



ANNUAL STATEMENT

For the Year Ended DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

Anchor Property & Casualty Insurance Company

NAIC Group Code 4823 , 4823 NAIC Company Code 15617 Employer's ID Number 47-2169789
(Current Period) (Prior Period)

Organized under the Laws of Florida , State of Domicile or Port of Entry Florida

Country of Domicile United States of America

Incorporated/Organized 10/28/2014 Commenced Business 01/13/2015

Statutory Home Office 5959 Central Avenue, Suite 200 , St. Petersburg, FL, US 33710
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 5959 Central Avenue, Suite 200
(Street and Number)
St Petersburg, FL, US 33710 (727)853-6670
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 5959 Central Ave, Suite 200 , St. Petersburg, FL, US 33710
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 5959 Central Avenue, Suite 200
(Street and Number)
St. Petersburg, FL, US 33710 (727)853-6670
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.relyonanchor.com

Statutory Statement Contact Jennifer Lynn Pintacuda (727)853-6672
(Name) (Area Code)(Telephone Number)(Extension)
JPintacuda@RelyOnAnchor.com (727)914-7252
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	
J. John Wortman	President	#
Jennifer Lynn Pintacuda	Secretary	#
Jennifer Lynn Pintacuda	Treasurer	
Jennifer Lynn Pintacuda	Chief Financial Officer	
Kevin Palowski	Chief Operating Officer	#

OTHERS

DIRECTORS OR TRUSTEES

Varnavas Louis Zagaris	Brendan Keilty Moeller
Pramod Datta Kerkar	Richard Alan Roberts #
Daniel Bowman #	

State of Florida
 County of Pinellas ss

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

(Signature)
J. John Wortman
(Printed Name)
 1.
President
(Title)

(Signature)
Jennifer Lynn Pintacuda
(Printed Name)
 2.
Secretary
(Title)

(Signature)
Jennifer Lynn Pintacuda
(Printed Name)
 3.
Treasurer
(Title)

Subscribed and sworn to before me this _____ day of _____, 2016

a. Is this an original filing? _____
 b. If no, 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

Yes[X] No[]

(Notary Public Signature)

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1-2)	4 Net Admitted Assets
1. Bonds (Schedule D)	38,157,301		38,157,301	
2. Stocks (Schedule D)				
2.1 Preferred stocks	1,149,922		1,149,922	
2.2 Common Stocks	1,165,105		1,165,105	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$..... encumbrances)	3,700,019		3,700,019	
4.2 Properties held for the production of income (less \$..... encumbrances)				
4.3 Properties held for sale (less \$..... encumbrances)				
5. Cash (\$.....10,733,956, Schedule E Part 1), cash equivalents (\$.....3,026,094, Schedule E Part 2) and short-term investments (\$.....468,074, Schedule DA)	14,228,124		14,228,124	24,647,286
6. Contract loans (including \$..... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	2,000,000		2,000,000	
9. Receivables for securities	3,317		3,317	
10. Securities Lending Reinvested Collateral Assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	60,403,788		60,403,788	24,647,286
13. Title plants less \$..... charged off (for Title insurers only)				
14. Investment income due and accrued	281,979		281,979	821
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	783,581		783,581	
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$..... earned but unbilled premiums)	2,606,790		2,606,790	
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	1,850,748		1,850,748	
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				75,932
24. Health care (\$.....) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	316,846	136,355	180,491	
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	66,243,732	136,355	66,107,377	24,724,039
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	66,243,732	136,355	66,107,377	24,724,039
DETAILS OF WRITE-INS				
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. Prepaid Expenses	126,279	126,279		
2502. Prepaid Insurance	10,076	10,076		
2503. Other Receivable	180,491		180,491	
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	316,846	136,355	180,491	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	5,531,668	
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	798,194	
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	126,986	
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	114,173	
7.1 Current federal and foreign income taxes (including \$..... on realized capital gains (losses))	688,653	768
7.2 Net deferred tax liability		
8. Borrowed money \$..... and interest thereon \$.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....6,480,618 and including warranty reserves of \$..... and accrued accident and health experience rating refunds including \$..... for medical loss ratio rebate per the Public Health Service Act)	25,383,290	
10. Advance premiums	427,233	
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	4,147,936	
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including (\$..... certified)) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	1,248,664	
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$..... and interest thereon \$.....		
25. Aggregate write-ins for liabilities	1,001,717	
26. TOTAL Liabilities excluding protected cell liabilities (Lines 1 through 25)	39,468,514	768
27. Protected cell liabilities		
28. TOTAL Liabilities (Lines 26 and 27)	39,468,514	768
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	22,500,000	22,500,000
35. Unassigned funds (surplus)	1,638,863	(276,729)
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$.....)		
36.2 shares preferred (value included in Line 31 \$.....)		
37. Surplus as regards policyholders (Lines 29 to 35, minus 36) (Page 4, Line 39)	26,638,863	24,723,271
38. TOTALS (Page 2, Line 28, Column 3)	66,107,377	24,724,039
DETAILS OF WRITE-INS		
2501. Payable to Florida Citizens for Late Opt Outs	817,968	
2502. Premium Refunds Payable	183,749	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,001,717	
2901.		
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)		
3201.		
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)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Anchor Property & Casualty Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	28,597,437	
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	9,969,625	
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	4,946,366	
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	11,740,181	28,695
5. Aggregate write-ins for underwriting deductions		
6. TOTAL Underwriting Deductions (Lines 2 through 5)	26,656,172	28,695
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	1,941,265	(28,695)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	699,940	30,954
10. Net realized capital gains (losses) less capital gains tax of \$.....(10,363) (Exhibit of Capital Gains (Losses))	(20,116)	
11. Net investment gain or (loss) (Lines 9 + 10)	679,824	30,954
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$..... amount charged off \$.....13,918)	(13,918)	
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income		
15. TOTAL Other Income (Lines 12 through 14)	(13,918)	
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,607,171	2,259
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	2,607,171	2,259
19. Federal and foreign income taxes incurred	2,687,137	768
20. Net income (Line 18 minus Line 19) (to Line 22)	(79,966)	1,491
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	24,723,271	
22. Net income (from Line 20)	(79,966)	1,491
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....1,001	1,944	
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,851,749	
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets Line 28, Column 3)	141,865	(278,220)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		2,500,000
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		22,500,000
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Line 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,915,592	24,723,271
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	26,638,863	24,723,271
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401.		
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)		
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Lines 37 above)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	55,983,492	
2. Net investment income	622,173	30,133
3. Miscellaneous income	(13,918)	
4. TOTAL (Lines 1 through 3)	56,591,747	30,133
5. Benefit and loss related payments	4,437,957	
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	15,647,194	382,847
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)	1,988,889	
10. TOTAL (Lines 5 through 9)	22,074,040	382,847
11. Net cash from operations (Line 4 minus Line 10)	34,517,707	(352,714)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,927,075	
12.2 Stocks	225,620	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 TOTAL Investment proceeds (Lines 12.1 to 12.7)	5,152,696	
13. Cost of investments acquired (long-term only):		
13.1 Bonds	43,299,367	
13.2 Stocks	2,542,301	
13.3 Mortgage loans		
13.4 Real estate	3,700,019	
13.5 Other invested assets	2,000,000	
13.6 Miscellaneous applications	17,597	
13.7 TOTAL Investments acquired (Lines 13.1 to 13.6)	51,559,284	
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)	(46,406,589)	
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		25,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	1,469,719	
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,469,719	25,000,000
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)	(10,419,162)	24,647,286
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	24,647,286	
19.2 End of year (Line 18 plus Line 19.1)	14,228,124	24,647,286

