



ANNUAL STATEMENT
For the Year Ended DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE
UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA

NAIC Group Code 0071, 0071 NAIC Company Code 11986 Employer's ID Number 20-1041714
Organized under the Laws of Florida State of Domicile or Port of Entry FL
Country of Domicile United States of America
Incorporated/Organized 04/23/2004 Commenced Business 04/23/2004
Statutory Home Office 101 Paramount Drive, Suite 220 Sarasota, FL, 34232
Main Administrative Office 101 Paramount Drive, Suite 220 Sarasota, FL, 34232
Mail Address 101 Paramount Drive, Suite 220 Sarasota, FL, 34232
Primary Location of Books and Records 101 Paramount Drive, Suite 220 Sarasota, FL, 34232
Internet Website Address www.uihna.com
Statutory Statement Contact Osvaldo Miranda omiranda@uihna.com

OFFICERS

Name Title
Miguel Angel Barrales President
Josely Vega Secretary
Roberto J Martinez Treasurer

OTHERS

Monique Miranda Merle, Chief Executive Officer
Katherine Allison Moore, Vice President
Gretchen Hopkins, Vice President
Osvaldo Miranda, Vice President
Gadiel Cardona, Vice President
James R. Watje, Vice President
Richard Urrea, Vice President

DIRECTORS OR TRUSTEES

Monique Miranda Merle
Jose Medina
Waldemar Fabery-Villaspesa
Josely Vega
Jorge Amadeo
Agustin Gutierrez Aja

State of Florida
County of Sarasota ss

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

(Signature)
Miguel Angel Barrales
(Printed Name)
1.
President
(Title)

(Signature)
Josely Vega
(Printed Name)
2.
Secretary
(Title)

(Signature)
Roberto J Martinez
(Printed Name)
3.
Treasurer
(Title)

Subscribed and sworn to before me this
day of , 2017

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

Yes[X] No[]

(Notary Public Signature)

EXHIBIT OF PREMIUMS AND LOSSES

(Statutory Page 14)



NAIC Group Code: 0071

BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR

NAIC Company Code: 11986

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	19,880,488	19,274,700		9,820,479	7,153,008	7,053,288	5,074,376	1,234,959	1,310,955	522,838	2,284,719	312,341
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood	1,333,876	1,266,987		643,033	55,637	55,637		5,120	5,120		246,767	20,956
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	62,659,001	61,484,868		32,134,151	27,987,462	33,527,126	26,277,487	4,253,940	4,143,193	1,781,208	7,200,942	984,432
5.1 Commercial multiple peril (non - liability portion)	4,477,113	4,738,707		1,887,845	838,431	1,314,404	1,001,264	153,457	219,861	80,896	449,610	70,340
5.2 Commercial multiple peril (liability portion)	15,776	15,952		5,771		(7,371)	11,471		(140)	218	1,584	248
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												
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												
35. TOTALS (a)	88,366,254	86,781,214		44,491,279	36,034,538	41,943,084	32,364,598	5,647,476	5,678,989	2,385,160	10,183,622	1,388,317

DETAILS OF WRITE-INS

3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$.....186,625

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0.

19 Florida

EXHIBIT OF PREMIUMS AND LOSSES

(Statutory Page 14)



NAIC Group Code: 0071

BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Company Code: 11986

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	563,316	520,260		272,374	193,889	234,554	66,363	24,676	27,362	3,764	147,610	23,585
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
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												
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												
35. TOTALS (a)	563,316	520,260		272,374	193,889	234,554	66,363	24,676	27,362	3,764	147,610	23,585

DETAILS OF WRITE-INS

3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$.....0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0.

19 North Carolina

EXHIBIT OF PREMIUMS AND LOSSES

(Statutory Page 14)



NAIC Group Code: 0071

BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR

NAIC Company Code: 11986

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	299,624	298,691		142,749	404,728	436,463	350,731	15,568	15,204	6,357	71,778	15,314
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	10,253,302	10,067,188		5,000,872	9,236,265	10,846,971	4,975,409	1,051,189	1,034,479	188,059	2,602,087	524,054
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												
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												
35. TOTALS (a)	10,552,926	10,365,879		5,143,621	9,640,993	11,283,434	5,326,140	1,066,757	1,049,683	194,416	2,673,865	539,368

19 South Carolina

DETAILS OF WRITE-INS

3401.												
3402.												
3403.												
3498.	Summary of remaining write-ins for Line 34 from overflow page											
3499.	TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)											

(a) Finance and service charges not included in Lines 1 to 35 \$.....0
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0.

EXHIBIT OF PREMIUMS AND LOSSES

(Statutory Page 14)



NAIC Group Code: 0071

BUSINESS IN THE STATE OF TEXAS DURING THE YEAR

NAIC Company Code: 11986

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	1,380,143	1,310,238		674,484	1,635,683	1,142,643	233,616	173,237	165,855	24,049	359,070	30,018
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	34,282,828	35,641,649		17,117,418	54,543,695	55,755,119	11,993,032	4,803,399	4,756,370	904,943	8,826,668	745,644
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												
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												
35. TOTALS (a)	35,662,971	36,951,887		17,791,902	56,179,378	56,897,762	12,226,648	4,976,636	4,922,225	928,992	9,185,738	775,662

DETAILS OF WRITE-INS

3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$.....0
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0.

19 Texas

EXHIBIT OF PREMIUMS AND LOSSES

(Statutory Page 14)



NAIC Group Code: 0071

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR

NAIC Company Code: 11986

19 Grand Total

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	22,123,571	21,403,889		10,910,086	9,387,308	8,866,948	5,725,086	1,448,440	1,519,376	557,008	2,863,177	381,258
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood	1,333,876	1,266,987		643,033	55,637	55,637		5,120	5,120		246,767	20,956
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	107,195,131	107,193,705		54,252,441	91,767,422	100,129,216	43,245,928	10,108,528	9,934,042	2,874,210	18,629,697	2,254,130
5.1 Commercial multiple peril (non - liability portion)	4,477,113	4,738,707		1,887,845	838,431	1,314,404	1,001,264	153,457	219,861	80,896	449,610	70,340
5.2 Commercial multiple peril (liability portion)	15,776	15,952		5,771		(7,371)	11,471		(140)	218	1,584	248
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												
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												
35. TOTALS (a)	135,145,467	134,619,240		67,699,176	102,048,798	110,358,834	49,983,749	11,715,545	11,678,259	3,512,332	22,190,835	2,726,932
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$.....186,625

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0.

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Columns 6 + 7							
Other U.S. Unaffiliated Insurers														
95-6027860	24813	BALBOA INS CO	CA		2		2				1			
59-3164851	10064	CITIZENS PROP INS CORP	FL			79	79							
57-0338686	10340	STONINGTON INS CO	PA		178		178							
0999998 Total - Other U.S. Unaffiliated Insurers - Reinsurance for which the total of Column 8 is less than \$100,000														
0999999 Total - Other U.S. Unaffiliated Insurers						180	79	259			1			
1099998 Total - Pools and Associations - Mandatory Pools - Reinsurance for which the total of Column 8 is less than \$100,000														
1099999 Total - Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities														
1199998 Total - Pools and Associations - Voluntary Pools - Reinsurance for which the total of Column 8 is less than \$100,000														
1199999 Total - Pools and Associations - Voluntary Pools - Pools, Associations or Other Similar Facilities														
1299999 Total - Pools and Associations														
1399998 Total - Other Non-U.S. Insurers - Reinsurance for which the total of Column 8 is less than \$100,000														
1399999 Total - Other Non-U.S. Insurers														
9999999 Totals						180	79	259			1			

