



**EXAMINATION REPORT
OF
LION INSURANCE COMPANY**

NAIC Company Code: 11075

**Holiday, Florida
as of
December 31, 2016**

**BY THE
FLORIDA
OFFICE OF INSURANCE REGULATION**

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April 5, 2018

David Altmaier
Commissioner
Office of Insurance Regulation
State of Florida
Tallahassee, Florida 32399-0326

Dear Commissioner:

Pursuant to your instructions, in compliance with Section 624.316, Florida Statutes, Rule 69O-138.005, Florida Administrative Code, and in accordance with the practices and procedures promulgated by the National Association of Insurance Commissioners ("NAIC"), we have conducted an examination as of December 31, 2016, of the financial condition and corporate affairs of

Lion Insurance Company
2739 US Highway 19 North
Holiday, Florida 34691

hereinafter referred to as the "Company." Such report of examination is herewith respectfully submitted.

SCOPE OF EXAMINATION

This examination covered the period of January 1, 2012, through December 31, 2016, and commenced with planning at the Florida Office of Insurance Regulation ("Office") on October 18, 2017, to October 20, 2017. The fieldwork commenced on October 18, 2017, and concluded as of April 5, 2018. The Company's last full scope examination by representatives of the Office covered the period of January 1, 2007, through December 31, 2011.

The examination was a multi-state examination conducted in accordance with the NAIC Financial Condition Examiners Handbook ("Handbook"). The Handbook requires that the examination be planned and performed to evaluate the financial condition, assess corporate governance, identify current and prospective risks of the Company, and evaluate system controls and procedures used to mitigate those risks. An examination also includes identifying and evaluating significant risks that could cause an insurer's surplus to be materially misstated both currently and prospectively.

All accounts and activities of the Company were considered in accordance with the risk-focused examination process. This may include assessing significant estimates made by management and evaluating management's compliance with Statements of Statutory Accounting Principles ("SSAP").

This examination report includes significant findings of fact, as mentioned in Section 624.319, Florida Statutes, and general information about the insurer and its financial condition. There may be other items identified during the examination that, due to their nature (for example, subjective conclusions or proprietary information), are not included within the examination report but separately communicated to other regulators and/or the Company.

SUMMARY OF SIGNIFICANT FINDINGS

Current Examination Findings

The following is a summary of significant findings of fact (material adverse findings, significant non-compliance findings, such as non-compliance with state laws, SSAPs, annual financial statement instructions or material changes in the financial statements).

Enterprise Risk Report

The 2015 Enterprise Risk Report ("Form F") was filed on April 14, 2016. The Company was not in compliance with Section 628.801(2) Florida Statutes, which requires Form F to be filed on or before April 1.

Form B and Form C

The Company filed an incorrect Form B – Insurance Company Holding System Registration Statement ("Form B") for 2016, which did not comply with Rule 69O-143.406(3) and (4), Florida Administrative Code.

Form C – Summary of Changes to Registration Statement ("Form C") was filed on June 2, 2017. The Company was not in compliance with Rule 69O-143.406(3) and (4), Florida Administrative Code, which requires Form C to be filed on or before April 1.

Audited Financial Statement

The Company filed its 2013 Audited Financial Statement on June 6, 2014. The Company was not in compliance with Section 624.424(8)(a), Florida Statutes, which stipulates Audited Financial Statements are due on or before June 1.

Independent CPA/Awareness Letter

The Company did not file an Independent CPA/Awareness Letter for 2014 and 2015, and its 2016 Independent CPA/Awareness Letter was filed late on May 16, 2017. The Company was not in compliance with Rule 69O-137.002(6), Florida Administrative Code, which requires insurers to file an Independent CPA/Awareness Letter by December 31 of the years subject to audit.

Actuarial Opinion Summary

The Company submitted its 2013 Actuarial Opinion Summary to the Office on April 1, 2014. The Company was not in compliance with Section 624.424(1)(b)(2), Florida Statutes, which requires the Actuarial Opinion Summary to be filed by March 15.