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001			
---------	--	--	--

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	1 Net Premiums Written Per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Column 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Column 5, Part 1A	4 Premiums Earned During Year (Columns 1 + 2 - 3)
Line of Business				
1. Fire	1,642,944		755,497	887,447
2. Allied lines	12,836,720		5,392,425	7,444,295
3. Farmowners multiple peril				
4. Homeowners multiple peril	39,501,063		19,235,368	20,265,695
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 19.2 Private passenger auto liability				
19.3 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property				
32. Reinsurance-Nonproportional Assumed Liability				
33. Reinsurance-Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	53,980,727		25,383,290	28,597,437
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1 Amount Unearned (Running One Year or Less From Date of Policy) (a)	2 Amount Unearned (Running More Than One Year From Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve For Unearned Premiums Columns 1 + 2 + 3 + 4
Line of Business					
1. Fire	755,497				755,497
2. Allied lines	5,392,425				5,392,425
3. Farmowners multiple peril					
4. Homeowners multiple peril	19,235,368				19,235,368
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence					
17.2 Other liability - claims-made					
17.3 Excess Workers' Compensation					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1 19.2 Private passenger auto liability					
19.3 19.4 Commercial auto liability					
21. Auto physical damage					
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance-Nonproportional Assumed Property					
32. Reinsurance-Nonproportional Assumed Liability					
33. Reinsurance-Nonproportional Assumed Financial Lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	25,383,290				25,383,290
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					25,383,290
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	1,134,711		984,457		476,224	1,642,944
2. Allied lines	8,207,875		8,449,070		3,820,225	12,836,720
3. Farmowners multiple peril						
4. Homeowners multiple peril	25,652,840		25,537,231		11,689,008	39,501,063
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence						
17.2 Other liability - claims-made						
17.3 Excess Workers' Compensation						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1 19.2 Private passenger auto liability						
19.3 19.4 Commercial auto liability						
21. Auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance-Nonproportional Assumed Property	X X X					
32. Reinsurance-Nonproportional Assumed Liability	X X X					
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X					
34. Aggregate write-ins for other lines of business						
35. TOTALS	34,995,426		34,970,758		15,985,457	53,980,727
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes No
 If yes, (1) The amount of such installment premiums \$.....
 (2) Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 + 5 - 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 + 2 - 3)				
1. Fire	282,191	844,983		1,127,174	773,603		1,900,777	214.18
2. Allied lines	7,733	20,291		28,024	876,696		904,720	12.15
3. Farmowners multiple peril								
4. Homeowners multiple peril	552,179	2,730,580		3,282,759	3,881,369		7,164,128	35.35
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence								
17.2 Other liability - claims-made								
17.3 Excess Workers' Compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims made								
19.1 19.2 Private passenger auto liability								
19.3 19.4 Commercial auto liability								
21. Auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance-Nonproportional Assumed Property	X X X							
32. Reinsurance-Nonproportional Assumed Liability	X X X							
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X							
34. Aggregate write-ins for other lines of business								
35. TOTALS	842,103	3,595,854		4,437,957	5,531,668		9,969,625	34.86
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	197,344	375,427		572,771	86,188	114,644		773,603	18,476
2. Allied Lines	15,500	30,730		46,230	40,581	789,885		876,696	169,931
3. Farmowners multiple peril									
4. Homeowners multiple peril	843,308	1,429,996		2,273,304	437,273	1,170,792		3,881,369	609,787
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident & health								(a)	
14. Credit accident & health (group & individual)								(a)	
15. Other accident & health									
16. Workers' compensation									
17.1 Other liability - occurrence									
17.2 Other liability - claims-made									
17.3 Excess Workers' Compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1 19.2 Private passenger auto liability									
19.3 19.4 Commercial auto liability									
21. Auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance-Nonproportional Assumed Property	X X X				X X X				
32. Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	1,056,152	1,836,153		2,892,305	564,042	2,075,321		5,531,668	798,194
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)									

(a) Including \$..... 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	264,745			264,745
1.2 Reinsurance assumed	1,126,074			1,126,074
1.3 Reinsurance ceded				
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,390,819			1,390,819
2. Commission and brokerage:				
2.1 Direct, excluding contingent		3,303,127		3,303,127
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		2,449		2,449
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees		544,975		544,975
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		3,845,653		3,845,653
3. Allowances to manager and agents		352,091		352,091
4. Advertising	20,078	34,021		54,099
5. Boards, bureaus and associations		245,950		245,950
6. Surveys and underwriting reports	86,393	415,146		501,539
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,835,528	3,110,121		4,945,649
8.2 Payroll taxes	116,498	197,395		313,893
9. Employee relations and welfare	286,529	485,494		772,023
10. Insurance	47,398	123,711		171,109
11. Directors' fees				
12. Travel and travel items	179,409	303,991		483,400
13. Rent and rent items	89,053	269,072		358,125
14. Equipment	25,450	43,122		68,572
15. Cost or depreciation of EDP equipment and software	67,477	119,167		186,644
16. Printing and stationery	476,913	808,317		1,285,230
17. Postage, telephone and telegraph, exchange and express	128,336	316,940		445,276
18. Legal and auditing	196,485	112,529	55,765	364,779
19. TOTALS (Lines 3 to 18)	3,555,547	6,937,067	55,765	10,548,379
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....		941,887		941,887
20.2 Insurance department licenses and fees		15,574		15,574
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 TOTAL taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		957,461		957,461
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. TOTAL expenses incurred	4,946,366	11,740,181	55,765	(a) 16,742,312
26. Less unpaid expenses - current year	798,194	241,159		1,039,353
27. Add unpaid expenses - prior year				
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	4,148,172	11,499,022	55,765	15,702,959
DETAILS OF WRITE-INS				
2401.				
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)				

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 15,246	23,426
1.1 Bonds exempt from U.S. tax	(a) (3,924)	57,099
1.2 Other bonds (unaffiliated)	(a) 264,353	456,375
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 47,102	52,402
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	11,781	13,939
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 132,082	133,024
7. Derivative instruments	(f)	
8. Other invested assets	6,925	19,440
9. Aggregate write-ins for investment income		
10. TOTAL Gross investment income	473,565	755,705
11. Investment expenses		(g) 55,765
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. TOTAL Deductions (Lines 11 through 15)		55,765
17. Net Investment income (Line 10 minus Line 16)		699,940

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.		
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 \$.....424 accrual of discount less \$.....203,815 amortization of premium and less \$.....189,090 paid for accrued interest on purchases.
- (b) Includes \$..... accrual of discount less \$..... amortization of premium and less \$..... paid for accrued dividends on purchases.
- (c) Includes \$..... accrual of discount less \$..... amortization of premium and less \$..... paid for accrued interest on purchases.
- (d) Includes \$..... for company's occupancy of its own buildings; and excludes \$..... interest on encumbrances.
- (e) Includes \$..... accrual of discount less \$..... amortization of premium and less \$..... paid for accrued interest on purchases.
- (f) Includes \$..... accrual of discount less \$..... amortization of premium.
- (g) Includes \$..... investment expenses and \$..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$..... interest on surplus notes and \$..... interest on capital notes.
- (i) Includes \$..... depreciation on real estate and \$..... 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	(1,523)		(1,523)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(10,077)		(10,077)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(2,466)		(2,466)	(4,304)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(2,134)		(2,134)	7,249	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(14,279)		(14,279)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. TOTAL Capital gains (losses)	(30,479)		(30,479)	2,945	

DETAILS OF WRITE-INS

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

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Invested income due and accrued			
15. Premium and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	136,355	278,220	141,865
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	136,355	278,220	141,865
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. TOTAL (Lines 26 and 27)	136,355	278,220	141,865
DETAILS OF WRITE-INS			
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. Prepaid Expenses	126,279	278,220	151,941
2502. Prepaid Insurance	10,076		(10,076)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	136,355	278,220	141,865

Notes to Financial Statements

1. Summary of Significant Accounting Practices

A. Accounting practices

The accompanying financial statements of Anchor Property and Casualty Insurance Company ("the Company") have been prepared in accordance with statutory accounting practices prescribed or permitted by the Florida Office of Insurance Regulation ("FLOIR").

The state of Florida requires insurance companies domiciled in the state of Florida to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (SAP) subject to any deviations prescribed or permitted by the Florida Office of Insurance Regulation. There are no differences between the Company's net profit as reported in the accompanying statutory-basis financial statements and prescribed methods under NAIC SAP.

