



# ANNUAL STATEMENT

For the Year Ended December 31, 2016  
of the Condition and Affairs of the

## Prepared Insurance Company

NAIC Group Code..... 0, 0 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 13687	Employer's ID Number..... 26-4756872
Organized under the Laws of FL	State of Domicile or Port of Entry FL	Country of Domicile US
Incorporated/Organized..... April 16, 2009	Commenced Business..... September 18, 2009	
Statutory Home Office	1715 N Westshore Blvd Suite 930..... Tampa ..... FL ..... US ..... 33607 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	1715 N Westshore Blvd Suite 930..... Tampa ..... FL ..... US..... 33607 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	813-286-3730 <small>(Area Code) (Telephone Number)</small>
Mail Address	1715 N Westshore Blvd Suite 930..... Tampa ..... FL ..... US ..... 33607 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	1715 N Westshore Blvd Suite 930..... Tampa ..... FL ..... US ..... 33607 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	813-286-3730 <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	Prepared@preparedins.com	
Statutory Statement Contact	Jeffrey Eugene Myers <small>(Name)</small> jmyers@preparedins.com <small>(E-Mail Address)</small>	813-286-3732 <small>(Area Code) (Telephone Number) (Extension)</small> 813-286-3737 <small>(Fax Number)</small>

### OFFICERS

Name	Title	Name	Title
1. Eric Lee Gobble	President, Chief Executive Officer and Chief Risk	2. Jeffrey Eugene Myers	Chief Financial Officer, Secretary, and Treasurer
3. Michael Ernest Rubio	Chief Claim Officer	4.	

### OTHER

### DIRECTORS OR TRUSTEES

Eric Lee Gobble	Martin Lloyd Schaffel	Panayiotis Armando Vasiloudes	Oscar Armando Garcia
Danny Correa			

State of..... Florida  
County of..... Hillsborough

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

_____ (Signature) Eric Lee Gobble	_____ (Signature) Jeffrey Eugene Myers	_____ (Signature)
1. (Printed Name) President, Chief Executive Officer and Chief Risk	2. (Printed Name) Chief Financial Officer, Secretary, and Treasurer	3. (Printed Name)
_____ (Title)	_____ (Title)	_____ (Title)

Subscribed and sworn to before me  
This \_\_\_\_\_ day of \_\_\_\_\_ 2017

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

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	30,523,065		30,523,065	29,462,949
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....9,965,973, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....418,583, Schedule DA).....	10,384,556		10,384,556	23,389,971
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	40,907,621	.0	40,907,621	52,852,920
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	188,838		188,838	212,168
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	330,197	.637	329,560	316,770
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	1,958,642		1,958,642	2,599,010
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			.0	
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....			.0	
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	380,932		380,932	1,103,835
18.2 Net deferred tax asset.....	3,504,626	2,094,305	1,410,321	1,590,292
19. Guaranty funds receivable or on deposit.....	103,011		103,011	468,062
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	9,960,486		9,960,486	5,363,408
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	3,023,124	.0	3,023,124	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	60,357,477	2,094,942	58,262,535	64,506,465
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	60,357,477	2,094,942	58,262,535	64,506,465

### DETAILS OF WRITE-INS

1101.....			.0	
1102.....			.0	
1103.....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. COLI Investment.....	3,023,124		3,023,124	
2502.....			.0	
2503.....			.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	3,023,124	.0	3,023,124	.0

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	12,357,291	10,756,959
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	2,945,377	2,757,200
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	60,867	139,467
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	111,556	129,756
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....		
7.2 Net deferred tax liability.....		
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....20,232,233 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	9,843,357	22,355,719
10. Advance premium.....	1,784,301	1,728,230
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	10,994,520	6,601,713
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19).....		
14. Amounts withheld or retained by company for account of others.....	65,554	17,585
15. Remittances and items not allocated.....	(5,516)	391
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 8).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	38,157,307	44,487,020
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	38,157,307	44,487,020
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	5,000,000	5,000,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	5,300,000	6,100,000
34. Gross paid in and contributed surplus.....	18,864,000	12,064,000
35. Unassigned funds (surplus).....	(9,058,772)	(3,144,555)
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	20,105,228	20,019,445
38. TOTAL (Page 2, Line 28, Col. 3).....	58,262,535	64,506,465

### DETAILS OF WRITE-INS

2501. Citizens Property Insurance Corporation take-out, opt-out payables, net.....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

## STATEMENT OF INCOME

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	38,621,615	37,744,987
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	26,119,562	20,671,069
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	6,297,692	4,453,562
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	13,136,941	16,316,605
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	45,554,195	41,441,236
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(6,932,580)	(3,696,249)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	884,388	825,652
10. Net realized capital gains (losses) less capital gains tax of \$.....(17,296) (Exhibit of Capital Gains (Losses)).....	(24,660)	(110,340)
11. Net investment gain (loss) (Lines 9 + 10).....	859,728	715,312
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....(21,755) amount charged off \$.....0).....	(21,755)	(30,327)
13. Finance and service charges not included in premiums.....	105,514	79,251
14. Aggregate write-ins for miscellaneous income.....	0	0
15. Total other income (Lines 12 through 14).....	83,759	48,924
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(5,989,093)	(2,932,013)
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(5,989,093)	(2,932,013)
19. Federal and foreign income taxes incurred.....	(254,700)	(558,150)
20. Net income (Line 18 minus Line 19) (to Line 22).....	(5,734,393)	(2,373,863)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	20,019,445	18,545,371
22. Net income (from Line 20).....	(5,734,393)	(2,373,863)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....		(64,204)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	1,709,057	392,554
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(1,888,881)	(180,413)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29. Change in surplus notes.....	(800,000)	
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	6,800,000	3,700,000
33.2 Transferred to capital (Stock Dividend).....		
33.3. Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	85,783	1,474,074
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	20,105,228	20,019,445
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. FHCF assessment written-off.....		
1402. CPIC assessment written-off.....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	0	0
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	31,185,856	43,138,888
2. Net investment income.....	1,139,312	1,127,501
3. Miscellaneous income.....	83,759	48,924
4. Total (Lines 1 through 3).....	32,408,927	44,315,313
5. Benefit and loss related payments.....	24,519,230	17,422,483
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	18,978,205	20,227,793
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(994,899)	290,000
10. Total (Lines 5 through 9).....	42,502,536	37,940,276
11. Net cash from operations (Line 4 minus Line 10).....	(10,093,609)	6,375,037
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	10,312,003	10,387,469
12.2 Stocks.....		1,019,424
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(570)	429
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	10,311,433	11,407,322
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	11,645,102	11,349,548
13.2 Stocks.....		1,019,181
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	11,645,102	12,368,729
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(1,333,669)	(961,407)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	(800,000)	
16.2 Capital and paid in surplus, less treasury stock.....	6,800,000	3,700,000
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	(7,578,137)	(5,358,130)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(1,578,137)	(1,658,130)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(13,005,415)	3,755,500
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	23,389,971	19,634,471
19.2 End of year (Line 18 plus Line 19.1).....	10,384,556	23,389,971

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001 .....		
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## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1 - PREMIUMS EARNED

	1	2	3	4
Line of Business	Net Premiums Written per Column 6, Part 1B	Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	358,591	209,346	215,424	352,513
2. Allied lines.....	1,590,131	1,004,696	985,997	1,608,830
3. Farmowners multiple peril.....	0		0	0
4. Homeowners multiple peril.....	24,160,531	21,141,677	8,641,936	36,660,272
5. Commercial multiple peril.....	0		0	0
6. Mortgage guaranty.....	0		0	0
8. Ocean marine.....	0		0	0
9. Inland marine.....	0		0	0
10. Financial guaranty.....	0		0	0
11.1 Medical professional liability - occurrence.....	0		0	0
11.2 Medical professional liability - claims-made.....	0		0	0
12. Earthquake.....	0		0	0
13. Group accident and health.....	0		0	0
14. Credit accident and health (group and individual).....	0		0	0
15. Other accident and health.....	0		0	0
16. Workers' compensation.....	0		0	0
17.1 Other liability - occurrence.....	0		0	0
17.2 Other liability - claims-made.....	0		0	0
17.3 Excess workers' compensation.....	0		0	0
18.1 Products liability - occurrence.....	0		0	0
18.2 Products liability - claims-made.....	0		0	0
19.1, 19.2 Private passenger auto liability.....	0		0	0
19.3, 19.4 Commercial auto liability.....	0		0	0
21. Auto physical damage.....	0		0	0
22. Aircraft (all perils).....	0		0	0
23. Fidelity.....	0		0	0
24. Surety.....	0		0	0
26. Burglary and theft.....	0		0	0
27. Boiler and machinery.....	0		0	0
28. Credit.....	0		0	0
29. International.....	0		0	0
30. Warranty.....	0		0	0
31. Reinsurance - nonproportional assumed property.....	0		0	0
32. Reinsurance - nonproportional assumed liability.....	0		0	0
33. Reinsurance - nonproportional assumed financial lines.....	0		0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	26,109,253	22,355,719	9,843,357	38,621,615