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<div style="border: 1px solid black; padding: 10px; display: inline-block;"> <h1 style="margin: 0;">N O N E</h1> </div>					
0299999 Total Reinsurance Assumed By Portfolio					

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Rein- surers 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 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357	22730	ALLIED WORLD INS CO	NH		486	216	31	205	5	151	2	246		856	86		770		
22-2005057	26921	EVEREST REINS CO	DE		522	90	72	70	2	238		232		704	286		418		
05-0316605	21482	FACTORY MUT INS CO	RI		685	10		13				348		371	(54)		425		
13-6108721	26433	HARCO NATL INS CO	IL		3,515	203	21	232	18	475		1,801		2,750	212		2,538		
13-4924125	10227	MUNICH REINS AMER INC	DE		16,777	2,586	435	1,558	191	3,442	54	8,198		16,464	2,078		14,386		
47-0698507	23680	ODYSSEY REINS CO	CT		555	44		111		55		227		437	283		154		
13-3031176	38636	PARTNER REINS CO OF THE US	NY		755	80	17	89	8	111	2	397		704	114		590		
23-1641984	10219	QBE REINS CORP	PA		4,164	348	76	392	23	414	8	2,046		3,307	647		2,660		
75-1444207	30058	SCOR REINS CO	NY		5,013	378	72	432	10	376	6	2,348		3,622	849		2,773		
13-1675535	25364	SWISS REINS AMER CORP	NY		61	61	6	90	2	78		743		980	112		868		
13-5616275	19453	TRANSATLANTIC REINS CO	NY		1,251	138	30	179	25	227	4	651		1,254	231		1,023		
0999998 Total - Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)					132		3					36		39	60		(21)		
0999999 Total - Authorized - Other U.S. Unaffiliated Insurers					33,916	4,154	763	3,371	284	5,567	76	17,273		31,488	4,904		26,584		
Authorized - Pools - Mandatory Pools																			
AA-9991310	00000	FLORIDA HURRICANE CATASTROPHE FUND	FL		7,739							3,225		3,225			3,225		
1099999 Total - Authorized - Pools - Mandatory Pools					7,739							3,225		3,225			3,225		
Authorized - Pools - Voluntary Pools																			
AA-9992201	00000	NATIONAL FLOOD INS PROGRAM	DC		1,334							643		643			643		
1199999 Total - Authorized - Pools - Voluntary Pools					1,334							643		643			643		
Authorized - Other Non-U.S. Insurers																			
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 0435	GBR		224					27		83		110	101		9		
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 0623	GBR		91	29	6	61		23		35		154	43		111		
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR		220	9	1	3		9		100		122	38		84		
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR		4,238	1,197	220	630	78	934	18	1,899		4,976	626		4,350		
AA-1120171	00000	LLOYD'S SYNDICATE NUMBER 1856	GBR		1,669	126	28	143	4	128	2	795		1,226	229		997		
AA-1120083	00000	LLOYD'S SYNDICATE NUMBER 1910	GBR		147					101		101		101	30		71		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		87	55		63				36		154	44		110		
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR		682	132		271		115		276		794	342		452		
AA-1120071	00000	LLOYD'S SYNDICATE NUMBER 2007	GBR		151	23	18	20	1	51		68		181	57		124		
AA-1128623	00000	LLOYD'S SYNDICATE NUMBER 2623	GBR		415	134	29	272	1	107		162		705	198		507		
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GBR		110							38		38	55		(17)		
AA-3190686	00000	PARTNER REINS CO LTD	BMU		129							62		62	59		3		
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		(2,848)	1,068	259	2,112	588	2,913	55			6,995	(4)		6,999		
1299998 Total - Authorized - Other Non-U.S. Insurers (Under \$100,000)					321	12	22	9		56		193		292	141		151		
1299999 Total - Authorized - Other Non-U.S. Insurers					5,636	2,785	583	3,584	672	4,363	75	3,848		15,910	1,959		13,951		
1399999 Total - Authorized					48,625	6,939	1,346	6,955	956	9,930	151	24,989		51,266	6,863		44,403		
Unauthorized - Other Non-U.S. Insurers																			
AA-3190932	00000	ARGO RE	BMU		410					28		171		199	209		(10)		
AA-3194161	00000	CATLIN INS CO LTD	BMU		3,572	3,661	1,370	1,747	48	4,259	56	1,496		12,637	1,817		10,820		
AA-1460018	00000	CATLIN RE SWITZERLAND LTD	CHE		1,329	66	6	18	3	64	1	619		777	159		618		
AA-5340310	00000	GEN INS CORP OF INDIA	IND		1,222					110		509		619	626		(7)		
AA-3191186	00000	HORSESHOE RE II LTD	BMU		177							72		72	75		(3)		
AA-3194200	00000	MS FRONTIER REINS LTD	BMU		235							98		98	119		(21)		
AA-3191314	00000	PROSPERO RE LTD	BMU		226							94		94	114		(20)		

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 Special Code	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 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-1340004	00000	R V VERSICHERUNG AG	DEU		4,649	792	115	833	71	919	17	2,336		5,083	845		4,238		
AA-1320031	00000	SCOR GLOBAL P & C	FRA		881					83		352		435	450		(15)		
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU		914	80	7	84		175		720		1,071	85		986		
AA-3190870	00000	VALIDUS REINS LTD	BMU		(160)	283	37	64		330				735	(1)		736		
2599998 Total - Unauthorized - Other Non-U.S. Insurers (Under \$100,000)					41	20	7	49		16		75		2	3		172	20	152
2599999 Total - Unauthorized - Other Non-U.S. Insurers					13,496	4,902	1,542	2,795		158		6,043		82	6,470		21,992	4,518	17,474
2699999 Total - Unauthorized					13,496	4,902	1,542	2,795		158		6,043		82	6,470		21,992	4,518	17,474
Certified - Other Non-U.S. Insurers																			
AA-3194128	00000	ALLIED WORLD ASSURANCE CO LTD	BMU		300							117		117	151		(34)		
AA-1340125	00000	HANNOVER RUECK SE	DEU		427	176		201				242		619	163		456		
AA-1340125	00000	HANNOVER RUECK SE	DEU			27	44	169	1	92				333			333		
AA-3190829	00000	MARKEL BERMUDA LTD	BMU		243					23		99		122	124		(2)		
AA-3190339	00000	RENAISSANCE REINS LTD	BMU		3,348	252	57	285	8	257	5	1,593		2,457	509		1,948		
AA-1460023	00000	TOKIO MILENNIUM RE AG	CHE		1,070					46		408		454	539		(85)		
AA-3190870	00000	VALIDUS REINS LTD	BMU		2,646	93	41	29	4	254	1	1,135		1,557	798		759		
AA-3190757	00000	XL BERMUDA LTD	BMU		854					9		346		355	428		(73)		
3899998 Total - Certified - Other Non-U.S. Insurers (under \$100,000)					6							3		3	3				
3899999 Total - Certified - Other Non-U.S. Insurers					8,894	548	142	684	13	681	6	3,943		6,017	2,715		3,302		
3999999 Total - Certified					8,894	548	142	684	13	681	6	3,943		6,017	2,715		3,302		
4099999 Total - Authorized, Unauthorized and Certified					71,015	12,389	3,030	10,434	1,127	16,654	239	35,402		79,275	14,096		65,179		
4199999 Total - Protected Cells																			
9999999 Totals					71,015	12,389	3,030	10,434	1,127	16,654	239	35,402		79,275	14,096		65,179		

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)	MUNICH REINS AMER INC	48.500	2,462
2)	HARCO NATL INS CO	47.500	3,517
3)	THIRD POINT REINS CO LTD	47.500	1,407
4)	SWISS REINS AMER CORP	47.500	1,407
5)	SCOR REINS CORP	40.000	4,550