	State of Domicile	2015	2014
NET INCOME			
(1) ANCHOR PROPERTY AND CASUALTY INSURANCE COMPANY state basis (Page 4, Line 20, Columns 1 & 2)	FL	(79,966)	1,491
(2) State Prescribed Practices that increase/(decrease) NAIC SAP			
(3) State Permitted Practices that increase/(decrease) NAIC SAP			
(4) NAIC SAP (1-2-3=4)		(79,966)	1,491
SURPLUS			
(1) ANCHOR PROPERTY AND CASUALTY INSURANCE COMPANY state basis (Page 3, Line 37, Columns 1 & 2)	FL	26,638,863	24,723,271
(2) State Prescribed Practices that increase/(decrease) NAIC SAP			
(3) State Permitted Practices that increase/(decrease) NAIC SAP			
(4) NAIC SAP (1-2-3=4)		26,638,863	24,723,271

B. Use of estimates

The preparation of statutory financial statements in conformity with the Annual Statement instructions and Accounting Practices and Procedures Manual requires management to make estimates and assumptions that affect the reported amounts in these financial statements and notes. Actual results could differ from these estimates.

C. Accounting policies

Premiums are earned over the term of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed using the daily pro rata method for direct business. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income earned consists primarily of interest and dividend income reduced by investment related expenses. Interest is recognized on an accrual basis and dividends are recognized on a receipt basis. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Real estate investments are classified in the balance sheet as properties occupied by the Company and are carried at depreciated cost less encumbrances.

In addition, the Company uses the following significant accounting policies:

- Short-term investments are stated at amortized cost.
- Investment grade long-term bonds not backed by other loans are stated at amortized value using the interest method.
- Common stocks are stated at fair value.
- Investment grade redeemable preferred stocks are stated at amortized value and investment grade perpetual preferred stocks are stated at fair value.
- Mortgage loans - not applicable.
- Investment grade loan-backed securities are stated at amortized cost. The prospective adjustment method is used to determine amortized value for all loan-backed securities.
- Investments in subsidiaries and affiliates - not applicable.
- Investments in joint ventures and partnerships are stated at the underlying audited GAAP equity value. Investments in real estate properties occupied by the Company are stated at depreciated cost less encumbrances.
- Derivatives - not applicable.
- The Company does not anticipate investment income when evaluating the need for premium deficiency reserve calculations.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on industry experience, for losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the current period.
- The Company's capitalization policy is to capitalize all prepaid expenses and those purchases of items, such as, electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements that exceed \$1,500.
- Capitalization policy - not applicable.

D. Going concern - not applicable.

2. Accounting Changes and Correction of Errors

None

3. Business Combinations and Goodwill

- Statutory purchase method
Not Applicable.
- Statutory mergers
Not Applicable.
- Write-downs for impairment of investments in affiliates
Not Applicable.

4. Discontinued Operations

- Dates and effects on financial statements
Not Applicable.

5. Investments

- Mortgage loans, including mezzanine real estate loans
Not Applicable.
- Troubled debt restructuring for creditors
Not Applicable.
- Reverse mortgages
Not Applicable.
- Loan-backed securities

- Prepayment assumptions for Mortgage-Backed Securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.
- The Company has no other than temporary impairment (OTTI) due to the intent to sell or inability or lack of intent to hold any securities which had a fair value lower than its carrying value.
- As of December 31, 2015, there are no loan-backed or structured securities held by the Company for which an OTTI loss is recorded. OTTI is measured as the difference between amortized cost and estimated present value of projected cash flows to be collected.
- All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses	1	Less than 12 Months	43,066
	2	12 Months or longer	-
b. The aggregate related fair value of securities with unrealized losses	1	Less than 12 Months	4,145,618
	2	12 Months or longer	-

E. Repurchase agreements and/or securities lending transactions

Not Applicable.

F. Write-downs for impairments of real estate, real estate sales, retail land sales operations and real estate with participating mortgage loan features

Not Applicable.

G. Low income housing credits

Not Applicable.

H. Restricted assets

Not Applicable.

I. Working capital finance investments

Not Applicable.

J. Offsets and netting of assets and liabilities

Not Applicable.

K. Structured notes

Not Applicable.

6. Joint Venture, Partnerships and Limited Liability Companies

- Details for those greater than 10% of admitted assets
Not Applicable.
- Write-downs for impairments of joint ventures, partnerships, LLCs
Not Applicable.

7. Investment Income

- Accrued investment income
The company nonadmits investment income due and accrued over 90 days past due.
- Amounts nonadmitted
Not Applicable.

8. Derivative Instruments

- Purpose, risks, accounting
Not Applicable.

Notes to Financial Statements

9. Income Taxes

A. Deferred Tax Asset/(Liability)

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

	December 31, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a)Gross deferred tax assets	\$ 1,851,749	\$ -	\$ 1,851,749	\$ -	\$ -	\$ -	\$ 1,851,749	\$ -	\$ 1,851,749
(b)Statutory valuation adjustment	-	-	-	-	-	-	0	-	-
(c)Adjusted gross deferred tax asset	1,851,749	-	1,851,749	-	-	-	1,851,749	-	1,851,749
(d)Deferred tax assets non admitted	-	-	-	-	-	-	0	-	-
(e)Subtotal net admitted deferred tax asset	1,851,749	-	1,851,749	-	-	-	1,851,749	-	1,851,749
(f)Deferred Tax Liabilities	-	1,001	1,001	-	-	0	0	1,001	1,001
(g)Net Admitted Deferred Tax Assets	\$ 1,851,749	\$ (1,001)	\$ 1,850,748	\$ -	\$ -	\$ -	\$ 1,851,749	\$ (1,001)	\$ 1,850,748

2) Admission Calculation Components

	December 31, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a) Federal income tax paid in prior year recoverable through loss carrybacks		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b) Adjusted gross deferred tax asset expected to be realized after application of threshold limitation	1,851,749	-	1,851,749	-	-	-	1,851,749	-	1,851,749
i Adjusted gross deferred tax assets expected to be realized following balance sheet date	1,851,749	-	1,851,749	-	-	-	1,851,749	-	1,851,749
ii Adjusted gross deferred tax asset allowed per threshold	3,718,217	-	3,718,217	3,708,491	-	3,708,491	9,726	-	9,726
c) Adjusted gross deferred tax assets offset by gross deferred tax liabilities	-	-	-	-	-	-	-	-	-
d) Deferred tax assets admitted as the result of application of SSAP 101	\$ 1,851,749	\$ -	\$ 1,851,749	\$ -	\$ -	\$ -	\$ 1,851,749	\$ -	\$ 1,851,749

3) Other Admissibility Criteria

a) Ratio percentage used to determine recovery period and threshold limitation amount	2015	2014
	806%	64183%
b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)	24,788,115	24,723,271
c) The company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies		

4) Impact of Tax Planning Strategies

	December 31, 2015			December 31, 2014			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a) Adjusted Gross DTAs	\$ 1,851,749	\$ (1,001)	\$ 1,850,748	\$ -	\$ -	\$ -	\$ 1,851,749	\$ (1,001)	\$ 1,850,748
(% Total Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%
b) Net Admitted Adjusted Gross DTAs	1,851,749	(1,001)	1,850,748	-	-	-	1,851,749	(1,001)	1,850,748
(%of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%

c) Does the companies tax planning strategies include the use of reinsurance Yes [] No [X]

B. Deferred Tax Liability Not Recognized - This in Not Applicable

C. Current Tax and Change in Deferred Income Tax

1) Current Income Tax

	2015	2014	Change
a) Federal	2,687,137	768	2,686,369
b) Foreign			
c) Subtotal	2,687,137	768	2,686,369
d) Federal income tax on net capital gains	(10,363)		
e) Utilization of capital loss carry-forwards			
f) Other			
Federal and foreign income taxes incurred	2,676,774	768	2,686,369