#### DETAILS OF WRITE-INS

3401. ....	0		0	0
3402. ....	0		0	0
3403. ....	0		0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	215,424				215,424
2. Allied lines.....	985,997				985,997
3. Farmowners multiple peril.....					0
4. Homeowners multiple peril.....	8,641,936				8,641,936
5. Commercial multiple peril.....					0
6. Mortgage guaranty.....					0
8. Ocean marine.....					0
9. Inland marine.....					0
10. Financial guaranty.....					0
11.1 Medical professional liability - occurrence.....					0
11.2 Medical professional liability - claims-made.....					0
12. Earthquake.....					0
13. Group accident and health.....					0
14. Credit accident and health (group and individual).....					0
15. Other accident and health.....					0
16. Workers' compensation.....					0
17.1 Other liability - occurrence.....					0
17.2 Other liability - claims-made.....					0
17.3 Excess workers' compensation.....					0
18.1 Products liability - occurrence.....					0
18.2 Products liability - claims-made.....					0
19.1, 19.2 Private passenger auto liability.....					0
19.3, 19.4 Commercial auto liability.....					0
21. Auto physical damage.....					0
22. Aircraft (all perils).....					0
23. Fidelity.....					0
24. Surety.....					0
26. Burglary and theft.....					0
27. Boiler and machinery.....					0
28. Credit.....					0
29. International.....					0
30. Warranty.....					0
31. Reinsurance - nonproportional assumed property.....					0
32. Reinsurance - nonproportional assumed liability.....					0
33. Reinsurance - nonproportional assumed financial lines.....					0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0
35. TOTALS.....	9,843,357	0	0	0	9,843,357
36. Accrued retrospective premiums based on experience.....					
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					9,843,357

#### DETAILS OF WRITE-INS

3401. ....					0
3402. ....					0
3403. ....					0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

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

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	655,799				297,208	358,591
2. Allied lines.....	2,930,080				1,339,949	1,590,131
3. Farmowners multiple peril.....						.0
4. Homeowners multiple peril.....	57,920,051		66,309		33,825,829	24,160,531
5. Commercial multiple peril.....						.0
6. Mortgage guaranty.....						.0
8. Ocean marine.....						.0
9. Inland marine.....						.0
10. Financial guaranty.....						.0
11.1 Medical professional liability - occurrence.....						.0
11.2 Medical professional liability - claims-made.....						.0
12. Earthquake.....						.0
13. Group accident and health.....						.0
14. Credit accident and health (group and individual).....						.0
15. Other accident and health.....						.0
16. Workers' compensation.....						.0
17.1 Other liability - occurrence.....						.0
17.2 Other liability - claims-made.....						.0
17.3 Excess workers' compensation.....						.0
18.1 Products liability - occurrence.....						.0
18.2 Products liability - claims-made.....						.0
19.1, 19.2 Private passenger auto liability.....						.0
19.3, 19.4 Commercial auto liability.....						.0
21. Auto physical damage.....						.0
22. Aircraft (all perils).....						.0
23. Fidelity.....						.0
24. Surety.....						.0
26. Burglary and theft.....						.0
27. Boiler and machinery.....						.0
28. Credit.....						.0
29. International.....						.0
30. Warranty.....						.0
31. Reinsurance - nonproportional assumed property.....	XXX					.0
32. Reinsurance - nonproportional assumed liability.....	XXX					.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0
35. TOTALS.....	61,505,930	.0	66,309	.0	35,462,986	26,109,253

#### DETAILS OF WRITE-INS

3401. ....						.0
3402. ....						.0
3403. ....						.0
3498. Summary of remaining write-ins for Line 34 from overflow page....	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ ]

If yes: 1. The amount of such installment premiums \$.0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.0.



## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	14,884	108,425		123,309	538,246	890,279	(228,724)	(64.9)
2. Allied lines.....	989,251	359,697		1,348,948	756,640	649,113	1,456,475	90.5
3. Farmowners multiple peril.....				.0	.0		.0	.0
4. Homeowners multiple peril.....	22,699,458	347,515		23,046,973	11,062,405	9,217,567	24,891,811	67.9
5. Commercial multiple peril.....				.0	.0		.0	.0
6. Mortgage guaranty.....				.0	.0		.0	.0
8. Ocean marine.....				.0	.0		.0	.0
9. Inland marine.....				.0	.0		.0	.0
10. Financial guaranty.....				.0	.0		.0	.0
11.1 Medical professional liability - occurrence.....				.0	.0		.0	.0
11.2 Medical professional liability - claims-made.....				.0	.0		.0	.0
12. Earthquake.....				.0	.0		.0	.0
13. Group accident and health.....				.0	.0		.0	.0
14. Credit accident and health (group and individual).....				.0	.0		.0	.0
15. Other accident and health.....				.0	.0		.0	.0
16. Workers' compensation.....				.0	.0		.0	.0
17.1 Other liability - occurrence.....				.0	.0		.0	.0
17.2 Other liability - claims-made.....				.0	.0		.0	.0
17.3 Excess workers' compensation.....				.0	.0		.0	.0
18.1 Products liability - occurrence.....				.0	.0		.0	.0
18.2 Products liability - claims-made.....				.0	.0		.0	.0
19.1, 19.2 Private passenger auto liability.....				.0	.0		.0	.0
19.3, 19.4 Commercial auto liability.....				.0	.0		.0	.0
21. Auto physical damage.....				.0	.0		.0	.0
22. Aircraft (all perils).....				.0	.0		.0	.0
23. Fidelity.....				.0	.0		.0	.0
24. Surety.....				.0	.0		.0	.0
26. Burglary and theft.....				.0	.0		.0	.0
27. Boiler and machinery.....				.0	.0		.0	.0
28. Credit.....				.0	.0		.0	.0
29. International.....				.0	.0		.0	.0
30. Warranty.....				.0	.0		.0	.0
31. Reinsurance - nonproportional assumed property.....	XXX			.0	.0		.0	.0
32. Reinsurance - nonproportional assumed liability.....	XXX			.0	.0		.0	.0
33. Reinsurance - nonproportional assumed financial lines.....	XXX			.0	.0		.0	.0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS.....	23,703,593	815,637	.0	24,519,230	12,357,291	10,756,959	26,119,562	67.6
<b>DETAILS OF WRITE-INS</b>								
3401. ....				.0	.0		.0	.0
3402. ....				.0	.0		.0	.0
3403. ....				.0	.0		.0	.0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	XXX
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	.0	.0	.0	.0

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....		40,000		40,000	440,000	58,246		538,246	69,727
2. Allied lines.....	369,668	34,744		404,412	323,191	45,037	16,000	756,640	222,501
3. Farmowners multiple peril.....				0				0	
4. Homeowners multiple peril.....	6,840,246	89,035		6,929,281	4,279,090	238,034	384,000	11,062,405	2,653,149
5. Commercial multiple peril.....				0				0	
6. Mortgage guaranty.....				0				0	
8. Ocean marine.....				0				0	
9. Inland marine.....				0				0	
10. Financial guaranty.....				0				0	
11.1 Medical professional liability - occurrence.....				0				0	
11.2 Medical professional liability - claims-made.....				0				0	
12. Earthquake.....				0				0	
13. Group accident and health.....				0				(a) 0	
14. Credit accident and health (group and individual).....				0				0	
15. Other accident and health.....				0				(a) 0	
16. Workers' compensation.....				0				0	
17.1 Other liability - occurrence.....				0				0	
17.2 Other liability - claims-made.....				0				0	
17.3 Excess workers' compensation.....				0				0	
18.1 Products liability - occurrence.....				0				0	
18.2 Products liability - claims-made.....				0				0	
19.1, 19.2 Private passenger auto liability.....				0				0	
19.3, 19.4 Commercial auto liability.....				0				0	
21. Auto physical damage.....				0				0	
22. Aircraft (all perils).....				0				0	
23. Fidelity.....				0				0	
24. Surety.....				0				0	
26. Burglary and theft.....				0				0	
27. Boiler and machinery.....				0				0	
28. Credit.....				0				0	
29. International.....				0				0	
30. Warranty.....				0				0	
31. Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32. Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	7,209,914	163,779	0	7,373,693	5,042,281	341,317	400,000	12,357,291	2,945,377
<b>DETAILS OF WRITE-INS</b>									
3401. ....				0				0	
3402. ....				0				0	
3403. ....				0				0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

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(a) Including \$.....0 for present value of life indemnity claims.