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)	MUNICH REINS AMER INC	16,464	16,777	Yes[] No[X]
2)	CATLIN INS CO LTD	12,637	3,572	Yes[] No[X]
3)	RENAISSANCE REINS LTD	9,452	500	Yes[] No[X]
4)	R V VERSICHERUNG AG	5,083	4,649	Yes[] No[X]
5)	LLOYD'S SYNDICATE NUMBER 1458	4,976	4,238	Yes[] No[X]

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue				11 Total Due Cols. 5 + 10			
					6 1 - 29 Days	7 30-90 Days	8 91-120 Days	9 Over 120 Days		10 Total Overdue Columns 6 + 7 + 8 + 9		
Authorized - Other U.S. Unaffiliated Insurers												
06-1182357	22730	ALLIED WORLD INS CO	NH	247						247		
22-2005057	26921	EVEREST REINS CO	DE	162						162		
05-0316605	21482	FACTORY MUT INS CO	RI	10						10		
13-6108721	26433	HARCO NATL INS CO	IL	224						224		
13-4924125	10227	MUNICH REINS AMER INC	DE	3,021						3,021		
47-0698507	23680	ODYSSEY REINS CO	CT	44						44		
13-3031176	38636	PARTNER REINS CO OF THE US	NY	97						97		
23-1641984	10219	QBE REINS CORP	PA	424						424		
52-1952955	10357	RENAISSANCE REINS US INC	MD	3						3		
75-1444207	30058	SCOR REINS CO	NY	450						450		
13-1675535	25364	SWISS REINS AMER CORP	NY	67						67		
13-5616275	19453	TRANSATLANTIC REINS CO	NY	168						168		
0999999 Total - Authorized - Other U.S. Unaffiliated Insurers				4,917						4,917		
Authorized - Other Non-U.S. Insurers												
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 0623	GBR	35						35		
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 0958	GBR	2						2		
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR	30						30		
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR	10						10		
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR	1,417						1,417		
AA-1120171	00000	LLOYD'S SYNDICATE NUMBER 1856	GBR	154						154		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	55						55		
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR	132						132		
AA-1120071	00000	LLOYD'S SYNDICATE NUMBER 2007	GBR	41						41		
AA-1128623	00000	LLOYD'S SYNDICATE NUMBER 2623	GBR	163						163		
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	2						2		
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	1,327						1,327		
1299999 Total - Authorized - Other Non-U.S. Insurers				3,368						3,368		
1399999 Total - Authorized				8,285						8,285		
Unauthorized - Other Non-U.S. Insurers												
AA-3194161	00000	CATLIN INS CO LTD	BMU	5,031						5,031		
AA-1460018	00000	CATLIN RE SWITZERLAND LTD	CHE	72						72		
AA-3190875	00000	HISCOX INS CO (BERMUDA) LTD	BMU	14						14		
AA-1340004	00000	R V VERSICHERUNG AG	DEU	907						907		
AA-1464100	00000	SCOR SWITZERLAND LTD	CHE	13						13		
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU	87						87		
AA-3190870	00000	VALIDUS REINS LTD	BMU	320						320		
2599999 Total - Unauthorized - Other Non-U.S. Insurers				6,444						6,444		
2699999 Total - Unauthorized				6,444						6,444		
Certified - Other Non-U.S. Insurers												
AA-1340125	00000	HANNOVER RUECK SE	DEU	71						71		

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue				11 Total Due Cols. 5 + 10			
					6 1 - 29 Days	7 30-90 Days	8 91-120 Days	9 Over 120 Days		10 Total Overdue Columns 6 + 7 + 8 + 9		
AA-1340125	00000	HANNOVER RUECK SE	DEU	176						176		
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	309						309		
AA-3190870	00000	VALIDUS RE LTD	BMU	134						134		
3899999 Total - Certified - Other Non-U.S. Insurers				690						690		
3999999 Total - Certified				690						690		
4099999 Total - Authorized, Unauthorized and Certified				15,419						15,419		
4199999 Total - Protected Cells												
9999999 Totals				15,419						15,419		

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	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Recoverable All Items Schedule F Pt. 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 +11+12 +11+12 in Excess of Col. 6)	Provision for Unauthorized Reinsurance (Col. 6 minus Col. 13)	Recoverable Paid Losses & LAE Expenses Over 90 Days Past Due Not In Dispute	20 % of Amount in Col. 15	20% of Amount in Dispute Included in Column 6	Provision for Overdue Reinsurance (Col. 16 plus Col. 17)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 + Col. 18 but not in Excess of Col. 6)
Other Non-U.S. Insurers																		
AA-3190932	00000	ARGO RE	BMU		199				209			199						
AA-3194161	00000	CATLIN INS CO LTD	BMU		12,637		11,141	0001	1,817			12,637						
AA-1460018	00000	CATLIN RE SWITZERLAND LTD	CHE		777		618	0002	159			777						
AA-5340310	00000	GEN INS CORP OF INDIA	IND		619				626			619						
AA-3190875	00000	HISCOX INS CO (BERMUDA) LTD	BMU		95		375	0003				95						
AA-3191186	00000	HORSESHOE RE II LTD	BMU		72				75		1,623	72						
AA-3194200	00000	MS FRONTIER REINS LTD	BMU		98				119			98						
AA-5340660	00000	NEW INDIA ASSUR CO LTD	IND						6									
AA-5320039	00000	PEAK REINS CO LTD	HKG						5									
AA-3191314	00000	PROSEPERO RE LTD	BMU		94				114		987	94						
AA-1340004	00000	R V VERSICHERUNG AG	DEU		5,083		4,350	0004	845			5,083						
AA-1320031	00000	SCOR GLOBAL P & C	FRA		435		79	0005	450			435						
AA-1464100	00000	SCOR SWITZERLAND LTD	CHE		77		350	0006				77						
AA-5324100	00000	TAIPING REINS CO LTD	HKG						9									
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU		1,071		987	0007	85			1,071						
AA-3190870	00000	VALIDUS REINS LTD	BMU		735		1,156	0008	(1)			735						
1299999 Total - Other Non-U.S. Insurers					21,992		19,056	X X X	4,518		2,610	21,992						
1399999 Total - Affiliates and Others					21,992		19,056	X X X	4,518		2,610	21,992						
1499999 Total - Protected Cells								X X X										
9999999 Totals					21,992		19,056	X X X	4,518		2,610	21,992						

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1. Amounts in dispute totaling \$.....0 are included in Column 5.
2. Amounts in dispute totaling \$.....0 are excluded from Column 14.

