



ANNUAL STATEMENT
For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
Southern Fidelity Insurance Company

NAIC Group Code 00000, 00000 NAIC Company Code 10136 Employer's ID Number 20-2380774
Organized under the Laws of Florida, State of Domicile or Port of Entry Florida
Country of Domicile United States
Incorporated/Organized 03/15/2005 Commenced Business 04/07/2005
Statutory Home Office 2255 Killearn Center Boulevard, Tallahassee, FL, US 32309
Main Administrative Office 2255 Killearn Center Boulevard Tallahassee, FL, US 32309 850-521-3080
Mail Address 2255 Killearn Center Boulevard Tallahassee, FL, US 32309
Primary Location of Books and Records 2255 Killearn Center Boulevard Tallahassee, FL, US 32309 850-521-3080
Internet Web Site Address www.southernfidelityins.com
Statutory Statement Contact Keith Edward Martin 850-521-3080-1227
kmartin@preferredmanaging.com (E-Mail Address) 850-521-3072 (Fax Number)

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Officers listed include James Anthony Graganella (President & CEO), Keith Edward Martin (Treasurer), and Kristie Beavers Mock (Secretary).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Other officers listed include Keith Edward Martin (Vice President) and Byron Hamelin Wells (Vice President).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Directors listed include Catherine Mashburn Amos, Charles Howard Keaton, Byron Hamelin Wells, James Anthony Graganella, Timothy Lee Smith, John Adams Dowdy Jr., Henry Coleman Satterfield III, Ralph Powell, and William Cox Sr., Keith Edward Martin, Charles William Whittaker.

State of Florida

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County of Leon

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.

James Anthony Graganella
President & CEO

Keith Edward Martin
Treasurer

Kristie Beavers Mock
Secretary

Subscribed and sworn to before me
this day of

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2015

NAIC Company Code 10136

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), 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 (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), DETAILS OF WRITE-INS (3401, 3402, 3403, 3498, 3499).

(a) Finance and service charges not included in Lines 1 to 35 \$ 143,742

(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

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2015

NAIC Company Code 10136

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	21,083,594	20,817,731		10,934,356	4,002,272	3,602,974	1,627,447				2,522,621	544,305
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	23,850,443	24,775,226		11,960,881	3,517,617	4,374,192	1,538,683				2,852,522	615,736
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
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												
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)	44,934,037	45,592,957	0	22,895,237	7,519,889	7,977,166	3,166,130	0	0	0	5,375,143	1,160,041
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 278,269

(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

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2015

NAIC Company Code 10136

Table with 12 columns: Line of Business, Gross Premiums, 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, Medicare Title XVIII, Federal Employees Health Benefits Plan, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a). Includes a sub-section for DETAILS OF WRITE-INS (3401-3499).

(a) Finance and service charges not included in Lines 1 to 35 \$ 34,276

(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

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00000

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2015

NAIC Company Code 10136

Table with columns: Line of Business, Gross Premiums, 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, Medicare, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

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(a) Finance and service charges not included in Lines 1 to 35 \$ 456,287