## UNDERWRITING AND INVESTMENT EXHIBIT

## PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	6,240,078			6,240,078
1.2 Reinsurance assumed.....	57,614			57,614
1.3 Reinsurance ceded.....				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	6,297,692	0	0	6,297,692
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		15,306,970		15,306,970
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		3,915,842		3,915,842
2.4 Contingent - direct.....				0
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	11,391,128	0	11,391,128
3. Allowances to manager and agents.....				0
4. Advertising.....				0
5. Boards, bureaus and associations.....		3,450		3,450
6. Surveys and underwriting reports.....				0
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....		768,703		768,703
8.2 Payroll taxes.....		43,255		43,255
9. Employee relations and welfare.....		(3,579)		(3,579)
10. Insurance.....				0
11. Directors' fees.....				0
12. Travel and travel items.....				0
13. Rent and rent items.....				0
14. Equipment.....				0
15. Cost or depreciation of EDP equipment and software.....				0
16. Printing and stationery.....		418		418
17. Postage, telephone and telegraph, exchange and express.....				0
18. Legal and auditing.....		30,995		30,995
19. Totals (Lines 3 to 18).....	0	843,242	0	843,242
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....		973,314		973,314
20.2 Insurance department licenses and fees.....		7,456		7,456
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	980,770	0	980,770
21. Real estate expenses.....				0
22. Real estate taxes.....				0
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	0	(78,199)	110,916	32,717
25. Total expenses incurred.....	6,297,692	13,136,941	110,916	(a) 19,545,549
26. Less unpaid expenses - current year.....	2,945,377	172,423		3,117,800
27. Add unpaid expenses - prior year.....	2,757,200	269,223		3,026,423
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	6,109,515	13,233,741	110,916	19,454,172

## DETAILS OF WRITE-INS

2401. Professional Fees.....		256,735	110,916	367,651
2402. Bank Fees.....		34,809		34,809
2403. Other Miscellaneous.....		(369,743)		(369,743)
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	0	(78,199)	110,916	32,717

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....3,053	.....2,994
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....831,303	.....814,819
1.3 Bonds of affiliates.....	(a).....	.....1,191
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....169,762	.....176,300
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....1,004,118	.....995,304
11. Investment expenses.....	.....	(g).....110,916
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....110,916
17. Net investment income (Line 10 minus Line 16).....	.....	.....884,388

### DETAILS OF WRITE-INS

0901. ....		
0902. ....		
0903. ....		
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0	0
1501. ....		
1502. ....		
1503. ....		
1598. Summary of remaining write-ins for Line 15 from overflow page.....		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		0

- (a) Includes \$.....17,615 accrual of discount less \$.....249,209 amortization of premium and less \$.....27,656 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....9,967 amortization of premium and less \$.....396 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

## EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	(788)		(788)		
1.1 Bonds exempt from U.S. tax.....			0		
1.2 Other bonds (unaffiliated).....	(40,601)		(40,601)		
1.3 Bonds of affiliates.....			0		
2.1 Preferred stocks (unaffiliated).....			0		
2.11 Preferred stocks of affiliates.....			0		
2.2 Common stocks (unaffiliated).....			0		
2.21 Common stocks of affiliates.....			0		
3. Mortgage loans.....			0		
4. Real estate.....			0		
5. Contract loans.....			0		
6. Cash, cash equivalents and short-term investments.....	(570)		(570)		
7. Derivative instruments.....			0		
8. Other invested assets.....			0		
9. Aggregate write-ins for capital gains (losses).....	0	0	0	0	0
10. Total capital gains (losses).....	(41,960)	0	(41,960)	0	0

### DETAILS OF WRITE-INS

0901. ....			0		
0902. ....			0		
0903. ....			0		
0998. Summary of remaining write-ins for Line 9 from overflow page...	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	0	0	0	0	0

**EXHIBIT OF NONADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	0	0	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	637	784	147
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	2,094,305	205,277	(1,889,028)
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,094,942	206,061	(1,888,881)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	2,094,942	206,061	(1,888,881)

**DETAILS OF WRITE-INS**

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501.....			0
2502.....			0
2503.....			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	0	0	0

**NOTES TO FINANCIAL STATEMENTS****Note 1 – Summary of Significant Accounting Policies and Going Concern**

## A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2016	2015
<b>NET INCOME</b>					
(1) Prepared Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (5,734,393)	\$ (2,373,863)
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ (5,734,393)	\$ (2,373,863)
<b>SURPLUS</b>					
(5) Prepared Insurance Company state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 20,105,228	\$ 20,019,445
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 20,105,228	\$ 20,019,445

The accompanying financial statements of Prepared Insurance Company have been prepared on the statutory basis of accounting as defined and in accordance with the NAIC *Accounting Practices and Procedures* manual except to the extent state law differs. The Commissioner of the Florida Office of Insurance Regulation has the right to permit specific practices that deviate from prescribed practices.

## B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

## C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct and ceded business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

- Short-term investments are stated at amortized cost. Non-investment grade short-term investments are stated at the lower of amortized value or fair value.
- Investment grade bonds not backed by other loans are stated at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value.
- The Company has no investment in common stocks.
- The Company has no investment in preferred stocks.
- The Company holds no mortgage loans.
- The Company has no investments in loan-backed subsidiaries.
- The Company has no investments in insurance subsidiaries.
- The Company has no investments in limited partnerships.
- The Company holds no derivatives.
- The Company has no premium deficiency reserves.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on industry experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- The Company has not modified its capitalization policy from the prior period.
- Not applicable as the Company does not write major medical insurance with prescription drug coverage.

## NOTES TO FINANCIAL STATEMENTS

D. Going Concern

Not applicable

**Note 2 – Accounting Changes and Corrections of Errors**

No significant changes

**Note 3 – Business Combinations and Goodwill**

No significant changes

**Note 4 – Discontinued Operations**

A. Discontinued Operation Disposed of or Classified as Held for Sale

Not applicable

**Note 5 – Investments**

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

(1)

		1	2	3
(2)		Amortized Cost Basis Before Other-than-Temporary Impairment	Other-than-Temporary Impairment Recognized in Loss	Fair Value 1 – 2
OTTI recognized 1 <sup>st</sup> Quarter				
a.	Intent to sell	\$	\$	\$
b.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
c.	Total 1 <sup>st</sup> Quarter	\$	\$	\$
OTTI recognized 2 <sup>nd</sup> Quarter				
d.	Intent to sell	\$	\$	\$
e.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
f.	Total 2 <sup>nd</sup> Quarter	\$	\$	\$
OTTI recognized 3 <sup>rd</sup> Quarter				
g.	Intent to sell	\$	\$	\$
h.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
i.	Total 3 <sup>rd</sup> Quarter	\$	\$	\$
OTTI recognized 4 <sup>th</sup> Quarter				
j.	Intent to sell	\$	\$	\$
k.	Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis			
l.	Total 4 <sup>th</sup> Quarter		\$	
m.	Annual aggregate total	XXX	\$	XXX

## (3) Recognized OTTI securities

CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at Time of OTTI	Date of Financial Statement Where Reported
	\$	\$	\$	\$	\$	
Total			\$			

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

**NOTES TO FINANCIAL STATEMENTS**

a.	The aggregate amount of unrealized losses:	1.	Less than 12 Months	\$	(162,798)
		2.	12 Months or Longer	\$	(822)
b.	The aggregate related fair value of securities with unrealized losses:	1.	Less than 12 Months	\$	8,962,576
		2.	12 Months or Longer	\$	169,512

(5) Describe the general categories of information that the investor considered in reaching the conclusion that the impairments are not other-than-temporary.

Not applicable

E. Repurchase Agreements and/or Securities Lending Transactions

Not applicable

F. Real Estate

Not applicable

G. Investments in Low-Income Housing Trade Credits (LIHTC)

Not applicable

H. Restricted Assets

Not applicable

I. Working Capital Finance Investments

Not applicable

J. Offsetting and Netting of Assets and Liabilities

Not applicable

K. Structured Notes

Not applicable

L. 5\* Securities

Not applicable

**Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable

**Note 7 – Investment Income**

A. Due and Accrued Investment Income

The company does not admit investment income due and accrued if amount are 90 days past due.

