056,888	1,052,724	1,048,762	1,048,578	(184)	(4,146)
3. 2006	X X X	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	990	12,984
4. 2007	X X X	X X X	1,324,438	1,297,450	1,221,462	1,230,972	1,216,386	1,217,715	1,220,365	1,231,958	11,593	14,243
5. 2008	X X X	X X X	X X X	1,765,474	1,714,015	1,699,939	1,674,936	1,692,112	1,696,800	1,717,535	20,735	25,423
6. 2009	X X X	X X X	X X X	X X X	1,379,939	1,382,014	1,356,150	1,327,339	1,330,303	1,327,576	(2,727)	237
7. 2010	X X X	X X X	X X X	X X X	X X X	1,466,222	1,442,272	1,432,365	1,430,279	1,420,149	(10,130)	(12,216)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1,773,862	1,657,465	1,631,959	1,595,914	(36,045)	(61,551)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,548,839	1,536,261	1,517,022	(19,239)	(31,817)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,230,543	1,232,671	2,128	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,215,665	X X X	X X X
12. Totals											(26,757)	(57,221)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	3,964	2,709	2,264	2,412	2,238	5,174	5,824	4,621	3,865	3,654	(211)	(967)
2. 2005	1,372	853	272	64	49	11	11	14	11	101	90	87
3. 2006	X X X	2,162	1,899	1,536	1,462	1,339	1,339	1,353	1,339	1,761	422	408
4. 2007	X X X	X X X	612	301	200			22		149	149	127
5. 2008	X X X	X X X	X X X	1,353	1,879	39	39	86	39	174	135	88
6. 2009	X X X	X X X	X X X	X X X	714			78	3	171	168	93
7. 2010	X X X	X X X	X X X	X X X	X X X	(664)	2,036	3,338	4,826	2,511	(2,315)	(827)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	40,836	20,765	20,779	21,364	585	599
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,112	21,393	21,949	556	(163)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,287	22,024	(263)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,965	X X X	X X X
12. Totals											(684)	(555)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	4,487	3,003	2,235	2,274	2,286	2,365	2,429	2,364	1,771	2,299	528	(65)
2. 2005	2,361	522	372	336	329	329	329	324	324	350	26	26
3. 2006	X X X	979	111	74	74	74	74	76	74	100	26	24
4. 2007	X X X	X X X	315	37				3		26	26	23
5. 2008	X X X	X X X	X X X	986	665	900	1,622	900	785	812	27	(88)
6. 2009	X X X	X X X	X X X	X X X	1,722	301	3,050	336	388	501	113	165
7. 2010	X X X	X X X	X X X	X X X	X X X	1,736	2,350	1,348	1,539	1,051	(488)	(297)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	5,248	1,889	2,129	1,937	(192)	48
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,424	2,626	2,736	110	312
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,824	4,877	53	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,111	X X X	X X X
12. Totals											229	148

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	96,724	101,516	81,833	79,099	82,201	71,404	71,197	62,924	69,739	63,459	(6,280)	535
2. 2005	47,993	38,615	33,843	38,350	40,129	36,593	35,250	35,315	35,803	35,211	(592)	(104)
3. 2006	X X X	53,388	60,086	60,512	58,312	55,162	52,953	55,553	52,289	52,747	458	(2,806)
4. 2007	X X X	X X X	82,639	82,262	62,389	53,812	52,215	51,079	53,451	48,098	(5,353)	(2,981)
5. 2008	X X X	X X X	X X X	110,529	115,422	78,801	73,939	78,986	80,622	75,948	(4,674)	(3,038)
6. 2009	X X X	X X X	X X X	X X X	78,139	67,312	59,653	53,412	52,412	51,103	(1,309)	(2,309)
7. 2010	X X X	X X X	X X X	X X X	X X X	68,422	83,987	78,799	77,522	69,724	(7,798)	(9,075)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	65,312	70,874	60,077	63,478	3,401	(7,396)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	93,662	89,926	95,736	5,810	2,074
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,524	79,324	(6,200)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,539	X X X	X X X
12. Totals											(22,537)	(25,100)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	3,016,212	3,023,964	3,199,172	3,196,546	3,519,800	3,697,374	3,910,286	4,132,865	4,316,129	4,470,946	154,817	338,081
2. 2005	742,300	626,564	585,139	551,215	552,474	562,822	554,443	555,303	560,774	566,188	5,414	10,885
3. 2006	X X X	796,950	764,822	670,822	628,422	636,564	632,936	661,824	657,261	657,362	101	(4,462)
4. 2007	X X X	X X X	893,112	800,150	697,129	706,511	697,726	740,939	743,049	744,987	1,938	4,048
5. 2008	X X X	X X X	X X X	905,272	782,751	739,812	753,415	784,772	797,114	791,062	(6,052)	6,290
6. 2009	X X X	X X X	X X X	X X X	865,024	845,099	827,889	753,051	770,686	751,046	(19,640)	(2,005)
7. 2010	X X X	X X X	X X X	X X X	X X X	827,587	811,224	809,143	814,872	808,471	(6,401)	(672)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	938,639	941,126	943,703	972,127	28,424	31,001
9. 2012	X X X	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	(23,375)	64,415
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,159,677	1,192,785	33,108	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,002,726	X X X	X X X
12. Totals											168,334	447,581

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	303,462	311,443	289,172	284,522	299,401	304,664	302,414	303,916	301,950	298,437	(3,513)	(5,479)
2. 2005	130,522	118,128	108,172	93,551	94,072	88,712	84,715	87,936	82,914	86,240	3,326	(1,696)
3. 2006	X X X	142,453	160,639	119,853	130,436	124,536	119,539	114,522	112,349	120,550	8,201	6,028
4. 2007	X X X	X X X	180,353	172,436	165,174	167,612	164,112	152,115	145,188	155,475	10,287	3,360
5. 2008	X X X	X X X	X X X	187,953	181,450	180,001	195,503	201,689	189,439	204,851	15,412	3,162
6. 2009	X X X	X X X	X X X	X X X	200,500	256,437	228,189	199,179	204,422	183,371	(21,051)	(15,808)
7. 2010	X X X	X X X	X X X	X X X	X X X	171,889	195,415	184,099	188,749	166,309	(22,440)	(17,790)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	134,722	201,499	180,977	170,479	(10,498)	(31,020)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	204,378	212,338	217,443	5,105	13,065
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	250,036	247,054	(2,982)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	334,115	X X X	X X X
12. Totals											(18,153)	(46,178)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	497,194	482,264	467,378	(14,886)	(29,816)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	951,612	942,274	(9,338)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	907,685	XXX	XXX
4. Totals											(24,224)	(29,816)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,389	51,315	18,902	(32,413)	(32,487)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,643,976	1,635,021	(8,955)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,739,501	XXX	XXX
4. Totals											(41,368)	(32,487)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,847	168,248	147,688	(20,560)	54,841
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207,253	364,685	157,432	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177,328	XXX	XXX
4. Totals											136,872	54,841

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,615	2,750	2,674	(76)	(25,941)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,300	3,747	447	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,028	XXX	XXX
4. Totals											371	(25,941)

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

NONE

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	77,950	72,990	66,572	66,222	66,965	71,624	68,372	67,074	66,261	62,851	(3,410)	(4,223)
2. 2005	71,412	104,361	95,676	90,072	90,299	89,715	85,579	85,853	86,176	86,621	445	768
3. 2006	X X X	16,450	17,215	17,401	17,389	17,600	15,372	15,350	14,636	14,976	340	(374)
4. 2007	X X X	X X X	21,728	20,589	18,864	14,924	14,000	13,793	11,447	11,485	38	(2,308)
5. 2008	X X X	X X X	X X X	64,838	62,743	60,512	60,176	58,386	59,065	58,236	(829)	(150)
6. 2009	X X X	X X X	X X X	X X X	42,450	43,824	39,029	40,186	40,722	37,785	(2,937)	(2,401)
7. 2010	X X X	X X X	X X X	X X X	X X X	155,850	162,199	160,103	158,422	158,941	519	(1,162)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	111,336	131,053	123,698	114,835	(8,863)	(16,218)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	144,479	151,474	126,365	(25,109)	(18,114)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,809	79,988	179	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,150	X X X	X X X
12. Totals											(39,627)	(44,182)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	568,784	723,424	820,475	816,137	815,107	844,710	863,564	693,083	681,975	615,429	(66,546)	(77,654)
2. 2005	42,729	49,399	39,477	38,753	38,543	39,165	39,674	39,539	35,712	30,521	(5,191)	(9,018)
3. 2006	X X X	29,978	35,536	31,439	31,862	31,864	31,972	31,926	31,936	27,436	(4,500)	(4,490)
4. 2007	X X X	X X X	38,950	34,589	34,324	34,379	36,649	36,665	36,551	29,048	(7,503)	(7,617)
5. 2008	X X X	X X X	X X X	46,693	47,087	47,665	47,150	47,250	46,912	47,611	699	361
6. 2009	X X X	X X X	X X X	X X X	70,172	70,172	71,350	73,678	72,566	70,604	(1,962)	(3,074)
7. 2010	X X X	X X X	X X X	X X X	X X X	66,686	66,639	69,336	69,762	67,800	(1,962)	(1,536)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	65,238	65,072	65,676	60,267	(5,409)	(4,805)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,393	27,998	25,462	(2,536)	(1,931)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,839	14,965	126	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,651	X X X	X X X
12. Totals											(94,784)	(109,764)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	2,379	4,324	7,739	8,589	10,088	10,103	10,822	11,826	12,439	17,026	4,587	5,200
2. 2005												
3. 2006	X X X											
4. 2007	X X X	X X X										
5. 2008	X X X	X X X	X X X									
6. 2009	X X X	X X X	X X X	X X X								
7. 2010	X X X	X X X	X X X	X X X	X X X	62	62	61	24	35	11	(26)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1	12				(12)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	1		(1)	(12)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	47		(47)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15	X X X	X X X
12. Totals											4,550	5,150

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	525,186	582,635	604,012	570,615	727,777	631,446	754,640	722,172	805,427	841,185	35,758	119,013
2. 2005	32,372	23,962	15,593	14,512	15,650	11,599	13,503	15,286	17,814	17,171	(643)	1,885
3. 2006	X X X	114,461	81,393	75,751	71,039	72,039	63,953	64,674	64,653	65,972	1,319	1,298
4. 2007	X X X	X X X	89,778	79,815	74,712	74,112	60,499	54,703	55,003	55,753	750	1,050
5. 2008	X X X	X X X	X X X	94,914	70,150	74,637	70,286	66,251	67,764	66,401	(1,363)	150
6. 2009	X X X	X X X	X X X	X X X	91,453	90,374	81,722	78,529	76,786	64,277	(12,509)	(14,252)
7. 2010	X X X	X X X	X X X	X X X	X X X	90,953	96,961	91,700	96,348	87,185	(9,163)	(4,515)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	100,062	102,703	89,698	79,315	(10,383)	(23,388)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	117,476	104,953	87,940	(17,013)	(29,536)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,879	85,314	(24,565)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	100,303	X X X	X X X
12. Totals											(37,812)	51,705

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Year	Year
1. Prior	7,601	8,835	7,314	7,565	8,700	10,716	12,458	20,136	20,029	8,161	(11,868)	(11,975)
2. 2005	3,088	2,789	1,603	1,351	1,736	700	701	1,074	1,072	465	(607)	(609)
3. 2006	X X X	5,488	2,962	3,512	2,024	1,986	614	615	614	148	(466)	(467)
4. 2007	X X X	X X X	8,322	7,172	5,536	4,450	4,336	2,522	2,522	687	(1,835)	(1,835)
5. 2008	X X X	X X X	X X X	8,436	7,215	6,286	6,036	3,537	3,872	950	(2,922)	(2,587)
6. 2009	X X X	X X X	X X X	X X X	6,448	6,450	6,211	5,536	5,589	1,797	(3,792)	(3,739)
7. 2010	X X X	X X X	X X X	X X X	X X X	5,837	5,603	5,000	4,993	1,864	(3,129)	(3,136)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	4,838	4,553	4,551	2,587	(1,964)	(1,966)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,239	5,189	2,301	(2,888)	(2,938)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,362	4,886	(2,476)	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,951	X X X	X X X
12. Totals											(31,947)	(29,252)

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Year	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. 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	X X X	X X X	X X X
3. 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
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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Year	Year
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	583	651	447	(204)	(136)
2. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,265	1,030	(235)	X X X
3. 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	1,064	X X X	X X X
4. Totals											(439)	(136)

SCHEDULE P – PART 3A – HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	85,680	145,862	176,925	193,559	205,949	215,007	220,238	223,561	233,726	108	52
2. 2005	991,829	1,289,498	1,334,999	1,372,739	1,387,786	1,402,839	1,399,314	1,405,339	1,408,628	1,403,746	187,651	72,454
3. 2006	X X X	921,079	1,230,300	1,277,939	1,298,686	1,312,653	1,321,822	1,325,703	1,328,753	1,329,749	178,454	66,757
4. 2007	X X X	X X X	1,009,412	1,351,414	1,372,629	1,400,415	1,412,129	1,419,901	1,423,615	1,426,077	169,000	69,395
5. 2008	X X X	X X X	X X X	1,558,736	2,064,465	2,149,862	2,191,839	2,214,212	2,221,698	2,227,553	260,950	93,668
6. 2009	X X X	X X X	X X X	X X X	964,803	1,258,950	1,314,253	1,339,839	1,351,616	1,356,676	225,586	88,883
7. 2010	X X X	X X X	X X X	X X X	X X X	1,228,179	1,615,262	1,677,115	1,710,186	1,725,100	235,859	102,808
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1,878,878	2,323,622	2,400,003	2,433,549	327,312	140,219
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,567,798	2,047,729	2,127,338	287,171	116,369
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,615,912	2,069,679	219,097	92,997
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,029,828	215,889	90,108

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	993,963	1,521,902	1,762,829	1,873,491	1,926,475	1,955,818	1,974,205	1,991,477	2,004,047	400	37
2. 2005	1,044,836	1,882,062	2,324,612	2,575,872	2,702,724	2,755,362	2,781,611	2,792,703	2,798,748	2,800,440	548,809	235,228
3. 2006	X X X	1,018,503	1,855,929	2,249,514	2,477,815	2,599,300	2,655,689	2,676,649	2,687,736	2,693,596	512,653	211,066
4. 2007	X X X	X X X	1,077,136	1,894,961	2,283,203	2,509,776	2,649,603	2,701,650	2,724,524	2,734,097	510,762	212,959
5. 2008	X X X	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	488,027	215,180
6. 2009	X X X	X X X	X X X	X X X	1,053,239	1,861,422	2,307,012	2,568,851	2,720,909	2,778,412	491,635	216,316
7. 2010	X X X	X X X	X X X	X X X	X X X	1,088,337	1,962,848	2,398,689	2,690,336	2,829,251	499,589	212,299
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1,162,176	2,035,774	2,527,453	2,789,377	504,651	220,039
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,193,953	2,190,665	2,649,996	505,585	256,073
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,361,579	2,353,988	514,346	268,785
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,393,866	374,926	229,098

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	363,779	597,527	716,801	776,347	803,071	817,736	832,138	838,954	840,297	51	36
2. 2005	143,851	345,150	518,026	633,703	709,399	737,553	749,372	761,679	767,048	768,639	82,012	50,535
3. 2006	X X X	163,362	349,700	554,876	694,403	773,603	821,786	839,262	847,139	851,474	82,779	47,794
4. 2007	X X X	X X X	176,601	402,586	602,814	740,753	843,462	883,139	903,429	909,275	107,843	59,005
5. 2008	X X X	X X X	X X X	172,700	395,662	594,848	747,012	830,850	877,265	898,053	93,846	47,702
6. 2009	X X X	X X X	X X X	X X X	144,436	307,965	464,779	609,500	692,703	735,208	72,962	39,654
7. 2010	X X X	X X X	X X X	X X X	X X X	148,929	338,815	532,722	691,887	778,497	70,650	38,931
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	169,679	368,539	560,514	708,904	66,835	37,922
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	168,039	375,248	543,711	61,148	37,827
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	141,901	311,664	53,324	35,097
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	138,362	37,177	28,377

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	1,231,235	2,247,872	3,099,098	3,837,866	4,500,416	5,031,665	5,513,186	5,911,935	6,307,814	3,465	935
2. 2005	436,704	901,954	1,174,397	1,352,250	1,477,393	1,572,547	1,648,100	1,703,339	1,751,150	1,789,365	411,753	164,680
3. 2006	X X X	476,312	1,041,222	1,369,700	1,590,527	1,749,389	1,864,837	1,944,103	2,011,659	2,068,708	407,665	155,231
4. 2007	X X X	X X X	556,008	1,256,554	1,676,950	1,964,646	2,151,585	2,293,109	2,409,939	2,498,476	412,935	149,695
5. 2008	X X X	X X X	X X X	609,312	1,355,901	1,836,566	2,147,976	2,362,203	2,529,729	2,649,647	386,299	156,392
6. 2009	X X X	X X X	X X X	X X X	530,808	1,176,274	1,592,614	1,861,886	2,063,491	2,190,100	307,111	127,333
7. 2010	X X X	X X X	X X X	X X X	X X X	551,997	1,227,886	1,624,986	1,895,153	2,076,214	292,862	119,093
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	528,666	923,030	1,296,208	1,539,976	262,499	109,272
9. 2012	X X X	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	228,165	98,523
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	324,400	691,574	167,927	79,601
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	244,672	103,097	73,527