(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

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected 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>NONE</p>					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity 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																			
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		.61	.0	.0	.0	.0	.0	.0	.25	.0	.25	.29	.0	(.4)	.0	
58-6016195	10235	AMERICAN SOUTHERN INS CO	KS		.52	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
22-2005057	26921	EVEREST REINS CO	DE		6,581	.0	.0	.30	.2	.0	.0	2,742	.0	2,774	3,180	.0	(406)	148	
05-0316605	21482	FACTORY MUT INS CO	RI		.30	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
47-0698507	23680	ODYSSEY REINS CO	CT		1,313	.0	.0	.6	.0	.0	.0	548	.0	554	629	.0	(75)	43	
52-1952955	10357	RENAISSANCE REINS US INC	MD		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	
13-5616275	19453	TRANSATLANTIC REINS CO	NY		2,479	.0	.0	.0	.0	.0	.0	1,033	.0	1,033	1,196	.0	(163)	.0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					10,516	.0	.0	36	2	0	0	4,348	.0	4,386	5,034	.0	(648)	192	
Authorized - Pools - Mandatory Pools																			
AA-9991310	00000	FLORIDA HURRICANE CATASTROPHE FUND	FL		8,357	.0	.0	.0	.0	.0	.0	3,482	.0	3,482	.0	.0	3,482	.0	
1099999 - Total Authorized - Pools - Mandatory Pools					8,357	.0	.0	.0	.0	.0	.0	3,482	.0	3,482	.0	.0	3,482	.0	
Authorized - Other Non-U.S. Insurers																			
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR		230	.0	.0	.2	.1	.0	.0	.96	.0	.99	.113	.0	(.14)	.15	
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR		302	.0	.0	.0	.0	.0	.0	.126	.0	.126	.146	.0	(.20)	.0	
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR		.27	.22	.0	.2	.0	.0	.0	.12	.0	.36	.12	.0	.24	.0	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		.73	.0	.0	.0	.0	.0	.0	.30	.0	.30	.35	.0	(.5)	.0	
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		.41	.0	.0	.0	.0	.0	.0	.17	.0	.17	.20	.0	(.3)	.0	
AA-1126727	00000	LLOYD'S SYNDICATE NUMBER 727	GBR		.2	.0	.0	.0	.0	.0	.0	.1	.0	.1	.1	.0	.0	.0	
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1127400	00000	LLOYD'S SYNDICATE NUMBER 1400	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR		206	.0	.0	.0	.0	.0	.0	.86	.0	.86	.99	.0	(.13)	.0	
AA-1120157	00000	LLOYD'S SYNDICATE NUMBER 1729	GBR		550	.0	.0	.0	.0	.0	.0	229	.0	229	265	.0	(.36)	.0	
AA-1120083	00000	Lloyd's Syndicate Number 1910	GBR		.75	.0	.2	.0	.0	.0	.0	.31	.0	.33	.36	.0	(.3)	.46	
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR		444	.0	.0	.0	.0	.0	.0	185	.0	185	214	.0	(.29)	.0	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		1,096	.0	.0	.31	.3	.0	.0	461	.0	495	516	.0	(.21)	.0	
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR		145	.0	.0	.3	.0	.0	.0	.61	.0	.64	.68	.0	(.4)	.27	
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1120158	00000	LLOYD'S SYNDICATE NUMBER 2014	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		331	.0	.0	.0	.0	.0	.0	138	.0	138	161	.0	(.23)	.0	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		142	.0	.0	.1	.0	.0	.0	.59	.0	.60	.67	.0	(.7)	.1	
AA-1120164	00000	LLOYD'S SYNDICATE NUMBER 2088	GBR		.80	.0	.0	.0	.0	.0	.0	.33	.0	.33	.38	.0	(.5)	.0	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		154	.0	.0	.0	.0	.0	.0	.64	.0	.64	.74	.0	(.10)	.0	
AA-1129000	00000	Lloyd's Syndicate Number 3000	GBR		210	.0	.0	.0	.0	.0	.0	.87	.0	.87	100	.0	(.13)	.0	
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR		.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		165	.0	.0	.0	.0	.0	.0	.69	.0	.69	.79	.0	(.10)	.0	
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		573	.0	.0	.0	.0	.0	.0	239	.0	239	277	.0	(.38)	.0	
AA-1128147	00000	LLOYD'S SYNDICATE NUMBER 2147	GBR		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
1299999 - Total Authorized - Other Non-U.S. Insurers					4,847	22	.0	41	4	0	0	2,024	.0	2,091	2,321	.0	(230)	89	
1399999 - Total Authorized - Total Authorized					23,720	22	.0	77	6	0	0	9,854	.0	9,959	7,355	.0	2,604	281	
Unauthorized - Other U.S. Unaffiliated Insurers																			
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		313	.0	.0	.0	.0	.0	.0	.130	.0	.130	.149	.0	(.19)	.0	
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					313	.0	.0	.0	.0	.0	.0	.130	.0	.130	.149	.0	(.19)	.0	