Form and Rate Filings

The following Company's form and rate filings were not updated with the Office:

1. Standard Workers' Compensation Form Filing should be updated for content changes and the Florida Workers' Compensation Insurance Guaranty Association Assessment ("FWCIGA") surcharge.
2. Workers' Compensation Large Deductible Form Filing should be updated for content changes and FWCIGA surcharge.
3. Workers' Compensation Large Deductible Rate Filing should be updated for content changes.

The Company was not in compliance with Rule 69O-189.016(5)(d), Florida Administrative Code, which requires insurers to file proposed changes to previously approved filings.

Previous Examination Findings

There were no findings, exceptions or corrective action to be taken by the Company for the examination as of December 31, 2011.

COMPANY HISTORY

General

The Company was incorporated in Florida on June 17, 1986, and commenced business on June 26, 1986.

Dividends

The Company did not declare or pay dividends during the period under examination.

Capital Stock and Capital Contributions

As of December 31, 2016, the Company's capitalization was as follows:

Number of authorized common capital shares	2,000,000
Number of shares issued and outstanding	1,600,000

Total common capital stock	\$1,600,000
Par value per share	\$1.00

Surplus Notes

The Company did not have any surplus notes during the period of this examination.

Acquisitions, Mergers, Disposals, Dissolutions

The Company had no acquisitions, mergers, disposals, or dissolutions during the period of this examination.

MANAGEMENT AND CONTROL

Corporate Governance

The annual shareholder meeting for the election of Directors was held in accordance with Section 628.231, Florida Statutes. The Directors serving as of December 31, 2016, are shown below:

Directors

Name	City, State	Principal Occupation, Company Name
John Anthony Porreca ¹	Holiday, Florida	President & Treasurer, Lion Insurance Company
Robert Brandeis Bennett	Tampa, Florida	Attorney, Bennett, Jacobs & Adams, P.A.
Carol Ann Ostapchuk	Tallahassee, Florida	President/Owner, Carol A. Ostapchuk & Associates
Stephen Lowell Rohde	Boca Raton, Florida	Consultant, Heritage Insurance Holdings
Mary Ann Stiles	Tampa, Florida	Attorney, Quintarios, Prieto, Wood & Boyer, P.A.

¹ Chairperson

In accordance with the Company's Bylaws, the Board of Directors ("Board") appointed the following Senior Officers:

Senior Officers

Name	City, State	Title
John Anthony Porreca	Holiday, Florida	President & Treasurer
Grant Louis Dagleish	Holiday, Florida	Secretary

The Company's Board appointed several internal committees. The following were the principal internal board committees and their members as of December 31, 2016:

Investment Committee

Name	City, State	Title, Company Name
John Anthony Porreca ¹	Holiday, Florida	President & Treasurer, Lion Insurance Company
Carol Ann Ostapchuk	Tallahassee, Florida	President/Owner, Carol A. Ostapchuk & Associates
Stephen Lowell Rohde	Boca Raton, Florida	Consultant, Heritage Insurance Holdings

¹ Chairperson

The Company maintained an audit committee, as required by Section 624.424(8)(c), Florida Statutes.

Audit Committee

Name	City, State	Title, Company Name
Stephen Lowell Rohde ¹	Boca Raton, Florida	Consultant, Heritage Insurance Holdings

Carol Ann Ostapchuk Tallahassee, Florida President/Owner,
Carol A. Ostapchuk & Associates

Bruce Miller Cleveland, Ohio Controller,
South East Personnel Leasing, Inc.

¹ Chairperson

Holding Company System

The 2015 Form F was filed on April 14, 2016. The Company was not in compliance with Section 628.801(2) Florida Statutes, which requires the Form F to be filed on or before April 1.

The Company filed an incorrect Form B for 2016, which did not comply with Rule 69O-143.406(3) and (4), Florida Administrative Code.

Form C was filed on June 2, 2017. The Company was not in compliance with Rule 69O-143.406(3) and (4), Florida Administrative Code, which requires the Form C to be filed on or before April 1.

