



ANNUAL STATEMENT
For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
Cypress Property & Casualty Insurance Company

NAIC Group Code 03456, 03456 NAIC Company Code 10953 Employer's ID Number 59-3540757
Organized under the Laws of Florida, State of Domicile or Port of Entry Florida
Country of Domicile United States
Incorporated/Organized 08/26/1998 Commenced Business 12/27/1998
Statutory Home Office 13901 Sutton Park Drive South, Suite 310, Jacksonville, FL, US 32224-0230
Main Administrative Office 13901 Sutton Park Drive South, Suite 310 Jacksonville, FL, US 32224-0230 904-992-4492
Mail Address 13901 Sutton Park Drive South, Suite 310 Jacksonville, FL, US 32224-0230
Primary Location of Books and Records 13901 Sutton Park Drive South, Suite 310 Jacksonville, FL, US 32224-0230 904-992-4492
Internet Web Site Address www.cypressig.com
Statutory Statement Contact Rhonda Reno 904-371-2394
rreno@cypressig.com 904-515-2568

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes Joseph Newborg King, Co-Chief Executive Officer/Secretary, Enda McDonnell, Co-Chief Executive Officer/President, and Adrian Peter Ryan, Treasurer.

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Includes Rhonda Marie Reno, Controller, Glenn Stanley Lawson, Chief Financial Officer.

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Includes Enda McDonnell, Joseph Newborg King, Ramsey Hale Campbell, and Adrian Peter Ryan.

State of Florida

County of Duval

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

Subscribed and sworn to before me this day of 2016. Includes signatures of Joseph Newborg King, Enda McDonnell, and Glenn Stanley Lawson. Includes questions: a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached



**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 03456

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2015

NAIC Company Code 10953

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,291,445	1,900,198		904,125	1,200,860	1,496,501	747,206	51,470	6,411	112,833	432,204	30,917
2.1 Allied lines	3,920,517	4,065,732		2,040,728	416,068	358,684	27,257	21,104	(28,421)	45,658	744,898	52,896
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	68,088,186	70,622,408		37,164,304	22,689,598	20,561,246	8,781,571	776,596	396,558	1,550,453	12,937,139	918,658
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,456,384	1,433,990		575,002	5,674	111,007	177,833				370,854	19,650
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	12,175,098	12,325,403		5,921,192	2,736,007	2,829,252	6,804,881	325,307	540,894	1,406,606	2,999,192	164,269
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	87,931,630	90,347,730	0	46,605,352	27,048,208	25,356,690	16,538,748	1,174,477	915,442	3,115,550	17,484,287	1,186,389
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

19.FL

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 03456

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2015

NAIC Company Code 10953

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Collectively renewable A & H, Non-cancelable A & H, Guaranteed renewable A & H, Non-renewable for stated reasons only, Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H, Federal Employees Health Benefits Plan premium, Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault, Other private passenger auto liability, Commercial auto no-fault, Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.GT

(a) Finance and service charges not included in Lines 1 to 35 \$ 0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7							
Other U.S. Unaffiliated Insurers														
59-3164851	10064	CITIZENS PROP INS CORP	FL	244		229	229		(307)	190				
0999999 - Total Other U.S. Unaffiliated Insurers				244	0	229	229	0	(307)	190	0	0	0	0
9999999 Totals				244	0	229	229	0	(307)	190	0	0	0	0

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio				0	0
0299999 Total Reinsurance Assumed by Portfolio				0	0
<p><b>NONE</b></p>					

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
58-6016195	10235	AMERICAN SOUTHERN INS CO	KS		5											.0	.0	.0	
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		228											.0	(17)	.17	
22-2005057	26921	EVEREST REINS CO	DE		361											.0		.0	
13-2997499	38776	SIRIUS AMER INS CO	NY		0		2	0	0	0	0				2	.0		2	
13-2673100	22039	GENERAL REINS CORP	DE		(242)	1,015	30	829	148	661	317				3,000	(575)		3,576	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1										1	.0		0	
47-0698507	23680	ODYSSEY REINS CO	CT		138										.0	(24)		.24	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					490	1,015	32	829	149	661	317	1	0	3,003	(616)	0	3,620	0	
Authorized - Pools - Mandatory Pools																			
AA-9991310	00000	FLORIDA HURRICANE CATASTROPHE FUND	FL		6,315										.0	(2,461)		2,461	
1099999 - Total Authorized - Pools - Mandatory Pools					6,315	0	0	0	0	0	0	0	0	0	(2,461)	0	2,461	0	
Authorized - Other Non-U.S. Insurers																			
AA-3194168	00000	Aspen Bermuda Ltd.	BMU		208		1	0	0	0	0				.1	(26)		.27	
AA-3194139	00000	Axis Specialty Ltd	BMU		320										.0	(45)		.45	
AA-3194122	00000	DaVinci Reins Ltd.	BMU		110										.0	(7)		.07	
AA-3190829	00000	Markel Bermuda Ltd.	BMU		1,155										.0	(72)		.72	
AA-3194129	00000	Montpelier Reins Ltd.	BMU		211		4	0	0	0	1				.5	(7)		.12	
AA-3190686	00000	Partner Reins Co Ltd.	BMU		530										.0	(52)		.52	
AA-3190339	00000	RENAISSANCE REINS LTD.	BMU		165		2	0	0	0	0				.2	(11)		.13	
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR		0										.0			0	
AA-1126190	00000	LLOYD'S SYNDICATE NUMBER 190	GBR		0		2	0	0	0	0				.2	.0		.2	
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR		31										.0	(8)		.8	
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR		92										.0	(13)		.13	
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR		120										.0	(23)		.23	
AA-1126566	00000	LLOYD'S SYNDICATE NUMBER 566 (Incidental to 2999)	GBR		111		2	0	0	0	0				.2	(4)		.6	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		22										.0			.0	
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR		84		2	0	0	0	0				.2	.0		.2	
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		14										.0			.0	
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR		8										.0			.0	
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		0		4	0	0	0	0				.4	1		.4	
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR		0										.0			.0	
AA-1120157	00000	LLOYD'S SYNDICATE NUMBER 1729	GBR		8										.0	(2)		.2	
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR		74										.0	(3)		.3	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		990		5	0	0	0	1				.6	(104)		110	
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR		0										.0			0	
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR		29										.0	(7)		.7	
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR		391		1	0	0	0	0				.2	(30)		.31	
AA-1120164	00000	LLOYD'S SYNDICATE NUMBER 2088	GBR		48										.0	(12)		.12	
AA-1128121	00000	LLOYD'S SYNDICATE NUMBER 2121	GBR		0										.0			0	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		498										.0	(76)		.76	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		505										.0	(91)		.91	
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR		0										.0			0	
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		194										.0	(25)		.25	
AA-1120163	00000	LLOYD'S SYNDICATE NUMBER 5678	GBR		15										.0	(4)		.4	
1299999 - Total Authorized - Other Non-U.S. Insurers					5,935	0	22	0	2	1	3	0	0	27	(621)	0	649	0	
1399999 - Total Authorized - Total Authorized					12,740	1,015	54	829	150	661	320	1	0	3,031	(3,698)	0	6,729	0	
Unauthorized - Other U.S. Unaffiliated Insurers																			
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		147										.0	(21)		.21	
06-1683641	11600	FRANK WINSTON CRUM INS CO	FL				1								.1	.4		.1	
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					147	1	0	0	0	0	0	0	0	1	(17)	0	18	1	
Unauthorized - Other non-U.S. Insurers																			
AA-3190906	00000	AEOLUS RE LTD.	BMU		3,456										.0	.0		.0	
AA-3194158	00000	ALLIANZ RISK TRANSFER (BERMUDA) LTD.	BMU		1,020										.0	(201)		.201	
AA-3190978	00000	ALPHACAT REINS LTD.	BMU		267										.0			.0	
AA-1120126	00000	ALEA LONDON LTD.	GBR		0		4	0	0	0	0				.5	1		.4	
AA-1460019	00000	AMLIN AG	CHE		640										.0	(84)		.84	