Unauthorized - Other non-U.S. Insurers																			
AA-3190070	00000	FENCOURT REINSUR CO LTD	BMU		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-1464104	00000	ALLIANZ RISK TRANSFER	CHE		5,235	.0	.0	.12	.2	.0	.0	2,181	.0	2,195	2,505	.0	(.310)	.17	
AA-1460019	00000	AMLIN AG	CHE		783	.0	.0	.7	.0	.0	.0	327	.0	334	376	.0	(.42)	.48	
AA-3191271	00000	AOR Catastrophe Opportunities Re Ltd	BMU		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-3190873	00000	ARIEL REINS CO LTD	BMU		434	.9	.0	.3	.0	.0	.0	181	.0	193	208	.0	(.15)	.0	
AA-3191156	00000	AXA FINANCIAL (BERMUDA) LTD	BMU		.0	.0	.1	.0	.0	.0	.0	.0	.0	.1	.0	.0	.1	.0	
AA-3194139	00000	Axis Specialty Ltd	BMU		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
AA-3191203	00000	Blue Water Re Ltd	BMU		2,253	.0	.0	.0	.0	.0	.0	939	.0	939	1,064	.0	(.125)	.0	
AA-3194161	00000	Catlin Ins Co Ltd	BMU		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.3	
AA-3194122	00000	DaVinci Reins Ltd	BMU		.0	.0	.2	.0	.0	.0	.0	.0	.0	.2	.0	.0	.2	.37	
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.11	
AA-5280027	00000	FUBON INS CO LTD	TWN		115	.0	.0	.0	.0	.0	.0	.48	.0	.48	.56	.0	(.8)	.0	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity 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			
AA-5340310	00000	GEN INS CORP OF INDIA	IND		1,526	0	0	0	0	0	0	636	0	636	733	0	(97)	0	
AA-3191190	00000	Hamilton Re Ltd	BMU		855	0	0	0	0	0	0	356	0	356	412	0	(56)	0	
AA-1340125	00000	HANNOVER RUECK SE	DEU		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	3	
AA-3190871	00000	LANCASHIRE INS CO LTD	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1440060	00000	LANSFORSÄKRINGSBOLAGENS AB	SWE		27	0	0	0	0	0	0	11	0	11	13	0	(2)	0	
AA-3194129	00000	Montpelier Reins Ltd	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	6	
AA-3190869	00000	NEW CASTLE REINS CO LTD	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	5	
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	37	
AA-3191190	00000	Hamilton Re Ltd	BMU		0	0	2	0	0	0	0	0	0	0	2	0	2	0	
AA-1464100	00000	SCOR SWITZERLAND LTD	CHE		0	0	0	0	0	0	0	0	0	0	0	0	0	48	
AA-5324100	00000	TAIPING REINS CO LTD	HKG		0	0	6	0	0	0	0	49	0	55	56	0	(1)	0	
AA-3190872	00000	COPELCO REINS CO LTD	BMU		117	0	0	0	0	0	0	0	0	0	0	0	0	0	
2599999 - Total Unauthorized - Other Non-U.S. Insurers					11,345	9	0	33	2	0	0	4,728	0	4,772	5,423	0	(651)	215	
2699999 - Total Unauthorized - Total Unauthorized					11,658	9	0	33	2	0	0	4,858	0	4,902	5,572	0	(670)	215	
Certified - Other Non-U.S. Insurers																			
CR-3190770	00000	ACE TEMPEST REINS CO LTD	BMU		544	58	0	20	2	0	0	227	0	307	265	0	42	0	
CR-3194128	00000	Allied World Assurance Co Ltd	BMU		377	0	0	0	0	0	0	157	0	157	181	0	(24)	0	
CR-3190829	00000	Markel Bermuda Ltd	BMU		0	0	3	0	0	0	0	0	0	3	0	0	3	18	
CR-3194126	00000	Arch Reins Ltd	BMU		0	0	31	2	0	0	0	0	0	33	0	0	33	28	
CR-3194168	00000	Aspen Bermuda Ltd	BMU		1,270	0	0	0	0	0	0	529	0	529	612	0	(83)	0	
CR-3194139	00000	Axis Speciality Ltd	BMU		2,028	0	0	0	0	0	0	845	0	845	976	0	(131)	0	
CR-3194122	00000	Davinci Reins Ltd	BMU		1,783	55	0	46	4	0	0	743	0	848	873	0	(25)	0	
CR-1340125	00000	HANNOVER RUECK SE	DEU		1,775	1	0	0	0	0	0	740	0	741	852	0	(111)	0	
CR-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		0	0	0	2	0	0	0	0	0	2	0	0	2	16	
CR-1340125	00000	HANNOVER RUECK SE	DEU		1,166	0	0	0	0	0	0	486	0	486	563	0	(77)	0	
CR-3194129	00000	Montpelier Reins Ltd	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CR-3194200	00000	MS FRONTIER REINS LTD	BMU		110	0	0	0	0	0	0	46	0	46	53	0	(7)	0	
CR-3190686	00000	Partner Reins Co Ltd	BMU		245	0	0	0	0	0	0	102	0	102	119	0	(17)	0	
CR-3190339	00000	RENAISSANCE REINS LTD	BMU		2,674	79	0	68	6	0	0	1,114	0	1,267	1,309	0	(42)	0	
CR-1460023	00000	Tokio Millennium Re AG	CHE		971	0	0	0	0	0	0	404	0	404	457	0	(53)	0	
CR-3190870	00000	Validus Reins Ltd	BMU		250	0	0	0	0	0	0	104	0	104	122	0	(18)	0	
CR-3190757	00000	XL Re Ltd	BMU		0	0	2	0	0	0	0	0	0	2	0	0	2	15	
3899999 - Total Certified - Other Non-U.S. Insurers					13,193	193	0	172	14	0	0	5,497	0	5,876	6,382	0	(506)	77	
3999999 - Total Certified - Total Certified					13,193	193	0	172	14	0	0	5,497	0	5,876	6,382	0	(506)	77	
4099999 - Total Authorized, Unauthorized and Certified					48,571	224	0	282	22	0	0	20,209	0	20,737	19,309	0	1,428	573	
9999999 Totals					48,571	224	0	282	22	0	0	20,209	0	20,737	19,309	0	1,428	573	