SCHEDULE P – PART 3E – COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	411,722	715,943	939,985	1,070,579	1,151,535	1,202,814	1,239,315	1,272,589	1,307,908	478	5,390
2. 2005	383,722	707,362	802,251	884,288	951,389	987,115	1,004,624	1,015,000	1,027,140	1,032,041	50,354	32,634
3. 2006	X X X	400,839	659,065	776,315	893,693	966,412	1,021,972	1,051,853	1,073,443	1,087,254	51,617	34,354
4. 2007	X X X	X X X	442,172	726,103	863,712	989,439	1,085,036	1,149,324	1,172,539	1,193,979	53,196	38,788
5. 2008	X X X	X X X	X X X	703,088	1,167,386	1,319,872	1,462,548	1,573,579	1,621,879	1,653,197	61,188	40,954
6. 2009	X X X	X X X	X X X	X X X	497,636	840,686	984,100	1,101,965	1,184,285	1,226,988	52,391	39,316
7. 2010	X X X	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	53,848	42,850
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	657,111	1,037,139	1,208,453	1,361,278	56,753	48,546
9. 2012	X X X	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	46,165	43,043
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	365,443	669,087	31,330	25,735
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	432,539	21,212	14,024

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	371	1,038	1,489	1,501	1,553	1,674	1,796	1,840	1,897		
2. 2005		11	11	11	11	11	11	11	11	11		
3. 2006	X X X	1,265	1,338	1,339	1,339	1,339	1,339	1,339	1,339	1,421	1	1
4. 2007	X X X	X X X								15		3
5. 2008	X X X	X X X	X X X	27	39	39	39	39	39	46	1	65
6. 2009	X X X	X X X	X X X	X X X				3	3	12		
7. 2010	X X X	X X X	X X X	X X X	X X X		62	712	1,139	1,429	224	24
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	36	1,100	3,329	8,485	448	126
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,029	2,037	3,026	453	85
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59	924	376	36
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	629	133	54

**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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	799	1,303	1,601	1,776	1,824	1,826	1,814	1,821	1,872		
2. 2005	101	212	237	329	329	329	329	322	324	326	1	1
3. 2006	X X X	53	74	74	74	74	74	74	74	74		
4. 2007	X X X	X X X										
5. 2008	X X X	X X X	X X X	12	36	765	779	779	785	786	3	12
6. 2009	X X X	X X X	X X X	X X X	12	72	162	203	386	385	11	29
7. 2010	X X X	X X X	X X X	X X X	X X X	29	86	124	712	877	28	48
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	28	172	600	789	51	1
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51	1,053	1,780	65	1
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	287	1,267	122	4
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177	61	14

**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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	22,239	37,265	44,701	46,735	47,362	49,179	50,729	50,377	50,901	X X X	X X X
2. 2005	10,827	19,493	22,372	25,250	30,549	32,512	32,615	33,086	34,374	34,524	X X X	X X X
3. 2006	X X X	22,139	40,974	47,936	49,603	51,650	51,265	51,736	51,836	52,097	X X X	X X X
4. 2007	X X X	X X X	22,153	36,712	43,424	45,249	46,011	46,772	47,740	47,785	X X X	X X X
5. 2008	X X X	X X X	X X X	29,851	55,039	62,488	66,600	68,561	69,250	74,229	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	20,562	40,038	44,522	46,999	49,572	50,898	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	23,411	45,653	55,029	57,309	60,491	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	24,250	44,212	51,800	53,486	X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,227	68,014	77,812	X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,029	44,286	X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,603	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	629,274	1,186,427	1,665,398	2,006,977	2,316,517	2,708,053	2,858,437	3,014,301	3,238,240	684	43,214
2. 2005	26,503	93,250	187,086	299,548	389,300	433,812	463,565	487,187	502,161	514,180	21,476	41,129
3. 2006	X X X	21,362	100,515	222,251	352,103	452,124	515,464	564,662	583,979	604,783	23,004	37,800
4. 2007	X X X	X X X	23,453	113,812	239,993	365,778	467,500	566,524	608,765	632,428	26,751	60,685
5. 2008	X X X	X X X	X X X	32,214	111,100	253,179	387,665	517,222	601,439	648,479	25,567	49,261
6. 2009	X X X	X X X	X X X	X X X	34,174	115,437	238,312	390,012	506,262	577,871	22,674	41,269
7. 2010	X X X	X X X	X X X	X X X	X X X	36,143	122,412	271,750	408,990	519,293	20,747	46,528
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	41,114	157,288	316,839	484,600	20,521	42,669
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,799	258,603	414,274	18,777	43,461
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	146,549	321,039	16,404	46,389
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	60,093	10,576	37,137

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	109,837	155,828	188,628	216,700	251,674	259,077	270,764	274,622	277,709	8	(4)
2. 2005	6,636	18,579	38,700	49,614	63,036	69,415	73,226	79,162	79,129	77,222	3,235	1,143
3. 2006	X X X	10,122	27,353	47,536	76,700	93,811	98,636	104,436	106,824	110,254	2,672	2,060
4. 2007	X X X	X X X	14,949	57,072	89,078	115,039	123,303	129,553	134,989	144,604	1,922	3,195
5. 2008	X X X	X X X	X X X	12,749	37,364	74,927	117,422	136,436	157,976	167,935	1,890	3,795
6. 2009	X X X	X X X	X X X	X X X	11,439	49,615	71,929	104,339	124,878	141,037	2,215	4,791
7. 2010	X X X	X X X	X X X	X X X	X X X	6,829	39,187	69,065	101,700	118,009	1,971	5,103
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	6,299	31,379	65,600	101,465	2,067	5,079
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,522	58,900	95,001	1,754	5,091
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,198	41,024	897	5,295
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,067	221	2,434

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	303,879	381,850	X X X	X X X
2. 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	670,009	865,559	X X X	X X X
3. 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	610,898	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	13,409	6,002	22,618	2,764
2. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,595,143	1,643,736	1,567,664	361,651
3. 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	1,675,712	1,541,789	330,661

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	188,638	233,451	X X X	X X X
2. 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	41,378	247,746	X X X	X X X
3. 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	57,224	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000	240	366	X X X	X X X
2. 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	116	1,774	X X X	X X X
3. 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	780	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000										X X X	X X X
2. 2005											X X X	X X X
3. 2006	X X X										X X X	X X X
4. 2007	X X X	X X X									X X X	X X X
5. 2008	X X X	X X X	X X X								X X X	X X X
6. 2009	X X X	X X X	X X X	X X X							X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X						X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	14,321	31,197	38,922	42,496	45,524	49,346	50,193	51,309	51,721	X X X	X X X
2. 2005	7,686	49,336	73,036	80,789	81,778	82,962	83,314	83,853	85,703	85,822	X X X	X X X
3. 2006	X X X	3,936	9,022	13,038	13,265	13,477	14,272	14,422	14,538	14,526	X X X	X X X
4. 2007	X X X	X X X	1,789	7,150	10,289	10,527	10,524	10,512	10,622	10,666	X X X	X X X
5. 2008	X X X	X X X	X X X	15,312	38,365	49,139	52,589	54,649	54,736	54,822	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	10,136	28,372	31,338	32,589	33,112	33,833	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	99,665	134,478	142,762	145,653	148,146	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	18,399	58,150	77,451	96,689	X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,693	62,736	85,686	X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,353	37,580	X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,151	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	151,358	280,413	336,542	376,046	429,006	461,429	498,931	508,330	516,205	X X X	X X X
2. 2005	12	2,762	6,862	11,177	13,679	20,239	22,872	24,789	27,461	25,641	X X X	X X X
3. 2006	X X X	86	2,401	5,643	8,277	12,372	12,979	15,115	15,412	15,961	X X X	X X X
4. 2007	X X X	X X X	851	2,461	5,849	10,815	12,879	16,129	19,236	19,798	X X X	X X X
5. 2008	X X X	X X X	X X X	1,362	4,765	11,827	20,139	26,651	33,461	36,864	X X X	X X X
6. 2009	X X X	X X X	X X X	X X X	450	10,849	20,201	26,786	35,422	42,379	X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X	86	6,522	14,887	27,365	40,296	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	450	4,264	11,400	21,109	X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,076	2,803	6,511	X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165	2,308	X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	304	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	000	587	2,278	3,389	5,440	5,874	6,199	6,879	8,139	12,965	X X X	X X X
2. 2005											X X X	X X X
3. 2006	X X X										X X X	X X X
4. 2007	X X X	X X X									X X X	X X X
5. 2008	X X X	X X X	X X X								X X X	X X X
6. 2009	X X X	X X X	X X X	X X X							X X X	X X X
7. 2010	X X X	X X X	X X X	X X X	X X X		51	53	53	35	X X X	X X X
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X					X X X	X X X
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X	X X X
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			X X X	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	48,953	147,150	198,235	244,316	366,893	414,077	468,329	535,889	572,343	1,522	31,749
2. 2005	786	(48,603)	(40,003)	(25,050)	(15,949)	(3,962)	1,961	8,477	12,011	14,411	3,271	5,748
3. 2006	X X X	886	3,548	8,901	22,079	35,151	44,011	53,353	55,915	61,011	2,764	6,151
4. 2007	X X X	X X X	2,239	7,712	15,553	25,887	35,899	41,277	45,111	50,266	2,186	5,489
5. 2008	X X X	X X X	X X X	3,965	9,339	19,011	30,479	41,500	53,077	55,414	2,254	6,537
6. 2009	X X X	X X X	X X X	X X X	3,337	9,651	19,493	29,224	41,912	50,679	1,936	3,304
7. 2010	X X X	X X X	X X X	X X X	X X X	2,039	8,427	25,374	42,622	62,386	1,697	3,647
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1,737	10,977	24,166	34,571	1,499	3,255
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,676	12,149	18,849	1,349	3,723
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,603	10,196	1,171	3,531
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,903	585	2,509

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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	1,049	1,426	2,449	2,835	3,166	3,696	4,253	4,797	5,479		2,086
2. 2005	22	12	88	49	439	436	436	438	438	438	3	38
3. 2006	X X X	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	26	12
4. 2007	X X X	X X X			14			86	86	86	24	1
5. 2008	X X X	X X X	X X X								12	12
6. 2009	X X X	X X X	X X X	X X X		1,001	524	522	809	809	14	12
7. 2010	X X X	X X X	X X X	X X X	X X X	1	1	22	26	27	14	14
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X		1	1	800	14	12
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X		47	49	12	3
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		211		4
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			3

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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X	X X X	000			X X X	X X X
2. 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	X X X
3. 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

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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
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
2. 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				
3. 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			

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	86,840	72,192	35,104	14,239	10,865	7,853	5,293	3,764	2,322	4,522
2. 2005	295,926	77,612	36,311	27,815	13,814	14,427	20,872	2,224	2,636	3,364
3. 2006	XXX	192,726	35,201	19,512	8,024	5,693	2,489	2,815	1,874	2,508
4. 2007	XXX	XXX	220,689	79,414	30,465	22,665	5,965	4,436	2,603	2,888
5. 2008	XXX	XXX	XXX	287,564	70,251	44,899	18,524	11,189	8,115	4,791
6. 2009	XXX	XXX	XXX	XXX	163,136	41,750	23,836	8,903	9,798	6,114
7. 2010	XXX	XXX	XXX	XXX	XXX	239,803	69,539	25,461	18,689	7,503
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	310,065	66,874	37,422	12,640
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339,015	63,715	30,922
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	301,189	58,004
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339,358

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	670,451	329,775	147,217	67,136	53,503	36,286	30,509	6,211	6,121	3,961
2. 2005	1,034,627	440,000	164,349	57,049	20,612	12,449	5,099	4,612	1,450	1,915
3. 2006	XXX	840,611	324,588	148,739	53,172	30,401	13,039	9,612	974	3,664
4. 2007	XXX	XXX	786,924	328,677	130,012	70,089	33,572	15,638	5,678	2,335
5. 2008	XXX	XXX	XXX	833,965	374,948	178,003	83,603	22,200	7,722	2,401
6. 2009	XXX	XXX	XXX	XXX	759,388	317,911	147,529	44,812	21,547	6,885
7. 2010	XXX	XXX	XXX	XXX	XXX	828,772	269,288	120,179	80,653	33,041
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	810,489	265,136	185,690	98,928
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963,126	411,226	249,199
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,099,678	516,080
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,316,674

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	415,351	196,898	96,039	60,076	58,361	36,615	33,327	30,935	24,165	7,180
2. 2005	428,598	193,812	92,339	47,389	21,951	9,336	8,324	2,177	1,189	100
3. 2006	XXX	406,429	179,639	78,914	31,503	10,562	6,526	3,389	1,939	71
4. 2007	XXX	XXX	455,715	235,253	98,651	31,514	15,336	9,186	3,786	288
5. 2008	XXX	XXX	XXX	448,536	180,815	79,950	32,539	15,215	3,679	4,077
6. 2009	XXX	XXX	XXX	XXX	437,662	203,579	88,401	31,739	13,703	1,941
7. 2010	XXX	XXX	XXX	XXX	XXX	376,500	162,743	50,739	10,589	2,011
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	387,874	179,265	56,989	13,074
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416,203	173,828	44,724
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414,826	166,178
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	366,571

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	2,396,737	2,384,821	2,531,917	2,270,221	1,894,759	1,445,993	1,359,864	1,124,558	1,093,861	1,185,016
2. 2005	1,680,172	955,272	694,714	587,353	481,547	366,087	337,062	292,200	265,476	215,574
3. 2006	XXX	1,791,898	1,095,751	940,272	718,249	567,217	526,315	496,017	465,177	409,046
4. 2007	XXX	XXX	1,898,048	1,195,748	888,974	676,847	566,587	532,471	471,709	418,341
5. 2008	XXX	XXX	XXX	1,991,151	1,243,846	886,097	734,865	657,871	748,074	638,880
6. 2009	XXX	XXX	XXX	XXX	1,773,886	1,155,265	858,967	776,276	700,416	565,777
7. 2010	XXX	XXX	XXX	XXX	XXX	1,662,162	1,108,571	887,079	755,493	584,750
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,496,800	1,221,971	956,950	782,841
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776,647	1,255,579	1,007,815
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,374,708	1,019,654
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,012,211

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	786,047	646,401	424,712	288,672	303,276	249,285	188,415	148,266	124,062	105,029
2. 2005	486,800	287,089	177,488	102,836	66,589	51,076	31,074	17,062	8,862	6,676
3. 2006	XXX	500,062	347,211	176,178	102,039	67,065	33,489	19,262	18,186	12,474
4. 2007	XXX	XXX	475,261	318,376	161,536	96,189	42,262	21,043	13,199	15,903
5. 2008	XXX	XXX	XXX	507,850	253,479	173,872	83,215	41,486	28,201	24,151
6. 2009	XXX	XXX	XXX	XXX	468,903	291,115	169,593	99,336	80,048	59,601
7. 2010	XXX	XXX	XXX	XXX	XXX	523,622	300,001	201,286	140,400	96,729
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	583,924	309,226	202,451	96,638
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	534,978	336,553	228,277
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495,653	327,686
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	469,411

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,929	872	311	514	624	2,861	3,462	2,590	1,815	1,654
2. 2005	1,372	850	264	53	38			11		93
3. 2006	XXX	899	565	199	122			12		171
4. 2007	XXX	XXX	611	301	200			22		112
5. 2008	XXX	XXX	XXX	361	953			36		116
6. 2009	XXX	XXX	XXX	XXX	714			62		139
7. 2010	XXX	XXX	XXX	XXX	XXX	(664)	1,976	2,012	2,926	589
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	40,799	17,539	14,850	9,079
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,300	18,078	15,987
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,900	19,371
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,508

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,014	389	136	153	29	539	603	498		422
2. 2005	1,903	129	15					1		24
3. 2006	XXX	889	36					1		25
4. 2007	XXX	XXX	315	37				3		26
5. 2008	XXX	XXX	XXX	978	600	77	839	115		27
6. 2009	XXX	XXX	XXX	XXX	1,678	189	2,779	12		117
7. 2010	XXX	XXX	XXX	XXX	XXX	1,624	1,986	962	597	33
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5,053	1,428	1,300	801
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,189	1,112	300
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,772	2,678
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,293

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	39,174	33,789	12,201	11,435	12,996	9,489	8,172	4,050	11,440	4,562
2. 2005	17,122	9,286	3,364	3,038	2,486	1,551	989	749	812	183
3. 2006	XXX	9,622	8,137	6,261	2,793	1,676	915	3,286	(22)	376
4. 2007	XXX	XXX	34,612	26,850	7,565	2,636	1,199	600	1,572	171
5. 2008	XXX	XXX	XXX	39,029	29,701	9,015	2,861	938	3,215	824
6. 2009	XXX	XXX	XXX	XXX	38,636	13,014	5,862	4,879	3,300	214
7. 2010	XXX	XXX	XXX	XXX	XXX	22,439	18,712	9,339	8,403	3,243
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	17,300	15,362	3,138	6,577
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,353	9,948	8,722
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,153	24,141
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,286

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,719,008	1,330,350	1,114,527	836,901	1,029,565	875,085	806,864	762,997	826,437	834,750
2. 2005	602,299	380,029	257,353	145,399	87,550	75,615	54,551	41,799	36,062	33,085
3. 2006	XXX	648,828	465,350	258,461	147,653	89,850	48,165	46,351	40,303	21,850
4. 2007	XXX	XXX	723,415	524,272	299,462	211,486	126,976	97,562	83,851	67,089
5. 2008	XXX	XXX	XXX	740,489	482,129	316,049	220,439	147,049	112,650	78,111
6. 2009	XXX	XXX	XXX	XXX	689,962	547,749	395,236	202,272	143,529	93,072
7. 2010	XXX	XXX	XXX	XXX	XXX	659,389	499,698	353,988	231,262	163,930
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	725,215	544,762	380,953	252,851
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	826,548	632,390	412,586
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	861,386	668,837
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	756,812