The following agreements were in effect between the Company and its affiliates:

Claims Services Agreement

The Company maintained a Claims Services Agreement with Packard Claims Administration, Inc. ("Packard"), effective January 1, 2006, which appointed Packard as its claims adjuster to service claims. The duties of Packard under the agreement included investigation, adjudication, and settlement of reported claims. Fees incurred under this agreement amounted to \$3,884,751 for 2016.

Brokering Agent Agreement

The Company maintained a Brokering Agent Agreement with Plymouth Insurance Agency, Inc. ("Plymouth"), effective September 1, 2009, whereby Plymouth is used primarily for brokering South East Personnel Leasing, Inc. ("SEPL"), a Professional Employer Organization ("PEO") business.

Expense Allocation Agreement

The Company entered into an Expense Allocation Agreement with SEPL, effective October 1, 2011, whereby SEPL agreed to provide the Company computer equipment, telephone equipment and computer software. The Company also agreed to manage the invested assets included in the Large Deductible Collateral Fund. Investment income allocated to SEPL was \$1,984,999 for 2016. Other expense charges amounted to \$54,000 for office rent and sundry items.

Client Leasing Agreement

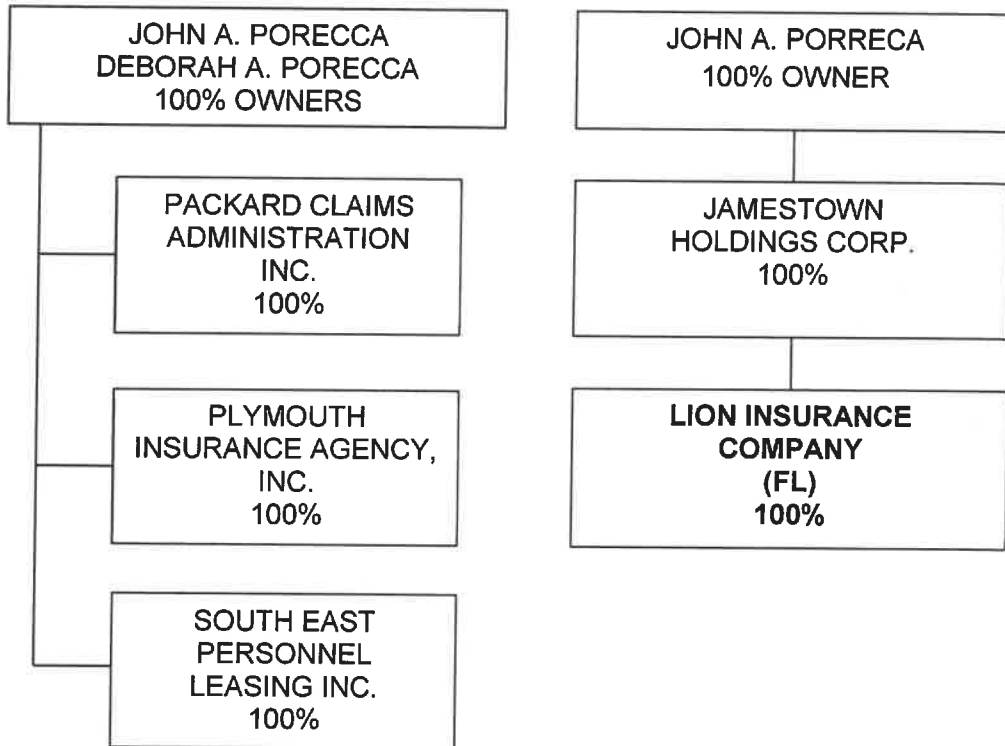
The Company maintained a Client Leasing Agreement with SEPL, effective April 30, 2003, and amended August 12, 2015, whereby SEPL agreed to provide leased employees to the Company. Fees incurred under this agreement for 2016 were \$2,748,595.

Workers Compensation Coverage

The Company provides workers' compensation insurance coverage to SEPL and its subsidiaries. The amount of premium paid to the Company by SEPL under this policy during 2016 was \$19,715,988.

Schedule Y of the Company's 2016 annual statement provided a list of all related companies of the holding company group. An organizational chart as of December 31, 2016, reflecting the holding company system, is shown on the following page.