**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE F - PART 4**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	9 Over 120 Days				
Authorized - Other U.S. Unaffiliated Insurers													
13-2997499	38776	SIRIUS AMER INS CO	NY	2						0	2	0.0	0.0
13-2673100	22039	GENERAL REINS CORP	DE	1,045						0	1,045	0.0	0.0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				1,047	0	0	0	0	0	0	1,047	0.0	0.0
Authorized - Other Non-U.S. Insurers													
AA-3194168	00000	Aspen Bermuda Ltd	BMU	1						0	1	0.0	0.0
AA-3194129	00000	Montpelier Reins Ltd	BMU	4						0	4	0.0	0.0
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	2						0	2	0.0	0.0
AA-1126190	00000	LLOYD'S SYNDICATE NUMBER 190	GBR	2						0	2	0.0	0.0
AA-1126566	00000	LLOYD'S SYNDICATE NUMBER 566 (Incidental to 2999)	GBR	2						0	2	0.0	0.0
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR	2						0	2	0.0	0.0
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR	4						0	4	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	5						0	5	0.0	0.0
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR	1						0	1	0.0	0.0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	1						0	1	0.0	0.0
1299999 - Total Authorized - Other Non-U.S. Insurers				22	0	0	0	0	0	0	22	0.0	0.0
1399999 - Total Authorized - Total Authorized				1,069	0	0	0	0	0	0	1,069	0.0	0.0
Unauthorized - Other U.S. Unaffiliated Insurers													
06-1683641	11600	FRANK WINSTON CRUM INS CO	FL	1						0	1	0.0	0.0
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers				1	0	0	0	0	0	0	1	0.0	0.0
Unauthorized - Other Non-U.S. Insurers													
AA-1120126	00000	ALEA LONDON LTD	GBR	4						0	4	0.0	0.0
AA-3194161	00000	Catlin Ins Co Ltd	BMU	2						0	2	0.0	0.0
2599999 - Total Unauthorized - Other Non-U.S. Insurers				6	0	0	0	0	0	0	6	0.0	0.0
2699999 - Total Unauthorized - Total Unauthorized				6	0	0	0	0	0	0	6	0.0	0.0
Certified - Other Non-U.S. Insurers													
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	7						0	7	0.0	0.0
AA-3194126	00000	Arch Reins Ltd	BMU	1						0	1	0.0	0.0
AA-3190757	00000	XL Re Ltd	BMU	2						0	2	0.0	0.0
3899999 - Total Certified - Other Non-U.S. Insurers				10	0	0	0	0	0	0	10	0.0	0.0
3999999 - Total Certified - Total Certified				10	0	0	0	0	0	0	10	0.0	0.0
4099999 - Total Authorized, Unauthorized and Certified				1,086	0	0	0	0	0	0	1,086	0.0	0.0
<b>9999999 Totals</b>				<b>1,086</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,086</b>	<b>0.0</b>	<b>0.0</b>

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE F - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 6+7+9+10+11 but not in Excess of Col. 5)	Provision for Unauthorized Reinsurance (Col. 5 Minus Col. 12)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 14	20% of Amount In Dispute Included in Column 5	Provision for Overdue Reinsurance (Col. 15 plus Col. 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 13 plus Col. 17 but not in Excess of Col. 5)
Other U.S. Unaffiliated Insurers																	
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI					(21)			(21)	21		0	0	0	0
06-1683641	11600	FRANK WINSTON CRUM INS CO	FL	1	1			4			1	0		0	0	0	0
0999999 - Total Other U.S. Unaffiliated Insurers				1	1	0	XXX	(17)	0	0	(20)	21	0	0	0	0	0
Other Non-U.S. Insurers																	
AA-3190906	00000	AEOLUS RE LTD	BMU					0			0	0		0	0	0	0
AA-3194158	00000	ALLIANZ RISK TRANSFER (BERMUDA) LTD	BMU					(201)			(201)	201		0	0	0	0
AA-3190978	00000	ALPHACAT REINS LTD	BMU					0			0	0		0	0	0	0
AA-1120126	00000	ALEA LONDON LTD	GBR	5		40	0001	1			5	0		0	0	0	0
AA-1460019	00000	AMLIN AG	CHE					(84)			(84)	84		0	0	0	0
AA-3190932	00000	ARGO RE	BMU					0			0	0		0	0	0	0
AA-3194161	00000	Catlin Ins Co Ltd	BMU	2		2	0002	0			2	0		0	0	0	0
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE					0			0	0		0	0	0	0
AA-3191190	00000	Hamilton Re Ltd	BMU					(10)			(10)	10		0	0	0	0
AA-1780044	00000	Hannover Re (Ireland) Ltd	IRL					0			0	0		0	0	0	0
AA-3191183	00000	PacRe Ltd	BMU					0			0	0		0	0	0	0
AA-5320039	00000	Peak Reins Co Ltd	HKG					(11)			(11)	11		0	0	0	0
AA-1464100	00000	SCOR SWITZERLAND LTD	CHE					0			0	0		0	0	0	0
AA-1320031	00000	SCOR GLOBAL P & C	FRA					(139)			(139)	139		0	0	0	0
AA-1440076	00000	SIRIUS INTL INS CORP	SWE					(55)			(55)	55		0	0	0	0
AA-5324100	00000	TAIPING REINS CO LTD	HKG					(22)			(22)	22		0	0	0	0
AA-3191224	00000	THIRD POINT RE CAT LTD	BMU					0			0	0		0	0	0	0
AA-3190972	00000	TORUS INS (BERMUDA) LTD	BMU					0			0	0		0	0	0	0
1299999 - Total Other Non-U.S. Insurers				6	0	42	XXX	(521)	0	0	(515)	522	0	0	0	0	0
1399999 - Total Affiliates and Others				7	1	42	XXX	(538)	0	0	(535)	542	0	0	0	0	0
9999999 Totals				7	1	42	XXX	(538)	0	0	(535)	542	0	0	0	0	0