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	159,403	97,101	54,049	34,915	31,930	17,365	14,065	11,428	7,172	3,753
2. 2005	101,349	74,243	47,000	29,086	18,765	10,472	4,886	4,677	1,587	6,886
3. 2006	XXX	118,562	109,572	50,178	37,550	19,377	13,979	5,064	2,451	8,565
4. 2007	XXX	XXX	121,322	86,050	55,201	35,498	28,437	13,726	5,350	5,914
5. 2008	XXX	XXX	XXX	154,176	105,214	71,562	48,329	30,522	17,764	18,396
6. 2009	XXX	XXX	XXX	XXX	152,262	142,549	97,011	56,601	65,579	26,147
7. 2010	XXX	XXX	XXX	XXX	XXX	145,088	122,088	85,000	72,229	30,621
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	109,989	133,426	79,762	38,126
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174,939	91,674	91,526
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221,364	155,400
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287,861

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200,689	75,814	55,800
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,224	18,786
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,162

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,598	31,959	22,104
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,762	(10,577)
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,626

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217,840	34,999	18,753
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,564	20,061
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,053

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,154	4,726	14,347
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,453	1,243
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,062

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	33,974	24,353	3,365	6,187	5,924	11,701	8,000	8,688	7,839	4,226
2. 2005	19,103	20,789	9,739	3,272	4,339	4,022	1,028	929	14	515
3. 2006	XXX	10,062	4,672	3,828	3,700	3,915	1,028	876	39	450
4. 2007	XXX	XXX	15,824	9,926	8,014	4,239	3,436	3,203	811	779
5. 2008	XXX	XXX	XXX	29,988	10,122	4,950	4,162	2,412	3,536	3,135
6. 2009	XXX	XXX	XXX	XXX	17,462	4,636	3,939	4,179	5,177	3,216
7. 2010	XXX	XXX	XXX	XXX	XXX	25,898	7,000	6,801	4,951	2,764
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	50,999	26,751	15,972	6,224
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105,103	55,047	28,028
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,276	24,758
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,996

**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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	213,365	200,263	261,681	233,641	224,478	226,476	240,977	138,554	119,754	52,156
2. 2005	42,177	41,562	25,950	21,772	16,874	13,164	13,589	11,039	5,772	1,904
3. 2006	XXX	29,515	31,672	23,226	21,379	17,600	16,589	15,915	15,924	10,824
4. 2007	XXX	XXX	35,800	28,914	24,686	19,686	18,100	16,936	15,850	7,314
5. 2008	XXX	XXX	XXX	41,926	31,450	26,362	20,426	13,115	8,636	8,251
6. 2009	XXX	XXX	XXX	XXX	65,279	49,586	41,253	38,486	30,339	24,676
7. 2010	XXX	XXX	XXX	XXX	XXX	63,364	44,643	37,826	26,874	18,311
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	60,815	51,565	42,488	29,172
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,949	22,709	15,726
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,901	11,504
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,197

**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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1	39	1,001	850	176	98	28	149	36	46
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX	62	12	3	(29)	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	12		
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	1	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	369,754	396,367	352,321	288,740	418,753	203,843	290,804	214,312	217,414	219,197
2. 2005	31,961	62,014	40,653	26,464	20,786	9,636	6,079	2,265	3,776	1,674
3. 2006	XXX	110,529	68,872	52,577	35,561	28,189	11,665	6,649	4,115	1,388
4. 2007	XXX	XXX	83,265	59,222	45,703	37,315	18,522	8,729	6,850	1,427
5. 2008	XXX	XXX	XXX	80,998	50,212	43,428	28,453	13,253	9,300	7,098
6. 2009	XXX	XXX	XXX	XXX	83,376	69,864	51,724	38,150	26,986	4,801
7. 2010	XXX	XXX	XXX	XXX	XXX	84,312	73,299	51,949	40,211	18,776
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	92,514	80,265	51,614	33,730
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108,703	81,216	59,664
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,738	67,389
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,291

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	4,576	4,850	4,926	4,988	5,867	7,454	8,749	14,696	14,124	674
2. 2005	2,689	2,765	1,503	1,311	1,298	261	262	636	636	27
3. 2006	XXX	5,488	2,962	3,512	2,024	1,986	615	615	615	149
4. 2007	XXX	XXX	8,322	7,172	5,489	4,436	4,262	2,436	2,436	601
5. 2008	XXX	XXX	XXX	8,401	7,201	6,272	6,036	3,537	3,872	950
6. 2009	XXX	XXX	XXX	XXX	6,428	5,929	5,676	4,722	4,772	976
7. 2010	XXX	XXX	XXX	XXX	XXX	5,836	5,450	4,978	4,965	1,837
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,838	4,550	4,550	2,586
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,238	5,143	2,251
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,322	4,615
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,951

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	583	651	447
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,265	1,030
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,064

SCHEDULE P – PART 5A – HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	110,769	10,358	2,360	2,907	876	545	1,274	207	111	108
2. 2005	144,267	180,057	183,962	185,801	186,650	187,137	187,437	187,540	187,627	187,651
3. 2006	X X X	138,474	173,400	176,648	177,522	177,939	178,265	178,351	178,422	178,454
4. 2007	X X X	X X X	130,324	164,050	167,139	168,127	168,615	168,789	168,900	169,000
5. 2008	X X X	X X X	X X X	196,438	254,400	258,629	259,929	260,522	260,786	260,950
6. 2009	X X X	X X X	X X X	X X X	180,079	220,178	223,799	224,862	225,316	225,586
7. 2010	X X X	X X X	X X X	X X X	X X X	190,162	230,674	234,103	235,322	235,859
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	271,949	321,665	325,959	327,312
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	223,822	282,053	287,171
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	186,172	219,097
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	215,889

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	11,430	5,686	4,896	2,506	1,938	1,623	512	410	317	206
2. 2005	32,895	5,317	2,373	1,074	689	499	237	139	72	53
3. 2006	X X X	27,962	4,050	1,526	837	499	215	153	99	67
4. 2007	X X X	X X X	30,039	4,124	1,689	889	436	289	189	103
5. 2008	X X X	X X X	X X X	47,489	4,929	2,062	1,024	549	339	196
6. 2009	X X X	X X X	X X X	X X X	31,229	4,551	1,765	922	543	316
7. 2010	X X X	X X X	X X X	X X X	X X X	30,679	4,322	1,850	962	509
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	40,699	5,212	2,029	1,054
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	45,672	5,839	2,186
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,050	4,186
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,353

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	127,655	(18,385)	2,539	1,063	721	428	266	165	68	48
2. 2005	239,449	256,803	258,390	259,134	259,669	259,991	260,081	260,112	260,145	260,158
3. 2006	X X X	224,498	243,103	244,387	244,853	245,039	245,162	245,215	245,262	245,278
4. 2007	X X X	X X X	220,936	236,422	237,693	238,165	238,322	238,403	238,461	238,498
5. 2008	X X X	X X X	X X X	323,286	351,538	353,836	354,372	354,601	354,749	354,814
6. 2009	X X X	X X X	X X X	X X X	287,212	312,303	313,939	314,449	314,664	314,785
7. 2010	X X X	X X X	X X X	X X X	X X X	312,376	336,615	338,328	338,965	339,176
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	439,036	465,922	467,886	468,585
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369,815	403,264	405,726
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	294,550	316,280
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	329,350

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	415,963	99,501	26,370	11,472	(32,177)	36,857	2,788	1,588	572	400
2. 2005	362,491	500,723	529,465	540,091	544,501	546,704	547,799	548,346	548,613	548,809
3. 2006	X X X	341,491	470,309	494,595	504,309	508,809	510,970	511,809	512,380	512,653
4. 2007	X X X	X X X	338,950	468,065	492,303	502,250	507,229	509,172	510,166	510,762
5. 2008	X X X	X X X	X X X	323,176	445,337	469,274	480,086	484,551	486,959	488,027
6. 2009	X X X	X X X	X X X	X X X	321,103	445,861	473,050	483,089	488,689	491,635
7. 2010	X X X	X X X	X X X	X X X	X X X	328,714	456,674	480,979	493,035	499,589
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	336,599	461,579	491,665	504,651
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	331,087	474,836	505,585
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	368,978	514,346
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	374,926

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	109,749	49,771	25,797	15,410	10,500	6,356	3,833	2,873	2,376	2,012
2. 2005	143,005	44,380	18,539	8,797	4,775	2,135	1,203	667	424	241
3. 2006	X X X	131,828	38,500	17,513	8,704	3,752	1,837	1,122	603	367
4. 2007	X X X	X X X	134,678	39,429	18,179	8,399	3,839	2,062	1,214	643
5. 2008	X X X	X X X	X X X	131,436	40,736	17,965	8,400	4,201	2,093	1,147
6. 2009	X X X	X X X	X X X	X X X	138,365	43,386	19,036	9,772	4,651	2,347
7. 2010	X X X	X X X	X X X	X X X	X X X	139,026	43,474	21,428	10,550	5,165
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	136,676	48,686	21,766	10,190
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	156,411	49,336	21,871
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,139	51,622
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	158,326

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	517,526	20,089	7,060	3,235	182,495	(164,431)	633	821	185	76
2. 2005	703,010	773,122	780,251	782,618	783,501	783,903	784,111	784,187	784,251	784,278
3. 2006	X X X	651,218	713,496	720,108	722,457	723,350	723,807	723,945	724,036	724,086
4. 2007	X X X	X X X	652,115	713,661	720,411	722,749	723,761	724,103	724,274	724,364
5. 2008	X X X	X X X	X X X	637,012	694,422	700,436	702,850	703,727	704,177	704,354
6. 2009	X X X	X X X	X X X	X X X	643,350	699,586	706,062	708,372	709,436	710,298
7. 2010	X X X	X X X	X X X	X X X	X X X	649,576	706,065	712,361	715,266	717,053
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	661,524	722,979	731,716	734,880
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	700,937	774,722	783,529
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	762,500	834,753
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	762,350

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	42,412	22,447	3,665	1,690	735	1,000	197	89	62	51
2. 2005	53,565	74,486	78,586	80,539	81,438	81,772	81,914	81,972	82,003	82,012
3. 2006	X X X	54,215	74,736	79,274	81,227	82,128	82,522	82,653	82,726	82,779
4. 2007	X X X	X X X	56,429	83,151	93,253	100,650	107,165	107,615	107,765	107,843
5. 2008	X X X	X X X	X X X	53,786	76,929	85,679	92,276	93,387	93,722	93,846
6. 2009	X X X	X X X	X X X	X X X	44,215	62,939	70,162	71,948	72,661	72,962
7. 2010	X X X	X X X	X X X	X X X	X X X	45,229	64,649	68,422	70,012	70,650
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	45,999	62,062	65,398	66,835
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42,224	58,061	61,148
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,803	53,324
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,177

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	14,300	6,658	3,417	1,650	1,039	651	512	450	371	312
2. 2005	23,662	6,551	3,153	1,464	603	277	162	101	72	62
3. 2006	X X X	22,729	6,839	3,114	1,529	629	300	177	122	78
4. 2007	X X X	X X X	24,438	6,639	3,199	1,615	929	339	190	103
5. 2008	X X X	X X X	X X X	20,498	6,401	3,379	2,100	636	311	180
6. 2009	X X X	X X X	X X X	X X X	16,339	5,612	3,261	1,286	629	348
7. 2010	X X X	X X X	X X X	X X X	X X X	17,550	6,129	2,803	1,493	928
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	17,279	5,489	3,074	1,972
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,715	5,565	3,515
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,950	6,229
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,450

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	35,688	12,990	800	427	483	996	111	65	36	29
2. 2005	119,226	130,636	131,701	132,179	132,350	132,503	132,565	132,586	132,599	132,609
3. 2006	X X X	116,903	128,437	129,753	130,299	130,448	130,549	130,600	130,624	130,651
4. 2007	X X X	X X X	121,336	140,865	150,065	158,576	166,848	166,912	166,936	166,951
5. 2008	X X X	X X X	X X X	109,589	126,024	134,036	141,486	141,650	141,703	141,728
6. 2009	X X X	X X X	X X X	X X X	91,874	105,679	112,403	112,753	112,893	112,964
7. 2010	X X X	X X X	X X X	X X X	X X X	95,153	109,050	109,950	110,349	110,509
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	96,829	105,189	106,222	106,729
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	92,289	101,379	102,490
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	86,965	94,650
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	82,004

SCHEDULE P – PART 5D – WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	160,476	127,397	26,729	15,830	19,633	71,812	6,604	5,024	4,329	3,465
2. 2005	281,540	369,578	385,678	392,721	396,803	408,528	409,890	410,641	411,315	411,753
3. 2006	XXX	278,853	365,138	381,797	389,691	402,598	404,693	406,050	406,989	407,665
4. 2007	XXX	XXX	275,899	368,461	387,178	404,135	408,036	410,253	411,926	412,935
5. 2008	XXX	XXX	XXX	263,671	346,343	370,948	378,279	382,279	384,879	386,299
6. 2009	XXX	XXX	XXX	XXX	210,628	281,680	295,199	301,490	305,209	307,111
7. 2010	XXX	XXX	XXX	XXX	XXX	203,001	269,527	283,048	289,654	292,862
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	184,338	244,197	256,921	262,499
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166,724	217,585	228,165
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128,487	167,927
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,097

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	129,924	101,174	74,500	62,129	51,150	45,124	40,153	36,378	32,671	30,001
2. 2005	77,530	31,286	14,917	10,280	6,726	4,959	3,665	2,941	2,329	1,926
3. 2006	XXX	75,611	20,348	17,691	10,653	7,122	5,136	3,861	2,940	2,315
4. 2007	XXX	XXX	79,471	35,135	18,877	11,653	7,926	5,771	4,153	3,171
5. 2008	XXX	XXX	XXX	78,037	33,165	18,653	11,789	7,864	5,339	4,021
6. 2009	XXX	XXX	XXX	XXX	63,049	27,626	15,691	9,840	6,274	4,515
7. 2010	XXX	XXX	XXX	XXX	XXX	64,229	27,826	15,526	9,227	6,162
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	59,953	25,479	13,893	8,653
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,049	21,316	11,890
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,471	17,937
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,824

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	47,189	(5,422)	4,850	3,759	15,526	51,303	2,137	2,271	1,930	1,735
2. 2005	543,262	569,861	571,988	572,874	573,712	577,859	578,014	578,162	578,285	578,359
3. 2006	XXX	529,035	556,426	559,047	560,471	564,489	564,774	564,974	565,112	565,211
4. 2007	XXX	XXX	527,211	555,998	559,274	564,728	565,178	565,488	565,687	565,801
5. 2008	XXX	XXX	XXX	503,638	530,137	545,017	545,871	546,289	546,540	546,712
6. 2009	XXX	XXX	XXX	XXX	412,600	435,071	437,122	437,933	438,697	438,959
7. 2010	XXX	XXX	XXX	XXX	XXX	393,848	414,076	416,036	417,801	418,117
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	358,839	377,008	379,714	380,424
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320,511	336,940	338,578
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252,948	265,465
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210,448

SCHEDULE P – PART 5E – COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	20,664	7,809	4,124	2,672	1,726	236	993	804	783	478
2. 2005	31,050	44,512	47,128	48,489	49,337	49,751	49,972	50,165	50,297	50,354
3. 2006	XXX	33,039	46,122	48,603	50,114	50,829	51,193	51,403	51,538	51,617
4. 2007	XXX	XXX	33,712	47,039	49,936	51,512	52,412	52,864	53,061	53,196
5. 2008	XXX	XXX	XXX	38,729	55,036	57,998	59,562	60,489	60,947	61,188
6. 2009	XXX	XXX	XXX	XXX	34,086	46,974	49,662	51,179	52,001	52,391
7. 2010	XXX	XXX	XXX	XXX	XXX	35,703	48,529	51,465	52,964	53,848
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	38,774	52,426	55,215	56,753
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,039	43,678	46,165
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,753	31,330
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,212

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	25,401	21,116	15,664	14,203	11,451	11,735	10,512	10,037	10,126	9,561
2. 2005	16,878	4,972	3,036	1,824	1,061	662	453	348	226	161
3. 2006	XXX	15,889	4,903	2,915	1,629	926	586	399	289	215
4. 2007	XXX	XXX	17,424	5,614	3,176	1,851	1,000	576	387	288
5. 2008	XXX	XXX	XXX	19,862	5,611	3,289	1,953	1,115	665	424
6. 2009	XXX	XXX	XXX	XXX	16,265	5,200	3,239	1,824	972	590
7. 2010	XXX	XXX	XXX	XXX	XXX	15,972	5,493	3,229	1,924	1,003
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	18,086	5,648	3,477	1,999
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,486	4,927	3,014
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,399	4,124
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,614

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	38,114	66,909	17,577	14,337	8,498	4,529	4,311	16,533	14,158	5,303
2. 2005	69,829	79,226	81,062	81,872	82,387	82,648	82,803	82,965	83,065	83,149
3. 2006	XXX	72,593	82,501	84,189	85,099	85,529	85,789	85,978	86,103	86,186
4. 2007	XXX	XXX	78,061	88,249	90,286	91,176	91,664	91,962	92,127	92,272
5. 2008	XXX	XXX	XXX	86,829	98,553	100,699	101,611	102,139	102,389	102,566
6. 2009	XXX	XXX	XXX	XXX	78,765	88,912	90,862	91,674	92,062	92,297
7. 2010	XXX	XXX	XXX	XXX	XXX	83,522	94,515	96,515	97,299	97,701
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	93,365	104,422	106,435	107,298
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,200	90,453	92,222
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,462	61,189
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,850