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.		
2.		
3.		
4.		
5.		

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.			Yes [] No []
2.			Yes [] No []
3.			Yes [] No []
4.			Yes [] No []
5.			Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity 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				
Authorized - Other Non-U.S. Insurers													
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR	22						0	22	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	1						0	1	0.0	0.0
1299999 - Total Authorized - Other Non-U.S. Insurers				23	0	0	0	0	0	0	23	0.0	0.0
1399999 - Total Authorized - Total Authorized				23	0	0	0	0	0	0	23	0.0	0.0
Unauthorized - Affiliates - Other (Non-U.S.) - Other													
AA-3190873	00000	ARIEL REINS CO LTD	BMU	9						0	9	0.0	0.0
1999999 - Total Unauthorized - Affiliates - Other (Non-U.S.) - Other				9	0	0	0	0	0	0	9	0.0	0.0
2099999 - Total Unauthorized - Affiliates - Other (Non-U.S.) - Total				9	0	0	0	0	0	0	9	0.0	0.0
2199999 - Total Unauthorized - Affiliates - Total Unauthorized - Affiliates				9	0	0	0	0	0	0	9	0.0	0.0
2699999 - Total Unauthorized - Total Unauthorized				9	0	0	0	0	0	0	9	0.0	0.0
Certified - Other U.S. Unaffiliated Insurers													
CR-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	57						0	57	0.0	0.0
CR-3194122	00000	DaVinci Reins Ltd	BMU	55						0	55	0.0	0.0
CR-1340125	00000	HANNOVER RUECK SE	DEU	1						0	1	0.0	0.0
CR-3190339	00000	RENAISSANCE REINS LTD	BMU	79						0	79	0.0	0.0
3599999 - Total Certified - Other U.S. Unaffiliated Insurers				192	0	0	0	0	0	0	192	0.0	0.0
3999999 - Total Certified - Total Certified				192	0	0	0	0	0	0	192	0.0	0.0
4099999 - Total Authorized, Unauthorized and Certified				224	0	0	0	0	0	0	224	0.0	0.0
9999999 Totals				224	0	0	0	0	0	0	224	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity 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 Non-U.S. Insurers																	
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI	130				150			130	0	0	0	0	0	0
AA-1464104	00000	ALLIANZ RISK TRANSFER	CHE	2,197	17			2,505		0	2,197	0	0	0	0	0	0
AA-1460019	00000	AML IN AG	CHE	334	48			376		0	334	0	0	0	0	0	0
AA-3191271	00000	AQR Catastrophe Opportunities Re Ltd	BMU	0	0			0		0	0	0	0	0	0	0	0
AA-3190873	00000	ARIEL REINS CO LTD	BMU	193	0			208		0	193	0	0	0	0	0	0
AA-3191156	00000	AXA FINANCIAL (BERMUDA) LTD	BMU	0	0			0		0	0	0	0	0	0	0	0
AA-3194139	00000	Axis Specialty Ltd	BMU	0	0			0		0	0	0	0	0	0	0	0
AA-3191203	00000	Blue Water Re Ltd	BMU	939	0			1,064		8,150	939	0	0	0	0	0	0
AA-3194161	00000	Catlin Ins Co Ltd	BMU	0	3			0		0	0	0	0	0	0	0	0
AA-3194122	00000	Davinci Reins Ltd	BMU	2	37			0		0	2	0	0	0	0	0	0
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE	0	11			0		0	0	0	0	0	0	0	0
AA-5280027	00000	FUBON INS CO LTD	TWN	48	0			56		0	48	0	0	0	0	0	0
AA-5340310	00000	GEN INS CORP OF INDIA	IND	636	0			733		0	636	0	0	0	0	0	0
AA-3191190	00000	Hamilton Re Ltd	BMU	356	0			412		0	356	0	0	0	0	0	0
AA-1340125	00000	HANNOVER RUECK SE	DEU	0	0			0		0	0	0	0	0	0	0	0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	0	3			0		0	0	0	0	0	0	0	0
AA-3190871	00000	LANCASHIRE INS CO LTD	BMU	0	0			0		0	0	0	0	0	0	0	0
AA-1440060	00000	LANSFORSKRINGSBOLAGENS AB	SWE	11	0			13		0	11	0	0	0	0	0	0
AA-3194129	00000	Montpelier Reins Ltd	BMU	0	6			0		0	0	0	0	0	0	0	0
AA-3190869	00000	NEW CASTLE REINS CO LTD	BMU	0	5			0		0	0	0	0	0	0	0	0
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	0	37			0		0	0	0	0	0	0	0	0
AA-3191190	00000	Hamilton Re Ltd	BMU	0	0			0		0	0	0	0	0	0	0	0
AA-1464100	00000	SCOR SWITZERLAND LTD	CHE	7	48			0		0	7	0	0	0	0	0	0
AA-5324100	00000	TAIPING REINS CO LTD	HKG	49	0			56		0	49	0	0	0	0	0	0
AA-3190872	00000	COPELCO REINS CO LTD	BMU	0	0			0		0	0	0	0	0	0	0	0
1299999 - Total Other Non-U.S. Insurers				4,902	215	0	XXX	5,573	0	8,150	4,902	0	0	0	0	0	0
1399999 - Total Affiliates and Others				4,902	215	0	XXX	5,573	0	8,150	4,902	0	0	0	0	0	0
9999999 Totals				4,902	215	0	XXX	5,573	0	8,150	4,902	0	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 Southern Fidelity 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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity 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																				
CR-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	3	10/06/2010	20.0	42		42	8					0	0.0	0.0	0.0	0	42
CR-3194128	00000	Allied World Assurance Co Ltd	BMU	3	03/01/2011	20.0	(23)		(23)	(5)					0	0.0	0.0	0.0	0	0
CR-3190829	00000	Markel Bermuda Ltd	BMU	3	03/23/2011	20.0	3		3	18					18	600.0	100.0	100.0	3	0
CR-3194126	00000	Arch Reins Ltd	BMU	3	03/31/2011	20.0	33		33	7					28	84.8	100.0	100.0	33	0
CR-3194168	00000	Aspen Bermuda Ltd	BMU	3	12/31/2013	20.0	(82)		(82)	(16)					0	0.0	0.0	0.0	0	0
CR-3194139	00000	Axis Specialty Ltd	BMU	3	05/23/2011	20.0	(131)		(131)	(26)					0	0.0	0.0	0.0	0	0
CR-3194122	00000	DaVinci Reins Ltd	BMU	3	06/09/2011	20.0	(26)		(26)	(5)					0	0.0	0.0	0.0	0	0
CR-1340125	00000	HANNOVER RUECK SE	DEU	3	02/24/2010	20.0	(111)		(111)	(22)					0	0.0	0.0	0.0	0	0
CR-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	3	11/04/2010	20.0	2		2	0					16	800.0	100.0	100.0	2	0
CR-3190829	00000	Markel Bermuda Ltd	BMU	3	03/23/2011	20.0	(78)		(78)	(16)					0	0.0	0.0	0.0	0	0
CR-3194129	00000	Montpelier Reins Ltd	BMU	3	03/17/2011	20.0	0		0	0					0	0.0	0.0	0.0	0	0
CR-3194200	00000	MS FRONTIER REINS LTD	BMU	3	06/13/2013	20.0	(7)		(7)	(1)					0	0.0	0.0	0.0	0	0
CR-3190686	00000	Partner Reins Co Ltd	BMU	3	11/04/2010	20.0	(17)		(17)	(3)					0	0.0	0.0	0.0	0	0
CR-3190339	00000	RENAISSANCE REINS LTD	BMU	3	12/29/2010	20.0	(42)		(42)	(8)					0	0.0	0.0	0.0	0	0
CR-1460023	00000	Tokio Millennium Re AG	CHE	3	02/25/2011	20.0	(53)		(53)	(11)					0	0.0	0.0	0.0	0	0
CR-3190870	00000	Validus Reins Ltd	BMU	3	08/08/2012	20.0	(18)		(18)	(4)					0	0.0	0.0	0.0	0	0
CR-3190757	00000	XL Re Ltd	BMU	3	06/17/2010	20.0	2		2	0					15	750.0	100.0	100.0	2	0
1299999 - Total Other Non-U.S. Insurers							(506)	0	(506)	(101)	0	77	0	XXX	0	77	XXX	XXX	40	42
1399999 - Total Affiliates and Others							(506)	0	(506)	(101)	0	77	0	XXX	0	77	XXX	XXX	40	42
9999999 Totals							(506)	0	(506)	(101)	0	77	0	XXX	0	77	XXX	XXX	40	42