2) Deferred Tax Assets

a) Ordinary			
(1) Discounting unpaid losses	125,686		125,686
(2) Unearned premium reserve	1,726,064		1,726,064
(3) Other assets - nonadmitted			
b) Statutory valuation allowance adjustment			
c) Nonadmitted			
d) Admitted ordinary deferred tax assets	1,851,749	0	1,851,749
e) Capital			
(1) Investments			
(99) Subtotal			
f) Statutory valuation allowance adjustment			
g) Nonadmitted			
h) Admitted capital deferred tax assets (2e99-2f-2g)			
i) Admitted deferred tax assets (2d+2h)			

3) Deferred Tax Liabilities

	2015	2014	Change
a) Ordinary			
(1) Investments			
(2) Fixed assets			
(3) Other (including items <5% of total ordinary tax liabilities)			
(99) Subtotal			
b) Capital			
(1) Investments	(1,001)		(1,001)
(2) Other (including items <5% of total ordinary tax liabilities)			
(99) Subtotal			
c) Deferred tax liabilities (3a99=3b99)	(1,001)	0	(1,001)
4) Net Deferred Tax Assets	1,850,748	0	1,850,748

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax and the Company's effective income tax rate

	Effective Tax Rate	
	2015	
Provision calculated at statutory rate	886,438	34.00%
Dividend Received Deduction	(2,354)	-0.09%
Tax Exempt Interest	(21,127)	-0.81%
Change in Unrealized gains/losses	1,090	0.04%
Other	(38,021)	-1.46%
Total	826,026	31.68%
Federal and foreign income tax incurred	2,687,137	103.07%
Realized capital loss tax	(10,363)	-0.40%
Change in deferred income tax	(1,850,748)	-70.99%
	826,026	31.68%

E. Operating Loss and Tax Credit Carry forwards and Protective Tax Deposits

None

F. Consolidated Federal Income Tax Return

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

Anchor Insurance Holdings, Inc. (FL)
 Anchor Insurance Managers, Inc. (FL)
 Anchor Specialty Insurance Company (TX)
 Southeast Surplus Underwriters General Agency, Inc. (TX)
 Spindletop Premium Finance, Inc. (TX)
 Anchor Realty Partners, LLC (FL)
 Grappling Hook Investments, Inc. (FL)
 Lozano Insurance Adjusters, Inc. (FL)

(2) The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Notes to Financial Statements

10. Information Concerning Parent Subsidiaries and Affiliates

A. Nature of relationships

1) The Company is a wholly owned subsidiary of Anchor Insurance Holdings, Inc. ("AIH"), an insurance holding company. An Executive Management Agreement exists between the two companies wherein AIH provides certain management and administration services for the Company.

2) The Company has a managing general agency agreement with Anchor Insurance Managers, Inc. ("the MGA"), a company that is affiliated through common shareholders and common business interests. The MGA is responsible for underwriting, claims, policy processing, accounting and marketing functions of the Company.

B. Details of transactions greater than 1/2% of admitted assets

1) On December 31, 2015, the Company purchased a building located at 5959 Central Avenue, St. Petersburg, Florida for \$3,700,019 from Anchor Realty Partners, LLC, an affiliate of the Company. The building is being used by the Company as its corporate headquarters. The transaction was approved by the Florida Office of Insurance Regulation.

2) The Company pays the MGA a commission for its services based on direct and assumed written premium. In 2015, the Company incurred expenses of \$7,579,105 and \$1,748,547, respectively, under the managing general agency agreement as a result of the commission. Additionally, the Company collects and remits policy fees to the MGA. Total policy fees collected by the Company were \$544,975.00.

3) The Company pays the insurance holding company an executive management fee based on direct and assumed written premium. In 2015, the Company incurred expenses of \$352,091 as a result of the administrative fees.

C. Change in terms of intercompany arrangements

None

D. Amounts due to or from related parties

At December 31, 2015, the Company had an intercompany payable balance of \$1,248,664, primarily due to management fees and unpaid commissions due to the companies under such agreements. Details are as follows:

Anchor Insurance Holdings, Inc.	\$	47,502
Anchor Insurance Managers, Inc.	\$	1,176,044
Anchor Specialty Insurance Company	\$	17,244
Southeast Surplus Underwriters General Agency, Inc.	\$	7,874

E. Guarantees or contingencies for related parties

Not Applicable

F. Management, service contracts, cost sharing arrangements.

The Company participates in a cost sharing agreement with Anchor Insurance Managers, Anchor Specialty Insurance Company, Spindletop Premium Finance and Southeast Surplus Underwriters General Agency that allocates certain administrative and office expenses to the Company.

The Company has a managing general agency (MGA) agreement with Anchor Insurance Managers, Inc. The MGA is responsible for underwriting, claims, policy processing, accounting and marketing functions.

The Company has a tax sharing agreement in place between the Company and Anchor Insurance Managers, Anchor Specialty Insurance Company, Southeast Surplus Underwriters General Agency, Spindletop Premium Finance, Anchor Realty Partners, Grappling Hook Investments, Inc., and Lozano Insurance Adjusters, Inc.

An Executive Management Agreement exists between the Company and AIH, whereby AIH provides various management and executive functions to the Company.

G. Nature of relationships that could affect operations

None

H. Amounts deducted for investment in upstream company

None

I. Details of investments in affiliates greater than 10% of admitted assets

Not Applicable

J. Write-down for impairments of investments in affiliates

Not Applicable

K. Foreign insurance subsidiary valued using CARVM

Not Applicable

L. Downstream holding company valued using look-through method

Not Applicable

11. Debt

A. Amount, interest, maturities, collateral, covenants

None

B. Funding agreements with Federal Home Loan Bank (FHLB)

None

12. Retirement Plans, Deferred Compensation, Postemployment Benefits

A. Defined benefit plans

None

B. Defined contribution plans

None

C. Multiemployer plans

None

D. Consolidated / holding company plans

None

E. Postemployment benefits and compensated absences

Not Applicable

F. Impact of Medicare Modernization Act on postretirement benefits

Not Applicable

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Outstanding shares

The company has 2,500,000 shares issued and outstanding.

B. Dividend rate of preferred stock

Not Applicable

C. Dividend restrictions

Dividends on common stock are paid as declared by the Board of Directors. In accordance with the Company's consent order, the Company will seek written approval from the FLOIR prior to making any equity distributions to its stockholders for a period of three years from the execution date of the consent order which was October 24, 2014.

D. Dates and amounts of dividends paid

None

E. Amount of ordinary dividends that may be paid

Except as noted in Part C above, there are no other restrictions on paying dividends on the Company's profits.

F. Restrictions on unassigned funds

None

G. Mutual surplus advances

None

H. Company stock held for special purpose

None

I. Changes in special surplus funds

None

J. Change in unassigned funds Due to Unrealized Gains or Losses

Not Applicable

K. Surplus notes

None

L. Impact of quasi-reorganizations

Not Applicable

M. Date of quasi-reorganizations

Not Applicable

14. Contingencies

A. Contingent commitments

Not Applicable

B. Guaranty fund and other assessments

The Company is subject to guaranty fund and other assessments by the state of Florida. Assessments should be accrued at the time of assessments or in the case of premium based assessments at the time the premiums were written, or in the case of loss based assessments, at the time the losses were incurred. The Company is unable to estimate the possible amounts, if any, of such assessments that have not yet been levied or approved by the respective authorities it is subject to. Accordingly, the Company is unable to determine the impact, if any, such additional assessments may have on the Company's financial position or results of operations.

C. Gain contingencies

Not Applicable

D. Extra contractual obligations and bad faith losses

Not Applicable

E. Other contingencies

Not Applicable

F. Uncollectible Premiums Receivable

At December 31, 2015, the Company had admitted assets of \$3,390,371 in premiums due from policyholders. The Company routinely assesses the collectability of these receivables. At December 31, 2015, \$0 is non-admitted.