**Lion Insurance Company
Organizational Chart
December 31, 2016**



ACCOUNTS AND RECORDS

The Company maintained its principal operational offices in Holiday, Florida.

The Company filed its 2013 Audited Financial Statement on June 6, 2014. The Company was not in compliance with Section 624.424(8)(a), Florida Statutes, which stipulates Audited Financial Statements are due on or before June 1.

The Company submitted its 2013 Actuarial Opinion Summary to the Office on April 1, 2014. The Company was not in compliance with Section 624.424(1)(b)(2), Florida Statutes, which requires the Actuarial Opinion Summary to be filed by March 15.

The following Company's form and rate filings were not updated with the Office:

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3. Workers' Compensation Large Deductible Rate Filing should be updated for content changes.

The Company was not in compliance with Rule 69O-189.016(5)(d), Florida Administrative Code, which requires insurers to file proposed changes to previous approved filings.

The Company did not file an Independent CPA/Awareness Letter for 2014 and 2015, and its 2016 Independent CPA/Awareness Letter was filed late on May 16, 2017. The Company was not in compliance with Rule 69O-137.002(6), Florida Administrative Code, which requires insurers to file an Independent CPA/Awareness Letter by December 31 of the years subject to audit.

Corporate Records Review

The minutes of the Shareholders, Board and certain internal committees were reviewed for the period under examination. The minutes of the Board documented its meetings and approval of Company transactions and events, in compliance with the Handbook adopted by Rule 69O-

138.001, Florida Administrative Code, including the authorization of investments, as required by Section 625.304, Florida Statutes.

Conflict of Interest

The Company adopted a policy statement requiring periodic disclosure of conflicts of interest in accordance with the Handbook adopted by Rule 69O-138.001, Florida Administrative Code.

The Company and non-affiliates had the following agreements:

Custodial Agreement

The Company maintained a Custodial Agreement with U.S. National Bank executed on December 14, 2007, and amended on February 15, 2011. The agreement complied with Rule 69O-143.042, Florida Administrative Code.

Investment Management Agreement

On December 2013, the Company was party to an Investment Management Agreement with Wells Capital Management ("Wells"). Wells directs the purchase, sale, exchange and/or transfer of securities consistent with Lion's written investment guidelines.

Asset Management Agreement

The Company maintained an Asset Management Agreement with Conning Asset Management Company ("Conning") effective June 14, 2004. The agreement appointed Conning as the Company's investment manager to invest and reinvest the assets of the investment account and to perform investment advisory and portfolio management services. The agreement was amended September 27, 2011, to update the fee schedule and on December 24, 2013, to update certain paragraphs and fee schedules.

Security Fund Agreement

On January 1, 2013, the Company entered into a Security Fund Agreement with SunTrust Bank for liabilities arising from insurance business subject to the Quota Share Reinsurance Agreement dated January 1, 2013.

TERRITORY AND PLAN OF OPERATIONS

The Company was authorized to transact insurance in the following states and territories:

Alabama	Arizona	Colorado
Connecticut	Florida	Georgia
Hawaii	Illinois	Louisiana
Maryland	Massachusetts	Mississippi
Nevada	New Jersey	New Mexico
North Carolina	Oklahoma	Pennsylvania
Rhode Island	South Carolina	Tennessee
Texas	Virginia	District of Columbia

The Company was authorized to transact insurance in Florida on December 1, 1992. The Company was acquired from Clarendon National Insurance Company by Jamestown Holding Corporation on April 29, 2003. The Company was authorized for Workers' Compensation coverage as of April 29, 2003. The Company's 2016 written premiums follow:

Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Ceded	Net Premiums Written
Workers' Compensation	\$18,520,850	\$12,000,426	\$2,204,172	\$28,317,105

Treatment of Policyholders

The Company established procedures for handling written complaints in accordance with Section 626.9541(1)(i)(3)(a), Florida Statutes. The Company maintained a claims procedure manual that included detailed procedures for handling each type of claim in accordance with Section 626.9541(1)(j), Florida Statutes.

REINSURANCE

The reinsurance agreements reviewed complied with NAIC standards with respect to the standard insolvency clause, arbitration clause, intermediary clause, transfer of risk, reporting and settlement information deadlines.