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

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	15	3	1	12		1				
2. 2005										
3. 2006	XXX	1	1	1	1	1	1	1	1	1
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX		12	50	124	224
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	11	50	262	448
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	212	453
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	376
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	27	24	24					1	1	1
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX		39	139	129	50
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	100	289	285	153
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150	262	85
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	50
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	(1)		1	12		1			1	4
2. 2005	3	3	3	3	3	3	3	3	9	9
3. 2006	XXX	12	12	12	12	12	12	12	12	12
4. 2007	XXX	XXX	12	12	12	12	12	12	12	12
5. 2008	XXX	XXX	XXX	72	72	72	72	72	72	72
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX		51	179	243	296
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	126	374	565	726
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	472	616
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	250	465
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	35	3	14	1						
2. 2005				1	1	1	1	1	1	1
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX		1	3	3	3	3	3
6. 2009	XXX	XXX	XXX	XXX		12	12	12	12	11
7. 2010	XXX	XXX	XXX	XXX	XXX	28	28	28	28	28
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX		50	50	51
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	28	65
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	122
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	28	14	1							
2. 2005	1	1								
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX	3	3	3				
6. 2009	XXX	XXX	XXX	XXX	15	14				
7. 2010	XXX	XXX	XXX	XXX	XXX	36				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX		24	24	24
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	49	14
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	61
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	3	11								
2. 2005	3	3	3	3	3	3	3	3	3	3
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX	3	12	14	14	14	14	14
6. 2009	XXX	XXX	XXX	XXX	36	39	39	39	39	39
7. 2010	XXX	XXX	XXX	XXX	XXX	74	74	74	74	75
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX		74	74	78
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	77	79
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	188
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129

SCHEDULE P – PART 5H – OTHER LIABILITY – OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	14,954	12,183	3,274	2,884	2,217	1,515	1,202	1,304	2,337	684
2. 2005	10,389	16,453	18,112	19,365	20,212	20,700	21,012	21,249	21,387	21,476
3. 2006	XXX	11,674	17,750	19,536	20,822	21,703	22,253	22,653	22,865	23,004
4. 2007	XXX	XXX	12,336	19,172	21,786	23,853	25,439	26,153	26,529	26,751
5. 2008	XXX	XXX	XXX	12,136	18,343	21,048	23,165	24,536	25,176	25,567
6. 2009	XXX	XXX	XXX	XXX	10,850	16,749	19,198	21,039	22,103	22,674
7. 2010	XXX	XXX	XXX	XXX	XXX	10,386	16,112	18,436	19,850	20,747
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	11,038	16,750	18,965	20,521
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,612	16,686	18,777
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,272	16,404
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,576

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	61,312	26,353	22,173	11,730	10,381	11,140	10,077	9,935	10,317	8,903
2. 2005	9,400	4,478	3,186	2,078	1,272	886	812	472	362	280
3. 2006	XXX	10,379	4,393	3,201	2,164	1,689	1,301	922	565	404
4. 2007	XXX	XXX	9,826	4,550	3,389	2,453	1,878	1,003	647	551
5. 2008	XXX	XXX	XXX	9,172	4,786	3,779	2,650	1,576	1,012	722
6. 2009	XXX	XXX	XXX	XXX	8,478	4,639	3,600	2,322	1,362	847
7. 2010	XXX	XXX	XXX	XXX	XXX	8,365	4,589	3,300	2,124	1,346
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,050	4,886	3,503	2,326
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,161	4,212	3,136
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,440	5,661
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,885

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	200,778	460,464	237,896	114,089	52,443	46,183	18,951	36,975	21,805	42,484
2. 2005	43,379	50,399	52,449	53,987	55,272	56,103	57,822	59,837	61,616	62,885
3. 2006	XXX	46,222	54,550	57,086	58,662	59,726	60,289	60,699	61,012	61,208
4. 2007	XXX	XXX	52,386	72,801	76,189	78,724	81,437	83,439	86,948	87,987
5. 2008	XXX	XXX	XXX	52,615	62,353	68,598	73,299	74,500	75,089	75,550
6. 2009	XXX	XXX	XXX	XXX	49,614	58,679	61,803	63,462	64,299	64,790
7. 2010	XXX	XXX	XXX	XXX	XXX	50,679	62,665	65,536	67,789	68,621
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	52,126	61,399	63,936	65,516
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,503	62,553	65,374
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,162	68,454
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57,598

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,929	2,389	677	404	315	164	129	99	51	8
2. 2005	286	1,836	2,361	2,653	2,836	2,962	3,153	3,200	3,224	3,235
3. 2006	XXX	715	1,215	1,753	2,014	2,212	2,474	2,550	2,640	2,672
4. 2007	XXX	XXX	112	603	964	1,215	1,622	1,736	1,864	1,922
5. 2008	XXX	XXX	XXX	114	526	951	1,500	1,636	1,800	1,890
6. 2009	XXX	XXX	XXX	XXX	112	599	1,389	1,729	2,009	2,215
7. 2010	XXX	XXX	XXX	XXX	XXX	176	864	1,403	1,722	1,971
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	229	976	1,622	2,067
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	1,139	1,754
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224	897
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	3,801	2,164	1,974	889	603	477	335	311	185	165
2. 2005	3,315	1,789	1,086	650	453	350	165	112	72	37
3. 2006	XXX	3,078	1,901	1,036	749	503	243	174	51	11
4. 2007	XXX	XXX	2,927	1,664	1,150	838	439	322	164	62
5. 2008	XXX	XXX	XXX	3,298	2,265	1,336	749	565	329	166
6. 2009	XXX	XXX	XXX	XXX	4,322	2,653	1,477	1,012	603	291
7. 2010	XXX	XXX	XXX	XXX	XXX	4,429	2,889	2,027	1,329	900
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,324	3,039	1,639	821
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,822	2,651	1,371
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,412	2,343
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,833

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	3,879	14,289	1,176	1,041	440	88	35	62	53	(15)
2. 2005	3,726	4,186	4,261	4,322	4,350	4,379	4,389	4,400	4,411	4,415
3. 2006	XXX	3,703	4,439	4,562	4,615	4,686	4,712	4,729	4,737	4,743
4. 2007	XXX	XXX	4,099	4,793	4,937	5,051	5,126	5,153	5,174	5,179
5. 2008	XXX	XXX	XXX	4,600	5,451	5,661	5,753	5,803	5,840	5,851
6. 2009	XXX	XXX	XXX	XXX	5,786	6,929	7,115	7,201	7,265	7,297
7. 2010	XXX	XXX	XXX	XXX	XXX	6,214	7,686	7,849	7,943	7,974
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	6,315	7,589	7,876	7,967
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,736	8,050	8,216
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,361	8,535
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,488

SCHEDULE P – PART 5R – PRODUCTS LIABILITY – OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	7,049	5,104	4,761	2,765	3,661	1,822	2,222	3,235	2,328	1,522
2. 2005	1,789	2,489	2,664	2,800	2,879	3,003	3,086	3,148	3,222	3,271
3. 2006	XXX	1,500	2,029	2,186	2,326	2,450	2,565	2,664	2,727	2,764
4. 2007	XXX	XXX	753	1,272	1,515	1,687	1,861	2,012	2,112	2,186
5. 2008	XXX	XXX	XXX	776	1,353	1,572	1,793	2,022	2,187	2,254
6. 2009	XXX	XXX	XXX	XXX	872	1,362	1,553	1,703	1,853	1,936
7. 2010	XXX	XXX	XXX	XXX	XXX	686	1,143	1,386	1,579	1,697
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	677	1,150	1,339	1,499
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	1,179	1,349
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	700	1,171
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	585

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	112,172	90,154	87,961	88,403	85,215	85,901	81,604	76,764	71,379	70,921
2. 2005	1,076	376	299	229	177	172	172	186	100	97
3. 2006	XXX	912	350	322	236	212	174	198	122	135
4. 2007	XXX	XXX	736	529	479	439	229	222	124	201
5. 2008	XXX	XXX	XXX	788	350	515	403	274	172	199
6. 2009	XXX	XXX	XXX	XXX	599	364	315	262	188	201
7. 2010	XXX	XXX	XXX	XXX	XXX	686	415	312	229	180
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	622	329	265	211
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	615	314	264
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	726	387
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	203,167	446,400	146,471	68,479	48,461	39,161	32,546	44,974	59,014	32,812
2. 2005	6,179	7,436	7,751	7,987	8,186	8,415	8,636	8,815	8,950	9,116
3. 2006	XXX	4,786	5,714	6,064	6,315	6,936	8,036	8,612	8,865	9,050
4. 2007	XXX	XXX	3,936	5,249	5,676	6,000	6,522	6,886	7,322	7,876
5. 2008	XXX	XXX	XXX	3,699	4,803	7,236	7,599	8,529	8,726	8,990
6. 2009	XXX	XXX	XXX	XXX	3,353	4,476	4,853	5,089	5,276	5,441
7. 2010	XXX	XXX	XXX	XXX	XXX	3,562	4,662	5,061	5,324	5,524
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	3,400	4,403	4,736	4,965
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,762	4,936	5,336
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,816	5,089
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,816

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	46	9	16	3	2,090	1	(1)	(1)	3	
2. 2005		1	1	1	1	3	3	3	3	3
3. 2006	XXX	12	24	24	24	24	26	26	26	26
4. 2007	XXX	XXX	15	22	22	24	24	24	24	24
5. 2008	XXX	XXX	XXX	1	1	3	11	12	12	12
6. 2009	XXX	XXX	XXX	XXX	1	3	12	12	14	14
7. 2010	XXX	XXX	XXX	XXX	XXX	3	12	12	14	14
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	12	12	12	14
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	9	12
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	46	76	38	29	3	1	1	1	9	9
2. 2005	12	28	1	3	1					
3. 2006	XXX	12	1	1		1				
4. 2007	XXX	XXX	11	1	1	1	1			
5. 2008	XXX	XXX	XXX	1	1	1	1			
6. 2009	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2010	XXX	XXX	XXX	XXX	XXX	12	3	1		
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	(1,612)	9,814	339	3,438	6,853	137	77	739	2,289	2,087
2. 2005	12	38	38	39	39	43	43	43	43	43
3. 2006	XXX	24	36	36	38	39	39	39	39	39
4. 2007	XXX	XXX	24	24	24	24	24	24	26	26
5. 2008	XXX	XXX	XXX	12	12	22	22	22	24	24
6. 2009	XXX	XXX	XXX	XXX	12	22	22	24	24	24
7. 2010	XXX	XXX	XXX	XXX	XXX	22	24	26	26	27
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	15	22	22	25
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	22	22
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	9
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SCHEDULE P – PART 5T – WARRANTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(111)	18,848	(8,203)	236	64	2,076	(23,850)	(3)	47	1	1
2. 2005	1,568,153	1,568,212	1,571,015	1,571,262	1,571,300	1,570,889	1,570,927	1,570,929	1,570,886	1,570,886	1
3. 2006	X X X	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	
4. 2007	X X X	X X X	1,616,564	1,617,327	1,620,149	1,621,639	1,619,639	1,617,203	1,617,203	1,617,776	574
5. 2008	X X X	X X X	X X X	1,545,189	1,539,762	1,538,162	1,532,164	1,531,803	1,531,803	1,532,588	786
6. 2009	X X X	X X X	X X X	X X X	1,396,129	1,395,500	1,388,800	1,388,798	1,388,800	1,388,547	(253)
7. 2010	X X X	X X X	X X X	X X X	X X X	1,349,550	1,351,753	1,355,072	1,355,088	1,355,066	(22)
8. 2011	X X X	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	312
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,283,114	1,284,511	1,288,374	3,864
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,220,937	1,221,935	998
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,198,085	1,198,085
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	1,204,345
13. Earned Premiums (Sc P–Pt 1)	1,568,074	1,601,553	1,606,212	1,542,589	1,394,812	1,351,322	1,246,172	1,281,626	1,222,584	1,204,339	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	10,183	35,714	391	1,762	(304)	(836)	286	26	(22)	(9)	(9)
2. 2005	161,172	159,300	160,672	160,836	160,349	156,400	156,389	156,299	156,299	156,299	
3. 2006	X X X	142,701	143,714	147,627	147,661	147,593	146,798	146,622	146,622	146,622	
4. 2007	X X X	X X X	117,450	118,014	118,537	118,179	118,336	118,400	118,400	118,400	
5. 2008	X X X	X X X	X X X	93,822	92,189	93,199	93,199	92,972	92,966	93,011	41
6. 2009	X X X	X X X	X X X	X X X	90,189	90,272	90,172	90,237	90,262	89,712	(550)
7. 2010	X X X	X X X	X X X	X X X	X X X	61,764	62,289	62,362	62,448	62,462	15
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	66,889	65,211	65,201	65,301	101
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,126	59,094	59,111	21
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51,564	51,699	135
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40,821	40,821
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	40,575
13. Earned Premiums (Sc P–Pt 1)	171,427	177,072	120,239	100,222	88,312	57,651	66,949	56,179	52,607	40,574	X X X

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	51,583	124,912	(119,850)	8,804	2,143	(19,812)	(3,153)	(44,426)	(87,661)	12,799	12,799
2. 2005	4,844,400	4,884,191	4,890,785	4,896,215	4,894,364	4,901,965	4,910,609	4,905,989	4,911,447	4,911,635	188
3. 2006	X X X	5,130,962	5,155,291	5,167,246	5,153,411	5,150,789	5,152,361	5,159,417	5,181,764	5,181,921	154
4. 2007	X X X	X X X	5,135,677	5,137,411	5,145,817	5,149,361	5,185,562	5,188,215	5,201,030	5,205,822	4,790
5. 2008	X X X	X X X	X X X	5,128,901	5,070,821	5,010,321	5,024,083	5,028,536	5,067,440	5,069,912	2,471
6. 2009	X X X	X X X	X X X	X X X	4,217,777	4,200,499	4,188,149	4,186,454	4,230,079	4,230,185	103
7. 2010	X X X	X X X	X X X	X X X	X X X	3,844,385	3,858,426	3,908,149	3,924,915	3,927,414	2,500
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	3,624,191	3,665,912	3,658,113	3,651,008	(7,103)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,707,783	3,673,374	3,652,447	(20,928)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,480,738	3,493,510	12,772
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,800,876	2,800,876
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	2,808,622
13. Earned Premiums (Sc P–Pt 1)	4,916,324	5,317,253	5,059,671	5,157,080	4,154,562	3,755,322	3,682,900	3,762,662	3,490,785	2,808,622	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(9,171)	134,693	(12,235)	9,379	11,286	(628)	9,603	1,787	1,185	672	672
2. 2005	1,373,900	1,395,972	1,389,979	1,395,562	1,393,422	1,395,262	1,393,553	1,393,351	1,393,253	1,393,393	139
3. 2006	X X X	1,194,103	1,209,179	1,215,050	1,222,915	1,218,612	1,233,598	1,235,265	1,235,253	1,235,267	15
4. 2007	X X X	X X X	904,103	926,762	924,124	924,212	946,326	951,172	951,426	950,799	(628)
5. 2008	X X X	X X X	X X X	797,699	785,012	778,362	777,839	778,674	778,874	778,548	(327)
6. 2009	X X X	X X X	X X X	X X X	627,338	628,339	623,089	622,536	622,522	622,000	(522)
7. 2010	X X X	X X X	X X X	X X X	X X X	483,272	489,712	487,889	487,922	479,226	(8,697)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	552,986	565,899	568,979	558,904	(10,076)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	499,251	514,995	521,220	6,224
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	597,385	621,203	23,821
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	642,851	642,851
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	653,472
13. Earned Premiums (Sc P–Pt 1)	1,364,372	1,351,989	900,939	841,176	629,036	474,611	598,653	518,715	617,749	653,476	X X X