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

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1	021000089	Citibank, N.A.	40
	0002	1	021000089	Citibank, N.A.	2

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE F - PART 6 - SECTION 1**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Certified Reinsurer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col. 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 8 - Col. 9)	11 Dollar Amount of Collateral Required (Col. 10 x Col. 7)	Collateral Provided					18 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements (Col. 17 / Col. 10)	19 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 18 / Col. 7, not to Exceed 100%)	20 Amount of Credit Allowed for Net Recoverables (Col. 9 + (Col. 10 x Col. 19))	21 Provision for Reinsurance With Certified Reinsurers Due to Collateral Deficiency (Col. 8 - Col. 20)	
											12 Multiple Beneficiary Trust	13 Funds Held by Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col. 12 + 13 + 14 + 16)
Other Non-U.S. Insurers																				
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	2	07/10/2015	10.0	.47		.47	.5			.67	.0001		.67	.141.5	100.0	.47	.0
AA-3194128	00000	Allied World Assurance Co Ltd	BMU	3	07/10/2015	20.0	.0		.0	.0					.0	.0	.0	.0	.0	.0
AA-3194126	00000	Arch Reins Ltd	BMU	3	07/10/2015	20.0	.16		.16	.3					.0	.0	.0	.0	.0	.16
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	3	07/10/2015	20.0	.0		.0	.0					.0	.0	.0	.0	.0	.0
AA-1460023	00000	Tokio Millennium Re AG	CHE	3	07/10/2015	20.0	.64		.64	.13					.0	.0	.0	.0	.0	.64
AA-3190870	00000	Validus Reins Ltd	BMU	4	07/10/2015	50.0	.26		.26	.13					.0	.0	.0	.0	.0	.26
AA-3190757	00000	XL Re Ltd	BMU	3	07/10/2015	20.0	.22		.22	.4					.0	.0	.0	.0	.0	.22
<b>1299999 - Total Other Non-U.S. Insurers</b>							.175	.0	.175	.38	.0	.0	.67	XXX	.0	.67	XXX	XXX	.47	.128
<b>1399999 - Total Affiliates and Others</b>							.175	.0	.175	.38	.0	.0	.67	XXX	.0	.67	XXX	XXX	.47	.128
<b>9999999 Totals</b>							.175	.0	.175	.38	.0	.0	.67	XXX	.0	.67	XXX	XXX	.47	.128

25

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	.0001	1	021000089	Citibank, N.A.	.67







**SCHEDULE F - PART 9**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS</b> (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	88,283,845		88,283,845
2. Premiums and considerations (Line 15) .....	6,850,581		6,850,581
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	1,085,531	(1,085,531)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	4,220,324		4,220,324
6. Net amount recoverable from reinsurers .....		7,320,405	7,320,405
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	100,440,281	6,234,873	106,675,155
<b>LIABILITIES</b> (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	19,145,203	1,965,247	21,110,450
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	2,552,911		2,552,911
11. Unearned premiums (Line 9) .....	44,379,069	574	44,379,643
12. Advance premiums (Line 10) .....	2,615,690		2,615,690
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12) .....	(4,398,462)	4,398,462	0
15. Funds held by company under reinsurance treaties (Line 13) .....	1,394	(1,394)	0
16. Amounts withheld or retained by company for account of others (Line 14) .....	0		0
17. Provision for reinsurance (Line 16) .....	128,015	(128,015)	0
18. Other liabilities .....	3,863,632		3,863,632
19. Total liabilities excluding protected cell business (Line 26) .....	68,287,453	6,234,873	74,522,327
20. Protected cell liabilities (Line 27) .....	0		0
21. Surplus as regards policyholders (Line 37) .....	32,152,828	X X X	32,152,828
22. Totals (Line 38) .....	100,440,281	6,234,873	106,675,155

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [ ] No [ X ]

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	20	2	11	11	0	(1)	0	19	XXX
2. 2006	72,612	50,759	21,853	10,973	5,982	423	74	1,735	400	367	6,674	2,010
3. 2007	86,747	42,568	44,179	15,114	1,064	319	6	1,776	6	383	16,132	1,836
4. 2008	61,465	26,061	35,404	16,505	0	435	0	1,354	0	296	18,294	2,054
5. 2009	52,119	23,903	28,215	18,197	3,000	1,582	0	1,597	0	3,739	18,376	1,862
6. 2010	55,651	22,491	33,160	14,297	161	1,285	5	1,624	0	350	17,040	2,038
7. 2011	62,046	25,630	36,415	16,055	0	937	0	1,580	0	467	18,573	2,284
8. 2012	71,886	30,051	41,835	19,669	0	1,395	0	1,865	0	434	22,929	2,334
9. 2013	77,952	44,691	33,261	20,820	6,246	1,012	304	1,830	549	405	16,563	2,472
10. 2014	77,357	39,659	37,698	20,637	6,191	599	180	2,049	615	335	16,299	2,400
11. 2015	72,002	32,494	39,508	19,248	3,584	347	85	3,017	281	295	18,660	2,224
12. Totals	XXX	XXX	XXX	171,534	26,231	8,345	665	18,426	1,851	7,070	169,559	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct 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.	5	1	15	1	4	3	5	5	0	0	0	18	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	1	0	0	0	8	0	0	0	0	0	0	9	1
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	45	0	38	0	17	0	11	0	7	0	0	118	2
6.	109	0	32	0	8	0	5	0	4	0	0	159	2
7.	75	0	81	0	25	0	23	0	13	0	0	217	2
8.	269	0	214	0	37	0	48	0	30	0	0	599	4
9.	140	42	412	124	53	16	122	37	58	17	0	550	12
10.	925	278	660	198	200	60	162	49	111	33	0	1,441	47
11.	4,011	500	1,953	313	293	66	555	88	419	66	0	6,198	323
12.	5,580	820	3,404	636	646	145	931	178	643	117	0	9,308	393