Reinsurance Assumed

The Company maintained two (2) assumed programs that were in effect during the examination period. The first program, the Tower program, was active from June 15, 2011, through December 31, 2012, and went into runoff thereafter. With the Tower program, the Company entered into a one hundred percent (100%) quota share reinsurance agreement with certain Tower Companies and CastlePoint National Insurance Company ("CastlePoint") and signed a "Trust Fund Agreement", as collateral for the business that was assumed.

Subsequent Event: During 2017, the Tower Companies were merged into CastlePoint and then CastlePoint was ordered into receivership by the Superior Court of the State of California, City and County of San Francisco. Since then, the Company has not made any attempts to recover the portion of the funds that exceeded the Company's collateral requirement.

The second program was a replacement program with State National Insurance Company acting as the front in certain states such as California and New York. This program also has trust funds in accordance with the "Security Fund Agreement" in place to provide collateral.

In addition, the Company assumed risk based on their participation in the National Workers' Compensation Reinsurance Pool that is administered by the National Council on Compensation Insurance, Inc.

Reinsurance Ceded

The Company ceded risk on a quota share and excess of loss basis to authorized and unauthorized reinsurers. The primary reinsurers were Safety National Casualty Corporation, Hannover Re., Arch Reinsurance, Aspen Insurance UK Limited, and Lloyd's Syndicates.

The Company had reinsurance recoverable balances with one unauthorized reinsurer—Markel Bermuda Limited. The Company received a letter of credit as collateral for the unauthorized amount.

INFORMATION TECHNOLOGY REPORT

Tyler Leach, CISA, CCSFP, IT Specialist, of Dixon Hughes Goodman LLP, performed an evaluation of the information technology and computer systems of the Company. Results of the evaluation were noted in the Information Technology Report provided to the Company.

STATUTORY DEPOSITS

The following securities were deposited with the State of Florida as required by Section 624.411, Florida Statutes, and with various state officials as required or permitted by law:

State	Description		Par Value		Market Value
FL	Cash		\$ 550,000		\$ 550,000
FL	Cash		<u>950,000</u>		<u>950,000</u>
TOTAL FLORIDA DEPOSITS			\$ 1,500,000		\$ 1,500,000
Oth USL&H	US Treasury	1.63%	\$ 501,866		\$ 502,422
TOTAL ALL OTHER SP. DEPOSIT			<u>\$ 2,001,866</u>		<u>\$ 2,002,422</u>
DEPOSIT FOR BENEFITS OF ALL POLICYHOLDERS					
AZ	MM Funds	0.40%	\$ 250,447		\$ 250,001
CA	US Treasury	3.88%	99,747		103,891
GA	Treasury Mkt-Inst	0.18%	75,000		75,000.0
NV	US Treasury	3.88%	299,240		311,672.0
MA	US Treasury	3.88%	149,620		155,836.0
NM	US Treasury	0.88%	99,995		100,047.0
NC	US Treasury	3.88%	199,493		207,781.0
VA	US Treasury	3.88%	<u>224,430</u>		<u>233,754.0</u>
Total Deposits for the Benefits of Policyholders			<u>\$ 1,397,972</u>		<u>\$ 1,437,982</u>
TOTAL SPECIAL DEPOSITS			<u>\$ 3,399,838</u>		<u>\$ 3,440,404</u>

FINANCIAL STATEMENTS

The examination does not attest to the fair presentation of the financial statements included herein. If an adjustment is identified during course of the examination, the impact of such adjustment will be documented separately following the Company's financial statements. Financial statements, as reported and filed by the Company with the Office, are reflected on the following pages.