B. Amount Non Admitted

Not applicable

**Note 8 – Derivative Instruments**

No significant changes

**Note 9 – Income Taxes**

A. Deferred Tax Assets/(Liabilities)

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

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 3,469,871	\$ 43,022	\$ 3,512,893	\$ 1,702,034	\$ 93,535	\$ 1,795,569	\$ 1,767,837	\$ (50,513)	\$ 1,717,324
b. Statutory valuation allowance adjustment									



**NOTES TO FINANCIAL STATEMENTS**

c. Adjusted gross deferred tax assets (1a-1b)	3,469,871	43,022	3,512,893	1,702,034	93,535	1,795,569	1,767,837	(50,513)	1,717,324
d. Deferred tax assets nonadmitted	2,094,305		2,094,305	205,277		205,277	1,889,028		1,889,028
e. Subtotal net admitted deferred tax asset (1c-1d)	1,375,566	43,022	1,418,588	1,496,757	93,535	1,590,292	(121,191)	(50,513)	(171,704)
f. Deferred tax liabilities	7,862	405	8,267				7,862	405	8,267
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 1,367,704	\$ 42,617	\$ 1,410,321	\$ 1,496,757	\$ 93,535	\$ 1,590,292	\$ (129,053)	\$ (50,918)	\$ (179,971)

## 2. Admission Calculation Components

	2016			2015			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$ 217,345	\$	\$ 217,345	\$ (217,345)	\$	\$ (217,345)
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below:	1,410,321		1,410,321	1,372,947		1,372,947	37,374		37,374
Adjusted gross deferred tax assets expected to be realized following the balance sheet date				1,372,947		1,372,947	(1,372,947)		(1,372,947)
Adjusted gross deferred tax assets allowed per limitation threshold			2,804,236			2,732,552			71,684
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities									
d. Deferred tax assets admitted as the result of application of SSAP 101. Total (2(a)+2(b)+2(c)	\$ 1,410,321	\$	\$ 1,410,321	\$ 1,590,292	\$	\$ 1,590,292	\$ (179,971)	\$	\$ (179,971)

## 3. Other Admissibility Criteria

	2016	2015
a. Ratio percentage used to determine recovery period and threshold limitation amount	342.000%	265.180%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 18,694,908	\$ 18,217,015

## 4. Impact of Tax Planning Strategies

## (a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.

	12/31/2016		12/31/2015		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 3,469,871	\$ 43,022	\$ 1,702,034	\$ 93,535	\$ 1,767,837	\$ (50,513)

**NOTES TO FINANCIAL STATEMENTS**

2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies							
	%	%	%	%	%	%	%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 1,375,566	\$ 43,022	\$ 1,496,757	\$ 93,535	\$ (121,191)	\$ (50,513)	
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies							
	%	%	%	%	%	%	%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

## B. Deferred Tax Liabilities

Not Recognized

## C. Current and Deferred Income Taxes

## 1. Current Income Tax

	1 2016	2 2015	3 (Col 1-2) Change
a. Federal	\$ (230,929)	\$ (558,854)	\$ 327,925
b. Foreign			
c. Subtotal	\$ (230,929)	\$ (558,854)	\$ 327,925
d. Federal income tax on net capital gains	(17,296)	(57,250)	39,954
e. Utilization of capital loss carry-forwards			
f. Other	(23,771)	704	(24,475)
g. Federal and Foreign income taxes incurred	\$ (271,996)	\$ (615,400)	\$ 343,404

## 2. Deferred Tax Assets

	1 2016	2 2015	3 (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	\$ 163,767	\$ 181,578	\$ (17,811)
2. Unearned premium reserve	669,348	1,520,189	(850,841)
3. Policyholder reserves			
4. Investments			
5. Deferred acquisition costs			
6. Policyholder dividends accrual			
7. Fixed assets			
8. Compensation and benefits accrual			
9. Pension accrual			
10. Receivables - nonadmitted			
11. Net operating loss carry-forward	2,636,539		2,636,539
12. Tax credit carry-forward			
13. Other (including items <5% of total ordinary tax assets)	217	267	(50)
99. Subtotal	\$ 3,469,871	\$ 1,702,034	\$ 1,767,837
b. Statutory valuation allowance adjustment			
c. Nonadmitted	2,094,305	205,277	1,889,028
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 1,375,566	\$ 1,496,757	\$ (121,191)
e. Capital:			
1. Investments	\$	\$ 21,829	\$ (21,829)
2. Net capital loss carry-forward	43,022	71,706	(28,684)
3. Real estate			
4. Other (including items <5% of total capital tax assets)			
99. Subtotal	\$ 43,022	\$ 93,535	\$ (50,513)
f. Statutory valuation allowance adjustment			
g. Nonadmitted			
h. Admitted capital deferred tax assets (2e99-2f-2g)	43,022	93,535	(50,513)
i. Admitted deferred tax assets (2d+2h)	\$ 1,418,588	\$ 1,590,292	\$ (171,704)

## 3. Deferred Tax Liabilities

	1 2016	2 2015	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	\$ 7,862	\$	\$ 7,862

**NOTES TO FINANCIAL STATEMENTS**

2. Fixed assets			
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (including items <5% of total ordinary tax liabilities)			
99. Subtotal	\$	7,862	\$ 7,862
b. Capital:			
1. Investments	\$	405	\$ 405
2. Real estate			
3. Other (including items <5% of total capital tax liabilities)			
99. Subtotal		405	405
c. Deferred tax liabilities (3a99+3b99)	\$	8,267	\$ 8,267
4. Net Deferred Tax Assets (2i – 3c)	\$	1,410,321	\$ 1,590,292 (179,971)

## D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	Amount	Effective Tax Rate (%)
<b>Permanent Differences:</b>		
Provision computed at statutory rate	\$ (\$2,042,174)	34%
Proration of tax exempt investment income		%
Tax exempt income deduction	50	%
Dividends received deduction		%
Disallowed travel and entertainment		%
Other permanent differences		%
<b>Temporary Differences:</b>		
Total ordinary DTAs	\$	%
Total ordinary DTLs		%
Total capital DTAs		%
Total capital DTLs		%
<b>Other:</b>		
Statutory valuation allowance adjustment	\$	%
Accrual adjustment – prior year	38,837	-0.6%
Other	22,234	-0.4%
Totals	\$ (\$1,981,053)	33%
Federal and foreign income taxes incurred	(\$271,996)	4.5%
Realized capital gains (losses) tax		%
Change in net deferred income taxes	(1,709,056)	28.5%
Total statutory income taxes	\$ (\$1,981,052)	33.0%

## E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

At December 31, 2016, the Company has \$7,755,717 net operating loss carryforward available to offset against future taxable income. The company has \$126,531 of net capital loss carryforwards available to offset against future taxable income.

The following is income tax expense for 2016 and 2015 that is available for recoupment in the event of future net losses:

Year	Amount
2016	\$ 0
2015	\$ 0

The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

## F. Consolidated Federal Income Tax Return

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

Not applicable

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

Not applicable

## G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

**Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

## A. Nature of Relationships

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**NOTES TO FINANCIAL STATEMENTS**


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The Company is a wholly owned subsidiary of Prepared Holdings, LLC (the Parent) as detailed in Schedule Y, Part I, Organizational Chart. The Company is also affiliated, through its parent, with Prepared Managers, LLC.

- B. Detail of Transactions Greater than ½% of 1% of the total admitted assets.

Not applicable

- C. Change in Terms of Intercompany Arrangements

Not applicable

- D. Amounts Due to or From Related Parties

At December 31, 2016, the company reported \$3,960,486 as amount receivable from Prepared Managers, LLC, an affiliated company. Additionally, the Company reported a \$6,000,000 receivable from its parent, Prepared Holdings, LLC, related to a surplus contribution funded in 2017 but recorded in 2016 according to SSAP #72.

- E. Guarantees or Contingencies for Related

Parties Not applicable

- F. Management, Service Contracts, Cost Sharing Arrangements

Prepared Managers, LLC (the MGA) has a Managing General Agent agreement with the Company which calls for payment of a management fee totaling 25% of net direct premiums written plus policy issuance fees in exchange for underwriting, claim processing, policy issuance, agents' commissions, accounting, data processing, and other services provided to the Company. Also, the Company has a cost sharing agreement between companies with Prepared Managers, LLC for the allocation of benefits and salaries.

- G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Prepared Holdings, LLC.

- H. Amount Deducted for Investment in Upstream Intermediate

Entity Not applicable

- I. Detail of Investments in Affiliates Greater than 10% of Admitted

Assets Not applicable

- J. Write-down for Impairment of Investments in Affiliates

Not applicable

- K. Foreign subsidiary value using

CARVM Not applicable

- L. Downstream holding company value using look-through method.

Not applicable

- M. All SCA investments (except investments in insurance SCA entities) should include disclosure of the SCA balance sheet value (admitted and non-admitted) as well as information received from the NAIC in response to the SCA filing.

Not applicable

- N. A reporting entity that reports an investment in an insurance SCA (per SSAP No. 97) for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and procedures (e.g., permitted or prescribed practices) shall disclose the following:

- A description of the accounting practice, with a statement that the practice differs from the NAIC statutory accounting practices and procedures.
- The monetary effect on net income and surplus reflected by the insurance SCA as a result of using an accounting practice that differed from NAIC statutory accounting practices and procedures.
- Whether the RSC of the insurance SCA would have triggered a regulatory event had it 1101 used a prescribed or permitted practice.
- The reported entity's investment in the insurance SCA per the audited statutory equity, and the investment in the insurance SCA the reporting entity would have reported if the insurance SCA had completed statutory financial statements in accordance with the NAIC statutory accounting practices and procedures.