(a)

Issuing or Confirming Bank Reference Number	Letter of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letter of Credit Amount
0001	1	021000089	CITIBANK EUROPE PLC	11,141
0002	1	021000089	CITIBANK EUROPE PLC	618
0003	1	021000089	CITIBANK EUROPE PLC	375
0004	1	026008044	COMMERZBANK	4,350
0005	1	026008044	CITIBANK EUROPE PLC	79
0006	1	021000089	CITIBANK EUROPE PLC	350
0007	1	021000089	CITIBANK EUROPE PLC	987
0008	2	026002574	BARCLAYS BANK PLC	202
0008	2	021001088	HSBC BANK USA, N.A.	202
0008	2	021000021	JPMORGAN CHASE BANK, N.A.	202
0008	2	026002655	LLOYDS TSB BANK PLC	202
0008	2	061000104	SUNTRUST BANK	203
0008	2	021000018	THE BANK OF NEW YORK MELLON	145

26 Schedule F Part 6 - Section 2 Overdue Reins. Ceded to Certified Reinsurers . . NONE

27 Schedule F Part 7 Overdue Authorized Reinsurance NONE

28 Schedule F Part 8 Overdue Reinsurance NONE

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, Column 3)			
1. Cash and invested assets (Line 12)	76,715,582		76,715,582
2. Premiums and considerations (Line 15)	9,185,188		9,185,188
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	15,419,322	(15,419,322)	
4. Funds held by or deposited with reinsured companies (Line 16.2)	695		695
5. Other assets	9,714,154		9,714,154
6. Net amount recoverable from reinsurers		61,954,403	61,954,403
7. Protected cell assets (Line 27)			
8. TOTALS (Line 28)	111,034,941	46,535,081	157,570,022
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	25,867,160	28,453,406	54,320,566
10. Taxes, expenses, and other obligations (Lines 4 through 8)	1,888,013		1,888,013
11. Unearned premiums (Line 9)	32,297,350	32,177,080	64,474,430
12. Advance premiums (Line 10)	1,443,978		1,443,978
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	14,095,405	(14,095,405)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)			
17. Provision for reinsurance (Line 16)			
18. Other liabilities	2,706,962		2,706,962
19. TOTAL Liabilities excluding protected cell business (Line 26)	78,298,868	46,535,081	124,833,949
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	32,736,073	X X X	32,736,073
22. TOTALS (Line 38)	111,034,941	46,535,081	157,570,022

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:

30 Schedule H Part 1 A & H Exhibit NONE

31 Schedule H Parts 2, 3 & 4 - A & H Exh Cont NONE

32 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 (Columns 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X	(1)	2	2	1	1	1	1	X X X	
2. 2007	192,869	149,655	43,214	40,157	27,039	2,607	1,756	9,596	7,806	201	15,759	4,254
3. 2008	145,126	110,855	34,271	43,974	27,082	3,701	2,277	7,380	5,400	230	20,296	4,904
4. 2009	121,246	81,632	39,614	48,559	19,362	5,224	2,010	7,094	2,972	909	36,533	4,186
5. 2010	127,094	57,113	69,981	56,844	10,657	5,785	1,014	5,916	728	464	56,146	4,434
6. 2011	117,648	53,627	64,021	44,203	10,046	3,470	792	5,870	10	397	42,695	4,662
7. 2012	114,908	60,585	54,323	33,534	9,919	2,917	947	6,788	68	271	32,305	4,568
8. 2013	112,777	74,951	37,826	28,799	13,229	2,926	1,219	6,539	280	305	23,536	4,303
9. 2014	115,957	80,086	35,871	46,285	23,776	4,788	2,269	5,979	567	261	30,440	5,645
10. 2015	109,536	69,189	40,347	52,218	24,837	4,839	2,585	5,826	702	468	34,759	6,967
11. 2016	107,194	60,010	47,184	70,885	38,160	5,187	4,464	6,345	1,007	36	38,786	9,365
12. Totals	X X X	X X X	X X X	465,458	204,106	41,446	19,335	67,334	19,541	3,542	331,256	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior			153	100			3	2				54	2
2. 2007	125	76	249	161	5	3	5	3				141	1
3. 2008	261	162	110	65	137	85	2	1				197	7
4. 2009	439	140	234	123	73	23	4	2				462	7
5. 2010	603	109	461	88	111	22	9	2				963	9
6. 2011	595	82	494	70	126	17	9	1				1,054	13
7. 2012	284	7	424	39	92	6	8	1				755	14
8. 2013	948	130	444	164	286	45	8	3				1,344	39
9. 2014	1,614	1,366	1,911	832	209	130	36	12				1,430	39
10. 2015	1,766	996	5,088	2,905	427	244	97	31				3,202	114
11. 2016	10,643	6,029	16,441	9,601	623	256	313	134	804			12,804	1,028
12. Totals	17,278	9,097	26,009	14,148	2,089	831	494	192	804			22,406	1,273

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X	53	1
2. 2007	52,744	36,844	15,900	27.3	24.6	36.8				137	4
3. 2008	55,565	35,072	20,493	38.3	31.6	59.8				144	53
4. 2009	61,627	24,632	36,995	50.8	30.2	93.4				410	52
5. 2010	69,729	12,620	57,109	54.9	22.1	81.6				867	96
6. 2011	54,767	11,018	43,749	46.6	20.5	68.3				937	117
7. 2012	44,047	10,987	33,060	38.3	18.1	60.9				662	93
8. 2013	39,950	15,070	24,880	35.4	20.1	65.8				1,098	246
9. 2014	60,822	28,952	31,870	52.5	36.2	88.8				1,327	103
10. 2015	70,261	32,300	37,961	64.1	46.7	94.1				2,953	249
11. 2016	111,241	59,651	51,590	103.8	99.4	109.3				11,454	1,350
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	20,042	2,364

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA
SCHEDULE P - PART 1B
PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2007	1		1									
3. 2008	1		1									
4. 2009	1		1									
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2007													
3. 2008													
4. 2009													
5. 2010													
6. 2011													
7. 2012													
8. 2013													
9. 2014													
10. 2015													
11. 2016													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2007											
3. 2008											
4. 2009											
5. 2010											
6. 2011											
7. 2012											
8. 2013											
9. 2014											
10. 2015											
11. 2016											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

37 Schedule P - Part 1C - Comm. Auto/Truck Liability/Medical NONE

38 Schedule P - Part 1D - Workers' Compensation (Excl. Excess 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 (Columns 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	X X X	X X X	X X X									X X X
2. 2007												
3. 2008	1,789	1,351	438	103	63	46	28	89	65		82	16
4. 2009	9,577	6,048	3,529	595	175	44	14	573	243		780	57
5. 2010	10,398	6,384	4,014	709	144	152	29	521	59		1,150	62
6. 2011	11,703	7,191	4,512	639	136	63	30	586			1,122	85
7. 2012	10,843	8,217	2,626	696	235	46	16	541	1	27	1,031	76
8. 2013	8,488	7,530	958	218	98	53	32	429	2	16	568	56
9. 2014	6,280	5,615	665	259	180	13	8	324	3	38	405	61
10. 2015	5,510	4,621	889	314	198	118	75	278	3	1	434	71
11. 2016	4,755	3,555	1,200	790	645	92	93	269	26		387	114
12. Totals	X X X	X X X	X X X	4,323	1,874	627	325	3,610	402	82	5,959	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2007													
3. 2008			2	1								1	
4. 2009			7	2								5	
5. 2010			10	2								8	
6. 2011			10	1								9	
7. 2012	11	1	8	1	2							19	4
8. 2013			12	5								7	
9. 2014			8	6								2	1
10. 2015	45	25	20	13	17	10						34	2
11. 2016	285	238	595	539	49	44	12	11				109	21
12. Totals	341	264	672	570	68	54	12	11				194	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2007											
3. 2008	240	157	83	13.4	11.6	18.9				1	
4. 2009	1,219	434	785	12.7	7.2	22.2				5	
5. 2010	1,392	234	1,158	13.4	3.7	28.8				8	
6. 2011	1,298	167	1,131	11.1	2.3	25.1				9	
7. 2012	1,304	254	1,050	12.0	3.1	40.0				17	2
8. 2013	712	137	575	8.4	1.8	60.0				7	
9. 2014	604	197	407	9.6	3.5	61.2				2	
10. 2015	792	324	468	14.4	7.0	52.6				27	7
11. 2016	2,092	1,596	496	44.0	44.9	41.3				103	6
12. Totals	X X X	X X X	X X X	X X X	X X X	X X X			X X X	179	15