Agents Balances Certification Disclosure:

Gross premiums receivable of \$783,581, as reflected on Page 2, Line 15.1 are due from policyholders. The receivable is gross non-admitted assets of \$0 that are considered doubtful for collection. Premiums collected by "Controlled" or "Controlling" persons is \$0.

Notes to Financial Statements

15. Leases

A. Lessee leasing arrangements
Not Applicable

B. Lessor leasing arrangements

1) Operating Leases

- a) The Company owns several sites that are leased to an affiliate and unrelated parties. Real estate owned and leased is stated at cost less accumulated depreciation less encumbrances, if any.
b) Rental income for the current year and the prior year was \$0 as the building was purchased on 12/31/2015.
c) Future minimum lease payment receivables under noncancelable leasing arrangements as of December 31, 2015 are as follows:

Year Ending December 31	Operating Leases
2016	515,746
2017	453,752
2018	194,041
2019	28,000
Total	1,191,539

d) The lease agreements contain no provision for contingent rental payments.

2) Leveraged leases

Not Applicable

16. Information About Financial Instruments with Off-Balance Sheet Risk

A. Face or contracts amounts

Not Applicable

B. Nature and terms

Not Applicable

C. Exposure to credit-related losses

Not Applicable

D. Collateral policy

Not Applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of receivables reported as sales

Not Applicable

B. Transfers and servicing of financial assets

Not Applicable

C. Wash Sales

Not Applicable

18. Gain or Loss from Uninsured Plans and Uninsured Portion of Partially Insured Plans

A. Administrative services only (ASO) Plans

Not Applicable

B. Administrative services contract (ASC) plans

Not Applicable

C. Medicare or similarly structured cost based reimbursement contracts

Not Applicable

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

A. Detail if amount greater than 5% of policyholder's surplus

Name and Address	FEI Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Direct Written Premium
Anchor Insurance Managers, Inc. 5959 Central Avenue, Suite 200 St. Petersburg, FL 33710	47-1248233	Yes	Dwelling Fire Homeowners Inland Marine Other Liability	B, C, CA, P, U	34,995,426

20. Fair Value Measurements

A. Inputs Used for Assets and Liabilities Measured at Fair Value

1) Fair Value Measurements by Levels 1, 2, and 3

The company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below. The company has no liabilities that are measured at fair value. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets and liabilities.

Level 2 - Valuations based on the following:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in markets that are not active; or
- Valuation models whose inputs are observable, directly or indirectly, for substantially the full term of the asset or liability.

Level 3 - Significant Unobservable Inputs: The Company has no assets or liabilities measured at fair value in this category.

Description	Level 1	Level 2	Level 3	Total
Assets at fair value:				
Bonds and asset backed securities	-	-	-	-
Industrial and miscellaneous	-	-	-	-
Residential mortgage-backed securities	-	-	-	-
Total bonds and asset-backed securities	-	-	-	-
Preferred Stock				
Perpetual-industrial and miscellaneous	523,088	-	-	523,088
Total preferred stocks	523,088	-	-	523,088
Common Stock				
Industrial and miscellaneous	1,165,105	-	-	1,165,105
Total common stocks	1,165,105	-	-	1,165,105
Total assets at fair value	1,688,193	-	-	1,688,193
Liabilities at fair value				
Derivative liabilities	-	-	-	-
Total liabilities at fair value	-	-	-	-

2) Rollforward of Level 3 Items

Not Applicable

3) Policy on Transfers Into and Out of Level 3

At the end of the reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities.

Level 2 - Indirect observable inputs. Including prices for similar assets and market corroborated input.

Level 3 - Significant Unobservable Inputs reflecting assumptions that market participants would use, including assumption about risk.

5) Derivative fair Values

Not Applicable

B. Other Fair Value Disclosures

Not Applicable

C. Fair Values for all Financial Instruments by Levels 1, 2 and 3

Type of Financial Instrument	Admitted Assets	Aggregate Fair Value	Level 1	Level 2	Level 3	Not Practical (Carrying Value)
Bonds						
U.S. Governments - Issuer Obligations Treasury	2,630,277	2,616,059		2,616,059		
U.S. Political subdivisions of States, Territories, and Poss.	5,969,849	5,943,174		5,943,174		
U.S. Special Revenue	11,445,365	11,370,589		11,370,589		
Industrial and Miscellaneous	21,137,902	20,770,703		20,770,703		
Total Bonds	41,183,393	40,700,525	-	40,700,525	-	-
Stocks						
Common Stock	1,165,105	1,165,105	1,165,105			
Preferred Stock	1,149,922	1,154,364	1,154,364			
Total Stocks	2,315,027	2,319,469	2,319,469	-	-	-
Total Other Invested Assets	2,000,000	2,000,000				2,000,000
Total Cash & Cash Equivalents and short-term investments	11,202,030	11,202,030	11,202,030			
Total	\$ 56,700,450	\$ 56,222,024	\$ 13,521,499	\$ 40,700,525	\$ -	\$ 2,000,000

D. Reasons not practical to Estimated Fair Values

Not Applicable

Notes to Financial Statements

21. Other Items

- A. Extraordinary items
None
- B. Troubled debt restructuring for debtors
Not applicable
- C. Other disclosures
None
- D. Business interruption insurance recoveries
Not Applicable
- E. State transferable tax credits
Not Applicable
- F. Subprime mortgage-related exposure
Not Applicable

22. Events Subsequent

Not Applicable

23. Reinsurance

- A. Unsecured reinsurance recoverables
None
- B. Reinsurance recoverable in dispute
None
- C. Reinsurance assumed and ceded

The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2015:

	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premium	Commission Equity
a. Affiliates	-	-	-	-	-	-
b. All Other	8,238,533	-	6,480,618	2,449	1,757,915	(2,449)
c. Totals	8,238,533	-	6,480,618	2,449	1,757,915	(2,449)
d. Direct Unearned Premium Reserve: \$26,830,156						

- D. Uncollectible reinsurance
None
- E. Commutation of assumed reinsurance
None
- F. Retroactive reinsurance
Not Applicable
- G. Reinsurance accounted for as a deposit
Not Applicable
- H. Run-off agreements
Not Applicable
- I. Certified reinsurer downgraded or status subject to revocation
Not Applicable

24. Retrospectively Rated Contracts and Contract Subject to Redetermination

- A. Method used to estimate
Not Applicable
- B. Method used to record (written or earned)
Not Applicable
- C. Amount and percent of net retrospective premiums
None
- D. Calculation of nonadmitted accrued retrospective premiums
Not Applicable

25. Changes in Incurred Losses and Loss Adjustment expenses

Not Applicable as the company did not have any written premium or loss reserves as of December 31, 2014.

26. Intercompany Pooling Arrangements

Not Applicable

27. Structured Settlements

- A. Reserves released due to purchase of annuities
None
- B. Annuity insurers with balances due greater than 1% of policyholders' surplus
None

28. Health Care Receivable

- A. Pharmacy rebates billed, received and accrued for twelve quarters
Not Applicable
- B. Risk sharing receivables billed, received and accrued for three years
None

29. Participating Policies

- A. Relative percentages of participating policies and amount of and accounting for dividends
Not Applicable

30. Premium Deficiency Reserves

The Company did not have any liabilities related to premium deficiency reserves as of December 31, 2015. The Company did not consider anticipate investment income when calculating its premium deficiency reserves.