SCHEDULE P – PART 6E – COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	10,626	(2,037)	962	(22)	350	30	43	(1)	(1)		
2. 2005	2,366,550	2,379,299	2,380,486	2,380,500	2,380,687	2,380,649	2,380,639	2,380,639	2,380,636	2,380,636	
3. 2006	X X X	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	
4. 2007	X X X	X X X	2,531,262	2,532,912	2,533,088	2,533,072	2,533,050	2,533,049	2,533,049	2,533,049	
5. 2008	X X X	X X X	X X X	2,554,350	2,542,399	2,542,189	2,542,501	2,542,729	2,542,729	2,542,729	
6. 2009	X X X	X X X	X X X	X X X	2,333,479	2,313,774	2,313,465	2,313,453	2,313,461	2,313,461	
7. 2010	X X X	X X X	X X X	X X X	X X X	2,314,215	2,325,424	2,325,400	2,325,400	2,325,404	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,420,677	2,428,336	2,428,264	2,428,247	4
9. 2012	X X X	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	(21)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,465,287	2,464,887	(400)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,365,617	2,365,617
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	2,362,978
13. Earned Premiums (Sc P-Pt 1)	2,377,186	2,494,651	2,540,453	2,556,639	2,322,065	2,294,262	2,431,862	2,523,172	2,442,255	2,362,982	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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	4,288	9,989	727	12	11	(22)					
2. 2005	209,122	197,089	197,712	198,298	197,911	197,500	197,489	197,539	197,615	197,615	
3. 2006	X X X	216,789	223,636	224,238	224,400	224,374	224,314	224,314	224,314	224,314	
4. 2007	X X X	X X X	207,576	210,453	210,722	210,722	210,822	210,822	210,822	210,822	
5. 2008	X X X	X X X	X X X	288,103	288,774	289,103	290,389	290,750	290,736	290,736	
6. 2009	X X X	X X X	X X X	X X X	277,801	277,801	277,914	278,101	278,101	278,101	
7. 2010	X X X	X X X	X X X	X X X	X X X	216,789	220,949	220,850	220,851	220,851	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	234,403	234,712	234,700	234,700	
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	332,149	310,334	310,333	(1)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	339,923	338,386	(1,538)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	212,120	212,120
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	210,581
13. Earned Premiums (Sc P-Pt 1)	213,389	215,261	215,772	292,186	278,524	216,664	239,986	332,949	318,160	210,582	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
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	26,314	(43,779)	3,571	(2,374)	590	(6,550)	7,072	(464)	(4,503)	(1,274)	(1,274)
2. 2005	1,480,356	1,468,139	1,465,553	1,466,653	1,465,329	1,461,520	1,471,353	1,472,591	1,471,128	1,471,128	
3. 2006	X X X	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	
4. 2007	X X X	X X X	1,668,700	1,675,373	1,672,040	1,678,954	1,679,863	1,680,230	1,680,101	1,679,273	(829)
5. 2008	X X X	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	(165)
6. 2009	X X X	X X X	X X X	X X X	1,537,187	1,539,539	1,520,911	1,522,399	1,522,393	1,522,235	(161)
7. 2010	X X X	X X X	X X X	X X X	X X X	1,499,350	1,477,662	1,477,136	1,476,726	1,477,236	512
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	1,928,076	1,926,512	1,924,674	1,925,129	454
9. 2012	X X X	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	(772)
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,254,545	2,253,418	(1,127)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,090,921	2,090,921
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	2,087,559
13. Earned Premiums (Sc P-Pt 1)	1,506,665	1,500,349	1,679,590	1,702,515	1,520,348	1,507,664	1,912,524	2,159,449	2,253,096	2,087,560	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	(9,203)	(40,488)	(4,737)	23,165	23,162	12,126	3,246	687	(5,128)	(1,461)	(1,461)
2. 2005	424,218	416,653	418,491	424,631	432,068	434,632	433,929	433,970	433,967	433,967	(1)
3. 2006	X X X	360,962	362,149	380,750	397,913	398,050	399,621	401,124	401,114	401,114	1
4. 2007	X X X	X X X	380,354	382,352	386,752	389,854	390,687	392,904	392,904	392,905	1
5. 2008	X X X	X X X	X X X	303,450	261,539	259,900	261,262	261,914	262,350	262,696	347
6. 2009	X X X	X X X	X X X	X X X	282,129	282,129	280,187	280,279	280,189	280,385	196
7. 2010	X X X	X X X	X X X	X X X	X X X	246,079	237,028	237,229	237,285	237,730	449
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	564,336	565,176	566,979	567,097	115
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	640,303	638,789	641,510	2,721
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	540,880	539,209	(1,671)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	461,582	461,582
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	462,279
13. Earned Premiums (Sc P-Pt 1)	415,339	314,571	378,654	353,343	292,387	262,372	559,626	646,553	536,421	462,275	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(2,847)	1,338	29	736	(1)	(12)	21	636			
2. 2005	396,303	396,237	394,839	394,736	394,736	394,736	394,736	394,736	394,736	394,736	
3. 2006	X X X	397,679	395,803	395,765	395,529	395,529	395,529	395,529	395,529	395,529	
4. 2007	X X X	X X X	398,212	398,172	398,098	398,098	398,100	398,100	398,100	398,100	
5. 2008	X X X	X X X	X X X	380,776	380,789	380,789	380,789	380,789	380,789	380,789	
6. 2009	X X X	X X X	X X X	X X X	381,753	382,962	382,950	382,950	382,950	382,950	
7. 2010	X X X	X X X	X X X	X X X	X X X	405,124	405,139	405,139	405,139	405,139	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	472,153	472,739	474,039	474,528	489
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	526,174	525,998	529,224	3,227
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	551,527	551,374	(154)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	593,430	593,430
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	596,992
13. Earned Premiums (Sc P-Pt 1)	393,465	398,943	394,961	381,322	381,462	406,312	472,177	527,399	552,650	596,991	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(3,099)	762			(165)						
2. 2005	190,114	189,672	189,615	189,437	189,437	189,437	189,437	189,437	189,437	189,437	
3. 2006	X X X	187,072	187,072	186,686	186,686	186,686	186,686	186,686	186,686	186,686	
4. 2007	X X X	X X X	186,393	186,393	186,393	187,153	187,153	187,153	187,153	187,153	
5. 2008	X X X	X X X	X X X	126,827	126,827	126,827	126,827	126,827	126,827	126,827	
6. 2009	X X X	X X X	X X X	X X X	104,136	104,136	104,136	104,136	104,136	104,136	
7. 2010	X X X	X X X	X X X	X X X	X X X	148,265	148,265	148,265	148,265	148,265	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	225,362	225,362	225,362	225,362	
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	215,179	215,179	215,179	
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	150,988	150,783	(204)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,375	65,375
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	65,171
13. Earned Premiums (Sc P-Pt 1)	187,015	187,389	186,339	126,262	103,972	149,026	225,362	215,179	150,988	65,167	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	X X X										
4. 2007	X X X	X X X									
5. 2008	X X X	X X X	X X X								
6. 2009	X X X	X X X	X X X	X X X							
7. 2010	X X X	X X X	X X X	X X X	X X X						
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior											
2. 2005											
3. 2006	X X X										
4. 2007	X X X	X X X									
5. 2008	X X X	X X X	X X X								
6. 2009	X X X	X X X	X X X	X X X							
7. 2010	X X X	X X X	X X X	X X X	X X X						
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(4,436)	3,177	1,643	254	297	111	1,451	35	71	88	88
2. 2005	46,261	45,289	47,926	48,436	48,662	48,901	48,915	48,962	49,189	49,201	12
3. 2006	X X X	66,862	66,872	67,586	67,653	67,579	67,579	67,579	67,578	67,577	(1)
4. 2007	X X X	X X X	129,076	129,076	130,212	130,401	130,400	130,436	130,436	130,435	(1)
5. 2008	X X X	X X X	X X X	154,899	149,403	150,129	150,379	150,527	150,624	150,626	1
6. 2009	X X X	X X X	X X X	X X X	163,312	164,401	164,801	164,853	164,888	164,914	26
7. 2010	X X X	X X X	X X X	X X X	X X X	164,900	164,851	167,850	168,550	168,228	(322)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	177,965	177,972	178,287	179,011	724
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	279,624	279,615	280,500	885
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	233,786	232,039	(1,748)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	242,566	242,566
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	242,230
13. Earned Premiums (Sc P-Pt 1)	41,801	69,086	133,353	156,365	159,548	167,186	180,036	282,943	235,216	242,228	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	86	22	72		86	(39)	(12)	12			
2. 2005	16,276	17,038	17,253	17,253	17,253	17,253	17,253	17,253	17,253	17,253	
3. 2006	X X X	6,953	6,953	6,953	6,953	6,953	6,953	6,953	6,953	6,953	
4. 2007	X X X	X X X	2,543	2,543	2,543	2,543	2,543	2,543	2,543	2,543	
5. 2008	X X X	X X X	X X X	1	1	1	1	1	1	1	
6. 2009	X X X	X X X	X X X	X X X							
7. 2010	X X X	X X X	X X X	X X X	X X X						
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X					
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	911	911	
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	697	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	697
13. Earned Premiums (Sc P-Pt 1)	16,350	7,736	2,827	1	86	(39)	(12)	12	911	697	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	(2,062)	11,097	2,712	1,981	753	1,383	621	122	716	(175)	(175)
2. 2005	57,736	58,019	59,372	58,979	58,983	58,996	59,319	59,671	59,686	59,686	
3. 2006	X X X	43,888	43,888	44,265	44,345	44,455	44,555	44,605	44,630	44,644	14
4. 2007	X X X	X X X	43,375	43,375	44,083	44,424	44,508	44,608	44,696	44,699	3
5. 2008	X X X	X X X	X X X	64,836	64,836	67,036	67,451	68,162	68,447	68,587	140
6. 2009	X X X	X X X	X X X	X X X	93,201	93,201	95,062	95,600	95,879	95,915	36
7. 2010	X X X	X X X	X X X	X X X	X X X	88,593	88,593	92,553	93,476	93,648	172
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	79,339	79,339	80,226	80,259	33
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,777	32,777	34,026	1,250
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,324	19,500	176
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,122	19,122
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	20,771
13. Earned Premiums (Sc P-Pt 1)	55,672	55,252	47,447	66,773	94,757	92,639	82,753	38,600	22,540	20,772	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	
1. Prior	11	(1)	15	31	262	3	162	3	(74)	4	4
2. 2005	22	22	22	22	22	22	22	22	22	22	
3. 2006	X X X	3	3	3	3	3	3	3	3	3	
4. 2007	X X X	X X X									
5. 2008	X X X	X X X	X X X	1	1	1	1	1	1	1	
6. 2009	X X X	X X X	X X X	X X X							
7. 2010	X X X	X X X	X X X	X X X	X X X	103	103	103	103	103	
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	3	1	1	1	
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22	22	22	
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	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	4
13. Earned Premiums (Sc P-Pt 1)	29	2	15	32	262	112	162	22	(74)	4	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 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	(672)	2,340	(3,639)	421	87	(10,546)	526					
2. 2005	140,636	141,548	145,115	144,911	144,615	142,986	147,189	147,189	147,189	147,189		
3. 2006	X X X	160,388	163,624	165,029	164,679	167,929	169,679	170,915	170,915	170,915		
4. 2007	X X X	X X X	155,039	155,339	156,429	159,003	159,389	160,153	160,153	160,153		
5. 2008	X X X	X X X	X X X	148,586	152,722	153,093	154,326	153,201	153,201	153,201		
6. 2009	X X X	X X X	X X X	X X X	130,312	132,039	124,115	122,649	122,649	122,649		
7. 2010	X X X	X X X	X X X	X X X	X X X	136,029	138,589	138,924	138,924	138,924		
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	147,736	150,022	150,022	150,022		
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163,062	163,015	163,028		12
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	159,327	160,035		708
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165,749		165,749
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		166,469
13. Earned Premiums (Sc P–Pt 1)	145,289	168,765	163,951	156,200	134,986	131,777	150,486	165,086	159,286	166,470		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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	(74)	875	(1)									
2. 2005	88,636	88,550	88,500	88,543	88,536	88,539	88,574	88,574	88,565	88,576		11
3. 2006	X X X	16,886	16,914	16,872	16,876	16,876	16,876	16,876	16,876	16,876		
4. 2007	X X X	X X X	3,136	3,172	3,174	3,174	3,174	3,174	3,174	3,174		
5. 2008	X X X	X X X	X X X	4,176	4,174	4,174	4,174	4,174	4,174	4,174		
6. 2009	X X X	X X X	X X X	X X X	(386)	(386)	(379)	(379)	(379)	(379)		
7. 2010	X X X	X X X	X X X	X X X	X X X	11,072	11,072	11,112	11,003	11,003		
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	15,403	15,403	15,315	15,315		1
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,574	17,574	17,586		12
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,274	14,262		(12)
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,136		12,136
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		12,148
13. Earned Premiums (Sc P–Pt 1)	88,572	17,699	3,129	4,229	(389)	11,072	15,436	17,614	14,074	12,148		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 Current Year Premiums Earned	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	(214)	212		16								
2. 2005	3,693	3,677	3,676	3,676	3,676	3,676	3,676	3,676	3,676	3,676		
3. 2006	X X X	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450	6,450		
4. 2007	X X X	X X X	9,164	9,165	9,165	9,165	9,165	9,165	9,165	9,165		
5. 2008	X X X	X X X	X X X	11,212	11,212	11,212	11,212	11,212	11,212	11,212		
6. 2009	X X X	X X X	X X X	X X X	9,712	9,739	9,739	9,739	9,739	9,739		
7. 2010	X X X	X X X	X X X	X X X	X X X	7,762	7,753	7,753	7,753	7,753		
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	6,662	6,672	6,672	6,672		
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,829	6,865	7,177		312
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,372	10,403		33
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,576		14,576
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		14,921
13. Earned Premiums (Sc P–Pt 1)	3,477	6,650	9,162	11,236	9,712	7,786	6,653	6,839	10,403	14,917		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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior												
2. 2005												
3. 2006	X X X											
4. 2007	X X X	X X X										
5. 2008	X X X	X X X	X X X									
6. 2009	X X X	X X X	X X X	X X X								
7. 2010	X X X	X X X	X X X	X X X	X X X							
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	276	276	276	276		
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	329	329	329		
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	462	462		
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	503		503
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		503
13. Earned Premiums (Sc P–Pt 1)							276	329	462	503		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	1,181,122			5,440,176		
2. Private Passenger Auto Liability/Medical	5,215,394	99	0.002	5,670,097		
3. Commercial Auto/Truck Liability/Medical	1,618,550	166,880	10.310	1,173,939	12,148	1.035
4. Workers' Compensation	14,406,776	3,131,979	21.740	2,050,896	224,846	10.963
5. Commercial Multiple Peril	2,851,979			2,167,521		
6. Medical Professional Liability - Occurrence	83,035			49,477		
7. Medical Professional Liability - Claims-made	17,586			24,779		
8. Special Liability	129,801			154,065		
9. Other Liability - Occurrence	5,264,843	223,424	4.244	1,672,886	35,265	2.108
10. Other Liabilities - Claims-made	936,676			641,511		
11. Special Property	491,461			1,754,865		
12. Auto Physical Damage	136,630	4,099	3.000	3,126,136	703	0.022
13. Fidelity/ Surety	252,589			788,246		
14. Other	32,900			15,349		
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	665,471	75,711	11.377	155,780	4,736	3.040
20. Products Liability - Claims-made	29,261			14,201		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	2,551			746		
23. Totals	33,316,625	3,602,192	10.812	24,900,670	277,698	1.115

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,009,939	892,553	828,479	840,926	774,353	870,401	809,998	798,579	798,229	6,132,064
2. 2005	575,086	1,026,789	834,024	850,389	808,703	907,822	790,862	786,050	777,615	717,698
3. 2006	X X X	588,122	974,614	974,326	893,128	969,451	861,651	849,137	843,737	794,991
4. 2007	X X X	X X X	463,862	1,060,053	878,436	921,586	823,272	806,112	806,477	747,280
5. 2008	X X X	X X X	X X X	561,965	893,562	866,277	771,100	792,486	791,247	712,488
6. 2009	X X X	X X X	X X X	X X X	425,336	806,276	654,438	653,174	651,612	592,354
7. 2010	X X X	X X X	X X X	X X X	X X X	398,611	659,665	626,314	612,950	593,015
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	351,179	682,151	635,599	604,239
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	348,476	607,553	558,378
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	296,974	513,546
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	206,829

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	671,915	371,893	290,915	271,736	164,300	121,736	106,672	86,776	78,801	919,649
2. 2005	450,653	616,265	378,376	347,253	268,453	194,879	116,699	102,515	83,729	75,198
3. 2006	X X X	409,672	576,865	474,712	321,865	260,403	154,077	116,000	94,912	78,138
4. 2007	X X X	X X X	336,800	689,472	393,836	279,339	186,524	143,024	117,536	84,974
5. 2008	X X X	X X X	X X X	425,489	553,329	355,764	219,600	188,000	155,672	92,580
6. 2009	X X X	X X X	X X X	X X X	327,003	501,072	270,926	219,487	182,886	122,674
7. 2010	X X X	X X X	X X X	X X X	X X X	295,964	395,401	278,911	213,065	177,939
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	254,924	421,739	298,748	241,687
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	264,686	397,386	309,501
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	227,312	334,012
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163,359

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

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,221,698	1,253,836	1,279,889	1,286,062	1,285,389	1,213,576	1,233,639	1,253,550	1,257,264	1,105,311
2. 2005	555,599	1,113,465	1,105,188	1,160,624	1,169,815	1,172,100	1,182,629	1,193,662	1,208,366	1,206,901
3. 2006	XXX	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
4. 2007	XXX	XXX	546,139	953,965	922,536	962,703	985,450	982,177	991,672	1,012,254
5. 2008	XXX	XXX	XXX	448,589	825,389	752,551	766,486	795,053	821,843	819,476
6. 2009	XXX	XXX	XXX	XXX	277,779	647,550	580,349	614,989	645,076	640,080
7. 2010	XXX	XXX	XXX	XXX	XXX	290,549	602,100	580,722	615,474	617,411
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	334,337	718,322	762,364	742,050
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	290,615	475,788	479,712
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215,290	390,035
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,948

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	(8,712)	47,448	43,701	22,688	7,601	8,389	21,601	26,501	27,798	63,185
2. 2005	(28,277)	(25,389)	7,853	17,501	(2,553)	(6,789)	(3,062)	11,422	23,862	20,150
3. 2006	XXX	(23,336)	(39,593)	33,153	26,239	16,593	11,822	103	11,936	26,703
4. 2007	XXX	XXX	(39,772)	(17,550)	69,901	28,979	11,912	(7,626)	(686)	16,037
5. 2008	XXX	XXX	XXX	(20,365)	(1,165)	32,962	2,565	(17,449)	403	1,203
6. 2009	XXX	XXX	XXX	XXX	(55,953)	(19,127)	(20,178)	(15,501)	6,162	(62)
7. 2010	XXX	XXX	XXX	XXX	XXX	(36,303)	(45,922)	(14,877)	9,579	9,915
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	(16,637)	(13,800)	11,865	18,262
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,465)	10,986	33,804
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,140	16,453
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,727)

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	1,181,122			5,440,176		
2. Private Passenger Auto Liability/Medical	5,215,394	99	0.002	5,670,097		
3. Commercial Auto/Truck Liability/Medical	1,618,550	166,880	10.310	1,173,939	12,148	1.035
4. Workers' Compensation	14,406,776	3,131,979	21.740	2,050,896	224,846	10.963
5. Commercial Multiple Peril	2,851,979			2,167,521		
6. Medical Professional Liability - Occurrence	83,035			49,477		
7. Medical Professional Liability - Claims-made	17,586			24,779		
8. Special Liability	129,801			154,065		
9. Other Liability - Occurrence	5,264,843	223,424	4.244	1,672,886	35,265	2.108
10. Other Liabilities - Claims-made	936,676			641,511		
11. Special Property	491,461			1,754,865		
12. Auto Physical Damage	136,630	4,099	3.000	3,126,136	703	0.022
13. Fidelity/ Surety	252,589			788,246		
14. Other	32,900			15,349		
15. International						
16. Reinsurance-Nonproportional Assumed Property	187,888			257,243		
17. Reinsurance-Nonproportional Assumed Liability	277,026			34,199		
18. Reinsurance-Nonproportional Assumed Financial Lines	4,076			(161)		
19. Products Liability - Occurrence	665,471	75,711	11.377	155,780	4,736	3.040
20. Products Liability - Claims-made	29,261			14,201		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty	2,551			746		
23. Totals	33,785,615	3,602,192	10.662	25,191,951	277,698	1.102