40 Schedule P - Part 1F Sn 1 - Medical Professional Liability - Occurrence NONE

41 Schedule P - Part 1F Sn 2 - Medical Professional Liability - Claims-Made NONE

42 Schedule P - Part 1G - Special Liab. (Ocn Mar., Aircraft, Boiler & Mchnry) NONE

43 Schedule P - Part 1H Sn 1 - Other Liability - Occurrence NONE

44 Schedule P - Part 1H Sn 2 - Other Liability - Claims-Made 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 (Columns 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior ...	X X X	X X X	X X X	562	454	278	121	5	3	7	267	X X X
2. 2015 ...	20,665	13,257	7,408	6,306	3,596	572	317	1,210	162	22	4,013	X X X
3. 2016 ...	22,671	12,450	10,221	6,807	2,601	429	250	1,444	192	6	5,637	X X X
4. Totals ...	X X X	X X X	X X X	13,675	6,651	1,279	688	2,659	357	35	9,917	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior ...	563	197	781	291	148	55	15	5				959	27
2. 2015 ...	336	194	583	296	175	104	11	6				505	42
3. 2016 ...	1,288	680	2,245	1,349	170	82	43	26	15			1,624	175
4. Totals ...	2,187	1,071	3,609	1,936	493	241	69	37	15			3,088	244

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior ...	X X X	X X X	X X X	X X X	X X X	X X X			X X X	856	103
2. 2015 ...	9,193	4,675	4,518	44.5	35.3	61.0				429	76
3. 2016 ...	12,441	5,180	7,261	54.9	41.6	71.0				1,504	120
4. Totals ...	X X X	X X X	X X X	X X X	X X X	X X X			X X X	2,789	299

SCHEDULE P - PART 1J

AUTO PHYSICAL DAMAGE

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior ...	X X X	X X X	X X X									X X X
2. 2015 ...												
3. 2016 ...												
4. Totals ...	X X X	X X X	X X X									X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior ...													
2. 2015 ...													
3. 2016 ...													
4. Totals ...													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior ...	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2. 2015 ...											
3. 2016 ...											
4. Totals ...	X X X	X X X	X X X	X X X	X X X	X X X			X X X		

47	Schedule P - Part 1K - Fidelity/Surety	NONE
48	Schedule P - Part 1L - Other (Incl. Credit, Accident and Health)	NONE
49	Schedule P - Part 1M - International	NONE
50	Schedule P - Part 1N - Reins. Nonproportional Assumed Property	NONE
51	Schedule P - Part 1O - Reins. Nonproportional Assumed Liability	NONE
52	Schedule P - Part 1P - Reins. Nonproportional Assumed Financial Lines	NONE
53	Schedule P - Part 1R Sn 1 - Products Liability - Occurrence	NONE
54	Schedule P - Part 1R Sn 2 - Products Liability - Claims-Made	NONE
55	Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	NONE
56	Schedule P - Part 1T - Warranty	NONE

SCHEDULE P - PART 2A

HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	2,828	2,096	2,379	2,786	1,814	1,346	1,514	320	212	231	19	(89)
2. 2007	14,066	12,891	13,000	13,532	13,755	14,133	14,156	14,183	14,078	14,110	32	(73)
3. 2008	XXX	15,307	16,364	17,251	18,277	18,641	18,528	18,748	18,404	18,513	109	(235)
4. 2009	XXX	XXX	24,659	28,434	32,309	33,593	33,617	33,765	32,957	32,873	(84)	(892)
5. 2010	XXX	XXX	XXX	43,176	49,842	51,466	51,743	51,928	51,591	51,921	330	(7)
6. 2011	XXX	XXX	XXX	XXX	38,931	39,351	39,964	39,915	37,744	37,889	145	(2,026)
7. 2012	XXX	XXX	XXX	XXX	XXX	30,632	28,995	28,586	27,758	26,340	(1,418)	(2,246)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	19,801	19,353	19,814	18,621	(1,193)	(732)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,470	27,119	26,458	(661)	(1,012)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,927	32,837	910	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,448	XXX	XXX
12. TOTALS											(1,811)	(7,312)

SCHEDULE P - PART 2B

PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX	NONE							
7. 2012	XXX	XXX	XXX	XXX	NONE							
8. 2013	XXX	XXX	XXX	XXX	NONE							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

SCHEDULE P - PART 2C

COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX	NONE							
7. 2012	XXX	XXX	XXX	XXX	NONE							
8. 2013	XXX	XXX	XXX	XXX	NONE							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

SCHEDULE P - PART 2D

WORKERS' COMPENSATION (EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX	NONE							
7. 2012	XXX	XXX	XXX	XXX	NONE							
8. 2013	XXX	XXX	XXX	XXX	NONE							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

SCHEDULE P - PART 2E

COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 2007												
3. 2008	XXX	161	126	87	52	58	60	60	59	59		(1)
4. 2009	XXX	XXX	1,162	798	436	532	533	535	459	455	(4)	(80)
5. 2010	XXX	XXX	XXX	1,318	741	690	648	692	690	696	6	4
6. 2011	XXX	XXX	XXX	XXX	721	533	623	587	562	545	(17)	(42)
7. 2012	XXX	XXX	XXX	XXX	XXX	1,193	922	918	491	510	19	(408)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	599	543	164	148	(16)	(395)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	93	86	(7)	(124)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	193	(16)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253	XXX	XXX
12. TOTALS											(35)	(1,046)

**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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX								
9. 2014	XXX	XXX	XXX	XXX								
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

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

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX								
9. 2014	XXX	XXX	XXX	XXX								
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

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

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX								
9. 2014	XXX	XXX	XXX	XXX								
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

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

1. Prior	8	3	17	19	43	(4)	(4)	(4)	(4)	(4)		
2. 2007	177	111	111	86	95							
3. 2008	XXX	35	24	21	15							
4. 2009	XXX	XXX	179	220	322							
5. 2010	XXX	XXX	XXX	244	363							
6. 2011	XXX	XXX	XXX	XXX	166							
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

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

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX								
9. 2014	XXX	XXX	XXX	XXX								
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,441	3,975	2,323	(1,652)	(1,118)
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,564	3,470	(94)	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,994	XXX	XXX
4. TOTALS											(1,746)	(1,118)

SCHEDULE P - PART 2J

AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	NONE			XXX				
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX				XXX
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX		XXX	XXX
4. TOTALS					NONE							

SCHEDULE P - PART 2K

FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	NONE							
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX				XXX
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX		XXX	XXX
4. TOTALS					NONE							

SCHEDULE P - PART 2L

OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	NONE							
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX				XXX
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX		XXX	XXX
4. TOTALS					NONE							

SCHEDULE P - PART 2M

INTERNATIONAL

1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX	NONE							
7. 2012	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX								
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. TOTALS												

60 Schedule P - Part 2N - Reins. Nonproportional Assumed Property NONE

60 Schedule P - Part 2O - Reins. Nonproportional Assumed Liability NONE

60 Schedule P - Part 2P - Reins. Nonproportional Assumed Financial Lines NONE

61 Schedule P - Part 2R Sn 1 - Products Liability - Occurrence NONE

61 Schedule P - Part 2R Sn 2 - Products Liability - Claims-Made NONE

61 Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty NONE

61 Schedule P - Part 2T - Warranty NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	000	1,149	1,823	2,162	1,451	1,255	1,451	248	176	177	21,623	8,787
2. 2007	7,440	10,852	11,633	12,453	13,305	13,842	13,951	13,946	13,948	13,969	3,122	1,111
3. 2008	XXX	9,513	13,463	15,555	17,025	17,790	18,112	18,162	18,257	18,316	3,739	1,158
4. 2009	XXX	XXX	13,421	21,754	26,725	30,938	31,822	32,076	32,254	32,411	3,073	1,104
5. 2010	XXX	XXX	XXX	25,264	39,767	46,328	49,152	50,050	50,643	50,958	3,100	1,325
6. 2011	XXX	XXX	XXX	XXX	23,792	33,005	35,562	36,434	36,721	36,835	3,324	1,325
7. 2012	XXX	XXX	XXX	XXX	XXX	17,101	23,436	24,608	25,403	25,585	3,256	1,298
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	11,353	15,614	16,726	17,277	2,805	1,459
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,773	23,647	25,028	3,810	1,796
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,548	29,635	4,626	2,227
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,448	5,680	2,657