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2.	13,131	6,456	6,674	18.1	12.7	30.5	0	0	0.0	0	0
3.	17,218	1,077	16,141	19.8	2.5	36.5	0	0	0.0	1	8
4.	18,294	0	18,294	29.8	0.0	51.7	0	0	0.0	0	0
5.	21,494	3,000	18,494	41.2	12.6	65.5	0	0	0.0	83	35
6.	17,365	167	17,198	31.2	0.7	51.9	0	0	0.0	141	17
7.	18,790	0	18,790	30.3	0.0	51.6	0	0	0.0	156	61
8.	23,528	0	23,528	32.7	0.0	56.2	0	0	0.0	483	116
9.	24,447	7,334	17,113	31.4	16.4	51.4	0	0	0.0	386	163
10.	25,343	7,603	17,740	32.8	19.2	47.1	0	0	0.0	1,109	331
11.	29,842	4,984	24,858	41.4	15.3	62.9	0	0	0.0	5,151	1,046
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,528	1,780

Schedule P - Part 1B - Private Passenger

**NONE**

Schedule P - Part 1C - Comm Auto/Truck

**NONE**

Schedule P - Part 1D - Workers' Comp

**NONE**

Schedule P - Part 1E - Comm Multi Peril

**NONE**

Schedule P - Part 1F - Med Pro Liab Occ

**NONE**

Schedule P - Part 1F - Med Pro Liab Clm

**NONE**

Schedule P - Part 1G - Special Liability

**NONE**

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	411	151	260	0	0	0	0	0	0	0	0	2
3. 2007	323	29	294	0	0	0	0	0	0	0	0	1
4. 2008	1,030	93	937	144	0	75	0	3	0	0	222	29
5. 2009	2,961	295	2,666	642	0	136	0	44	0	1	822	118
6. 2010	4,732	0	4,732	559	0	521	0	68	0	0	1,149	154
7. 2011	5,331	0	5,331	1,514	0	264	0	77	0	27	1,855	193
8. 2012	7,038	4	7,035	640	1	73	0	59	0	0	770	250
9. 2013	9,704	184	9,520	1,501	10	69	0	81	1	0	1,640	336
10. 2014	11,389	170	11,219	1,272	0	65	0	89	0	0	1,427	329
11. 2015	12,325	78	12,248	1,344	0	78	0	96	0	0	1,518	295
12. Totals	XXX	XXX	XXX	7,617	11	1,281	0	517	1	29	9,402	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	18	0	0	0	5	0	3	0	0	25	0
5.	4	0	43	0	2	0	12	0	4	0	0	65	1
6.	129	0	99	0	35	0	32	0	20	0	0	315	4
7.	8	0	233	0	2	0	67	0	23	0	0	332	2
8.	49	0	247	0	3	0	71	0	25	0	0	395	3
9.	263	0	608	0	47	0	174	0	69	0	0	1,161	15
10.	1,332	0	1,055	0	121	0	301	0	152	0	0	2,961	45
11.	883	0	1,835	0	12	0	524	0	209	0	0	3,463	110
12.	2,668	0	4,137	0	220	0	1,186	0	505	0	0	8,717	180

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	(0.1)	0.0	(0.2)	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	247	0	247	24.0	0.0	26.4	0	0	0.0	18	8
5.	887	0	887	30.0	0.0	33.3	0	0	0.0	47	18
6.	1,464	0	1,464	30.9	0.0	30.9	0	0	0.0	228	88
7.	2,187	0	2,187	41.0	0.0	41.0	0	0	0.0	241	91
8.	1,166	1	1,165	16.6	28.5	16.6	0	0	0.0	296	99
9.	2,812	11	2,800	29.0	6.1	29.4	0	0	0.0	871	290
10.	4,389	0	4,389	38.5	0.0	39.1	0	0	0.0	2,387	574
11.	4,981	0	4,981	40.4	0.0	40.7	0	0	0.0	2,718	745
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,805	1,912

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	0	0	0	0	0	0	0	0	0	0	0	0
4. 2008	0	0	0	0	0	0	0	0	0	0	0	0
5. 2009	0	0	0	0	0	0	0	0	0	0	0	0
6. 2010	0	0	0	0	0	0	0	0	0	0	0	0
7. 2011	0	0	0	0	0	0	0	0	0	0	0	0
8. 2012	0	0	0	0	0	0	0	0	0	0	0	0
9. 2013	0	0	0	0	0	0	0	0	0	0	0	0
10. 2014	0	0	0	0	0	0	0	0	0	0	0	0
11. 2015	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

**SCHEDULE P-PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	5	13	0	2	0	26	14	XXX
2. 2014	6,856	2,767	4,089	1,873	561	60	18	217	65	6	1,506	XXX
3. 2015	7,424	1,979	5,445	1,169	213	32	4	154	18	1	1,120	XXX
4. Totals	XXX	XXX	XXX	3,046	779	106	22	373	83	33	2,640	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	19	2	26	5	12	0	16	0	10	0	0	76	2
2.	14	4	42	4	17	5	30	9	21	6	0	95	3
3.	508	4	344	18	20	2	63	6	48	5	0	949	25
4.	540	10	412	26	49	7	110	16	79	11	0	1,120	30

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	39	38
2.	2,273	672	1,601	33.2	24.3	39.2	0	0	0.0	48	47
3.	2,338	270	2,069	31.5	13.6	38.0	0	0	0.0	830	119
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	916	204