Not applicable

**Note 11 – Debt**

Not significant changes.

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**NOTES TO FINANCIAL STATEMENTS**


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**Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

A. Defined Benefit Plan

Not applicable

B. Investment Policies and Strategies

Not applicable

C. Fair Value of Plan Assets

Not applicable

D. Basis Used to Determine Expected Long-Term Rate-of-Return

Not applicable

E. Defined Contribution Plans

The Company recognized (\$43,897) and \$41,410 in 2016 and 2017, respectively for its share of matching employee contributions to the 401K postretirement benefit plan. The credit in 2016 was the result of a reallocation of cost sharing between the Company and its affiliate, Prepared Managers, LLC.

F. Multiemployer Plans

Not applicable

G. Consolidated/Holding Company Plans

Not applicable

H. Postemployment Benefits and Compensated Absences

Not applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable

**Note 13 – Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

1. Outstanding Shares

The company has 5,000,000 shares of \$1 par value common stock authorized, issued and outstanding. The Company has no preferred shares authorized, issued or outstanding.

2. Dividend Rate of Preferred Stock

Not applicable

3. Dividends Restrictions

Florida statute generally requires prior written approval for dividends exceeding 10% of Surplus subject to other constraints around operating income and investment gain adjustments.

4. Dates and Amounts of Dividends Paid

Not applicable

5. Amount of Ordinary Dividends that May be Paid

Not applicable

6. Restrictions on Unassigned Funds

Not applicable

7. Mutual Surplus Advances

Not applicable

8. Company Stock Held for Special Purposes

Not applicable

9. Changes in Special Surplus Funds

**NOTES TO FINANCIAL STATEMENTS**

Not applicable

## 10. Changes in Unassigned Funds

Not applicable

## 11. Surplus Notes:

Date Issued	Interest Rate	Par Value (Face Amount of Notes)	Carrying Value of Note*	Principal and/or Interest Paid Current Year	Total Principal and/or Interest Paid	Unapproved Principal and/or Interest	Date of Maturity
06/30/2011	6.250 %	\$ 1,400,000	\$ 1,400,000	\$	\$	\$ 215,533	12/31/2017
12/18/2012	8.250	1,400,000	1,400,000			110,938	12/31/2018
05/07/2013	8.250	2,500,000	2,500,000			124,271	12/31/2019
Total	XXX	\$ 5,300,000	\$ 5,300,000	\$	\$	\$ 450,742	XXX

\* Total should agree with Page 3, Line 33.

As of September 30, 2011 Prepared Insurance Company had a subordinate debenture of \$ 800,000 payable to Prepared Holdings, LLC with interest at prime plus 2% adjusted quarterly, interest payable annually commencing March 31, 2011, with unpaid principal and interest due on December 31, 2016. Payments of all principal and interest are subject to advance approval by the Florida Office of Insurance Regulation. No accrued interest payable has been reflected against surplus as of December 31, 2016. Originally interest was due 12/31/2014: An amendment to this note was approved by the Florida Office of Insurance regulation extending the maturity date to 12/31/2016 . In accordance with OIR approval, **this note was forgiven and converted to the permanent surplus during 2016.**

In accordance with SSAP # 72, on June 30, 2011, the Company filed with and received approval from the State of Florida Office of Insurance Regulation (OIR) of its request to approve the infusion of \$ 1,400,000 of surplus notes which were funded on July 15, 2011. This \$ 1,400,000 subordinate debenture is payable to Prepared Holdings, LLC with interest at prime plus 3% adjusted quarterly, interest payable annually commencing September 30, 2011, with unpaid principal and interest due on December 31, 2017. No accrued interest payable has been reflected against surplus as of December 31, 2017. An amendment to this note was approved by the Florida Office of Insurance regulation extending the maturity date to 12/31/2017.

In accordance with SSAP # 72. on December 18, 2012, the Company filed with and received approval from the State of Florida Office of Insurance Regulation (OIR) of its request to approve the infusion of \$ 1,400,000 of surplus notes which were funded on January 15, 2013. This \$ 1,400,000 subordinate debenture is payable to Prepared Holdings, LLC with interest at prime plus 5% adjusted quarterly, interest payable annually commencing March 31, 2013 with unpaid principal and interest due on December 31, 2018. No accrued interest payable has been reflected against surplus as of December 31, 2016.

In accordance with SSAP # 72. on May 7, 2013, the Company filed with and received approval from the State of Florida Office of Insurance Regulation (OIR) of its request to approve the infusion of \$ 2,500,000 of surplus notes which were funded on May 24, 2013 . This \$2,500,000 subordinate debenture is payable to Prepared Holdings, LLC with interest at prime plus 5% adjusted quarterly, interest payable annually commencing July 31, 2013 with unpaid principal and interest due on December 31, 2019. No accrued interest payable has been reflected against surplus as of December 31, 2016.

## 12. The impact of any restatement due to prior quasi-reorganizations is as follows:

Not applicable

## 13. Quasi Reorganizations

Not applicable

**Note 14 – Liabilities, Contingencies and Assessments**

## A. Contingent Commitments

Not applicable

## B. Assessments

The Company has incurred various Florida Industry assessments

Citizens Property Insurance Corporation (CPIC) levied a 1.4% emergency pass-through assessment to the Company's insured's effective on or after July 1, 2004 . for new and renewal policies. Citizens changed the percentage from 1.4% to 1% effective July 1, 2011 for new and renewal policies. This emergency assessment was projected to reoccur annually over a 10 year period but ended on June 30, 2015. During 2016, the Company didn't hold any Funds for assessments in Florida.

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## NOTES TO FINANCIAL STATEMENTS

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Louisiana Citizens Property Insurance Corporation levied a 2.93% emergency pass-through assessment to the Company's insured's for new and renewal policies. During 2016 the Company remitted \$4,282 to Louisiana Citizens Property Insurance Corporation, which represents the collected assessment for Louisiana policies.

The Company is subject to guaranty fund assessments by the state of Florida and Louisiana, in which it writes business. Guaranty funds assessments are accrued at the time of the assessment.

C. Gain Contingencies

Not applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

Not applicable

E. Product Warranties

Not applicable

F. Joint and Several Liabilities

Not applicable

G. All Other Contingencies

Not applicable

**Note 15 – Leases**

A. Lessee Operating Lease

Not applicable

B. Revenue, Net Income or Assets with Respect to Leases

Not applicable

**Note 16 – Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

14. Face or Contracts Amount

Not applicable

15. Nature and Terms

Not applicable

16. Exposure to Credit-Related Losses

Not applicable

17. Collateral Policy

Not applicable

**Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A. Transfers of Receivables Reported as Sales

Not applicable

B. Transfer and Servicing of Financial Assets

Not applicable

C. Wash Sales

Not applicable

**Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Portion of Partially Insured Plans**

A. ASO Plans

Not applicable

B. ASC Plans

Not applicable

C. Medicare or Similarly Structured Cost Based Reimbursement Contract

**NOTES TO FINANCIAL STATEMENTS**

Not applicable

**Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premiums Written/Produced By
Prepared Managers, LLC 1715 N Westshore Blvd , Ste 930 Tampa FL 33607	26-2938202	YES	Homeowners (HO3), (HO6), (HO4) and Dwelling Fire, Allied (DP3)	P	\$ 61,505,930
Total	XXX	XXX	XXX	XXX	\$ 61,505,930

The Company has an exclusive contract with its MGA Prepared Managers, LLC. The Company has granted underwriting and binding authority, premium collection activity, and claim adjusting and paying authority to Prepared Managers, LLC. Prepared Insurance Company has not granted reinsurance ceded authority to their MGA.

**Note 20 – Fair Value Measurements****A. Inputs Used for Assets and Liabilities Measured at Fair Value on Recurring Basis****(1) Fair Value Measurements at Reporting Date**

Assets at Fair Value	Level 1	Level 2	Level 3	Total
U.S. Government and government agencies	\$ 940,134	\$	\$	\$ 940,134
Corporate	15,627,858			15,627,858
Asset-Backed Securities	13,955,073			13,955,073
Short Term	418,583			418,583
Cash	9,965,973			9,965,973
Total	\$ 40,907,621	\$	\$	\$ 140,907,621

Liabilities at Fair Value	Level 1	Level 2	Level 3	Total
	\$	\$	\$	\$
Total	\$	\$	\$	\$

**(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy**

Not Applicable

**(3) Inputs and Techniques used for fair Value**

Level 1- Quoted prices in active markets for identical assets and liabilities: This category for items measured at fair value includes bonds on a recurring basis which are exchange-traded estimated fair value of the equity securities are based on quoted prices in actived markets and are thus classified as Level 1.