31. High Deductibles

- A. Recoverable assets and amounts netted against reserves
None

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

- A. Tabular Discounts
None
- B. Non-Tabular Discounts
None
- C. Changes in Discount Assumptions
None

33. Asbestos and Environmental Reserves

- A. Five year rollforward of asbestos reserves direct, assumed and net
Not Applicable
- B. Asbestos IBNR and bulk reserve, direct, assumed and net
Not Applicable
- C. Asbestos LAE reserve, direct, assumed and net
Not Applicable
- D. Five year rollforward of environmental reserves, direct, assumed and net
Not Applicable
- E. Environmental IBNR and bulk reserve, direct, assumed and net
Not Applicable
- F. Environmental LAE reserve, direct, assumed and net
Not Applicable

34. Subscriber Savings Accounts

- A. For reciprocals only, surplus represented by subscriber savings accounts
Not Applicable

35. Multiple Peril Crop

- A. Method of calculating unearned premium and amounts received from Federal Crop Insurance Corporation (FCIC)
Not Applicable

36. Financial Guaranty Insurance

- A1. Unrecorded installment premiums and expected earnings
Not Applicable
- A2. Recorded non-installment premiums and expected earnings
Not Applicable
- A3. Changes in claim liability and discount rate used
Not Applicable
- A4. Risk management activities
Not Applicable
- B. Schedule of insured financial obligations
Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes[] No[X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes[] No[X]
- 7.2 If yes,
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity
.....

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide the names and location (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e., the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
..... Yes[] No[X] ...	... Yes[ ] No[X] ...	... Yes[ ] No[X] ...	... Yes[ ] No[X] ...

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Dixon Hughes Goodman, LLP 214 N Tryon Street, Suite 2200, Charlotte, NC 28202
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes[] No[X]
- 10.2 If response to 10.1 is "yes," provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes[] No[X]
- 10.4 If response to 10.3 is "yes," provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes[X] No[] N/A[]
- 10.6 If the response to 10.5 is "NO" or "N/A" please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Arthur R. Randolph, II, FCAA, MAAA, CPCU, ARM, ARe, Senior Consulting Actuary - Pinnacle Actuarial Resources, Inc. One Glenlake Parkway, Suite 1285, Atlanta, GA 30328-3448

GENERAL INTERROGATORIES (Continued)

- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes No
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$
 12.2 If yes, provide explanation
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes No N/A
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes No N/A
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes No N/A
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes No
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.
 14.11 If the response to 14.1 is no, please explain:
 14.2 Has the code of ethics for senior managers been amended? Yes No
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes No
 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

	1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
15.2001

BOARD OF DIRECTORS

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

FINANCIAL

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

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes No
 24.02 If no, give full and complete information, relating thereto
 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes No N/A
 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes No N/A
 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes No N/A

GENERAL INTERROGATORIES (Continued)

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes[] No[] N/A[X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$

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

24.103 Total payable for securities lending reported on the liability page. \$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes[X] No[]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements \$

25.22 Subject to reverse repurchase agreements \$

25.23 Subject to dollar repurchase agreements \$

25.24 Subject to reverse dollar repurchase agreements \$

25.25 Placed under option agreements \$

25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

25.27 FHLB Capital Stock \$

25.28 On deposit with states \$ 303,992

25.29 On deposit with other regulatory bodies \$

25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$

25.32 Other \$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes[] No[X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes[] No[] N/A[X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes[] No[X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes[X] No[]

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

1 Name of Custodian(s)	2 Custodian's Address
BMO	11270 West Park Place, Suite 400, Milwaukee, WI 53224

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

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

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

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
35693	Synovus Trust Company	1148 Broadway, 5th Floor, P O Box 23024, Columbus, GA 31901

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])? Yes[] No[X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 Total		

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

GENERAL INTERROGATORIES (Continued)

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	38,157,301	37,674,432	(482,869)
30.2 Preferred stocks	1,149,922	1,154,364	4,442
30.3 Totals	39,307,223	38,828,796	(478,427)

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

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes[X] No[]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes[X] No[] N/A[]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes[X] No[]
- 32.2 If no, list exceptions:

OTHER

- 33.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 245,950
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Demotech, Inc.	82,500
Insurance Services Office, Inc.	163,000

- 34.1 Amount of payments for legal expenses, if any? \$ 79,060
- 34.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Greenberg Traurig, P.A.	60,555

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES (Continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes No
- 1.2 If yes, indicate premium earned on U.S. business only. \$
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
- 1.31 Reason for excluding:
- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$
- 1.6 Individual policies
- Most current three years:
- 1.61 Total premium earned \$
- 1.62 Total incurred claims \$
- 1.63 Number of covered lives 0
- All years prior to most current three years:
- 1.64 Total premium earned \$
- 1.65 Total incurred claims \$
- 1.66 Number of covered lives 0
- 1.7 Group policies
- Most current three years:
- 1.71 Total premium earned \$
- 1.72 Total incurred claims \$
- 1.73 Number of covered lives 0
- All years prior to most current three years:
- 1.74 Total premium earned \$
- 1.75 Total incurred claims \$
- 1.76 Number of covered lives 0

2. Health Test

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	.....	.....
2.2 Premium Denominator .....	..... 28,597,437	.....
2.3 Premium Ratio (2.1 / 2.2) .....	.....	.....
2.4 Reserve Numerator .....	.....	.....
2.5 Reserve Denominator .....	..... 31,713,152	.....
2.6 Reserve Ratio (2.4 / 2.5) .....	.....	.....

- 3.1 Does the reporting entity issue both participating and non-participating policies? Yes No
- 3.2 If yes, state the amount of calendar year premiums written on:
 - 3.21 Participating policies \$
 - 3.22 Non-participating policies \$
- 4. For Mutual reporting entities and Reciprocal Exchanges only:
- 4.1 Does the reporting entity issue assessable policies? Yes No N/A
- 4.2 Does the reporting entity issue non-assessable policies? Yes No N/A
- 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
- 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$
- 5. For Reciprocal Exchanges Only:
- 5.1 Does the exchange appoint local agents? Yes No N/A
- 5.2 If yes, is the commission paid:
 - 5.21 Out of Attorney's-in-fact compensation Yes No N/A
 - 5.22 As a direct expense of the exchange Yes No N/A
- 5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred? Yes No N/A
- 5.5 If yes, give full information:
- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss: N/A
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The company utilizes a third party reinsurance broker to assist in validating its catastrophe exposure and estimating the probable maximum loss from windstorm and severe convective storms. The broker uses RMS and AIR software to model the company's portfolio. The company writes homeowners coverage only in Florida. In addition, the company licenses RMS catastrophe modeling tool in house and has a designated highly skilled employee that specializes in running and analyzing the model output.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss:
The company entered into excess of loss reinsurance agreements to cover losses from events in excess of \$3.75 million. The company purchases reinsurance to cover itself from large and multiple catastrophe events.
- 6.4 Does the reporting entity carry catastrophic reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss
- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes No N/A
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes No
- 8.2 If yes, give full information.

GENERAL INTERROGATORIES (Continued)

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes[] No[X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes[] No[X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income.
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes[] No[X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or Yes[] No[X]
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes[] No[X]
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes[] No[X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes[] No[] N/A[X]
- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes[] No[X]
- 11.2 If yes, give full information:
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses \$
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds. \$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes[] No[] N/A[X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From%
 12.42 To%
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes[] No[X]
- 12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of Credit \$
 12.62 Collateral and other funds \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes[] No[X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes[X] No[]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants
 The reinsurance is allocated based on each cedant's total insured value risk.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes[X] No[] N/A[]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes[] No[] N/A[X]
- 14.5 If the answer to 14.4 is no, please explain
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes[] No[X]
- 15.2 If yes, give full information:
- 16.1 Does the reporting entity write any warranty business? Yes[] No[X]
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home
16.12 Products
16.13 Automobile
16.14 Other *

GENERAL INTERROGATORIES (Continued)

* Disclose type of coverage:

- | | |
|--|---|
| <p>17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5?
 Incurred but not reported losses on contracts in force prior to July 1, 1984 and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption.</p> | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 | \$ |
| 17.12 Unfunded portion of Interrogatory 17.11 | \$ |
| 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 | \$ |
| 17.14 Case reserves portion of Interrogatory 17.11 | \$ |
| 17.15 Incurred but not reported portion of Interrogatory 17.11 | \$ |
| 17.16 Unearned premium portion of Interrogatory 17.11 | \$ |
| 17.17 Contingent commission portion of Interrogatory 17.11 | \$ |
| Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above. | |
| 17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 | \$ |
| 17.19 Unfunded portion of Interrogatory 17.18 | \$ |
| 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 | \$ |
| 17.21 Case reserves portion of Interrogatory 17.18 | \$ |
| 17.22 Incurred but not reported portion of Interrogatory 17.18 | \$ |
| 17.23 Unearned premium portion of Interrogatory 17.18 | \$ |
| 17.24 Contingent commission portion of Interrogatory 17.18 | \$ |
| 18.1 Do you act as a custodian for health savings accounts? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 18.2 If yes, please provide the amount of custodial funds held as of the reporting date: | \$ |
| 18.3 Do you act as an administrator for health savings accounts? | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |
| 18.4 If yes, please provide the balance of the funds administered as of the reporting date: | \$ |