SECTION 2

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

SECTION 3

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

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)
1. Alabama	AL	N	258,102,699	254,173,893	23,111	152,686,381	151,610,724	303,974,626	934,023	120,376						
2. Alaska	AK	N	138,490,598	140,057,242	41,956	52,944,005	53,035,263	229,875,472	11,123	17,267						
3. Arizona	AZ	N	517,411,004	502,556,268	9,826	273,974,793	419,165,000	389,460,080	2,139,290	168,863						
4. Arkansas	AR	L	164,970,489	159,713,821	(111)	80,105,107	77,923,528	152,838,477	923,994	46,230						
5. California	CA	N	3,024,011,614	3,015,112,283	(208,132)	1,559,971,528	1,499,428,975	3,337,721,268	16,455,382	1,022,520						
6. Colorado	CO	N	566,075,314	537,218,404	45,599	362,511,306	384,707,248	367,174,106	3,213,370	121,663						
7. Connecticut	CT	N	734,701,256	730,876,641	400,751	426,905,260	427,141,774	901,354,208	4,457,127	185,268						
8. Delaware	DE	N	139,045,956	140,501,926	46,654	89,257,977	89,588,207	184,154,655	343,769	21,234						
9. District of Columbia	DC	N	99,555,362	97,844,745	3,858	23,594,116	42,384,569	147,725,559	96,376	66,536						
10. Florida	FL	N	1,236,913,602	1,236,670,705	481,232	648,913,880	660,348,796	1,251,538,912	5,096,429	610,428						
11. Georgia	GA	L	802,911,576	787,230,285	18,073	480,265,099	487,232,010	680,006,424	2,444,066	227,301						
12. Hawaii	HI	N	80,454,595	78,512,852	1,441	37,419,371	37,451,891	69,980,978	210,856	4,277						
13. Idaho	ID	N	196,852,965	195,894,503	1,051,500	109,322,203	114,581,393	204,119,399	1,328,422	56,551						
14. Illinois	IL	N	987,812,079	980,138,671	21,666	562,558,664	569,172,607	1,369,046,294	3,175,701	149,577						
15. Indiana	IN	Q	541,493,949	525,244,451	19,925	297,220,716	269,673,955	512,944,235	3,381,559	52,390						
16. Iowa	IA	N	130,144,148	130,336,835	171,710	94,676,224	97,075,216	205,589,169	336,380	11,512						
17. Kansas	KS	L	232,962,891	230,626,965	75,893	117,948,525	120,674,111	219,460,247	1,314,761	13,102						
18. Kentucky	KY	N	505,448,289	498,218,275	11,042	262,814,497	272,336,553	541,915,153	2,898,714	61,292						
19. Louisiana	LA	L	585,048,279	575,367,028	65,983	304,507,375	306,320,391	495,347,131	2,528,488	302,645						
20. Maine	ME	N	194,206,104	192,853,350	12,567	100,657,216	92,957,061	155,235,321	1,151,232	29,375						
21. Maryland	MD	N	540,909,403	531,054,392	149,247	334,999,232	321,646,904	507,811,201	2,208,178	176,567						
22. Massachusetts	MA	N	1,209,761,231	1,185,181,999	(12,598)	632,743,549	628,623,704	1,078,799,782	7,092,036	199,184						
23. Michigan	MI	N	738,453,752	701,777,389	(21,931)	419,338,684	535,202,658	1,115,846,900	2,629,492	95,630						
24. Minnesota	MN	N	394,486,360	391,437,954	16,816	225,280,431	194,185,794	564,243,938	1,739,477	33,584						
25. Mississippi	MS	N	237,455,962	222,294,716	4,252	165,029,191	175,763,220	215,313,349	1,423,223	160,609						
26. Missouri	MO	L	582,646,508	561,993,773	45,581	315,644,743	299,003,751	468,121,823	3,805,937	47,233						
27. Montana	MT	N	210,925,190	205,106,850	12,939	143,608,069	132,137,253	246,926,044	1,665,545	29,806						
28. Nebraska	NE	N	130,603,030	127,109,809	116,672	77,050,871	101,154,401	142,131,596	360,628	8,057						
29. Nevada	NV	N	272,101,324	261,481,545	1,237	144,635,524	145,467,690	220,157,947	1,006,470	53,464						
30. New Hampshire	NH	L	266,633,965	260,001,630	299,165	116,084,675	122,434,990	321,639,339	1,523,583	43,264						
31. New Jersey	NJ	N	1,336,813,390	1,325,476,683	1,468,724	857,860,955	794,722,617	2,199,657,940	5,012,634	340,665						
32. New Mexico	NM	L	196,998,073	192,123,849	2,639	95,448,421	103,726,234	144,231,282	1,097,105	38,711						
33. New York	NY	N	2,103,550,725	2,117,875,697	2,747,175	1,273,316,636	1,148,368,305	3,039,006,647	9,019,928	687,897						
34. North Carolina	NC	N	580,438,510	580,914,765	25,233	313,032,685	245,123,026	591,331,785	2,125,326	181,637						
35. North Dakota	ND	N	46,729,811	44,709,595	693	16,932,896	20,480,242	18,417,873	176,562	5,803						
36. Ohio	OH	N	771,701,646	747,236,541	525	401,158,661	454,689,123	549,503,003	4,336,765	115,634						
37. Oklahoma	OK	L	465,201,334	443,028,893	21,685	271,978,064	196,125,976	381,344,165	2,295,420	33,121						
38. Oregon	OR	N	649,916,401	639,626,694	(17,190)	318,607,227	322,236,264	898,454,749	4,451,552	150,756						
39. Pennsylvania	PA	N	1,235,810,421	1,236,964,337	140,998	810,778,203	889,446,893	1,510,412,629	5,107,102	337,717						
40. Rhode Island	RI	N	144,006,778	143,501,760	19,010	92,844,682	89,751,490	146,069,779	683,324	29,295						
41. South Carolina	SC	L	395,277,941	384,384,011	(7,065)	225,974,905	220,975,031	343,466,994	1,773,422	142,093						
42. South Dakota	SD	N	39,268,825	37,575,511	956	26,018,426	18,899,487	43,980,760	266,279	5,192						
43. Tennessee	TN	L	538,517,773	516,452,980	(13,359)	279,607,716	283,605,496	753,075,229	2,567,445	132,541						
44. Texas	TX	L	2,208,866,790	2,134,012,455	8,648,475	1,126,045,303	1,063,915,245	2,136,047,538	8,717,332	580,351						
45. Utah	UT	N	178,336,231	174,282,992	3,329	89,961,428	95,907,065	144,085,087	719,421	45,692						
46. Vermont	VT	N	116,591,092	114,481,984	249,855	63,982,860	83,607,182	146,542,759	700,462	31,063						
47. Virginia	VA	N	532,301,357	525,625,799	205,790	266,390,765	275,841,432	432,801,962	1,639,540	135,068						
48. Washington	WA	N	1,130,445,861	1,086,874,943	(64,426)	523,580,634	583,243,885	628,391,493	8,811,741	257,225						
49. West Virginia	WV	N	115,519,470	115,236,125	14,972	61,529,387	65,590,729	94,545,834	621,986	37,970						
50. Wisconsin	WI	N	294,910,149	276,828,233	3,588,402	229,977,439	206,874,094	727,912,025	788,634	31,795						
51. Wyoming	WY	N	88,659,095	86,839,445		37,644,147	39,256,792	34,534,013	627,390	9,209						
52. American Samoa	AS	N														
53. Guam	GU	N	734,720	621,676		273	(364,731)	260,267	14,902							
54. Puerto Rico	PR	N	14,566,999	15,310,845	(605)	2,686,450	4,469,553	33,003,588								
55. U.S. Virgin Islands	VI	N	1,634,327	1,785,623	(1,077)	1,699,774	1,768,277	5,436,415	65							
56. Northern Mariana Islands	MP	N	220,699	25,366			4,767	4,765								
57. Canada	CAN	N	216,339,573	220,456,777	25	117,187,592	88,642,121	276,185,677								
58. Aggregate Other Alien	OT	X X X	240,611,305	244,402,724	(1,855)	128,397,983	108,721,288	488,784,141								
59. Totals	(a) 11		29,364,558,790	28,863,245,503	19,938,833	16,245,312,724	16,234,057,520	32,367,942,032	137,449,968	7,465,240						

DETAILS OF WRITE-INS										
58001. AUS AUSTRALIA	X X X		228,480,231	222,940,143		117,451,144	117,566,522	421,023,490		
58002. ZZZ OTHER ALIEN	X X X		5,663,311	13,998,384	(1,855)	9,216,156	19,765,016	62,686,893		
58003. BMU BERMUDA	X X X		1,029,759	822,086			534,813	1,568,234		
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X		5,438,004	6,642,111		1,730,683	(29,145,063)	3,505,524		
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X		240,611,305	244,402,724	(1,855)	128,397,983	108,721,288	488,784,141		

(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 Obligor - 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			Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
	Assets	Nonadmitted Assets		
2504. Equities and deposits in pools and associations	165,228,972		165,228,972	144,329,821
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	165,228,972		165,228,972	144,329,821

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR LIABILITIES	Current Year	Prior Year
2504. Retroactive reinsurance reserves	(2,975,770,502)	(39,318,118)
2597. Totals (Lines 2504 through 2596) (Page 3, Line 2598)	(2,975,770,502)	(39,318,118)

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. JPN JAPAN	X X X	1,019,968	1,033,297		74,112	(5,146,396)	3,600,689		
58005. TTO TRINIDAD AND TOBAGO	X X X	533,769	893,567			(47,627)	165,881		
58006. SGP SINGAPORE	X X X	461,681	446,774			(90,251)	508,217		
58007. DOM DOMINICAN REPUBLIC	X X X	421,877	51,556			(794,935)	65,936		
58008. IOT INDIAN OCEAN	X X X	400,136	392,890			155,752	223,353		
58009. CHL CHILE	X X X	285,675	433,073			(149,472)	303,307		
58010. BRA BRAZIL	X X X	269,871	408,427		20,661	(16,045,983)	1,390,028		
58011. ECU ECUADOR	X X X	199,142	68,164			(31,781)	78,122		
58012. GEO GEORGIA	X X X	192,991	216,828		35,000	74,681	368,646		
58013. GIN GUINEA	X X X	187,250	180,505			12,242	16,798		
58014. JAM JAMAICA	X X X	180,000	172,251		14,067	(412,806)	624,902		
58015. PER PERU	X X X	167,155	324,234			148,164	370,532		
58016. URY URUGUAY	X X X	125,000	6,422			2,172	2,180		
58017. ISR ISRAEL	X X X	111,162	134,954			479	166,186		
58018. CYM CAYMAN ISLANDS	X X X	110,855	230,143			(75,875)	284,616		
58019. GBR UNITED KINGDOM	X X X	109,950	142,246			(1,198,706)	(7,658,495)		
58020. GUM GUAM	X X X	102,139	98,202			(5,279)	(8,057)		
58021. MEX MEXICO	X X X	93,033	82,217			61,103	112,222		
58022. QAT QATAR	X X X	87,638	82,141		401,997	114,638	7,951		
58023. SAU SAUDI ARABIA	X X X	86,122	101,656			17,355	9,589		
58024. NZL NEW ZEALAND	X X X	83,781	153,524			107,481	142,910		
58025. COL COLOMBIA	X X X	68,036	69,805			(9,689)	55,341		
58026. TUR TURKEY	X X X	55,273	50,954			866	50,830		
58027. BES BONAIRE	X X X	38,071	41,357			13,964	25,492		
58028. PRY PARAGUAY	X X X	37,500	2,266			769	769		
58029. KOR SOUTH KOREA	X X X	31,785	45,142			9,215	14,536		
58030. HND HONDURAS	X X X	31,033	34,066			5,461	8,792		
58031. ABW ARUBA	X X X	26,000	26,000		(12,500)	(53,709)	73,736		
58032. VGB BRITISH VIRGIN ISLANDS	X X X	24,931	28,023			(47,714)	(41,226)		
58033. BHS BAHAMAS	X X X	24,600	36,646		231,067	(165,856)	(14,717)		
58034. ESP SPAIN	X X X	21,747	32,581			(10,423)	14,421		
58035. GRD GRENADA	X X X	16,500	3,300			2,414	2,414		
58036. POL POLAND	X X X	11,663	8,989			399	898		
58037. DEU GERMANY	X X X	10,000	173,207			(40,022)	20,421		
58038. VNM VIETNAM	X X X	6,300	7,656			2,382	8,523		
58039. GUY GUYANA	X X X	6,167	10,273			(3,340)	(1,545)		
58040. MOZ MOZAMBIQUE	X X X	3,503	7,020						
58041. CHN CHINA	X X X	3,423	15,300			(2,124)	370		
58042. ARE UNITED ARAB EMIRATES	X X X	1,421	716			103	103		
58043. IND INDIA	X X X	1,181	1,576			(22,834)	4,823		
58044. PRT PORTUGAL	X X X	418	2			103	5		
58045. BLR BELARUS	X X X	116	576			(31)	33		
58046. PHL PHILIPPINES	X X X					663	44		
58047. PAN PANAMA	X X X					(3,535,624)	18,519		
58048. SCT SCOTLAND	X X X					(5,911)	3,261		
58049. RUS RUSSIA Russia	X X X					7			
58050. MNG MONGOLIA	X X X					(76,858)	6,155		
58051. MYS MALAYSIA	X X X					(16,315)	(3,833)		
58052. NGA NIGERIA	X X X					(101)	86		
58053. ANT NETHERLAND ANTILLES	X X X					(6,245)	4,200		
58054. VEN VENEZUELA	X X X					312	31		
58055. TUV TURKS AND CAICOS	X X X					(2,160)	1,195		
58056. TMI ST THOMAS	X X X					(241)	67		
58057. VIR ST CROIX	X X X					(517)	168		
58058. SGS SOUTH AFRICA	X X X					2,299	126		
58059. SVK SLOVAKIA	X X X		34			12	3		
58060. THA THAILAND	X X X		15,886		75,000	(1,575,961)	348,936		
58061. TWN TAIWAN	X X X					8			
58062. EGY EGYPT	X X X					20	1		
58063. CYP CYPRUS	X X X					(3,568)	3,090		
58064. ENG ENGLAND	X X X					5,817	2,746		
58065. SLV EL SALVADOR	X X X		1,956			(1,763)	64		
58066. AUT AUSTRIA	X X X					38,791	1,691		
58067. CHE SWITZERLAND	X X X		218		3,900	(7,600)	25,329		
58068. CRI COSTA RICA	X X X					(1,303)	7,714		
58069. BRB BARBADOS	X X X					(2,417)	(5,520)		
58070. HKG HONG KONG	X X X					(16,987)	54,193		
58071. GGY GUERNSEY	X X X					(503)	40		

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						
58072. IRL IRELAND	X X X		19,029			(817)	24,214		
58073. ITA ITALY	X X X		28,225			(3,397)	12,597		
58074. GRC GREECE	X X X					(1,068)	221		
58075. FRA FRANCE	X X X		84,207			(26,042)	(9,618)		
58076. GTM GUATEMALA	X X X					(24,234)	92,703		
58077. LUX LUXEMBOURG	X X X		46			(18,119)	24,924		
58078. NLD NETHERLANDS	X X X	(1,945)	77,368		(522)	(19,065)	1,929,234		
58079. NCL NEW CALEDONIA	X X X	(27,498)	(36,384)			(12,605)			
58080. BEL BELGIUM	X X X	(39,747)	3,081			(94,699)	(73,078)		
58081. IDN INDONESIA	X X X	(42,878)	(56,735)			(29,013)	4		
58082. ARG ARGENTINA	X X X	(98,791)	256,654		887,901	(84,749)	36,485		
58097. Total (Lines 58004 through 58096) (Page 94, Line 58998)	X X X	5,438,004	6,642,111		1,730,683	(29,145,063)	3,505,524		

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	6,024,851,674	6,202,265,197	6,107,605,832	6,004,632,879
	2. Canada	140,032,792	142,388,208	154,271,941	138,459,276
	3. Other Countries	619,086,908	584,576,861	687,543,774	573,331,596
	4. Totals	6,783,971,374	6,929,230,266	6,949,421,547	6,716,423,751
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	1,560,993,351	1,637,775,017	1,571,581,833	1,542,594,281
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	1,789,049,217	1,873,064,615	1,799,302,712	1,787,038,586
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	9,882,714,136	10,286,307,173	9,913,336,768	9,840,581,002
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	10,669,244,781	10,970,704,844	10,787,202,383	10,737,036,885
	9. Canada	1,035,259,501	1,067,712,312	1,094,844,808	1,026,792,755
	10. Other Countries	3,888,573,576	4,000,517,131	4,014,618,989	3,846,260,786
	11. Totals	15,593,077,858	16,038,934,287	15,896,666,180	15,610,090,426
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	35,609,805,936	36,765,311,358	36,130,309,040	35,496,728,046
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	347,543,262	351,345,675	401,275,736	
	15. Canada				
	16. Other Countries	746	2,929	786	
	17. Totals	347,544,008	351,348,604	401,276,522	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	347,544,008	351,348,604	401,276,522	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	1,478,081,469	1,478,081,469	1,127,954,869	
	21. Canada	1,211,353	1,211,353	1,334,693	
	22. Other Countries	724,201,630	724,201,629	651,740,328	
	23. Totals	2,203,494,452	2,203,494,451	1,781,029,890	
Parent, Subsidiaries and Affiliates	24. Totals	2,137,950,939	2,137,950,939	7,541,852,195	
	25. Total Common Stocks	4,341,445,391	4,341,445,390	9,322,882,085	
	26. Total Stocks	4,688,989,399	4,692,793,994	9,724,158,607	
	27. Total Bonds and Stocks	40,298,795,335	41,458,105,352	45,854,467,647	