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

1. Prior	000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	000											
2. 2007												
3. 2008	XXX	19	26	26	25	33	58	58	58	58	8	8
4. 2009	XXX	XXX	60	243	289	345	345	351	450	450	34	23
5. 2010	XXX	XXX	XXX	214	522	619	624	688	688	688	32	30
6. 2011	XXX	XXX	XXX	XXX	248	497	511	536	536	536	37	48
7. 2012	XXX	XXX	XXX	XXX	XXX	455	468	489	476	491	31	39
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	106	137	137	141	24	25
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	84	84	35	16
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	159	30	28
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144	56	37

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016			
1. Prior	000												
2. 2007													
3. 2008	XXX												
4. 2009	XXX	XXX											
5. 2010	XXX	XXX	XXX										
6. 2011	XXX	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000												
2. 2007													
3. 2008	XXX												
4. 2009	XXX	XXX											
5. 2010	XXX	XXX	XXX										
6. 2011	XXX	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX	XXX	XXX								
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	000										XXX	XXX
2. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX								XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

1. Prior	000	1	5	6	25	(4)	(4)	(4)	(4)	(4)		
2. 2007		78	85	86	94							
3. 2008	XXX	2	4	15	15							
4. 2009	XXX	XXX	4	21	174							
5. 2010	XXX	XXX	XXX	9	16							
6. 2011	XXX	XXX	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

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

1. Prior	000											
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 3I

SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	1,099	1,364	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,823	2,965	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,385	XXX	XXX

SCHEDULE P - PART 3J

AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	NONE			000				
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX				
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX			

SCHEDULE P - PART 3K

FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	NONE			000			XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX			XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX		XXX	XXX

SCHEDULE P - PART 3L

OTHER (INCLUDING CREDIT ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	NONE			000			XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX			XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M

INTERNATIONAL

1. Prior	000										XXX	XXX
2. 2007											XXX	XXX
3. 2008	XXX										XXX	XXX
4. 2009	XXX	XXX									XXX	XXX
5. 2010	XXX	XXX	XXX		NONE						XXX	XXX
6. 2011	XXX	XXX	XXX	XXX							XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

65 Schedule P - Part 3N - Reins. Nonproportional Assumed Property NONE

65 Schedule P - Part 3O - Reins. Nonproportional Assumed Liability NONE

65 Schedule P - Part 3P - Reins. Nonproportional Assumed Financial Lines NONE

66 Schedule P - Part 3R Sn 1 - Products Liability - Occurrence NONE

66 Schedule P - Part 3R Sn 2 - Products Liability - Claims-Made NONE

66 Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty NONE

66 Schedule P - Part 3T - Warranty NONE

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

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	1,853	635	286	435	36	30	36	66	36	54
2. 2007	3,111	1,253	595	418	57	25	91	125	21	90
3. 2008	XXX	2,386	1,160	403	468	465	218	452	65	46
4. 2009	XXX	XXX	5,194	794	1,117	828	765	956	101	113
5. 2010	XXX	XXX	XXX	6,899	3,044	1,410	865	859	134	380
6. 2011	XXX	XXX	XXX	XXX	9,372	4,097	2,942	2,591	367	432
7. 2012	XXX	XXX	XXX	XXX	XXX	8,402	3,851	2,697	1,879	392
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,478	2,478	1,937	285
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,078	2,221	1,103
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,545	2,249
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,019

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2007										
3. 2008	XXX	124	100	61	2	2	2	2	1	1
4. 2009	XXX	XXX	1,005	333	30	7	40	30	9	5
5. 2010	XXX	XXX	XXX	899	120	24	1	4	2	8
6. 2011	XXX	XXX	XXX	XXX	316	17	94	51	26	9
7. 2012	XXX	XXX	XXX	XXX	XXX	648	433	427	13	7
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	491	405	27	7
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	9	2
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	7
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

**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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	8	1	2	2						
2. 2007	93	21	15		1					
3. 2008	XXX	30	20	5						
4. 2009	XXX	XXX	44	3	5					
5. 2010	XXX	XXX	XXX	133	224					
6. 2011	XXX	XXX	XXX	XXX	74					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX							
6. 2011	XXX	XXX	XXX							
7. 2012	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX							
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,357	2,168	500
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,107	292
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913

SCHEDULE P - PART 4J

AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	NONE			XXX		
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX	XXX	
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX	XXX

SCHEDULE P - PART 4K

FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	NONE			XXX		
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX	XXX	
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX	XXX

SCHEDULE P - PART 4L

OTHER (INCLUDING CREDIT ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	NONE			XXX		
2. 2015	XXX	XXX	XXX	XXX	NONE			XXX	XXX	
3. 2016	XXX	XXX	XXX	XXX	NONE			XXX	XXX	XXX

SCHEDULE P - PART 4M

INTERNATIONAL

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX		NONE					
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX						
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

70 Schedule P - Part 4N - Reins. Nonproportional Assumed Property NONE

70 Schedule P - Part 4O - Reins. Nonproportional Assumed Liability NONE

70 Schedule P - Part 4P - Reins. Nonproportional Assumed Financial Lines NONE

71 Schedule P - Part 4R Sn 1 - Products Liability - Occurrence NONE

71 Schedule P - Part 4R Sn 2 - Products Liability - Claims-Made NONE

71 Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty NONE

71 Schedule P - Part 4T - Warranty NONE

SCHEDULE P - PART 5A HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,197	203	96	121	74	20	22	4	18,591	21,623
2. 2007	2,503	2,982	3,018	3,080	3,100	3,110	3,118	3,120	3,121	3,122
3. 2008	X X X	2,950	3,513	3,666	3,705	3,719	3,734	3,737	3,738	3,739
4. 2009	X X X	X X X	2,310	2,889	2,985	3,022	3,055	3,063	3,069	3,073
5. 2010	X X X	X X X	X X X	2,454	2,936	3,027	3,072	3,083	3,094	3,100
6. 2011	X X X	X X X	X X X	X X X	2,666	3,203	3,282	3,304	3,316	3,324
7. 2012	X X X	X X X	X X X	X X X	X X X	2,593	3,158	3,206	3,242	3,256
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	1,993	2,711	2,783	2,805
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,893	3,719	3,810
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,555	4,626
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,680

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	185	166	188	112	49	28	14	14	7	2
2. 2007	515	90	69	29	18	9	5	3	2	1
3. 2008	X X X	653	165	51	34	21	12	9	7	7
4. 2009	X X X	X X X	588	135	84	41	25	15	11	7
5. 2010	X X X	X X X	X X X	507	131	67	36	26	16	9
6. 2011	X X X	X X X	X X X	X X X	471	85	46	27	20	13
7. 2012	X X X	X X X	X X X	X X X	X X X	494	80	55	25	14
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	598	75	49	39
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	552	98	39
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	369	114
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,028