FIVE - YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2, & 19.3, 19.4)					
2. Property Lines (Lines 1, 2, 9, 12, 21, & 26)	18,776,113				
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	51,190,071				
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional Reinsurance Lines (Lines 31, 32, & 33)					
6. TOTAL (Line 35)	69,966,184				
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)					
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	14,479,664				
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	39,501,063				
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Non-proportional Reinsurance Lines (Lines 31, 32 & 33)					
12. TOTAL (Line 35)	53,980,727				
Statement of Income (Page 4)					
13. Net underwriting gain or (loss) (Line 8)	1,941,265	(28,695)			
14. Net investment gain or (loss) (Line 11)	679,824	30,954			
15. TOTAL other income (Line 15)	(13,918)				
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	2,687,137	768			
18. Net income (Line 20)	(79,966)	1,491			
Balance Sheet Lines (Pages 2 and 3)					
19. TOTAL admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	66,107,377	24,724,039			
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	783,581				
20.2 Deferred and not yet due (Line 15.2)	2,606,790				
20.3 Accrued retrospective premiums (Line 15.3)					
21. TOTAL liabilities excluding protected cell business (Page 3, Line 26)	39,468,514	768			
22. Losses (Page 3, Line 1)	5,531,668				
23. Loss adjustment expenses (Page 3, Line 3)	798,194				
24. Unearned premiums (Page 3, Line 9)	25,383,290				
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000			
26. Surplus as regards policyholders (Page 3, Line 37)	26,638,863	24,723,271			
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	34,517,707	(352,714)			
Risk-Based Capital Analysis					
28. TOTAL adjusted capital	26,638,863	24,723,271			
29. Authorized control level risk-based capital	3,303,934	38,520			
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3)					
(Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	63.2				
31. Stocks (Lines 2.1 & 2.2)	3.8				
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	6.1				
34. Cash, cash equivalents and short-term investments (Line 5)	23.6	100.0			
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	3.3				
38. Receivables for securities (Line 9)	0.0				
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. TOTAL of above Lines 42 to 47					
49. TOTAL investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)					

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains or (Losses) (Line 24)	1,944				
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	1,915,592	24,723,271			
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)					
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,155,198				
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)	3,282,759				
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. TOTAL (Line 35)	4,437,957				
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)					
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,155,198				
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)	3,282,759				
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30, & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. TOTAL (Line 35)	4,437,957				
Operating Percentages (Page 4)					
(Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	34.9				
68. Loss expenses incurred (Line 3)	17.3				
69. Other underwriting expenses incurred (Line 4)	41.1				
70. Net underwriting gain (loss) (Line 8)	6.8				
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	21.8				
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	52.2				
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	202.6				
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)					
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)					
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)					
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)					

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes[] No[] N/A[X]

If no, please explain::

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 2006												X X X
3. 2007												X X X
4. 2008												X X X
5. 2009												X X X
6. 2010												X X X
7. 2011												X X X
8. 2012												X X X
9. 2013												X X X
10. 2014												X X X
11. 2015	38,102	9,514	28,588	4,436		1,088			3,059		8,583	X X X
12. Totals	X X X	X X X	X X X	4,436		1,088			3,059		8,583	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												X X X	
2. 2006												X X X	
3. 2007												X X X	
4. 2008												X X X	
5. 2009												X X X	
6. 2010												X X X	
7. 2011												X X X	
8. 2012												X X X	
9. 2013												X X X	
10. 2014												X X X	
11. 2015	2,892		2,639		302		82		414		6,329	X X X	
12. Totals	2,892		2,639		302		82		414		6,329	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		
2. 2006											
3. 2007											
4. 2008											
5. 2009											
6. 2010											
7. 2011											
8. 2012											
9. 2013											
10. 2014											
11. 2015	14,912		14,912	39.1		52.2				5,531	798
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	5,531	798

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,439	XXX	XXX
12. TOTALS												

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000										XXX	XXX
2. 2006											XXX	XXX
3. 2007	XXX										XXX	XXX
4. 2008	XXX	XXX									XXX	XXX
5. 2009	XXX	XXX	XXX								XXX	XXX
6. 2010	XXX	XXX	XXX	XXX							XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,524	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,721

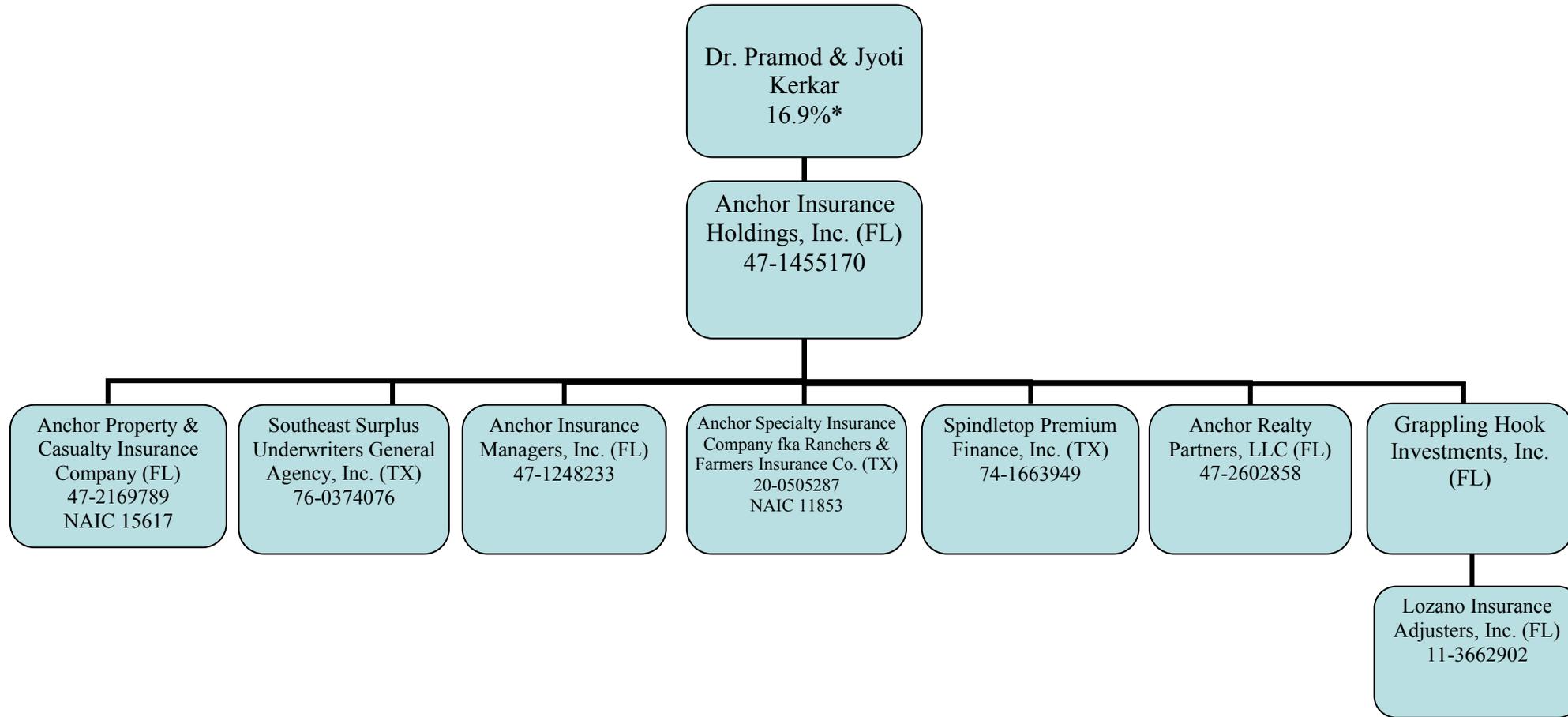
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