Schedule P - Part 1J - Auto Physical

**NONE**

Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance

**NONE**

Schedule P - Part 1O - Reinsurance

**NONE**

Schedule P - Part 1P - Reinsurance

**NONE**

Schedule P - Part 1R - Prod Liab Occur

**NONE**

Schedule P - Part 1R - Prod Liab Claims

**NONE**

Schedule P - Part 1S-Fin./Mtg. Guaranty

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

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

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	1,242	1,163	1,958	1,964	1,937	2,062	(422)	(430)	(679)	(694)	(15)	(264)
2. 2006	8,139	7,482	6,576	5,624	5,535	5,514	5,459	5,354	5,354	5,339	(14)	(15)
3. 2007	XXX	16,567	15,736	15,101	14,587	14,537	14,509	14,358	14,391	14,372	(19)	14
4. 2008	XXX	XXX	18,627	17,700	17,358	17,216	17,086	17,022	17,035	16,940	(95)	(82)
5. 2009	XXX	XXX	XXX	19,250	19,263	19,264	19,333	16,782	16,815	16,890	74	108
6. 2010	XXX	XXX	XXX	XXX	15,804	15,510	15,619	15,580	15,633	15,570	(63)	(10)
7. 2011	XXX	XXX	XXX	XXX	XXX	20,298	18,461	17,864	18,029	17,197	(832)	(667)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	24,075	23,203	22,601	21,632	(968)	(1,571)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,387	16,559	15,791	(768)	(1,596)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,240	16,228	(1,012)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,770	XXX	XXX
12. Totals										(3,713)	(4,083)	

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals										0	0	

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals										0	0	

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals										0	0	

**SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL**

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals										0	0	

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.7	.16	.58	.38	.38	.38	.38	.38	.38	.38	.38	.0	.0
2. 2006	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	357	355	353	353	353	252	252	241	(11)	(11)	
5. 2009	XXX	XXX	XXX	1,126	1,171	1,187	989	789	789	839	.50	.50	
6. 2010	XXX	XXX	XXX	XXX	2,055	2,084	1,479	1,122	1,224	1,376	.152	.254	
7. 2011	XXX	XXX	XXX	XXX	XXX	2,580	2,263	1,965	1,697	2,088	.391	.123	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,906	2,300	2,299	1,080	(1,218)	(1,220)	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,841	3,387	2,652	(735)	(1,189)	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,067	4,147	.80	XXX	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,676	XXX	XXX	
12. Totals											(1,292)	(1,994)	

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	471	388	421	.33	(50)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,612	1,435	(178)	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,890	XXX	XXX
4. Totals											(145)	(50)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	.0	.0	.0	.0	.0						
2. 2014	XXX	.0	.0	.0	XXX							
3. 2015	XXX	.0	XXX	XXX								
4. Totals											0	0

**SCHEDULE P - PART 2K - FIDELITY, SURETY**

1. Prior	XXX	.0	.0	.0	.0	.0						
2. 2014	XXX	.0	.0	.0	XXX							
3. 2015	XXX	.0	XXX	XXX								
4. Totals											0	0

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

1. Prior	XXX	.0	.0	.0	.0	.0						
2. 2014	XXX	.0	.0	.0	XXX							
3. 2015	XXX	.0	XXX	XXX								
4. Totals											0	0

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

Schedule P - Part 2N

**NONE**

Schedule P - Part 2O

**NONE**

Schedule P - Part 2P

**NONE**

Schedule P - Part 2R - Prod Liab Occur

**NONE**

Schedule P - Part 2R - Prod Liab Claims

**NONE**

Schedule P - Part 2S

**NONE**

Schedule P - Part 2T

**NONE**

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

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000	(408)	1,382	1,609	1,926	(1,177)	(757)	(731)	(731)	(713)	5,017	513
2. 2006	5,055	4,820	5,022	5,097	5,137	5,240	5,345	5,354	5,354	5,339	1,388	622
3. 2007	XXX	10,791	13,423	13,595	14,095	14,387	14,386	14,358	14,362	14,362	1,316	519
4. 2008	XXX	XXX	12,790	15,950	16,485	16,722	16,828	16,871	16,875	16,940	1,442	612
5. 2009	XXX	XXX	XXX	9,370	17,732	18,468	18,961	16,548	16,577	16,779	1,289	571
6. 2010	XXX	XXX	XXX	XXX	10,563	14,230	14,835	15,253	15,386	15,416	1,378	658
7. 2011	XXX	XXX	XXX	XXX	XXX	12,738	15,843	16,824	16,941	16,993	1,651	631
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	15,178	19,690	20,682	21,064	1,893	437
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,686	15,047	15,282	2,053	407
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	14,865	1,852	501
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,924	1,459	442

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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

1. Prior	.000	.16	.22	.38	.38	.38	.38	.38	.38	.38	.6	(.1)
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1
4. 2008	.XXX	.XXX	.53	.82	.83	.120	.157	.219	.219	.219	.17	.12
5. 2009	.XXX	.XXX	.XXX	.175	.585	.670	.709	.778	.778	.778	.49	.68
6. 2010	.XXX	.XXX	.XXX	.XXX	.223	.383	.628	.856	.960	1,081	.61	.89
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.415	.961	1,041	1,416	1,779	.94	.97
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.347	.542	.636	.711	.117	.130
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.609	.935	1,560	.133	.188
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.882	1,338	.145	.139
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,421	.116	.69

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	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	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.342	.354	.XXX	.XXX
2. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1,020	1,354	.XXX	.XXX
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	984	.XXX	.XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	.XXX	.000	.0	.0	.0	.0						
2. 2014	.XXX	.0	.0	.0	.0							
3. 2015	.XXX	0	0	0								

**NONE**

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2014	.XXX	.0	.0	.XXX	.XXX							
3. 2015	.XXX	0	.XXX	.XXX								

**NONE**

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

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2014	.XXX	.0	.0	.XXX	.XXX							
3. 2015	.XXX	0	.XXX	.XXX								

**NONE**

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
6. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

**NONE**

Schedule P - Part 3N

**NONE**

Schedule P - Part 3O

**NONE**

Schedule P - Part 3P

**NONE**

Schedule P - Part 3R - Prod Liab Occur

**NONE**

Schedule P - Part 3R - Prod Liab Claims

**NONE**

Schedule P - Part 3S

**NONE**

Schedule P - Part 3T

**NONE**

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	254	646	120	0	0	2,434	260	287	13	13
2. 2006	1,865	2,351	1,376	379	200	132	103	0	0	0
3. 2007	XXX	3,346	1,754	1,133	491	150	122	0	0	0
4. 2008	XXX	XXX	2,692	1,196	800	422	186	107	109	0
5. 2009	XXX	XXX	XXX	3,260	1,012	178	125	84	53	49
6. 2010	XXX	XXX	XXX	XXX	3,222	94	263	52	0	37
7. 2011	XXX	XXX	XXX	XXX	XXX	3,741	1,422	684	835	104
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,509	1,367	793	262
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,534	927	374
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,354	575
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,107

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.1	.1	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.1	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.260	.273	.203	.190	.96	.29	.26	.23
5. 2009	XXX	XXX	XXX	.710	.574	.480	.245	.11	.7	.55
6. 2010	XXX	XXX	XXX	XXX	1,645	1,351	.631	.207	.136	.131
7. 2011	XXX	XXX	XXX	XXX	XXX	1,551	.931	.426	.123	.299
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,146	1,575	1,598	.318
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,672	1,693	.782
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,537	1,356
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,360