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(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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

SCHEDULE F - PART 6 - SECTION 2

Provision for Overdue 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 Reinsurance Recoverable on Paid Loss and LAE More Than 90 Days Overdue (a)	6 Total Reinsurance Recoverable on Paid Losses and LAE (b)	7 Amounts Received Prior 90 Days	8 Percent More Than 90 Days Overdue	9 20% of Amounts in Col. 5	10 20% of Amounts in Dispute Excluded from Col. 5	11 Amount of Credit Allowed for Net Recoverables (Sch. F Part 6 Section 1 Col. 20)	Complete if Column 8 is 20% or Greater			15 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of Col. 9 + Col. 10 or Col. 14) not to Exceed Col. 11
											12 Total Collateral Provided (Sch. F Part 6 Section 1 Col. 17) not to Exceed Col. 11	13 Net Unsecured Recoverable for Which Credit is allowed (Col. 11 - Col. 12)	14 20% of Amount in Col. 13	
Other Non-U.S. Insurers														
CR-3190770	00000	ACE TEMPEST REINS CO LTD.	BMU		58		0.0	0	0			0	0	0
		Allied World Assurance Co Ltd.	BMU				0.0	0	0			0	0	0
CR-3194128	00000	Markei Bermuda Ltd.	BMU				0.0	0	0	98		0	0	0
CR-3190829	00000	Arch Reins Ltd.	BMU				0.0	0	0	78		0	0	0
CR-3194126	00000	Aspen Bermuda Ltd.	BMU				0.0	0	0			0	0	0
CR-3194168	00000	Axis Specialty Ltd.	BMU				0.0	0	0			0	0	0
CR-3194139	00000	Davinci Reins Ltd.	BMU		55		0.0	0	0	59		0	0	0
CR-3194122	00000	HANNOVER RUECK SE	DEU		1		0.0	0	0	3		0	0	0
CR-1340125	00000	Hiscox Ins Co (Bermuda) Ltd.	BMU				0.0	0	0	81		0	0	0
CR-3190875	00000	Montpelier Reins Ltd.	BMU				0.0	0	0			0	0	0
CR-3194129	00000	MS FRONTIER REINS LTD.	BMU				0.0	0	0			0	0	0
CR-3194200	00000	Partner Reins Co Ltd.	BMU				0.0	0	0			0	0	0
CR-3190686	00000	RENAISSANCE REINS LTD.	BMU		79		0.0	0	0	88		0	0	0
CR-3190339	00000	Tokio Millennium Re AG.	CHE				0.0	0	0			0	0	0
CR-1460023	00000	XL Re Ltd.	BMU				0.0	0	0			0	0	0
CR-3190757	00000	Validus Reins Ltd.	BMU				0.0	0	0	5		0	0	0
CR-3190870	00000						0.0	0	0			0	0	0
1299999 - Total Other Non-U.S. Insurers					0	193	0	XXX	0	0	412	0	0	0
1399999 - Total Affiliates and Others					0	193	0	XXX	0	0	412	0	0	0
9999999 Totals					0	193	0	XXX	0	0	412	0	0	0

(a) From Schedule F – Part 4 Columns 8 + 9, total certified, less \$ In dispute.
 (b) From Schedule F – Part 3 Columns 7 + 8, total certified, less \$ In dispute.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

SCHEDULE F - PART 7

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

1	2	3	4	5	6	7	8	9	10	11
ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
NONE										
9999999 Totals			0	0	0	XXX	0	0	0	0

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ in dispute.
 (b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ in dispute.