	States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
			2 Direct Premiums Written	3 Direct Premiums Earned						
1.	Alabama (AL)	N								
2.	Alaska (AK)	N								
3.	Arizona (AZ)	N								
4.	Arkansas (AR)	N								
5.	California (CA)	N								
6.	Colorado (CO)	N								
7.	Connecticut (CT)	N								
8.	Delaware (DE)	N								
9.	District of Columbia (DC)	N								
10.	Florida (FL)	L	34,995,426	11,370,052		842,103	2,462,297	1,620,194		
11.	Georgia (GA)	N								
12.	Hawaii (HI)	N								
13.	Idaho (ID)	N								
14.	Illinois (IL)	N								
15.	Indiana (IN)	N								
16.	Iowa (IA)	N								
17.	Kansas (KS)	N								
18.	Kentucky (KY)	N								
19.	Louisiana (LA)	N								
20.	Maine (ME)	N								
21.	Maryland (MD)	N								
22.	Massachusetts (MA)	N								
23.	Michigan (MI)	N								
24.	Minnesota (MN)	N								
25.	Mississippi (MS)	N								
26.	Missouri (MO)	N								
27.	Montana (MT)	N								
28.	Nebraska (NE)	N								
29.	Nevada (NV)	N								
30.	New Hampshire (NH)	N								
31.	New Jersey (NJ)	N								
32.	New Mexico (NM)	N								
33.	New York (NY)	N								
34.	North Carolina (NC)	N								
35.	North Dakota (ND)	N								
36.	Ohio (OH)	N								
37.	Oklahoma (OK)	N								
38.	Oregon (OR)	N								
39.	Pennsylvania (PA)	N								
40.	Rhode Island (RI)	N								
41.	South Carolina (SC)	N								
42.	South Dakota (SD)	N								
43.	Tennessee (TN)	N								
44.	Texas (TX)	N								
45.	Utah (UT)	N								
46.	Vermont (VT)	N								
47.	Virginia (VA)	N								
48.	Washington (WA)	N								
49.	West Virginia (WV)	N								
50.	Wisconsin (WI)	N								
51.	Wyoming (WY)	N								
52.	American Samoa (AS)	N								
53.	Guam (GU)	N								
54.	Puerto Rico (PR)	N								
55.	U.S. Virgin Islands (VI)	N								
56.	Northern Mariana Islands (MP)	N								
57.	Canada (CAN)	N								
58.	Aggregate other alien (OT)	X X X								
59.	TOTALS	(a) 1	34,995,426	11,370,052		842,103	2,462,297	1,620,194		
DETAILS OF WRITE-INS										
58001.		X X X								
58002.		X X X								
58003.		X X X								
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X								
58999.	TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X								

(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.

(a) Insert the number of L responses except for Canada and Other Alien.
Explanation of basis of allocation of premiums by states, etc.: The company had no premiums to allocate.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER
MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



96

*No other shareholder owns more than 10% of the voting stock of Anchor Insurance Holdings.

INDEX TO PROPERTY & CASUALTY ANNUAL STATEMENT

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page for Write-ins	100
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10
Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 3 - Special Deposits	E28
Schedule E - Verification Between Years	SI15
Schedule F - Part 1	20
Schedule F - Part 2	21
Schedule F - Part 3	22
Schedule F - Part 4	23
Schedule F - Part 5	24

INDEX TO PROPERTY & CASUALTY ANNUAL STATEMENT

Schedule F - Part 6 - Section 1	25
Schedule F - Part 6 - Section 2	26
Schedule F - Part 7	27
Schedule F - Part 8	28
Schedule F - Part 9	29
Schedule H - Accident and Health Exhibit - Part 1	30
Schedule H - Parts 2, 3, and 4	31
Schedule H - Part 5 - Health Claims	32
Schedule P - Part 1 - Summary	33
Schedule P - Part 1A - Homeowners/Farmowners	35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)	38
Schedule P - Part 1E - Commercial Multiple Peril	39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence	40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made	41
Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P - Part 1H - Section 1 - Other Liability - Occurrence	43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P - Part 1J - Auto Physical Damage	46
Schedule P - Part 1K - Fidelity/Surety	47
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	48
Schedule P - Part 1M - International	49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property	50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability	51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines	52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made	54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	55
Schedule P - Part 1T - Warranty	56
Schedule P - Part 2, Part 3 and Part 4 - Summary	34
Schedule P - Part 2A - Homeowners/Farmowners	57
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	57
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	57
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation)	57
Schedule P - Part 2E - Commercial Multiple Peril	57
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence	58
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made	58
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	58
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	58
Schedule P - Part 2H - Section 2 - Other Liability - Claims - Made	58
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	59
Schedule P - Part 2J - Auto Physical Damage	59
Schedule P - Part 2K - Fidelity, Surety	59
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	59
Schedule P - Part 2M - International	59
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property	60
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability	60
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines	60
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	61
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	61
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	61
Schedule P - Part 2T - Warranty	61
Schedule P - Part 3A - Homeowners/Farmowners	62
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	62
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	62
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation)	62
Schedule P - Part 3E - Commercial Multiple Peril	62
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence	63
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made	63
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	63
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	63
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	63

INDEX TO PROPERTY & CASUALTY ANNUAL STATEMENT

Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	64
Schedule P - Part 3J - Auto Physical Damage	64
Schedule P - Part 3K - Fidelity/Surety	64
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	64
Schedule P - Part 3M - International	64
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property	65
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability	65
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines	65
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	66
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	66
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	66
Schedule P - Part 3T - Warranty	66
Schedule P - Part 4A - Homeowners/Farmowners	67
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	67
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	67
Schedule P - Part 4D Workers' Compensation (Excluding Excess Workers' Compensation)	67
Schedule P - Part 4E - Commercial Multiple Peril	67
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence	68
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made	68
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	68
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	68
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69
Schedule P - Part 4J - Auto Physical Damage	69
Schedule P - Part 4K - Fidelity/Surety	69
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	69
Schedule P - Part 4M - International	69
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property	70
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability	70
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines	70
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	71
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	71
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	71
Schedule P - Part 4T - Warranty	71
Schedule P - Part 5A - Homeowners/Farmowners	72
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	73
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	74
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Worker' Compensation)	75
Schedule P - Part 5E - Commercial Multiple Peril	76
Schedule P - Part 5F - Medical Professional Liability - Claims-Made	78
Schedule P - Part 5F - Medical Professional Liability - Occurrence	77
Schedule P - Part 5H - Other Liability - Claims-Made	80
Schedule P - Part 5H - Other Liability - Occurrence	79
Schedule P - Part 5R - Products Liability - Claims-Made	82
Schedule P - Part 5R - Products Liability - Occurrence	81
Schedule P - Part 5T - Warranty	83
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	84
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation)	84
Schedule P - Part 6E - Commercial Multiple Peril	85
Schedule P - Part 6H - Other Liability - Claims-Made	86
Schedule P - Part 6H - Other Liability - Occurrence	85
Schedule P - Part 6M - International	86
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property	87
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability	87
Schedule P - Part 6R - Products Liability - Claims-Made	88
Schedule P - Part 6R - Products Liability - Occurrence	88
Schedule P - Part 7A - Primary Loss Sensitive Contracts	89
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T - Exhibit of Premiums Written	94
Schedule T - Part 2 - Interstate Compact	95

INDEX TO PROPERTY & CASUALTY ANNUAL STATEMENT

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y - Part 1A - Detail of Insurance Holding Company System	97
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	98
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	99
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11