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212	18	37
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377	60
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	XXX	XXX	<b>NONE</b>							0	0	0
2. 2014	XXX	XXX	XXX								0	0	0
3. 2015	XXX	XXX	XXX								XXX	XXX	XXX

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior	XXX	XXX	XXX	<b>NONE</b>							0	0	0
2. 2014	XXX	XXX	XXX								0	0	0
3. 2015	XXX	XXX	XXX								XXX	XXX	XXX

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

1. Prior	XXX	XXX	XXX	<b>NONE</b>							0	0	0
2. 2014	XXX	XXX	XXX								0	0	0
3. 2015	XXX	XXX	XXX								XXX	XXX	XXX

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior	0	0	0	<b>NONE</b>							0	0	0				
2. 2006	0	0	0								0	0	0	0	0	0	0
3. 2007	XXX	0	0								0	0	0	0	0	0	0
4. 2008	XXX	XXX	0								0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX								0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX								0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX								XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4N

**NONE**

Schedule P - Part 4O

**NONE**

Schedule P - Part 4P

**NONE**

Schedule P - Part 4R - Prod Liab Occur

**NONE**

Schedule P - Part 4R - Prod Liab Claims

**NONE**

Schedule P - Part 4S

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	2,623	303	460	4,154	98	2	0	0	0	0
2. 2006	1,148	1,220	1,400	1,384	1,385	1,388	1,388	1,388	1,388	1,388
3. 2007	XXX	1,071	1,308	1,304	1,312	1,313	1,313	1,313	1,316	1,316
4. 2008	XXX	XXX	1,255	1,413	1,430	1,432	1,434	1,434	1,441	1,442
5. 2009	XXX	XXX	XXX	1,019	1,271	1,282	1,284	1,286	1,289	1,289
6. 2010	XXX	XXX	XXX	XXX	1,309	1,363	1,367	1,370	1,375	1,378
7. 2011	XXX	XXX	XXX	XXX	XXX	1,543	1,633	1,644	1,650	1,651
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,572	1,705	1,877	1,893
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,672	2,031	2,053
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,570	1,852
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,459

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	46	22	76	110	39	20	1	0	0	0
2. 2006	187	5	4	2	5	3	1	0	0	0
3. 2007	XXX	160	11	5	1	0	0	0	1	1
4. 2008	XXX	XXX	159	15	5	5	2	1	1	0
5. 2009	XXX	XXX	XXX	208	23	15	4	3	2	2
6. 2010	XXX	XXX	XXX	XXX	135	28	9	9	4	2
7. 2011	XXX	XXX	XXX	XXX	XXX	192	28	8	2	2
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	227	38	18	4
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233	23	12
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	47
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	(1,544)	363	406	4,681	66	(14)	(18)	0	0	0
2. 2006	1,838	1,796	1,997	2,006	2,011	2,013	2,011	2,010	2,010	2,010
3. 2007	XXX	1,669	1,799	1,818	1,826	1,828	1,829	1,829	1,836	1,836
4. 2008	XXX	XXX	1,929	2,028	2,043	2,048	2,048	2,047	2,054	2,054
5. 2009	XXX	XXX	XXX	1,730	1,852	1,862	1,856	1,858	1,862	1,862
6. 2010	XXX	XXX	XXX	XXX	2,047	2,045	2,033	2,037	2,037	2,038
7. 2011	XXX	XXX	XXX	XXX	XXX	2,318	2,284	2,282	2,282	2,284
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,195	2,175	2,327	2,334
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,247	2,451	2,472
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,400
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,224

Schedule P - Part 5B- SN1

**NONE**

Schedule P - Part 5B- SN2

**NONE**

Schedule P - Part 5B- SN3

**NONE**

Schedule P - Part 5C- SN1

**NONE**

Schedule P - Part 5C- SN2

**NONE**

Schedule P - Part 5C- SN3

**NONE**

Schedule P - Part 5D- SN1

**NONE**

Schedule P - Part 5D- SN2

**NONE**

Schedule P - Part 5D- SN3

**NONE**

Schedule P - Part 5E- SN1

**NONE**

Schedule P - Part 5E- SN2

**NONE**

Schedule P - Part 5E- SN3

**NONE**

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	5	1	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	10	15	15	15	15	15	16	17
5. 2009	XXX	XXX	XXX	36	47	47	47	47	49	49
6. 2010	XXX	XXX	XXX	XXX	41	48	49	49	59	61
7. 2011	XXX	XXX	XXX	XXX	XXX	45	51	51	91	94
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	70	81	114	117
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	125	133
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	145
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	1	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	4	0	4	2	2	0	1	0
5. 2009	XXX	XXX	XXX	19	1	1	1	0	1	1
6. 2010	XXX	XXX	XXX	XXX	27	11	8	0	3	4
7. 2011	XXX	XXX	XXX	XXX	XXX	44	10	11	4	2
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	55	15	3	3
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	5	15
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68	45
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110

**SECTION 3A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	(2)	0	1	0	4	0	0	0	0	0
2. 2006	0	0	2	2	2	2	2	2	2	2
3. 2007	XXX	0	0	0	1	1	1	1	1	1
4. 2008	XXX	XXX	17	23	28	26	26	24	29	29
5. 2009	XXX	XXX	XXX	82	113	113	113	112	117	118
6. 2010	XXX	XXX	XXX	XXX	121	132	132	124	151	154
7. 2011	XXX	XXX	XXX	XXX	XXX	166	151	155	192	193
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	191	185	246	250
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265	312	336
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270	329
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295