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

	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)
1. U.S. Governments											
1.1 NAIC 1	449,601,001	3,070,098,119	1,719,811,709	703,590,017	125,796,272	6,068,897,119	16.780	5,984,109,081	15.430	6,047,976,133	20,920,985
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	449,601,001	3,070,098,119	1,719,811,709	703,590,017	125,796,272	6,068,897,119	16.780	5,984,109,081	15.430	6,047,976,133	20,920,985
2. All Other Governments											
2.1 NAIC 1	112,292,353	236,488,992	91,129,593	1,001,596		440,912,534	1.219	1,150,403,422	2.966	386,238,837	54,673,697
2.2 NAIC 2	86,234,704	82,237,257	97,069,531			265,541,492	0.734	187,058,632	0.482	259,065,083	6,476,409
2.3 NAIC 3			1,557,367			1,557,367	0.004			1,557,367	
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6	989,124	4,233,737	5,975,044			11,197,905	0.031				11,197,905
2.7 Totals	199,516,181	322,959,986	195,731,535	1,001,596		719,209,298	1.989	1,337,462,054	3.449	646,861,287	72,348,011
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 NAIC 1	317,664,394	521,558,098	316,954,231	393,643,964	9,999,251	1,559,819,938	4.313	1,943,320,061	5.011	1,559,819,938	
3.2 NAIC 2								71,366	0.000		
3.3 NAIC 3			68,631			68,631	0.000			68,631	
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6	1,194,755			(89,973)		1,104,782	0.003			1,104,782	
3.7 Totals	318,859,149	521,558,098	317,022,862	393,553,991	9,999,251	1,560,993,351	4.316	1,943,391,427	5.011	1,560,993,351	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1	281,702,162	507,776,666	587,175,642	338,109,470	44,140,075	1,758,904,015	4.863	2,080,920,555	5.366	1,758,904,015	
4.2 NAIC 2								7,830,919	0.020		
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6	398,139					30,145,202	0.083	3,031,606	0.008	398,139	29,747,063
4.7 Totals	282,100,301	507,776,666	587,175,642	338,109,470	73,887,138	1,789,049,217	4.947	2,091,783,080	5.394	1,759,302,154	29,747,063
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	1,465,270,949	2,781,019,697	2,906,226,946	1,825,722,870	477,483,499	9,455,723,962	26.144	9,858,720,824	25.421	9,362,883,283	92,840,680
5.2 NAIC 2	6,933,428	127,067,759	90,449,024	111,710,659	24,989,615	361,150,485	0.999	562,011,587	1.449	361,150,485	
5.3 NAIC 3	40,626	4,695,547	420,393	10,492,804		15,649,370	0.043	24,928,865	0.064	15,649,370	
5.4 NAIC 4				2,658,531		2,658,531	0.007	1,807,329	0.005	2,658,531	
5.5 NAIC 5	4,242	156,969	1,684,528			1,845,739	0.005				1,845,739
5.6 NAIC 6	1,840,000	40,855,547	(239,063)	3,229,561		45,686,045	0.126	25,436,575	0.066	36,396,821	9,289,224
5.7 Totals	1,474,089,245	2,953,795,520	2,998,541,828	1,953,814,425	502,473,114	9,882,714,133	27.325	10,472,905,180	27.005	9,778,738,491	103,975,643

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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	1,477,572,468	3,607,919,355	4,028,942,402	344,647,936	129,790,968	9,588,873,129	26.512	10,054,063,594	25.925	6,751,051,192	2,837,821,937
6.2 NAIC 2	364,020,561	1,639,230,644	1,733,146,149	141,678,994	31,155,585	3,909,231,932	10.809	4,202,454,727	10.836	2,701,346,692	1,207,885,240
6.3 NAIC 3	66,330,477	264,631,000	643,864,795	5,908,283	36,435,272	1,017,169,828	2.812	1,113,098,252	2.870	651,155,547	366,014,281
6.4 NAIC 4	10,237,755	532,159,504	876,842,106	7,516,840	79,862	1,426,836,067	3.945	1,371,296,060	3.536	419,414,930	1,007,421,137
6.5 NAIC 5	4,611,124	80,231,120	92,039,890			176,882,134	0.489	173,091,596	0.446	61,266,943	115,615,191
6.6 NAIC 6	4,214,254	21,049,452	2,360,301	71,471	373,710	28,069,188	0.078	37,967,030	0.098	8,525,982	19,543,207
6.7 Totals	1,926,986,639	6,145,221,075	7,377,195,644	499,823,524	197,835,396	16,147,062,278	44.645	16,951,971,259	43.711	10,592,761,286	5,554,300,993
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

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)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 4,104,103,327	10,724,860,928	9,650,240,524	3,606,715,854	787,210,064	28,873,130,697	79.831	X X X	X X X	25,866,873,398	3,006,257,299
9.2 NAIC 2	(d) 457,188,693	1,848,535,660	1,920,664,704	253,389,653	56,145,200	4,535,923,910	12.541	X X X	X X X	3,321,562,261	1,214,361,649
9.3 NAIC 3	(d) 66,371,103	269,326,547	645,911,186	16,401,087	36,435,272	1,034,445,196	2.860	X X X	X X X	668,430,915	366,014,281
9.4 NAIC 4	(d) 10,237,755	532,159,504	876,842,106	10,175,371	79,862	1,429,494,598	3.952	X X X	X X X	422,073,461	1,007,421,137
9.5 NAIC 5	(d) 4,615,366	80,388,089	93,724,418			178,727,873	0.494	X X X	X X X	61,266,943	117,460,930
9.6 NAIC 6	(d) 8,636,272	66,138,736	8,096,282	3,211,059	30,120,773	116,203,122	0.321	X X X	X X X	46,425,724	69,777,399
9.7 Totals	4,651,152,516	13,521,409,464	13,195,479,221	3,889,893,024	909,991,171	(b) 36,167,925,396	100.000	X X X	X X X	30,386,632,702	5,781,292,695
9.8 Line 9.7 as a % of Col. 6	12.860	37.385	36.484	10.755	2.516	100.000	X X X	X X X	X X X	84.015	15.985
10. Total Bonds Prior Year											
10.1 NAIC 1	3,429,065,168	11,972,206,603	10,743,319,357	4,152,332,554	774,613,853	X X X	X X X	31,071,537,535	80.119	28,275,045,195	2,796,492,335
10.2 NAIC 2	512,788,050	2,229,555,789	1,760,338,607	318,600,296	138,144,488	X X X	X X X	4,959,427,230	12.788	3,897,184,237	1,062,242,994
10.3 NAIC 3	129,048,376	292,726,979	637,017,098	36,229,958	43,004,705	X X X	X X X	1,138,027,116	2.934	769,078,996	368,948,120
10.4 NAIC 4	2,586,346	480,418,905	883,275,724	6,706,748	115,663	X X X	X X X	1,373,103,386	3.541	424,924,691	948,178,695
10.5 NAIC 5	2,904,916	63,385,693	106,134,740	666,242		X X X	X X X	(c) 173,091,591	0.446	79,221,777	93,869,814
10.6 NAIC 6	3,251,570	41,722,564	8,899,098	4,453,393	8,108,585	X X X	X X X	(c) 66,435,210	0.171	19,393,373	47,041,837
10.7 Totals	4,079,644,426	15,080,016,533	14,138,984,624	4,518,989,191	963,987,294	X X X	X X X	(b) 38,781,622,068	100.000	33,464,848,269	5,316,773,795
10.8 Line 10.7 as a % of Col. 8	10.520	38.884	36.458	11.652	2.486	X X X	X X X	100.000	X X X	86.290	13.710
11. Total Publicly Traded Bonds											
11.1 NAIC 1	3,825,817,702	9,552,131,431	8,329,635,811	3,416,437,001	742,851,455	25,866,873,400	71.519	28,275,045,195	72.908	25,866,873,400	X X X
11.2 NAIC 2	381,352,813	1,508,740,360	1,202,667,611	175,123,651	53,677,825	3,321,562,260	9.184	3,897,184,237	10.049	3,321,562,260	X X X
11.3 NAIC 3	21,466,337	167,905,075	440,546,231	13,982,017	24,531,255	668,430,915	1.848	769,078,996	1.983	668,430,915	X X X
11.4 NAIC 4	9,271,494	139,039,342	268,077,918	5,604,845	79,862	422,073,461	1.167	424,924,691	1.096	422,073,461	X X X
11.5 NAIC 5		41,252,044	20,014,899			61,266,943	0.169	79,221,777	0.204	61,266,943	X X X
11.6 NAIC 6	3,188,912	40,053,326	(323,501)	3,140,187	366,799	46,425,724	0.128	19,393,373	0.050	46,425,724	X X X
11.7 Totals	4,241,097,258	11,449,121,578	10,260,618,969	3,614,287,701	821,507,196	30,386,632,703	84.015	33,464,848,269	86.290	30,386,632,703	X X X
11.8 Line 11.7 as a % of Col. 6	13.957	37.678	33.767	11.894	2.704	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	11.726	31.655	28.369	9.993	2.271	84.015	X X X	X X X	X X X	84.015	X X X
12. Total Privately Placed Bonds											
12.1 NAIC 1	278,285,620	1,172,729,494	1,320,604,714	190,278,864	44,358,607	3,006,257,299	8.312	2,796,492,335	7.211	X X X	3,006,257,299
12.2 NAIC 2	75,835,880	339,795,300	717,997,092	78,266,002	2,467,375	1,214,361,649	3.358	1,062,242,994	2.739	X X X	1,214,361,649
12.3 NAIC 3	44,904,766	101,421,472	205,364,956	2,419,070	11,904,017	366,014,281	1.012	368,948,120	0.951	X X X	366,014,281
12.4 NAIC 4	966,261	393,120,162	608,764,188	4,570,526		1,007,421,137	2.785	948,178,695	2.445	X X X	1,007,421,137
12.5 NAIC 5	4,615,366	39,136,045	73,709,519			117,460,930	0.325	93,869,814	0.242	X X X	117,460,930
12.6 NAIC 6	5,447,360	26,085,410	8,419,783	70,872	29,753,974	69,777,399	0.193	47,041,837	0.121	X X X	69,777,399
12.7 Totals	410,055,253	2,072,287,883	2,934,860,252	275,605,334	88,483,973	5,781,292,695	15.985	5,316,773,795	13.710	X X X	5,781,292,695
12.8 Line 12.7 as a % of Col. 6	7.093	35.845	50.765	4.767	1.531	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	1.134	5.730	8.115	0.762	0.245	15.985	X X X	X X X	X X X	X X X	15.985

(a) Includes \$ 4,672,567,890 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 75,593,575 current year, \$ 24,086,438 prior year of bonds with Z designations and \$ 15,244,809 current year, \$ 481,854 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, \$ 13,631,889 prior year of bonds with 5* designations and \$ 124,678,119 current year, \$ 66,869,270 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 \$ 557,260,134; 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	72,290,298	1,014,371,776	153,935,465	52,368,172	125,499,709	1,418,465,420	3.922	1,315,012,368	3.391	1,397,544,436	20,920,985
1.2 Residential Mortgage-Backed Securities	377,310,699	2,055,726,339	1,565,876,246	651,221,847	296,563	4,650,431,695	12.858	4,669,096,712	12.039	4,650,431,696	
1.3 Commercial Mortgage-Backed Securities			(0)			(0)	(0.000)				
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	449,600,997	3,070,098,114	1,719,811,711	703,590,019	125,796,272	6,068,897,114	16.780	5,984,109,080	15.430	6,047,976,131	20,920,985
2. All Other Governments											
2.1 Issuer Obligations	199,516,181	322,959,986	195,731,535	1,001,596		719,209,298	1.989	1,337,462,054	3.449	646,861,287	72,348,011
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals	199,516,181	322,959,986	195,731,535	1,001,596		719,209,298	1.989	1,337,462,054	3.449	646,861,287	72,348,011
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	318,859,149	521,558,098	317,022,862	393,553,991	9,999,251	1,560,993,351	4.316	1,943,391,426	5.011	1,560,993,351	
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals	318,859,149	521,558,098	317,022,862	393,553,991	9,999,251	1,560,993,351	4.316	1,943,391,426	5.011	1,560,993,351	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations	282,100,301	507,776,666	587,175,642	338,109,470	73,887,138	1,789,049,217	4.947	2,091,783,080	5.394	1,759,302,154	29,747,063
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals	282,100,301	507,776,666	587,175,642	338,109,470	73,887,138	1,789,049,217	4.947	2,091,783,080	5.394	1,759,302,154	29,747,063
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations	1,002,505,718	1,628,966,168	1,979,114,616	1,489,820,199	360,795,187	6,461,201,888	17.864	7,080,276,621	18.257	6,357,226,242	103,975,643
5.2 Residential Mortgage-Backed Securities	471,583,531	1,324,829,353	1,019,427,213	463,994,229	141,677,927	3,421,512,253	9.460	3,392,628,556	8.748	3,421,512,248	
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	1,474,089,249	2,953,795,521	2,998,541,829	1,953,814,427	502,473,114	9,882,714,141	27.325	10,472,905,177	27.005	9,778,738,490	103,975,643
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	1,723,557,854	5,610,844,097	6,543,236,657	441,877,286	181,924,968	14,501,440,862	40.095	15,077,130,446	38.877	9,559,358,208	4,942,082,652
6.2 Residential Mortgage-Backed Securities	33,123,367	83,565,332	33,831,100	14,497,828	10,089,305	175,106,932	0.484	239,510,826	0.618	167,867,288	7,239,644
6.3 Commercial Mortgage-Backed Securities	58,740,115	184,210,013	648,660,015	33,141,852	5,220,850	929,972,845	2.571	1,231,571,353	3.176	698,308,339	231,664,505
6.4 Other Loan-Backed and Structured Securities	111,565,303	266,601,632	151,467,872	10,306,557	600,271	540,541,636	1.495	403,758,625	1.041	167,227,448	373,314,187
6.5 Totals	1,926,986,639	6,145,221,074	7,377,195,644	499,823,524	197,835,394	16,147,062,275	44.645	16,951,971,250	43.711	10,592,761,283	5,554,300,988
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	3,598,829,501	9,606,476,790	9,776,216,777	2,716,730,715	752,106,253	26,450,360,035	73.132	X X X	X X X	21,281,285,677	5,169,074,354
9.2 Residential Mortgage-Backed Securities	882,017,597	3,464,121,023	2,619,134,559	1,129,713,904	152,063,795	8,247,050,879	22.802	X X X	X X X	8,239,811,231	7,239,644
9.3 Commercial Mortgage-Backed Securities	58,740,115	184,210,013	648,660,015	33,141,852	5,220,850	929,972,845	2.571	X X X	X X X	698,308,339	231,664,505
9.4 Other Loan-Backed and Structured Securities	111,565,303	266,601,632	151,467,872	10,306,557	600,271	540,541,636	1.495	X X X	X X X	167,227,448	373,314,187
9.5 Totals	4,651,152,516	13,521,409,459	13,195,479,224	3,889,893,028	909,991,169	36,167,925,396	100.000	X X X	X X X	30,386,632,696	5,781,292,690
9.6 Line 9.5 as a % of Col. 6	12.860	37.385	36.484	10.755	2.516	100.000	X X X	X X X	X X X	84.015	15.985
10. Total Bonds Prior Year											
10.1 Issuer Obligations	3,326,577,712	11,028,915,322	10,163,924,598	3,446,445,550	879,192,814	X X X	X X X	28,845,055,996	74.378	24,045,186,769	4,799,869,227
10.2 Residential Mortgage-Backed Securities	313,918,100	3,649,143,027	3,269,030,141	985,013,307	84,131,516	X X X	X X X	8,301,236,091	21.405	8,282,571,924	18,664,166
10.3 Commercial Mortgage-Backed Securities	398,970,942	175,375,681	638,279,391	18,945,335		X X X	X X X	1,231,571,349	3.176	973,409,746	258,161,603
10.4 Other Loan-Backed and Structured Securities	40,177,667	226,582,503	67,750,491	68,584,994	662,967	X X X	X X X	403,758,622	1.041	163,679,825	240,078,798
10.5 Totals	4,079,644,421	15,080,016,533	14,138,984,621	4,518,989,186	963,987,297	X X X	X X X	38,781,622,058	100.000	33,464,848,264	5,316,773,794
10.6 Line 10.5 as a % of Col. 8	10.520	38.884	36.458	11.652	2.486	X X X	X X X	100.000	X X X	86.290	13.710
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,253,984,268	7,770,108,451	7,119,945,315	2,468,404,517	668,843,129	21,281,285,679	58.840	24,045,186,769	62.001	21,281,285,679	X X X
11.2 Residential Mortgage-Backed Securities	878,595,276	3,460,303,700	2,619,134,560	1,129,713,906	152,063,796	8,239,811,239	22.782	8,282,571,924	21.357	8,239,811,239	X X X
11.3 Commercial Mortgage-Backed Securities	45,250,783	152,309,207	486,442,162	14,306,188		698,308,340	1.931	973,409,746	2.510	698,308,340	X X X
11.4 Other Loan-Backed and Structured Securities	63,266,930	66,400,226	35,096,934	1,863,088	600,271	167,227,448	0.462	163,679,825	0.422	167,227,448	X X X
11.5 Totals	4,241,097,256	11,449,121,584	10,260,618,971	3,614,287,699	821,507,196	30,386,632,707	84.015	33,464,848,264	86.290	30,386,632,707	X X X
11.6 Line 11.5 as a % of Col. 6	13.957	37.678	33.767	11.894	2.704	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	11.726	31.655	28.369	9.993	2.271	84.015	X X X	X X X	X X X	84.015	X X X
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	344,845,227	1,836,368,344	2,656,271,461	248,326,200	83,263,123	5,169,074,355	14.292	4,799,869,227	12.377	X X X	5,169,074,355
12.2 Residential Mortgage-Backed Securities	3,422,319	3,817,325				7,239,644	0.020	18,664,166	0.048	X X X	7,239,644
12.3 Commercial Mortgage-Backed Securities	13,489,332	31,900,806	162,217,853	18,835,664	5,220,850	231,664,505	0.641	258,161,603	0.666	X X X	231,664,505
12.4 Other Loan-Backed and Structured Securities	48,298,372	200,201,406	116,370,938	8,443,470		373,314,187	1.032	240,078,798	0.619	X X X	373,314,187
12.5 Totals	410,055,251	2,072,287,881	2,934,860,252	275,605,334	88,483,973	5,781,292,691	15.985	5,316,773,794	13.710	X X X	5,781,292,691
12.6 Line 12.5 as a % of Col. 6	7.093	35.845	50.765	4.767	1.531	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	1.134	5.730	8.115	0.762	0.245	15.985	X X X	X X X	X X X	X X X	15.985