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1,004	191	179	103	26	79		5		
2. 2007	3,912	4,152	4,190	4,217	4,230	4,254	4,254	4,254	4,254	4,254
3. 2008	X X X	4,504	4,792	4,850	4,886	4,892	4,900	4,901	4,902	4,904
4. 2009	X X X	X X X	3,759	4,093	4,157	4,186	4,186	4,186	4,186	4,186
5. 2010	X X X	X X X	X X X	4,016	4,318	4,374	4,433	4,434	4,434	4,434
6. 2011	X X X	X X X	X X X	X X X	4,176	4,588	4,641	4,655	4,659	4,662
7. 2012	X X X	X X X	X X X	X X X	X X X	4,135	4,507	4,546	4,561	4,568
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	3,791	4,226	4,283	4,303
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,992	5,588	5,645
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,310	6,967
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,365

73 Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Sn 1 NONE

73 Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Sn 2 NONE

73 Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Sn 3 NONE

74 Schedule P - Part 5C - Comm. Auto/Truck Liability/Medical - Sn 1 NONE

74 Schedule P - Part 5C - Comm. Auto/Truck Liability/Medical - Sn 2 NONE

74 Schedule P - Part 5C - Comm. Auto/Truck Liability/Medical - Sn 3 NONE

75 Schedule P - Part 5D - Workers' Compen. (Excl. Excess Workers' Comp.) -Sn 1 NONE

75 Schedule P - Part 5D - Workers' Compen. (Excl. Excess Workers' Comp.) -Sn 2 NONE

75 Schedule P - Part 5D - Workers' Compen. (Excl. Excess Workers' Comp.) -Sn 3 NONE

**SCHEDULE P - PART 5E
COMMERCIAL MULTIPLE PERIL**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007										
3. 2008	X X X	3	7	7	6	7	8	8	8	8
4. 2009	X X X	X X X	20	28	30	32	32	32	34	34
5. 2010	X X X	X X X	X X X	16	27	30	31	32	32	32
6. 2011	X X X	X X X	X X X	X X X	29	35	36	37	37	37
7. 2012	X X X	X X X	X X X	X X X	X X X	23	30	32	32	31
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	19	22	24	24
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	35	35
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	30
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007										
3. 2008	X X X	6	0	0	2	1				
4. 2009	X X X	X X X	12	6	4	2	2	2		
5. 2010	X X X	X X X	X X X	17	6	2	1			
6. 2011	X X X	X X X	X X X	X X X	11	2	1			
7. 2012	X X X	X X X	X X X	X X X	X X X	2	4	2	2	4
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	2	1		
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11	1	1
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10	2
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007										
3. 2008	X X X	15	15	15	16	16	16	16	16	16
4. 2009	X X X	X X X	32	34	57	57	57	57	57	57
5. 2010	X X X	X X X	X X X	35	62	62	62	62	62	62
6. 2011	X X X	X X X	X X X	X X X	77	84	85	85	85	85
7. 2012	X X X	X X X	X X X	X X X	X X X	66	74	74	74	76
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	45	47	48	56
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46	51	61
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54	71
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	114

77 Schedule P - Part 5F - Medical Professional Liability - Occurrence - Sn 1A . . . NONE

77 Schedule P - Part 5F - Medical Professional Liability - Occurrence - Sn 2A . . . NONE

77 Schedule P - Part 5F - Medical Professional Liability - Occurrence - Sn 3A . . . NONE

78 Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Sn 1B . . NONE

78 Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Sn 2B . . NONE

78 Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Sn 3B . . NONE

SCHEDULE P - PART 5H
OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	(1)	1		(1)		(2)				
2. 2007		1	4	3	3					
3. 2008	XXX		2							
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX	3	3					
6. 2011	XXX	XXX	XXX	XXX						
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1		1							
2. 2007	3	3	1							
3. 2008	XXX	1	1							
4. 2009	XXX	XXX	3	2	3					
5. 2010	XXX	XXX	XXX	2	1					
6. 2011	XXX	XXX	XXX	XXX	3					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	3	(3)	1	(2)		(4)				
2. 2007	4	4	5	8	8					
3. 2008	XXX	1	3	3	3					
4. 2009	XXX	XXX	3	8	9					
5. 2010	XXX	XXX	XXX	8	9					
6. 2011	XXX	XXX	XXX	XXX	8					
7. 2012	XXX	XXX	XXX	XXX	XXX					
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

- 80 Schedule P - Part 5H - Other Liability - Claims-Made - Sn 1B NONE

- 80 Schedule P - Part 5H - Other Liability - Claims-Made - Sn 2B NONE

- 80 Schedule P - Part 5H - Other Liability - Claims-Made - Sn 3B NONE

- 81 Schedule P - Part 5R - Products Liability - Occurrence - Sn 1A NONE

- 81 Schedule P - Part 5R - Products Liability - Occurrence - Sn 2A NONE

- 81 Schedule P - Part 5R - Products Liability - Occurrence - Sn 3A NONE

- 82 Schedule P - Part 5R - Products Liability - Claims-Made - Sn 1B NONE

- 82 Schedule P - Part 5R - Products Liability - Claims-Made - Sn 2B NONE

- 82 Schedule P - Part 5R - Products Liability - Claims-Made - Sn 3B NONE

- 83 Schedule P - Part 5T - Warranty - Sn 1 NONE

- 83 Schedule P - Part 5T - Warranty - Sn 2 NONE

- 83 Schedule P - Part 5T - Warranty - Sn 3 NONE

- 84 Schedule P - Part 6C - Comm. Auto/Truck Liability/Medical - Sn 1 NONE

- 84 Schedule P - Part 6C - Comm. Auto/Truck Liability/Medical - Sn 2 NONE

- 84 Schedule P - Part 6D - Workers' Comp. (Excl. Excess Workers' Comp.) - Sn 1 . NONE

- 84 Schedule P - Part 6D - Workers' Comp. (Excl. Excess Workers' Comp.) - Sn 2 . NONE

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	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior												
2. 2007												
3. 2008	X X X	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789	1,789		
4. 2009	X X X	X X X	9,577	9,577	9,577	9,577	9,577	9,577	9,577	9,577		
5. 2010	X X X	X X X	X X X	10,398	10,398	10,398	10,398	10,398	10,398	10,398		
6. 2011	X X X	X X X	X X X	X X X	11,703	11,703	11,703	11,703	11,703	11,703		
7. 2012	X X X	X X X	X X X	X X X	X X X	10,843	10,843	10,843	10,843	10,843		
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	8,488	8,488	8,488	8,488		
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,280	6,280	6,280		
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,510	5,510		
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,755	4,755	4,755
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,755
13. Earned Premiums (Sch. P-Part 1)		1,789	9,577	10,398	11,703	10,843	8,488	6,280	5,510	4,755	X X X	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior												
2. 2007												
3. 2008	X X X	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351	1,351		
4. 2009	X X X	X X X	6,048	6,048	6,048	6,048	6,048	6,048	6,048	6,048		
5. 2010	X X X	X X X	X X X	6,384	6,384	6,384	6,384	6,384	6,384	6,384		
6. 2011	X X X	X X X	X X X	X X X	7,191	7,191	7,191	7,191	7,191	7,191		
7. 2012	X X X	X X X	X X X	X X X	X X X	8,217	8,217	8,217	8,217	8,217		
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X	7,530	7,530	7,530	7,530		
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,615	5,615	5,615		
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,621	4,621		
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,555	3,555	3,555
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,555
13. Earned Premiums (Sch. P-Part 1)		1,351	6,048	6,384	7,191	8,217	7,530	5,615	4,621	3,555	X X X	

SCHEDULE P - PART 6H
OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior						(668)						
2. 2007	646	646	646	646	646	646						
3. 2008	X X X	704	704	704	704	704						
4. 2009	X X X	X X X	695	695	695	695						
5. 2010	X X X	X X X	X X X	739	739	739						
6. 2011	X X X	X X X	X X X	X X X	665	665						
7. 2012	X X X	X X X	X X X	X X X	X X X	X X X						
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sch. P-Part 1)												X X X