Level 2- Significant other observables inputs: This category for items measured at fair value on a recurring basis includes bonds on a recurring basis which are not exchange-traded. The estimated fair value of some of these items were determined by independent pricing services using observables inputs. Others were based on quotes from markets which were not considered actively traded.

Level 3- Significant unobservables inputs: The Company has no assets or liabilities measured at fair value on a recurring basis in this category.

**(4) For fair value categorized within Level 2 and Level 3 of the fair value hierarchy, SSAP No. 100**

(5)

**B. Inputs Used for Assets and Liabilities Measured at Fair Value on Nonrecurring Basis: Levels 1, 2 and 3****(1) Assets Measure at Fair Value on Nonrecurring Basis**

The Company has no assets or liabilities measured at fair value on a nonrecurring basis in this category.

**(2) Discussion of Level 3 Items**

The Company has no assets or liabilities measured at fair value on a nonrecurring basis in this category.

Level 1- Quoted prices in active markets for identical assets and liabilities: The Company has no assets or liabilities measured at fair value on a nonrecurring basis in this category.

Level 2- Significant other observables inputs: The Company has no assets or liabilities measured at fair value on a nonrecurring basis in this category.

Level 3- Significant unobservables inputs: The Company has no assets or liabilities measured at fair value on a nonrecurring basis in this category.



**NOTES TO FINANCIAL STATEMENTS**

## C. Other Fair Values Disclosure

Not applicable

## D. Not Practicable to Estimate Fair Value

Not applicable

**Note 21 – Other Items**

## A. Unusual or Infrequent Items

Not applicable

## B. Troubled Debt Restructuring Debtors

Not applicable

## C. Other Disclosures

The Company is not authorized to write Workers Compensation Insurance in the state of Florida or Louisiana, and the Company does not take credit for any recoveries from the Special Disability Trust Fund.

## Agent's Balance Certification

1. Agent's Balances or Uncollected Premium as reported (page 2.Line 15.1) \$ 329,560

2. Amount of Agent's Balances or Uncollected Premiums (from Page 2. Line 15.1) *N/A*  
that issue from "controlled" or "controlling" persons

A Amount Reported in #2 above and secured by a : Trust Fund, Letter of Credit *N/A*  
and Financial Guaranty Bond as required by Section 625.012, Florida Statutes.

## D. Business Interruption Insurance Recoveries

Not applicable

## E. State Transferable and Non-Transferable Tax Credits

Not applicable

## F. Subprime Mortgage Related Risk Exposure

Not applicable

## G. Insurance-Linked Securities (ILS) Contracts

Not applicable

**Note 22 – Events Subsequent**

The company recorded a Type I Subsequent Event in the form of a \$6 million surplus contribution from its parent company at December 31, 2016. Approval was received by the Florida Office of Insurance Regulation and evidence of funds was provided prior to the filing of this statement in accordance with SSAP 72 as of March 8, 2017 for the statutory statements issued for December 31, 2016. This contribution was related to a change in majority ownership of the parent company during March.

**Note 23 – Reinsurance**

## A. Unsecured Reinsurance Recoverables

The Company has unsecured reinsurance recoverable balances in excess of 3% of surplus from the following reinsurer. Any reinsurance recoverable in excess of 3% of surplus not listed below are secured by letters or credit.

Reinsurers' Name	NAIC Numbers	FEID Number	Recoverable Balance
Florida Hurricane Catastrophe Fund	00000	AA-6661310	\$4,198,199

**NOTES TO FINANCIAL STATEMENTS****B. Reinsurance Recoverable in Dispute**

The Company does not have reinsurance recoverables in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus from an individual reinsurer or exceed 10% of policyholders' surplus in aggregate.

**C. Reinsurance Assumed and Ceded**

The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2016.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All Other			20,232,233		(20,232,233)	
c. Total	\$	\$	\$ 20,232,233	\$	\$ (20,232,233)	\$
d. Direct Unearned Premium Reserves			\$ 30,075,590			

The Company had no contingent.sliding scale adjustment or other profit sharing commission accrued at December 31,2016.

**D. Uncollectible Reinsurance**

Not Applicable

**E. Commutation of Ceded Reinsurance**

Not Applicable

**F. Retroactive Reinsurance**

Not Applicable

**G. Reinsurance Accounted for as a Deposit**

Not Applicable

**H. Disclosures for the Transfer of Property and Casualty Run-off Agreements**

Not Applicable

**I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation**

Not Applicable

**J. Reinsurance Agreements Qualifying for Reinsurer Aggregation**

Not Applicable

**Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination****A. Method Used to Estimate**

Not applicable

**B. Method Used to Record**

Not applicable

**C. Amount and Percent of Net Retrospective Premiums**

Not applicable

**D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act.**

Not applicable

**E. Nonadmitted Retrospective Premium**

Not applicable

**F. Risk Sharing Provisions of the Affordable Care Act**

Not applicable

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## NOTES TO FINANCIAL STATEMENTS

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**Note 25 – Change in Incurred Losses and Loss Adjustment Expenses**

Reserves as of December 31, 2016 were \$15,302,669. As of December 31, 2016, \$11,269,049 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$2,818,679 as a result of re-estimation of unpaid claims and claim adjustment expense principally on homeowners lines of insurance.

**Note 26 – Intercompany Pooling Arrangements**

Not applicable

**Note 27 – Structured Settlements**

A. Reserves Released due to Purchase of Annuities

Not applicable

B. Annuity Insurers with Balances due Greater than 1% of Policyholders Surplus

Not applicable

**Note 28 – Health Care Receivables**

A. Pharmaceutical Rebate Receivables

Not applicable

B. Risk Sharing Receivables

Not applicable

**Note 29 – Participating Policies**

Not applicable

**Note 30 – Premium Deficiency Reserves**

As of December 31, 2016, the Company reported no premium deficiency reserves.

**Note 31 – High Deductibles**

Not applicable

**Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

A. Tabular Discount

Not Applicable

B. Nontabular Discount

Not Applicable

C. Changes in Discount Assumptions

Not Applicable

**Note 33 – Asbestos/Environmental Reserves**

Not applicable

**Note 34 – Subscriber Savings Accounts**

Not applicable

**Note 35 – Multiple Peril Crop Insurance**

Not applicable

**Note 36 – Financial Guaranty Insurance**

The Company does not write Financial Guaranty Insurance.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes  No   
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes  No  N/A
- 1.3 State regulating? Florida
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes  No
- 2.2 If yes, date of change: \_\_\_\_\_
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. \_\_\_\_\_
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/20/2014
- 3.4 By what department or departments?  
Florida Office of Insurance Regulation
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes  No  N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes  No  N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes  No
- 4.12 renewals? Yes  No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes  No
- 4.22 renewals? Yes  No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes  No
- 5.2 If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

1 Nationality	2 Type of Entity

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Thomas Howell & Ferguson 2615 Centennial Blvd, Suite 200 Tallahassee, FL 32308
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes  No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes  No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes  No  N/A
- 10.6 If the response to 10.5 is no or n/a, please explain:

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Willis Towers Watson FCAS,MAAA, FCA, Director Towers Watson 321 Susan Drive Suite D Normal IL, 61761
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [ X ]
- 12.11 Name of real estate holding company \_\_\_\_\_
- 12.12 Number of parcels involved \_\_\_\_\_
- 12.13 Total book/adjusted carrying value \$ \_\_\_\_\_
- 0
- 0
- 12.2 If yes, provide explanation \_\_\_\_\_
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? Yes [ ] No [ ]
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [ X ] No [ ]
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain: \_\_\_\_\_
- 14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s). \_\_\_\_\_
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s). \_\_\_\_\_
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

### BOARD OF DIRECTORS

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

### FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$ \_\_\_\_\_
- 20.12 To stockholders not officers \$ \_\_\_\_\_
- 20.13 Trustees, supreme or grand (Fraternal only) \$ \_\_\_\_\_
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$ \_\_\_\_\_
- 20.22 To stockholders not officers \$ \_\_\_\_\_
- 20.23 Trustees, supreme or grand (Fraternal only) \$ \_\_\_\_\_
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$ \_\_\_\_\_
- 21.22 Borrowed from others \$ \_\_\_\_\_
- 21.23 Leased from others \$ \_\_\_\_\_
- 21.24 Other \$ \_\_\_\_\_
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ \_\_\_\_\_
- 22.22 Amount paid as expenses \$ \_\_\_\_\_
- 22.23 Other amounts paid \$ \_\_\_\_\_
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ \_\_\_\_\_ 6,000,000