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	175,219,548		175,219,548
2. Premiums and considerations (Line 15)	8,790,658		8,790,658
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	224,429	(224,429)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	6,920,331	798,147	7,718,478
6. Net amount recoverable from reinsurers			0
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	191,154,966	573,718	191,728,684
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	25,373,768	282,436	25,656,204
10. Taxes, expenses, and other obligations (Lines 4 through 8)	2,257,593		2,257,593
11. Unearned premiums (Line 9)	52,051,297	20,215,055	72,266,352
12. Advance premiums (Line 10)	4,021,961		4,021,961
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	19,308,686	(19,308,686)	0
15. Funds held by company under reinsurance treaties (Line 13)	573,087	(573,087)	0
16. Amounts withheld or retained by company for account of others (Line 14)	362,092		362,092
17. Provision for reinsurance (Line 16)	42,000	(42,000)	0
18. Other liabilities	313,559		313,559
19. Total liabilities excluding protected cell business (Line 26)	104,304,043	573,718	104,877,761
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	86,850,923	X X X	86,850,923
22. Totals (Line 38)	191,154,966	573,718	191,728,684

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	0	0	0	0	0	0	0	0	XXX
2. 2006	19,943	7,968	11,975	5,257	0	0	0	814	0	27	6,071	653
3. 2007	76,099	22,988	53,111	16,840	417	0	0	1,021	22	298	17,422	1,866
4. 2008	87,158	29,237	57,921	36,731	7,170	1	0	4,981	2,229	112	32,314	7,503
5. 2009	85,120	32,013	53,107	27,146	5	1	0	3,222	0	179	30,364	3,000
6. 2010	92,062	37,195	54,867	30,055	10	3	0	4,032	0	30	34,080	3,125
7. 2011	98,492	40,699	57,793	30,120	1,590	15	0	4,536	844	163	32,237	3,847
8. 2012	112,772	46,115	66,657	45,044	18,314	49	0	7,716	3,953	217	30,542	7,205
9. 2013	118,585	45,397	73,188	36,786	10,628	231	0	5,136	1,412	202	30,113	4,504
10. 2014	111,414	38,252	73,162	21,783	23	400	0	2,354	0	208	24,514	3,760
11. 2015	105,220	33,797	71,423	19,094	161	213	0	3,787	0	115	22,933	3,885
12. Totals	XXX	XXX	XXX	268,856	38,318	913	0	37,599	8,460	1,551	260,590	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.	10	10	0	0	0	0	0	0	0	0	0	0	1
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.	26	0	0	0	0	0	0	0	9	0	0	35	2
5.	9	0	0	0	0	0	0	0	7	0	0	16	1
6.	41	0	0	0	0	0	0	0	17	0	0	58	3
7.	720	0	13	0	1	0	0	0	44	0	0	778	25
8.	791	151	69	0	1	0	0	0	60	14	0	756	36
9.	1,112	10	211	0	3	0	0	0	104	2	0	1,418	51
10.	1,844	0	782	0	9	0	0	0	321	0	0	2,956	109
11.	5,589	0	5,484	0	32	0	0	0	1,234	0	0	12,339	575
12.	10,142	171	6,559	0	46	0	0	0	1,796	16	0	18,356	803

	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.	6,071	0	6,071	30.4	0.0	50.7	0	0	0.0	0	0
3.	17,861	439	17,422	23.5	1.9	32.8	0	0	0.0	0	0
4.	41,748	9,399	32,349	47.9	32.1	55.9	0	0	0.0	26	9
5.	30,385	5	30,380	35.7	0.0	57.2	0	0	0.0	9	7
6.	34,148	10	34,138	37.1	0.0	62.2	0	0	0.0	41	17
7.	35,449	2,434	33,015	36.0	6.0	57.1	0	0	0.0	733	45
8.	53,730	22,432	31,298	47.6	48.6	47.0	0	0	0.0	709	47
9.	43,583	12,052	31,531	36.8	26.5	43.1	0	0	0.0	1,313	105
10.	27,493	23	27,470	24.7	0.1	37.5	0	0	0.0	2,626	330
11.	35,433	161	35,272	33.7	0.5	49.4	0	0	0.0	11,073	1,266
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,530	1,826

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 - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	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	18	0	18	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	5	0	5	0	0	0	0	0	0	0	0	0
9. 2013	14	0	14	0	0	0	0	0	0	0	0	0
10. 2014	16	0	16	0	0	0	0	0	0	0	0	0
11. 2015	17	0	17	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

	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 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 - Other Liab Occur

NONE

Schedule P - Part 1H - Other Liab Claims

NONE

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	991	57	14	14	180	77	2	1,037	XXX
2. 2014	55,553	17,176	38,377	10,569	0	681	30	1,127	0	135	12,347	XXX
3. 2015	54,463	16,705	37,758	8,853	0	98	98	1,756	0	61	10,609	XXX
4. Totals	XXX	XXX	XXX	20,413	57	793	142	3,063	77	198	23,993	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.	1,057	111	188	0	16	0	0	0	83	6	0	1,227	39
2.	542	0	144	0	35	0	0	0	165	0	0	886	30
3.	2,023	0	2,225	0	115	0	0	0	542	0	0	4,905	202
4.	3,622	111	2,557	0	166	0	0	0	790	6	0	7,018	271

	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	1,134	93
2.	13,263	30	13,233	23.9	0.2	34.5	0	0	0.0	686	200
3.	15,612	98	15,514	28.7	0.6	41.1	0	0	0.0	4,248	657
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,068	950