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1	2	3	4	5	6	7	8	9	10		
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior						(495)						
2. 2007	506	506	506	506	506	506						
3. 2008	X X X	531	531	531	531	531						
4. 2009	X X X	X X X	342	342	342	342						
5. 2010	X X X	X X X	X X X	141	141	141						
6. 2011	X X X	X X X	X X X	X X X	103	103						
7. 2012	X X X	X X X	X X X	X X X	X X X	X X X						
8. 2013	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2015	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2016	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
12. TOTAL	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
13. Earned Premiums (Sch. P-Part 1)												X X X

86	Schedule P - Part 6H - Other Liability - Claims-Made - Sn 1B	NONE
86	Schedule P - Part 6H - Other Liability - Claims-Made - Sn 2B	NONE
86	Schedule P - Part 6M - International - Sn 1	NONE
86	Schedule P - Part 6M - International - Sn 2	NONE
87	Schedule P - Part 6N - Reins. Nonproportional Assumed Property - Sn 1	NONE
87	Schedule P - Part 6N - Reins. Nonproportional Assumed Property - Sn 2	NONE
87	Schedule P - Part 6O - Reins. Nonproportional Assumed Liability - Sn 1	NONE
87	Schedule P - Part 6O - Reins. Nonproportional Assumed Liability - Sn 2	NONE
88	Schedule P - Part 6R - Products Liability - Occurrence - Sn 1A	NONE
88	Schedule P - Part 6R - Products Liability - Occurrence - Sn 2A	NONE
88	Schedule P - Part 6R - Products Liability - Claims-Made - Sn 1B	NONE
88	Schedule P - Part 6R - Products Liability - Claims-Made - Sn 2B	NONE
89	Schedule P - Part 7A - Primary Loss Sensitive Contracts - Sn 1	NONE
89	Schedule P - Part 7A - Primary Loss Sensitive Contracts - Sn 2	NONE
89	Schedule P - Part 7A - Primary Loss Sensitive Contracts - Sn 3	NONE
90	Schedule P - Part 7A - Primary Loss Sensitive Contracts - Sn 4	NONE
90	Schedule P - Part 7A - Primary Loss Sensitive Contracts - Sn 5	NONE
91	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 1	NONE
91	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 2	NONE
91	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 3	NONE
92	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 4	NONE
92	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 5	NONE
92	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 6	NONE
92	Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts - Sn 7	NONE

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? 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?
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve?
- 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?
- 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:

Yes[] No[X] 0
 \$ 0
 Yes[] No[] N/A[X]
 Yes[] No[] N/A[X]
 Yes[] No[] N/A[X]

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 2007
1.603 2008
1.604 2009
1.605 2010
1.606 2011
1.607 2012
1.608 2013
1.609 2014
1.610 2015
1.611 2016
1.612 TOTALS

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?
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?
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? 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.

Yes[X] No[]
 Yes[X] No[]
 Yes[] No[X]

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).

6.1 per claim ✓
 6.2 per 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?
- 7.2 An extended statement may be attached.

Yes[] No[X]

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN
ALLOCATED BY STATES AND TERRITORIES

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

NONE

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Y/N)	*
0071	Universal Group, Inc.	11986	20-1041714				Universal Insurance Company of North America	FL	RE	Universal Insurance Holdings of North America, Inc.	Ownership	100.0	Universal Group, Inc.	N	
0071	Universal Group, Inc.	10759	20-3073837				Universal North America Insurance Company	TX	IA	Universal Insurance Holdings of North America, Inc.	Ownership	100.0	Universal Group, Inc.	N	
0071	Universal Group, Inc.	00000	42-1610421				Universal Insurance Managers, Inc.	FL	NIA	Universal Insurance Holdings of North America, Inc.	Ownership	100.0	Universal Group, Inc.	N	
0071	Universal Group, Inc.	00710	20-2454442				Universal Insurance Holdings of North America, Inc.	DE	UDP	Universal Group, Inc.	Ownership	100.0	Universal Group, Inc.	N	

Asterisk	Explanation
0000001	

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/(Disburse- ments) 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)
00000	42-1610421	UNIVERSAL INSURANCE MANAGERS, INC.		2,430,000			64,072,679				66,502,679	
00710	20-2454442	UNIVERSAL INS HOLDINGS OF N AMER GRP	3,500,100	(3,500,100)			(1,536,716)				(1,536,716)	
11986	20-1041714	UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA		4,545,100	(1,386,000)		(23,544,807)				(20,385,707)	
10759	20-3073837	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	(3,500,100)		(3,385,000)		(38,991,156)				(45,876,256)	
00000	66-0468020	UNIVERSAL GROUP, INC.		(3,475,000)	4,771,000						1,296,000	
9999999 Control Totals									X X X			

Schedule Y Part 2 Explanation: In connection with the tax allocation and cost sharing agreements established in 2005, UIHNA will file a consolidated income tax return. UIM, an affiliate of the Company, is the exclusive managing general agent for UICNA in Florida and for UNAIC in Arizona, California, Hawaii, Nevada, North Carolina, South Carolina and Texas. UICNA and UNAIC incurred expenses under their respective Universal Insurance Managers, Inc. Managing General Agent agreement that have been charged to underwriting, acquisition and other expenses for operations management and incurred expenses charged to LAE for claims administration and adjusting. Additionally, UICNA and UNAIC collect and remit policy fees to UIM.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

Response

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

- | | |
|--|-----|
| 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 Risk 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? | Yes |
|---|-----|

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 the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) 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 it 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? | No |
| 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? | No |
| 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 |
| 28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1? | No |

APRIL FILING

- | | |
|--|-----|
| 29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | No |
| 30. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | No |
| 31. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | No |
| 32. 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 |
| 33. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | No |
| 34. 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

- | | |
|--|----|
| 35. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | No |
|--|----|

Explanations:

Bar Codes:

Schedule SIS



Financial Guaranty Insurance Exhibit



Medicare Supplement Insurance Experience Exhibit



Supplement A to Schedule T



Trusteed Surplus Statement



Premiums Attributed to Protected Cells Exhibit



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES (continued)

Reinsurance Summary Supplemental Filing



11986201640100000 2016 Document Code: 401

Medicare Part D Coverage Supplement



11986201636500000 2016 Document Code: 365

Exceptions to the Reinsurance Attestation Supplement



11986201640000000 2016 Document Code: 400

Bail Bond Supplement



11986201650000000 2016 Document Code: 500

Director and Officer Supplement



11986201650500000 2016 Document Code: 505

Approval for Relief related to five-year rotation for lead Audit Partner



11986201622400000 2016 Document Code: 224

Approval for Relief related to one-year cooling off period for inde. CPA



11986201622500000 2016 Document Code: 225

Approval for Relief related to Require. for Audit Committees



11986201622600000 2016 Document Code: 226

Reinsurance Counterparty Reporting Exception



11986201655000000 2016 Document Code: 555

Credit Insurance Exhibit



11986201623000000 2016 Document Code: 230

LTC Supplemental Interrogatories



11986201630600000 2016 Document Code: 306

Accident and Health Policy Experience Exhibit



11986201621000000 2016 Document Code: 210

Supplemental Health Care Exhibit



11986201621600000 2016 Document Code: 216

Supplemental Health Care Exhibit's Expense Allocation Report



11986201621700000 2016 Document Code: 217

Management's Report of Internal Control over Financial Reporting



11986201622300000 2016 Document Code: 223

NONE

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