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

### INVESTMENT

24.01 Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes  No

24.02 If no, give full and complete information, relating thereto:

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes  No  N/A

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ \_\_\_\_\_

24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ \_\_\_\_\_

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes  No  N/A

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes  No  N/A

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

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ \_\_\_\_\_ 0

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: \$ \_\_\_\_\_ 0

24.103 Total payable for securities lending reported on the liability page: \$ \_\_\_\_\_ 0

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

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

25.21 Subject to repurchase agreements \$ \_\_\_\_\_ 0

25.22 Subject to reverse repurchase agreements \$ \_\_\_\_\_ 0

25.23 Subject to dollar repurchase agreements \$ \_\_\_\_\_ 0

25.24 Subject to reverse dollar repurchase agreements \$ \_\_\_\_\_ 0

25.25 Placed under option agreements \$ \_\_\_\_\_ 0

25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock \$ \_\_\_\_\_ 0

25.27 FHLB Capital Stock \$ \_\_\_\_\_ 0

25.28 On deposit with states \$ \_\_\_\_\_ 400,000

25.29 On deposit with other regulatory bodies \$ \_\_\_\_\_ 0

25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$ \_\_\_\_\_ 0

25.31 Pledged as collateral to FHLB – including assets backing funding agreements \$ \_\_\_\_\_ 0

25.32 Other \$ \_\_\_\_\_ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$ _____

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

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

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

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

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes  No

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

1 Name of Custodian(s)	2 Custodian's Address
COMERICA WEALTH MANAGEMENT	411 West Lafayette, Detroit MI 48275

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

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

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

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

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

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [ ] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [ ] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

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

29.2 If yes, complete the following schedule:

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

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

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

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	30,523,065	30,771,770	248,705
30.2	Preferred Stocks	0	0	0
30.3	Totals	30,523,065	30,771,770	248,705

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

The company utilized the published fair market valuations from third party(FTInteractive) these values were provided to the company from the investment advisor Morgan Stanley.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [ X ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ X ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [ X ] No [ ]

32.2 If no, list exceptions:

### OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 3,000

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Property Insurance Association Louisiana	\$ 3,000

34.1 Amount of payments for legal expenses, if any? \$ 0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

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

1 Name	2 Amount Paid
	\$

**GENERAL INTERROGATORIES****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes [ ]	No [ X ]
1.2	If yes, indicate premium earned on U.S. business only.		\$		0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		\$		0
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		\$		0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.		\$		0
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned		\$		0
1.62	Total incurred claims		\$		0
1.63	Number of covered lives				0
	All years prior to most current three years:				
1.64	Total premium earned		\$		0
1.65	Total incurred claims		\$		0
1.66	Number of covered lives				0
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned		\$		0
1.72	Total incurred claims		\$		0
1.73	Number of covered lives				0
	All years prior to most current three years:				
1.74	Total premium earned		\$		0
1.75	Total incurred claims		\$		0
1.76	Number of covered lives				0
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	\$	0	0
2.2	Premium Denominator	\$	\$	38,621,615	37,744,987
2.3	Premium Ratio (2.1/2.2)				
2.4	Reserve Numerator	\$	\$	0	0
2.5	Reserve Denominator	\$	\$	25,146,025	35,869,878
2.6	Reserve Ratio (2.4/2.5)				
3.1	Does the reporting entity issue both participating and non-participating policies?			Yes [ ]	No [ X ]
3.2	If yes, state the amount of calendar year premiums written on:				
3.21	Participating policies		\$		0
3.22	Non-participating policies		\$		0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:				
4.1	Does the reporting entity issue assessable policies?			Yes [ ]	No [ X ]
4.2	Does the reporting entity issue non-assessable policies?			Yes [ ]	No [ X ]
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?				%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.		\$		0
5.	FOR RECIPROCAL EXCHANGES ONLY:				
5.1	Does the exchange appoint local agents?			Yes [ ]	No [ X ]
5.2	If yes, is the commission paid:				
5.21	Out of Attorney's-in-fact compensation			Yes [ ]	No [ ]
5.22	As a direct expense of the exchange			Yes [ ]	No [ ]
5.3	What expenses of the exchange are not paid out of the compensation of the Attorney-in-fact?				
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?			Yes [ ]	No [ X ]
5.5	If yes, give full information:				
6.1	What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss? <u>Not applicable. The Company does not write Workers Compensation Contract.</u>				
6.2	Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process: <u>Property exposures are modeled using RMS and AIR technology to determine locations of concentration within the State of Florida, as well as PML estimates at various return periods.</u>				
6.3	What provision has this reporting entity made (such as catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss? <u>The Company has engaged in a catastrophe reinsurance program.</u>				
6.4	Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?			Yes [ X ]	No [ ]
6.5	If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss:				
7.1	Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?			Yes [ X ]	No [ ]



**GENERAL INTERROGATORIES****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

7.2	If yes, indicate the number of reinsurance contracts containing such provisions.	1
7.3	If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes [ ] No [X]
8.1	Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?	Yes [ ] No [X]
8.2	If yes, give full information	
9.1	Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results: (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term; (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer; (c) Aggregate stop loss reinsurance coverage; (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party; (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity?	Yes [ ] No [X]
9.2	Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where: (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.	Yes [ ] No [X]
9.3	If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9: (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income; (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.	
9.4	Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, <i>Property and Casualty Reinsurance</i> , has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [ ] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or, (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [ ] No [X] Yes [ ] No [X] Yes [ ] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [ ] No [ ] N/A [X]
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [ ] No [X]
11.2	If yes, give full information	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$ 0 \$ 0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ 0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [ ] No [ ] N/A [X]
12.4	If yes, provide the range of interest rates charged under such notes during the period covered by this statement: 12.41 From 12.42 To	% %
12.5	Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?	Yes [ ] No [X]
12.6	If yes, state the amount thereof at December 31 of current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$ 0 \$ 0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$ 1,000,000
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes [ ] No [X]
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic	1

**GENERAL INTERROGATORIES****PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1 Is the reporting entity a cedant in a multiple cedant reinsurance contract? Yes [ ] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [ ] No [ ]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [ ] No [ ]

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [ ] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [ ] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1	2	3	4	5
	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
16.11 Home	\$ 0	\$ 0	\$ 0	\$ 0	0
16.12 Products	\$ 0	\$ 0	\$ 0	\$ 0	0
16.13 Automobile	\$ 0	\$ 0	\$ 0	\$ 0	0
16.14 Other*	\$ 0	\$ 0	\$ 0	\$ 0	0

\* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that it excludes from Schedule F-Part 5. Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5	\$ 0
17.12 Unfunded portion of Interrogatory 17.11	\$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ 0
17.14 Case reserves portion of Interrogatory 17.11	\$ 0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$ 0
17.16 Unearned premium portion of Interrogatory 17.11	\$ 0
17.17 Contingent commission portion of Interrogatory 17.11	\$ 0

Provide the following information for all other amounts included in Schedule F-Part 3 and excluded from Schedule F-Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5	\$ 0
17.19 Unfunded portion of Interrogatory 17.18	\$ 0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$ 0
17.21 Case reserves portion of Interrogatory 17.18	\$ 0
17.22 Incurred but not reported portion of Interrogatory 17.18	\$ 0
17.23 Unearned premium portion of Interrogatory 17.18	\$ 0
17.24 Contingent commission portion of Interrogatory 17.18	\$ 0

18.1 Do you act as a custodian for health savings accounts? Yes [ ] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

18.3 Do you act as an administrator for health savings accounts? Yes [ ] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ 0

**FIVE-YEAR HISTORICAL DATA**

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

	1 2016	2 2015	3 2014	4 2013	5 2012
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	3,585,879	5,515,942	2,785,243	2,475,090	2,089,173
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	57,986,360	65,161,144	50,599,363	41,204,825	30,999,900
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	61,572,239	70,677,086	53,384,606	43,679,915	33,089,073
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,948,722	3,980,866	1,624,220	1,325,737	1,075,437
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	24,160,531	38,428,902	30,442,232	23,285,814	16,487,971
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	26,109,253	42,409,768	32,066,452	24,611,551	17,563,408
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8).....	(6,932,580)	(3,696,249)	(947,369)	585,616	(2,509,415)
14. Net investment gain (loss) (Line 11).....	859,728	715,312	655,474	566,941	549,004
15. Total other income (Line 15).....	83,759	48,924	35,989	54,841	42,825
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	(254,700)	(558,150)	255,690	639,700	(506,500)
18. Net income (Line 20).....	(5,734,393)	(2,373,863)	(511,596)	567,698	(1,411,086)
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	58,262,535	64,506,465	53,561,348	44,839,266	31,735,471
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	329,560	316,770	246,986	198,435	148,515
20.2 Deferred and not yet due (Line 15.2).....	1,958,642	2,599,010	2,276,712	1,886,220	1,483,623
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	38,157,307	44,487,020	35,015,977	29,059,721	19,531,278
22. Losses (Page 3, Line 1).....	12,357,291	10,756,959	7,508,373	5,586,153	4,909,514
23. Loss adjustment expenses (Page 3, Line 3).....	2,945,377	2,757,200	1,785,675	1,372,468	1,122,952
24. Unearned premiums (Page 3, Line 9).....	9,843,357	22,355,719	17,690,938	13,203,295	9,667,932
25. Capital paid up (Page 3, Lines 30 & 31).....	5,000,000	5,000,000	5,000,000	5,000,000	10,000
26. Surplus as regards policyholders (Page 3, Line 37).....	20,105,228	20,019,445	18,545,371	15,779,545	12,204,193
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11).....	(10,093,609)	6,375,037	5,294,208	10,789,129	2,394,918
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital.....	20,105,228	20,019,445	18,545,371	15,779,545	12,204,193
29. Authorized control level risk-based capital.....	5,460,104	6,869,735	5,516,898	4,298,709	3,933,403
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	74.6	55.7	59.7	67.2	87.5
31. Stocks (Lines 2.1 & 2.2).....				2.3	
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	25.4	44.3	40.3	30.5	12.5
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivables for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
40. Aggregate write-ins for invested assets (Line 11).....					
41. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....					
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	0	0	0	0	0
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	0.0				