Schedule P - Part 5H- SN1B

**NONE**

Schedule P - Part 5H- SN2B

**NONE**

Schedule P - Part 5H- SN3B

**NONE**

Schedule P - Part 5R- SN1A

**NONE**

Schedule P - Part 5R- SN2A

**NONE**

Schedule P - Part 5R- SN3A

**NONE**

Schedule P - Part 5R- SN1B

**NONE**

Schedule P - Part 5R- SN2B

**NONE**

Schedule P - Part 5R- SN3B

**NONE**

Schedule P - Part 5T- SN1

**NONE**

Schedule P - Part 5T- SN2

**NONE**

Schedule P - Part 5T- SN3

**NONE**

Schedule P - Part 6C - SN1

**NONE**

Schedule P - Part 6C - SN2

**NONE**

Schedule P - Part 6D - SN1

**NONE**

Schedule P - Part 6D - SN2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	(172)	.0	.0
2. 2006	411	411	411	411	411	411	411	411	.0	.0	.0
3. 2007	XXX	323	323	323	323	323	323	323	.0	.0	.0
4. 2008	XXX	XXX	1,030	1,030	1,030	1,030	1,030	1,030	.0	.0	.0
5. 2009	XXX	XXX	XXX	2,961	2,961	2,961	2,961	2,961	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	4,732	4,732	4,732	4,732	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	5,331	5,331	5,331	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	7,038	7,038	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,704	9,520	9,520	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,389	11,389	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,325	12,325
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,325
13. Earned Premiums (Sc P-Pt 1)	411	323	1,030	2,961	4,732	5,331	7,038	9,704	11,389	12,325	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	135	.0	.0
2. 2006	151	151	151	151	151	151	151	151	411	411	.0
3. 2007	XXX	29	29	29	29	29	29	29	323	323	.0
4. 2008	XXX	XXX	93	93	93	93	93	93	1,030	1,030	.0
5. 2009	XXX	XXX	XXX	295	295	295	295	295	2,961	2,961	.0
6. 2010	XXX	XXX	XXX	XXX	.0	.0	.0	.0	4,732	4,732	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	5,331	5,331	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4	4	7,038	7,038	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	9,704	9,704	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170	170	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	78
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78
13. Earned Premiums (Sc P-Pt 1)	151	29	93	295	0	0	4	184	170	78	XXX

Schedule P - Part 6H - SN1B

**NONE**

Schedule P - Part 6H - SN2B

**NONE**

Schedule P - Part 6M - SN1

**NONE**

Schedule P - Part 6M - SN2

**NONE**

Schedule P - Part 6N - SN1

**NONE**

Schedule P - Part 6N - SN2

**NONE**

Schedule P - Part 6O - SN1

**NONE**

Schedule P - Part 6O - SN2

**NONE**

Schedule P - Part 6R - SN1A

**NONE**

Schedule P - Part 6R - SN2A

**NONE**

Schedule P - Part 6R - SN1B

**NONE**

Schedule P - Part 6R - SN2B

**NONE**

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	9,308		0.0	43,322		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability-Occurrence	8,717		0.0	12,176		0.0
10. Other Liability-Claims-Made	0		0.0	0		0.0
11. Special Property	1,120		0.0	6,343		0.0
12. Auto Physical Damage	0		0.0	0		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	0		0.0	0		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	19,145	0	0.0	61,841	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(continued)**

**SECTION 4**

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

**SECTION 5**

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS  
(\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	9,308		0.0	43,322		0.0
2. Private Passenger Auto Liability/Medical	0		0.0	0		0.0
3. Commercial Auto/Truck Liability/Medical	0		0.0	0		0.0
4. Workers' Compensation	0		0.0	0		0.0
5. Commercial Multiple Peril	0		0.0	0		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	0		0.0
9. Other Liability-Occurrence	8,717		0.0	12,176		0.0
10. Other Liability-Claims-made	0		0.0	0		0.0
11. Special Property	1,120		0.0	6,343		0.0
12. Auto Physical Damage	0		0.0	0		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	0		0.0	0		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	19,145	0	0.0	61,841	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS  
(continued)**

**SECTION 4**

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 5**

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 6**

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SECTION 7**

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

## SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [ ] No [ X ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [ ] No [ X ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [ ] No [ ] N/A [ X ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior .....		
1.602	2006 .....		
1.603	2007 .....		
1.604	2008 .....		
1.605	2009 .....		
1.606	2010 .....		
1.607	2011 .....		
1.608	2012 .....		
1.609	2013 .....		
1.610	2014 .....		
1.611	2015 .....		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [ ] No [ X ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [ X ]  
 If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.  
 Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars)
- 5.1 Fidelity \$ .....
- 5.2 Surety \$ .....
6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIM  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ ] No [ ]
- 7.2 An extended statement may be attached.  
 .....

#3 Adjusting and Other expense payments are allocated to the loss years incurred based on the actual loss year in which the associated claims were incurred.

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

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

Allocated By States and Territories

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

NONE

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE Y  
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
		00000	46-5163352				Cypress Group Holdings, Inc.....	FL	UIP	The Investor Group.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	59-3546480				Cypress Holdings, Inc.....	DE	UDP	Cypress Group Holdings, Inc.....	Ownership.....	100.0	The Investor Group.....	.0
03456		10953	59-3540757				Cypress Property and Casualty Insurance Company.....	FL	RE	Cypress Holdings, Inc.....	Ownership.....	100.0	The Investor Group.....	.0
		00000					White Rock Insurance Company PCC Limited Cypress Cell.....	GUY	IA	Cypress Holdings, Inc.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	01-0749549				Cypress Texas Management, Inc.....	TX	NIA	Cypress Group Holdings, Inc.....	Ownership.....	100.0	The Investor Group.....	.0
03456		11578	32-0039369				Cypress Texas Insurance Company.....	TX	IA	Cypress Texas Management, Inc.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	59-3678069				Service First Insurance Group, LLC.....	DE	NIA	Cypress Group Holdings, Inc.....	Ownership.....	15.8	The Investor Group.....	.0
		00000	59-3678069				Service First Insurance Group, LLC.....	DE	NIA	Cypress Holdings, Inc.....	Ownership.....	84.2	The Investor Group.....	.0
		00000	27-0330888				Service First Insurance Solutions, LLC.....	DE	NIA	Service First Insurance Group, LLC.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	45-2868263				Access Home Holdings.....	DE	NIA	The Investor Group.....	Ownership.....	100.0	The Investor Group.....	.0
		14134	45-3116366				Access Home Insurance Company.....	LA	IA	Access Home Holdings LLC.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	45-3049662				Access Home Managers LLC.....	DE	NIA	Access Home Holdings LLC.....	Ownership.....	100.0	The Investor Group.....	.0
		00000					Access Home Holdings Ltd.....	BMJ	NIA	The Investor Group.....	Ownership.....	100.0	The Investor Group.....	.0
		00000					Horseshoe Re Limited AC0001.....	BMJ	IA	The Investor Group.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	45-3849078				Property Claims Professionals LLC.....	DE	NIA	The Investor Group.....	Ownership.....	100.0	The Investor Group.....	.0
		00000	45-2154027				Sound Shore Holdings LLC.....	PA	NIA	Joseph N. King.....	Ownership.....	100.0	Joseph N. King.....	.0
		00000	27-4860464				Cornerstone Operations Group LLC.....	PA	NIA	Sound Shore Holdings LLC.....	Ownership.....	100.0	Joseph N. King.....	.0
		00000	47-1705360				Cornerstone Insurance Producers LLC.....	PA	NIA	Cornerstone Operations Group LLC.....	Ownership.....	100.0	Joseph N. King.....	.0
		00000	27-0876847				Vista Reinsurance Intermediaries, Inc.....	FL	NIA	Joseph N. King.....	Ownership.....	80.0	Joseph N. King.....	.0
		00000	30-0889277				Sound Shore Investments LLC.....	DE	NIA	Sound Shore Holdings LLC.....	Ownership.....	100.0	Joseph N. King.....	.0
		00000	37-1796935				Sound Shore Operations LLC.....	DE	NIA	Sound Shore Holdings LLC.....	Ownership.....	100.0	Joseph N. King.....	.0
		00000	47-5632741				Amphitrite Holdings LLC.....	DE	NIA	Sound Shore Investments LLC.....	Ownership.....	33.3	Joseph N. King.....	.0
		00000	38-3985867				Allied Restoration and Construction LLC.....	DE	NIA	Amphitrite Holdings LLC.....	Ownership.....	33.3	Joseph N. King.....	.0
		00000	03-0387380				Access Reinsurance, Inc.....	NJ	NIA	Enda McDonnell.....	Ownership.....	100.0	Enda McDonnell.....	.0
		00000	47-5632741				Amphitrite Holdings LLC.....	DE	NIA	Enda McDonnell.....	Ownership.....	33.3	Enda McDonnell.....	.0
		00000	38-3985867				Allied Restoration and Construction LLC.....	DE	NIA	Amphitrite Holdings LLC.....	Ownership.....	33.3	Enda McDonnell.....	.0
		00000	47-5632741				Amphitrite Holdings LLC.....	DE	NIA	Adrian P. Ryan.....	Ownership.....	33.3	Adrian P. Ryan.....	.0
		00000	38-3985867				Allied Restoration and Construction LLC.....	DE	NIA	Amphitrite Holdings LLC.....	Ownership.....	33.3	Adrian P. Ryan.....	.0