Lion Insurance Company

Assets

December 31, 2016

	Per Company	Examination Adjustments	Per Examination
Bonds	\$173,753,216		\$173,753,216
Stocks:			
Common stocks	4,240,361		4,240,361
Cash, cash equivalents and short-term investments	61,993,151		61,993,151
Subtotals, cash and invested assets	239,986,728		239,986,728
Investment income due and accrued	1,420,325		1,420,325
Premiums and considerations:			
Uncollected premiums and agents' balances in the course of collection	2,093,046		2,093,046
Deferred premiums and agents' balances and installments booked but deferred and not yet due	(1,197,949)		(1,197,949)
Accrued retrospective premiums	282		282
Reinsurance:			
Amounts recoverable from reinsurers	8,076		8,076
Other amounts receivable under reinsurance contracts	1,769,024		1,769,024
Current federal and foreign income tax recoverable and interest thereon	358,236		358,236
Guaranty funds receivable or on deposit	228,161		228,161
Aggregate write-ins for other than invested assets	8,847,015		8,847,015
Total	\$253,512,944		\$253,512,944

Lion Insurance Company
Liabilities, Surplus and Other Funds
December 31, 2016

	Per Company	Examination Adjustments	Per Examination
Losses	\$39,724,776		\$39,724,776
Reinsurance payable on paid losses and loss adjustment expenses	11,264		11,264
Loss adjustment expenses	10,964,101		10,964,101
Commissions payable, contingent commissions and other similar charges	4,481		4,481
Other expenses	182,155		182,155
Taxes, licenses and fees	1,079,842		1,079,842
Unearned premiums	96,388		96,388
Ceded reinsurance premiums payable	14,956		14,956
Payable to parent, subsidiaries and affiliates	251,405		251,405
Payable for securities	548,986		548,986
Aggregate write-ins for liabilities	<u>110,647,452</u>		<u>110,647,452</u>
Total Liabilities	\$163,525,808		\$163,525,808
Common capital stock	\$1,600,000		\$1,600,000
Gross paid in and contributed surplus	47,461,990		47,461,990
Unassigned funds (surplus)	<u>40,925,145</u>		<u>40,925,145</u>
Surplus as regards policyholders	<u>\$89,987,135</u>		<u>\$89,987,135</u>
TOTALS	<u>\$253,512,944</u>	<u>\$0</u>	<u>\$253,512,944</u>

Lion Insurance Company

Statement of Income

December 31, 2016

Underwriting Income

Premiums earned		\$28,238,601
	Deductions:	
Losses incurred		\$6,769,129
Loss expenses incurred		4,808,993
Other underwriting expenses incurred		10,092,330
Aggregate write-ins for underwriting deductions		0
Total underwriting deductions		\$21,670,453
Net underwriting gain or (loss)		\$6,568,148

Investment Income

Net investment income earned		\$2,157,452
Net realized capital gains or (losses)		222,775
Net investment gain or (loss)		\$2,380,226

Other Income

Net gain or (loss) from agents' or premium balances charged off		(\$4,073)
Finance and service charges not included in premiums		0
Aggregate write-ins for miscellaneous income		0
Total other income		(\$4,073)

Net income before dividends to policyholders and before federal & foreign income taxes		\$8,944,302
Dividends to policyholders		
Net Income, after dividends to policyholders, but before federal & foreign income taxes		\$8,944,302
Federal & foreign income taxes		2,681,464
Net Income		\$6,262,838

Capital and Surplus Account

Surplus as regards policyholders, December 31 prior year		\$83,385,654
Net Income		\$6,262,838
Net unrealized capital gains or losses		328,818
Change in non-admitted assets		9,825
Change in provision for reinsurance		
Change in excess statutory over statement reserves		0
Surplus adjustments: Paid in		0
Aggregate write-ins for gains and losses in surplus		0
Examination Adjustment		
Change in surplus as regards policyholders for the year		\$6,601,481
Surplus as regards policyholders, December 31 current year		\$89,987,135

Lion Insurance Company
Reconciliation of Capital and Surplus
December 31, 2016

No adjustments were made to surplus as regards policyholders as a result of this examination.