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 Southern Fidelity 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	196	420	622	1,020	1,159	862	920	920	920	920	0	0
2. 2006	5,819	5,468	5,389	5,312	5,244	5,257	5,257	5,257	5,257	5,257	0	0
3. 2007	XXX	25,586	17,578	16,534	16,450	16,573	16,580	16,440	16,423	16,423	0	(17)
4. 2008	XXX	XXX	37,157	31,795	30,347	29,839	29,879	29,793	29,851	29,588	(263)	(205)
5. 2009	XXX	XXX	XXX	32,510	27,732	27,208	27,191	27,095	27,142	27,151	9	56
6. 2010	XXX	XXX	XXX	XXX	32,085	30,154	29,902	29,974	30,192	30,089	(103)	115
7. 2011	XXX	XXX	XXX	XXX	XXX	30,858	29,010	29,166	29,170	29,279	109	113
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	29,493	27,315	27,459	27,489	30	174
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,358	27,602	27,705	103	1,347
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,079	24,795	716	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,251	XXX	XXX
12. Totals											601	1,583

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											
6. 2010	XXX											
7. 2011	XXX											
8. 2012	XXX											
9. 2013	XXX											
10. 2014	XXX											
11. 2015	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											
6. 2010	XXX											
7. 2011	XXX											
8. 2012	XXX											
9. 2013	XXX											
10. 2014	XXX											
11. 2015	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											
6. 2010	XXX											
7. 2011	XXX											
8. 2012	XXX											
9. 2013	XXX											
10. 2014	XXX											
11. 2015	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											
6. 2010	XXX											
7. 2011	XXX											
8. 2012	XXX											
9. 2013	XXX											
10. 2014	XXX											
11. 2015	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	.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 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	4,858	4,341	4,270	(71)	(588)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,173	11,941	(232)	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,216	XXX	XXX
4. Totals											(303)	(588)

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

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	.114	.184	.725	1,076	.841	.920	.920	.920	.920	2,391	429
2. 2006	2,853	4,574	5,235	5,244	5,244	5,257	5,257	5,257	5,257	5,257	405	248
3. 2007	XXX	11,673	14,940	15,847	16,290	16,393	16,445	16,440	16,423	16,423	1,180	686
4. 2008	XXX	XXX	19,568	27,632	28,692	29,084	29,305	29,421	29,421	29,562	5,369	2,132
5. 2009	XXX	XXX	XXX	17,222	24,596	26,023	26,841	26,873	27,035	27,142	1,783	1,216
6. 2010	XXX	XXX	XXX	XXX	19,157	26,055	28,169	29,195	29,789	30,048	2,008	1,114
7. 2011	XXX	XXX	XXX	XXX	XXX	19,478	25,784	27,261	27,852	28,545	2,418	1,404
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	19,791	25,251	26,058	26,779	4,335	2,834
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,236	24,790	26,389	3,146	1,307
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,137	22,160	2,002	1,649
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,146	1,641	1,669

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	.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 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	2,186	3,120	XXX	XXX
2. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,495	11,220	XXX	XXX
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,853	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

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	103	0	0	0	0	0	0	0	0	0
2. 2006	1,373	192	96	68	0	0	0	0	0	0
3. 2007	XXX	9,190	872	403	10	0	0	0	0	0
4. 2008	XXX	XXX	7,510	1,556	161	8	32	32	0	0
5. 2009	XXX	XXX	XXX	6,346	414	86	40	40	0	0
6. 2010	XXX	XXX	XXX	XXX	3,987	406	135	153	21	0
7. 2011	XXX	XXX	XXX	XXX	XXX	3,680	449	374	199	13
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4,006	472	408	69
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,717	488	211
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,562	782
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,484

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									
6. 2010	XXX									
7. 2011	XXX									
8. 2012	XXX									
9. 2013	XXX									
10. 2014	XXX									
11. 2015	XXX									

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									
6. 2010	XXX									
7. 2011	XXX									
8. 2012	XXX									
9. 2013	XXX									
10. 2014	XXX									
11. 2015	XXX									

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									
6. 2010	XXX									
7. 2011	XXX									
8. 2012	XXX									
9. 2013	XXX									
10. 2014	XXX									
11. 2015	XXX									

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									
6. 2010	XXX									
7. 2011	XXX									
8. 2012	XXX									
9. 2013	XXX									
10. 2014	XXX									
11. 2015	XXX									

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	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 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	2,037	511	188
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,376	144
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,225

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	NONE							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	NONE							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	NONE							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	NONE							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

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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	1,046	(158)	17	(3)	14	23	6	0	0	0
2. 2006	313	388	399	403	403	404	405	405	405	405
3. 2007	XXX	933	1,152	1,169	1,178	1,177	1,180	1,180	1,180	1,180
4. 2008	XXX	XXX	4,765	5,309	5,351	5,365	5,374	5,368	5,368	5,369
5. 2009	XXX	XXX	XXX	1,364	1,722	1,765	1,783	1,782	1,782	1,783
6. 2010	XXX	XXX	XXX	XXX	1,518	1,922	1,987	1,991	2,006	2,008
7. 2011	XXX	XXX	XXX	XXX	XXX	1,952	2,351	2,383	2,404	2,418
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,716	4,235	4,307	4,335
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,750	3,066	3,146
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,565	2,002
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,641