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					36,130,309,076	X X X	36,765,311,396	35,496,728,041	35,609,805,936	(40,390,742)	(82,145,576)	6,129,141	(153,968,515)	X X X	X X X	X X X	328,248,222	1,300,425,227	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				4,688,989,398	X X X	4,692,793,994	9,724,158,606	3,189,404	55,319,595		76,844,552	5,338,644	71,505,908	(40,463,803)	X X X	X X X

E10

(a) For all common stocks bearing the NAIC market indicator 'U' provide: the number of such issues 1,146, the total \$ value (included in Column 8) of all such issues \$ 1,414,559,117

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

SCHEDULE Z

PART 2 - COMPANIES INCLUDED IN CURRENT YEAR AND EXCLUDED IN THE PRIOR YEAR

Name of Company	NAIC Code	FEIN	Ownership Interest		Reason for Inclusion
			Current	Prior	
<div style="font-size: 48px; font-weight: bold; opacity: 0.5;">NONE</div>					



01112201427000100

COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2014

(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

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	1,767,245					1,767,245
1.2 Reinsurance assumed	23,634					23,634
1.3 Reinsurance ceded	268,225					268,225
1.4 Net claim adjustment services (Lines 1.1 + 1.2 - 1.3)	1,522,654					1,522,654
2. Commission and brokerage:						
2.1 Direct excluding contingent		2,407,987				2,407,987
2.2 Reinsurance assumed excluding contingent		373,928				373,928
2.3 Reinsurance ceded excluding contingent		1,319,666				1,319,666
2.4 Contingent—direct		373,340				373,340
2.5 Contingent—reinsurance assumed		35,340				35,340
2.6 Contingent—reinsurance ceded		5,557				5,557
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)		1,865,372				1,865,372
3. Allowances to managers and agents		154	234,762			234,916
4. Advertising	4,986	389,939	46,061		23	441,009
5. Boards, bureaus and associations	7,357	25,783	21,079			54,219
6. Surveys and underwriting reports	101	12,941	78,247			91,289
7. Audit of assureds' records						
8. Salary related items:						
8.1 Salaries	1,093,171	1,123,588	1,029,983		71,187	3,317,929
8.2 Payroll taxes	49,507	65,417	124,954		64	239,942
9. Employee relations and welfare	203,098	267,173	489,053		1,807	961,131
10. Insurance	85,234	6,060	10,978		325	102,597
11. Directors' fees			24			24
12. Travel and travel items	74,700	83,704	89,793		2,257	250,454
13. Rent and rent items	59,989	78,247	147,867		652	286,755
14. Equipment	33,985	36,797	69,241		2,101	142,124
15. Cost or depreciation of EDP equipment and software	40,315	41,784	89,849		1,873	173,821
16. Printing and stationery	7,486	17,114	11,162		283	36,045
17. Postage, telephone and telegraph, exchange and express	30,821	60,129	65,147		2,521	158,618
18. Legal and auditing	8,696	9,003	18,549		1,576	37,824
19. Totals (Lines 3 to 18)	1,699,446	2,217,833	2,526,749		84,669	6,528,697
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ 3,497				646,711		646,711
20.2 Insurance department licenses and fees				65,902		65,902
20.3 Gross guaranty association assessments				6,111		6,111
20.4 All other (excl. Fed. and foreign income and real estate)				45,943		45,943
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)				764,667		764,667
21. Real estate expenses					31,968	31,968
22. Real estate taxes					5,678	5,678
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	139,074	289,237	220,691		27,380	676,382
25. TOTAL EXPENSES INCURRED	3,361,174	4,372,442	2,747,440	764,667	149,695	11,395,418

DETAILS OF WRITE-IN LINES						
2401. Other expenses	139,074	289,237	220,691		27,380	676,382
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)	139,074	289,237	220,691		27,380	676,382

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)

IEE-5	Other Underwriting Expenses																				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)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus		Total Profit or Loss																				
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %	41 Amount	42 %																			
1. Fire	82,160	13.4	18,538	3.0	29,607	4.8	115,185	18.7	3,022	0.5	25,508	4.1	9,017	1.5	34,525	5.6	15,220	2.5	49,745	8.1																			
2.1 Allied Lines	56,123	15.0	8,514	2.3	10,126	2.7	28,979	7.7	889	0.2	73,470	19.6	4,746	1.3	78,216	20.9	9,144	2.4	87,360	23.4																			
2.2 Multiple Peril Crop																																							
2.3 Federal Flood	(9,538)	(1942.6)	1,246	253.8	(76)	(15.5)					8,859	1804.3	251	51.1	9,110	1855.4	4	0.8	9,114	1856.2																			
2.4 Private Crop																																							
3. Farnowners Multiple Peril	16,562	17.5	2,226	2.3	12,111	12.8	12,814	13.5	443	0.5	(1,853)	(2.0)	817	0.9	(1,036)	(1.1)	2,496	2.6	1,460	1.5																			
4. Homeowners Multiple Peril	503,976	9.8	146,151	2.9	570,689	11.1	279,958	5.5	27,266	0.5	607,095	11.9	53,051	1.0	660,146	12.9	117,555	2.3	777,701	15.2																			
5.1 Commercial Multiple Peril (Non-Liability Portion)	215,956	18.1	33,223	2.8	67,603	5.7	192,884	16.1	3,635	0.3	(39,540)	(3.3)	23,173	1.9	(16,367)	(1.4)	33,682	2.8	17,315	1.4																			
5.2 Commercial Multiple Peril (Liability Portion)	172,636	18.0	27,174	2.8	55,488	5.8	109,094	11.4	4,037	0.4	901	0.1	79,021	8.3	79,922	8.4	44,528	4.7	124,450	13.0																			
6. Mortgage Guaranty																																							
8. Ocean Marine	3,991	5.6	2,124	3.0	596	0.8	54,794	76.5	304	0.4	(32,569)	(45.4)	2,640	3.7	(29,929)	(41.8)	2,628	3.7	(27,301)	(38.1)																			
9. Inland Marine	(310,261)	(47.1)	74,337	11.3	24,814	3.8	278,501	42.3	414	0.1	72,228	11.0	14,157	2.1	86,385	13.1	9,336	1.4	95,721	14.5																			
10. Financial Guaranty																																							
11. Medical Professional Liability	22,345	33.9	1,130	1.7	11	0.0	(11)	(0.0)	36	0.1	5,787	8.8	3,182	4.8	8,969	13.6	2,338	3.6	11,307	17.2																			
12. Earthquake	10,629	11.7	1,916	2.1	4,152	4.6	9,440	10.4	1,362	1.5	63,521	70.0	230	0.3	63,751	70.3	1,807	2.0	65,558	72.3																			
13. Group A&H (See Interrogatory 1)	209	8.8	128	5.4			263	11.1	322	13.6	1,057	44.5	99	4.2	1,156	48.7	69	2.9	1,225	51.6																			
14. Credit A&H																																							
15. Other A&H (See Interrogatory 1)	2,059	33.1					21,073	338.6	46	0.7	(19,914)	(320.0)	795	12.8	(19,119)	(307.2)	369	5.9	(18,750)	(301.3)																			
16. Workers' Compensation	27,212	1.2	93,060	4.1	341,750	15.0	221,227	9.7	(24,458)	(1.1)	(696,473)	(30.5)	482,427	21.1	(214,046)	(9.4)	184,523	8.1	(29,523)	(1.3)																			
17.1 Other Liability - Occurrence	197,663	12.4	39,392	2.5	59,624	3.8	319,890	20.1	10,420	0.7	(252,753)	(15.9)	156,792	9.9	(95,961)	(6.0)	79,748	5.0	(16,213)	(1.0)																			
17.2 Other Liability - Claims - Made	113,868	21.3	8,499	1.6	649	0.1	133,723	25.1	(828)	(0.2)	(46,971)	(8.8)	31,145	5.8	(15,826)	(3.0)	20,711	3.9	4,885	0.9																			
17.3 Excess Workers' Compensation	(43)	(0.1)	1,635	3.2	513	1.0	12,977	25.2	(195)	(0.4)	(8,241)	(16.0)	20,957	40.7	12,716	24.7	7,351	14.3	20,067	38.9																			
18. Products Liability	15,283	9.0	3,052	1.8	3,615	2.1	26,712	15.8	(239)	(0.1)	63,167	37.4	24,708	14.6	87,875	52.0	11,056	6.5	98,931	58.5																			
19.1,19.2 Private Passenger Auto Liability	415,640	7.5	141,385	2.5	678,074	12.2	344,980	6.2	7,305	0.1	(524,352)	(9.5)	170,645	3.1	(353,707)	(6.4)	160,065	2.9	(193,642)	(3.5)																			
19.3,19.4 Commercial Auto Liability	180,386	15.5	31,936	2.7	57,071	4.9	153,624	13.2	2,226	0.2	(71,062)	(6.1)	57,062	4.9	(14,000)	(1.2)	41,305	3.6	27,305	2.3																			
21.1 Private Passenger Auto Physical Damage	(166,879)	(6.3)	93,801	3.6	476,876	18.1	246,529	9.4	700	0.0	104,732	4.0	30,572	1.2	135,304	5.1	60,139	2.3	195,443	7.4																			
21.2 Commercial Auto Physical Damage	51,489	15.2	8,985	2.7	15,072	4.4	36,227	10.7	473	0.1	(7,839)	(2.3)	1,768	0.5	(6,071)	(1.8)	7,329	2.2	1,258	0.4																			
22. Aircraft (all perils)	9,068	22.2	914	2.2	(3)	(0.0)	11,238	27.5	19	0.0	8,888	21.7	1,773	4.3	10,661	26.0	1,279	3.1	11,940	29.2																			
23. Fidelity	8,682	23.5	839	2.3	712	1.9	14,063	38.0	15	0.0	(1,029)	(2.8)	1,223	3.3	194	0.5	1,216	3.3	1,410	3.8																			
24. Surety	177,191	24.6	23,550	3.3	96,111	13.4	104,099	14.5	(2,166)	(0.3)	(7,522)	(1.0)	15,489	2.2	7,967	1.1	21,678	3.0	29,645	4.1																			
26. Burglary and Theft	159	13.7	26	2.2	4	0.3	101	8.7	(2)	(0.2)	909	78.4	12	1.0	921	79.4	25	2.2	946	81.6																			
27. Boiler and Machinery	5,088	13.6	871	2.3	1,886	5.0	8,324	22.3	(11)	(0.0)	14,287	38.2	218	0.6	14,505	38.8	806	2.2	15,311	41.0																			
28. Credit	1,215	46.7					(2)	(0.1)	34	1.3	1,484	57.0	145	5.6	1,629	62.6	109	4.2	1,738	66.8																			
29. International																																							
30. Warranty			15	0.8			14	0.7			1,240	65.7	201	10.6	1,441	76.3	94	5.0	1,535	81.3																			
31, 32, 33 Reinsurance-Nonproportional Assumed	62,502	23.8					10,738	4.1	(4,666)	(1.8)	235,940	90.0	16,042	6.1	251,982	96.1	9,198	3.5	261,180	99.6																			
34. Aggregate write-ins for other lines of business																				1,616																			
35. TOTAL (Lines 1 through 34)	1,865,371	7.6	764,667	3.1	2,507,075	10.2	2,747,438	11.1	30,403	0.1	(421,045)	(1.7)	1,202,358	4.9	781,313	3.2	847,424	3.4	1,628,737	6.6																			
DETAILS OF WRITE-IN LINES																																							
3401. Other																				1,590																			
3402.																				26																			
3403.																				26																			
3498. Sum of remaining write-ins for Line 34 from overflow page																																							
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)																				1,616																			

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 (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		33 Amount	34 %
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %		
1. Fire	76,213	12.0	18,429	2.9	25,107	4.0	101,533	16.0	2,871	0.5	81,013	12.8
2.1 Allied Lines	48,548	13.0	8,645	2.3	14,624	3.9	40,169	10.7	1,855	0.5	77,542	20.7
2.2 Multiple Peril Crop												
2.3 Federal Flood	1,410	3.1	1,230	2.7	(75)	(0.2)			(2)	(0.0)	34,204	75.9
2.4 Private Crop												
3. Farmowners Multiple Peril	16,918	17.3	2,178	2.2	12,109	12.4	12,863	13.2	1,093	1.1	1,491	1.5
4. Homeowners Multiple Peril	589,778	10.8	142,910	2.6	570,688	10.4	282,467	5.2	26,993	0.5	754,408	13.8
5.1 Commercial Multiple Peril (Non-Liability Portion)	223,466	16.8	33,893	2.6	67,604	5.1	193,290	14.6	8,024	0.6	131,957	9.9
5.2 Commercial Multiple Peril (Liability Portion)	172,754	18.2	26,689	2.8	55,491	5.8	109,569	11.5	8,736	0.9	2,322	0.2
6. Mortgage Guaranty												
8. Ocean Marine	11,503	13.1	2,385	2.7	594	0.7	54,582	62.1	(170)	(0.2)	(39,199)	(44.6)
9. Inland Marine	46,348	1.7	75,330	2.7	24,813	0.9	272,133	9.9	(8,744)	(0.3)	592,521	21.5
10. Financial Guaranty												
11. Medical Professional Liability	18,334	30.4	1,133	1.9	9	0.0	28	0.0	3	0.0	7,816	13.0
12. Earthquake	9,460	10.0	1,885	2.0	4,149	4.4	9,483	10.0	1,410	1.5	69,841	73.5
13. Group A&H (See Interrogatory 1)	212	9.2	74	3.2			260	11.3	315	13.6	940	40.7
14. Credit A&H												
15. Other A&H (See Interrogatory 1)	(519)	(163.2)	9	2.8			21,076	6627.7			(23,138)	(7276.1)
16. Workers' Compensation	146,500	5.4	106,885	4.0	336,570	12.4	201,809	7.5	3,925	0.1	(655,027)	(24.2)
17.1 Other Liability - Occurrence	219,492	11.6	43,173	2.3	59,626	3.1	272,983	14.4	27,833	1.5	(81,304)	(4.3)
17.2 Other Liability - Claims - Made	76,000	15.0	7,498	1.5	650	0.1	183,639	36.2	(1,331)	(0.3)	(95,173)	(18.8)
17.3 Excess Workers' Compensation	1,199	1.7	1,695	2.4	513	0.7	12,959	18.5	(299)	(0.4)	(6,503)	(9.3)
18. Products Liability	15,646	9.1	3,282	1.9	3,617	2.1	26,740	15.5	(515)	(0.3)	(94,407)	(54.8)
19.1,19.2 Private Passenger Auto Liability	401,191	7.4	139,883	2.6	678,073	12.4	346,885	6.4	4,661	0.1	(547,363)	(10.0)
19.3,19.4 Commercial Auto Liability	176,384	14.9	32,962	2.8	57,070	4.8	154,215	13.1	5,400	0.5	(91,259)	(7.7)
21.1 Private Passenger Auto Physical Damage	284,799	7.5	89,102	2.4	476,875	12.6	245,941	6.5	(645)	(0.0)	175,114	4.6
21.2 Commercial Auto Physical Damage	51,204	14.9	9,092	2.7	15,070	4.4	37,578	11.0	1,559	0.5	(5,928)	(1.7)
22. Aircraft (all perils)	10,476	21.1	1,455	2.9	(4)	(0.0)	13,516	27.2	(250)	(0.5)	(2,356)	(4.7)
23. Fidelity	5,902	18.3	788	2.4	711	2.2	14,021	43.6	(118)	(0.4)	1,334	4.1
24. Surety	172,832	23.9	19,605	2.7	96,111	13.3	102,785	14.2	(5,286)	(0.7)	8,091	1.1
26. Burglary and Theft	162	13.7	26	2.2	4	0.3	101	8.6			950	80.4
27. Boiler and Machinery	5,126	13.4	863	2.3	1,886	4.9	8,342	21.8	15	0.0	15,024	39.3
28. Credit												
29. International												
30. Warranty			16	0.8			15	0.8	(1)	(0.1)	1,235	65.4
34. Aggregate write-ins for other lines of business												
35. TOTAL (Lines 1 through 34)	2,781,338	9.6	771,115	2.7	2,501,885	8.7	2,718,982	9.4	77,332	0.3	314,146	1.1

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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