Surplus at December 31, 2011, per Examination			\$64,621,946
	<u>Increase</u>	<u>Decrease</u>	
Net Income	\$24,834,909		\$24,834,909
Change in net unrealized capital gain or (losses)	\$538,957		\$538,957
Changed in non-admitted asset		\$8,676	\$8,676
Net increase (or decrease)			<u>\$25,365,189</u>
Surplus at December 31, 2016, per Examination			<u>\$89,987,135</u>

COMMENTS ON FINANCIAL STATEMENT ITEMS

Liabilities

Losses and Loss Adjustment Expenses

Actuarial Opinion Summaries are due on or before March 15. The Company submitted its 2013 Actuarial Opinion Summary on April 1, 2014. This late filing was not in compliance with Section 624.424(1)(b)(2), Florida Statutes.

Al J. Rhodes, ACAS, MAAA, of SIGMA Actuarial Consulting Group, Inc., appointed by the Board, rendered an opinion that the amounts carried in the balance sheet as of December 31, 2016, made a reasonable provision for all unpaid loss and loss expense obligations of the Company under the terms of its policies and agreements.

The Office's consulting actuary, Greg S. Wilson, FCAS, MAAA, Vice President, and Principal of Lewis & Ellis Actuaries & Consultants, reviewed the loss and loss adjustment expense workpapers provided by the Company and he was in concurrence with this opinion.

Capital and Surplus

The amount of capital and surplus reported by the Company of \$89,987,135, exceeded the minimum of \$16,144,398 required by Section 624.408, Florida Statutes.

SUMMARY OF RECOMMENDATIONS

Enterprise Risk Report

We recommend the Company file Form F on or before April 1 of each year in compliance with Section 628.801(2), Florida Statutes.

Form B and Form C

We recommend the Company file the required Form B (form OIR-DO-516) and Form C on or before the April 1 due date in compliance with Rule 69O-143.046(3) and (4), Florida Administrative Code.

Audited Financial Statement

We recommend that Audited Financial Statements be filed by the Company on or before June 1 for compliance with Section 624.424(8)(a), Florida Statutes.

Independent CPA/Awareness Letter

We recommend the Company file an Independent CPA/Awareness Letter by December 31 of the year subject to audit in accordance with Rule 69O-137.002(6)(a), Florida Administrative Code.

Actuarial Opinion Summary

We recommend the Actuarial Opinion Summary be filed on or before the March 15 due date to comply with Section 624.424(1)(b)(2), Florida Statutes.

Form and Rate Filings

We recommend the following Company's form and rate filings be updated with the Office to comply with Rule 69O-189.016, Florida Administrative Code:

1. Standard Workers' Compensation Form Filing should be updated for content changes and the Florida Workers' Compensation Insurance Guaranty Association Assessment ("FWCIGA") surcharge.

2. Workers' Compensation Large Deductible Form Filing should be updated for content changes and FWCIGA surcharge.
3. Workers' Compensation Large Deductible Rate Filing should be updated for content changes.

CONCLUSION

The insurance examination practices and procedures as promulgated by the NAIC have been followed in ascertaining the financial condition of **Lion Insurance Company** as of December 31, 2016, consistent with the insurance laws of the State of Florida.

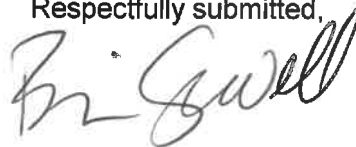
Per examination of annual financial statements, the Company's surplus as regards policyholders was \$89,987,135, which exceeded the minimum of \$16,144,398 required by Section 624.408, Florida Statutes.

Participation in the examination included:

Name	Title	Firm
George Brown, CFE, CIA, MCM	Examiner-in-Charge	Dixon Hughes Goodman LLP
Roshi Fekrat, CPA, CFE, CIA, AMCM	Participating Examiner	Dixon Hughes Goodman LLP
Micah Rivera, CPA, CFE (Fraud)	Participating Examiner	Dixon Hughes Goodman LLP
Greg Wilson, FCAS, MAAA	Actuary	Lewis and Ellis Actuaries
Tyler Leach, CISA, CCSFP	IT Specialist	Dixon Hughes Goodman LLP

Name	Title	State of Florida
Jeffrey Rockwell, MBA, FCCM	Examination Manager	Office
Paula Bowyer, APIR	Participating Examiner	Office

Respectfully submitted,



Brian Sewell, CFE, MCM
Chief Examiner
Florida Office of Insurance Regulation