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	16	32	27	33	30	6	0	0	2	1
2. 2006	80	8	5	0	0	0	0	0	0	0
3. 2007	XXX	234	28	9	4	2	1	0	0	0
4. 2008	XXX	XXX	584	64	31	12	7	4	4	2
5. 2009	XXX	XXX	XXX	455	71	32	13	4	3	1
6. 2010	XXX	XXX	XXX	XXX	469	88	33	18	8	3
7. 2011	XXX	XXX	XXX	XXX	XXX	467	95	56	39	25
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	563	122	61	36
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	116	51
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436	109
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	575

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	536	(172)	15	16	11	0	0	0	2	0
2. 2006	588	636	648	649	650	651	652	652	652	653
3. 2007	XXX	1,740	1,854	1,862	1,865	1,865	1,867	1,866	1,866	1,866
4. 2008	XXX	XXX	7,234	7,460	7,484	7,493	7,501	7,503	7,503	7,503
5. 2009	XXX	XXX	XXX	2,737	2,976	2,994	2,999	3,000	2,999	3,000
6. 2010	XXX	XXX	XXX	XXX	2,873	3,075	3,105	3,118	3,123	3,125
7. 2011	XXX	XXX	XXX	XXX	XXX	3,548	3,813	3,841	3,845	3,847
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	6,857	7,166	7,196	7,205
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,200	4,465	4,504
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,387	3,760
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,885

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- SN1A

NONE

Schedule P - Part 5H- SN2A

NONE

Schedule P - Part 5H- SN3A

NONE

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 Southern Fidelity 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	18	18	18	18	18	18	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5	5	5	5	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14	14	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	16	.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	18	0	5	14	16	17	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	.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 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	.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 - 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	18,356		.00	70,430		0.0
2. Private Passenger Auto Liability/Medical	0		.00	0		0.0
3. Commercial Auto/Truck Liability/Medical	0		.00	0		0.0
4. Workers' Compensation	0		.00	0		0.0
5. Commercial Multiple Peril	0		.00	16		0.0
6. Medical Professional Liability-Occurrence	0		.00	0		0.0
7. Medical Professional Liability -Claims-Made	0		.00	0		0.0
8. Special Liability	0		.00	0		0.0
9. Other Liability-Occurrence	0		.00	0		0.0
10. Other Liability-Claims-Made	0		.00	0		0.0
11. Special Property	7,018		.00	36,489		0.0
12. Auto Physical Damage	0		.00	0		0.0
13. Fidelity/Surety	0		.00	0		0.0
14. Other	0		.00	0		0.0
15. International	0		.00	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		.00	0		0.0
20. Products Liability-Claims-Made	0		.00	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	25,374	0	0.0	106,934	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

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

**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	18,356		0.0	70,430		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	16		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	0		0.0	0		0.0
10. Other Liability-Claims-made	0		0.0	0		0.0
11. Special Property	7,018		0.0	36,489		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	25,374	0	0.0	106,934	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	XXX

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	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 - 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 []
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No []
- 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 []
- 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 [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
 If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.
 Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- | | | |
|--|--------------|-----------|
| | 5.1 Fidelity | \$0 |
| | 5.2 Surety | \$0 |
6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIMANT
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 An extended statement may be attached.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

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

Allocated By States and Territories

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

NONE

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)
10136	20-2380774	Southern Fidelity Insurance Company					(50,690,307)				(50,690,307)	
	20-2462153	Southern Fidelity Managing Agency LLC					50,690,307				50,690,307	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING	RESPONSES
1. Will an actuarial opinion be filed by March 1?	.....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.....
APRIL FILING	
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.....
MAY FILING	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	.....SEE EXPLANATION.....
JUNE FILING	
9. Will an audited financial report be filed by June 1?	.....YES.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
AUGUST FILING	
11. Will 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.

MARCH FILING	
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 Southern Fidelity 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?SEE EXPLANATION.....

Explanation:

8. Not a part of a combined entity.

12.

13.

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34. The company is not subject to SOX reporting. Accordingly, the report will not be prepared.

Bar Code:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15. 
1 0 1 3 6 2 0 1 5 4 5 5 0 0 0 0 0

16. 
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OVERFLOW PAGE FOR WRITE-INS



SUPPLEMENT FOR THE YEAR 2015 OF THE Southern Fidelity Insurance Company

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

For the Year Ended December 31, 2015

NAIC Group Code 00000

To be Filed by March 1

NAIC Company Code 10136

(A) Financial Impact

	1	2	3
	As Reported	Interrogatory 9 Reinsurance Effect	Restated Without Interrogatory 9 Reinsurance
A01. Assets	191,154,966	56,287,257	247,442,223
A02. Liabilities	104,304,043	21,460,884	125,764,927
A03. Surplus as regards to policyholders	86,850,923	34,826,373	121,677,296
A04. Income before taxes	10,641,791	50,031,772	60,673,563

(B) Summary of Reinsurance Contract Terms

(C) Management's Objectives

<p>2015/2016 excess of loss catastrophe covers provide in excess of \$6 million up to the 100 year PML. This covers is being reported pursuant to interrogatory 9. Property per risk excess of loss provides \$1,500,000 xs \$500,000 each loss/each risk. This cover is being reported pursuant to Interrogatory 9.</p>	<p>Private catastrophe protection was purchased in addition to the Florida Hurricane Catastrophe Fund. To provide reinsurance protection for high valued property risks.</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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