**SCHEDULE Y**  
**PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

Asterisk	Explanation
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**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
10953	46-5163352	Cypress Group Holdings, Inc.					(57,326)				(57,326)	
	59-3540757	Cypress Property & Casualty Insurance Co.		(2,800,000)			(16,269,688)				(19,069,688)	
	59-3678069	Service First Insurance Group, LLC					15,864,940				15,864,940	
	01-0749549	Cypress Texas Management, Inc.									.0	
	03-0387380	Access Reinsurance, Inc.									.0	
11578	32-0039369	Cypress Texas Insurance Company		2,800,000			462,074				3,262,074	
<b>9999999 Control Totals</b>			0	0	0	0	0	0	XXX	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

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

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	.....NO.....
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	.....NO.....
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....NO.....
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	.....YES.....
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	.....YES.....
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	.....YES.....
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....YES.....
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....NO.....
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....NO.....
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....NO.....

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

**APRIL FILING**

- 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....NO.....
- 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....NO.....
- 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....NO.....
- 31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....NO.....
- 32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1? .....NO.....
- 33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....YES.....

**AUGUST FILING**

- 34. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....NO.....

**Explanation:**

- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 19.
- 23.
- 24.
- 25.
- 26.
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- 30.
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- 32.
- 34.

**Bar Code:**

- 8.  1 0 9 5 3 2 0 1 5 2 0 1 0 0 0 0 0 0
- 12.  1 0 9 5 3 2 0 1 5 4 2 0 0 0 0 0 0 0
- 13.  1 0 9 5 3 2 0 1 5 2 4 0 0 0 0 0 0 0
- 14.  1 0 9 5 3 2 0 1 5 3 6 0 5 9 0 0 0 0

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

15.   
1 0 9 5 3 2 0 1 5 4 5 5 0 0 0 0 0

16.   
1 0 9 5 3 2 0 1 5 4 9 0 0 0 0 0 0

17.   
1 0 9 5 3 2 0 1 5 3 8 5 0 0 0 0 0

19.   
1 0 9 5 3 2 0 1 5 3 6 5 0 0 0 0 0

23.   
1 0 9 5 3 2 0 1 5 5 0 0 0 0 0 0 0

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27.   
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29.   
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30.   
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31.   
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32.   
1 0 9 5 3 2 0 1 5 2 1 7 0 0 0 0 0

34.   
1 0 9 5 3 2 0 1 5 2 2 3 0 0 0 0 0

**OVERFLOW PAGE FOR WRITE-INS**

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**SUPPLEMENT FOR THE YEAR 2015 OF THE Cypress Property & Casualty Insurance Company**

**REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR GENERAL INTERROGATORY 9 (Part 2)**

For the Year Ended December 31, 2015

NAIC Group Code 03456

To be Filed by March 1

NAIC Company Code 10953

(A) Financial Impact

	1 As Reported	2 Interrogatory 9 Reinsurance Effect	3 Restated Without Interrogatory 9 Reinsurance
A01. Assets .....	100,440,281	5,087,336	95,352,945
A02. Liabilities .....	68,287,453	2,320,462	65,966,991
A03. Surplus as regards to policyholders .....	32,152,828	2,766,874	29,385,954
A04. Income before taxes	96,605	4,192,233	(4,095,628)

(B) Summary of Reinsurance Contract Terms

<p>Excess of loss contract provides coverage at \$5 million x \$3 million on the first occurrence and covers up to 3 subsequent loss occurrences at \$5 million x \$3 million. This contract is being reported pursuant to Interrogatory 9.2(b). 30% Quota Share contract covering all losses on personal lines business except named storms.</p>	<p align="center">(C) Management's Objectives</p> <p>The purpose of excess of loss contract is to spread the risk of loss throughout the consolidated group and minimize the Company's surplus exposure in the event of one or more excess of loss events. The purpose of the 30% Quota Share contract is to provide surplus relief and minimize the Company's surplus exposure for non-catastrophic events.</p>
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D. If the response to General Interrogatory 9.4 (Part 2 Property & Casualty Interrogatories) is yes, explain below why the contracts are treated differently for GAAP and SAP.....

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# ALPHABETICAL INDEX

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## ANNUAL STATEMENT BLANK

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

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

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
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 – Part 2, Part 3, and Part 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

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

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

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

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
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

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

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 Workers’ 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
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