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2016	2015	2014	2013	2012
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24).....		(64,204)	88,235	(88,657)	
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	85,783	1,474,074	2,765,826	3,575,352	(179,042)
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,472,257	756,686	318,774	212,937	460,550
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	23,046,973	16,665,797	9,565,510	6,571,951	6,023,109
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	24,519,230	17,422,483	9,884,284	6,784,888	6,483,659
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....					
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	1,472,257	756,686	318,774	212,937	460,550
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	23,046,973	16,665,797	9,565,510	6,571,951	6,023,109
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	24,519,230	17,422,483	9,884,284	6,784,888	6,483,659
<b>Operating Percentages (Page 4)</b> (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1).....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2).....	67.6	54.8	42.8	35.4	44.4
68. Loss expenses incurred (Line 3).....	16.3	11.8	10.3	10.6	12.2
69. Other underwriting expenses incurred (Line 4).....	34.0	43.2	50.3	51.2	59.3
70. Net underwriting gain (loss) (Line 8).....	(18.0)	(9.8)	(3.4)	2.8	(15.9)
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	50.0	38.4	43.2	43.6	53.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	83.9	66.6	53.1	46.0	56.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	129.9	211.8	172.9	156.0	143.9
<b>One Year Loss Development (000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	545	286	934	263	33
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100).....	2.7	1.5	5.9	2.2	0.3
<b>Two Year Loss Development (000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	1,456	1,121	1,058	296	5
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	7.9	7.1	8.7	2.4	0.1

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [ ] No [ ]

If no, please explain:

---

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P - PART 1 - SUMMARY**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								0	XXX
2. 2007.....			0								0	XXX
3. 2008.....			0								0	XXX
4. 2009.....	2	43	(41)								0	XXX
5. 2010.....	13,737	3,502	10,235	3,265		573		315		98	4,153	XXX
6. 2011.....	32,854	11,396	21,458	8,185	153	1,818		914		53	10,764	XXX
7. 2012.....	31,947	15,129	16,818	7,015		1,667		553		503	9,235	XXX
8. 2013.....	37,984	15,889	22,095	7,643		1,390		404		102	9,437	XXX
9. 2014.....	48,410	20,832	27,578	11,619		2,047		659		132	14,325	XXX
10. 2015.....	63,083	25,340	37,743	18,651		2,759		990		227	22,400	XXX
11. 2016.....	65,635	27,013	38,622	16,061		1,756		1,542		124	19,359	XXX
12. Totals.....	XXX	XXX	XXX	72,439	153	12,010	0	5,377	0	1,239	89,673	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....											0	XXX	
2. 2007.....											0	XXX	
3. 2008.....											0	XXX	
4. 2009.....											0	XXX	
5. 2010.....											0	XXX	
6. 2011.....	63				51						114	XXX	
7. 2012.....	33				38			1			72	XXX	
8. 2013.....	45				23						68	XXX	
9. 2014.....	499				193			6			698	XXX	
10. 2015.....	996				861			11			1,868	XXX	
11. 2016.....	5,737		5,383	400	1,037		281	444			12,482	XXX	
12. Totals.....	7,373	0	5,383	400	2,203	0	281	0	462	0	0	15,302	XXX

	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	0	0
2. 2007.....	0	0	0	0.0	0.0	0.0				0	0
3. 2008.....	0	0	0	0.0	0.0	0.0				0	0
4. 2009.....	0	0	0	0.0	0.0	0.0				0	0
5. 2010.....	4,153	0	4,153	30.2	0.0	40.6				0	0
6. 2011.....	11,031	153	10,878	33.6	1.3	50.7				63	51
7. 2012.....	9,307	0	9,307	29.1	0.0	55.3				33	39
8. 2013.....	9,505	0	9,505	25.0	0.0	43.0				45	23
9. 2014.....	15,023	0	15,023	31.0	0.0	54.5				499	199
10. 2015.....	24,268	0	24,268	38.5	0.0	64.3				996	872
11. 2016.....	32,241	400	31,841	49.1	1.5	82.4				10,720	1,762
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,356	2,946

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

### SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior.....											.....0	.....0
2. 2007.....											.....0	.....0
3. 2008.....	XXX										.....0	.....0
4. 2009.....	XXX	XXX	1								.....0	.....0
5. 2010.....	XXX	XXX	XXX	3,764	3,765	3,769	3,759	3,841	3,828	3,838	.....10	.....(3)
6. 2011.....	XXX	XXX	XXX	XXX	9,060	9,089	9,362	9,709	9,898	9,964	.....66	.....255
7. 2012.....	XXX	XXX	XXX	XXX	XXX	8,351	8,351	8,717	8,701	8,753	.....52	.....36
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	8,901	9,040	9,067	9,101	.....34	.....61
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,251	13,350	14,358	.....1,008	.....1,107
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,892	23,267	.....(625)	.....XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,855	.....XXX	.....XXX
12. Totals.....											.....545	.....1,456

### SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
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	1,549	3,099	3,384	3,505	3,727	3,752	3,838	XXX	XXX
6. 2011.....	XXX	XXX	XXX	XXX	4,649	7,650	8,298	9,143	9,734	9,850	XXX	XXX
7. 2012.....	XXX	XXX	XXX	XXX	XXX	4,407	6,947	8,016	8,584	8,682	XXX	XXX
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	5,009	7,704	8,789	9,033	XXX	XXX
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,937	12,056	13,666	XXX	XXX
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,613	21,410	XXX	XXX
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,817	XXX	XXX

### SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior.....										
2. 2007.....										
3. 2008.....	XXX									
4. 2009.....	XXX	XXX	1							
5. 2010.....	XXX	XXX	XXX	1,065	92	65	5			
6. 2011.....	XXX	XXX	XXX	XXX	1,859	163				
7. 2012.....	XXX	XXX	XXX	XXX	XXX	1,432	188			
8. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	1,608	373		
9. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,088		
10. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,616	
11. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,264

# Prepared Insurance Company SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

## Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....AL	N								
2. Alaska.....AK	N								
3. Arizona.....AZ	N								
4. Arkansas.....AR	N								
5. California.....CA	N								
6. Colorado.....CO	N								
7. Connecticut.....CT	N								
8. Delaware.....DE	N								
9. District of Columbia.....DC	N								
10. Florida.....FL	L	61,320,753	65,299,892		23,703,593	26,306,879	12,252,196		
11. Georgia.....GA	N								
12. Hawaii.....HI	N								
13. Idaho.....ID	N								
14. Illinois.....IL	N								
15. Indiana.....IN	N								
16. Iowa.....IA	N								
17. Kansas.....KS	N								
18. Kentucky.....KY	N								
19. Louisiana.....LA	L	185,177	92,146						
20. Maine.....ME	N								
21. Maryland.....MD	N								
22. Massachusetts.....MA	N								
23. Michigan.....MI	N								
24. Minnesota.....MN	N								
25. Mississippi.....MS	N								
26. Missouri.....MO	N								
27. Montana.....MT	N								
28. Nebraska.....NE	N								
29. Nevada.....NV	N								
30. New Hampshire.....NH	N								
31. New Jersey.....NJ	N								
32. New Mexico.....NM	N								
33. New York.....NY	N								
34. North Carolina.....NC	N								
35. North Dakota.....ND	N								
36. Ohio.....OH	N								
37. Oklahoma.....OK	N								
38. Oregon.....OR	N								
39. Pennsylvania.....PA	N								
40. Rhode Island.....RI	N								
41. South Carolina.....SC	N								
42. South Dakota.....SD	N								
43. Tennessee.....TN	N								
44. Texas.....TX	N								
45. Utah.....UT	N								
46. Vermont.....VT	N								
47. Virginia.....VA	N								
48. Washington.....WA	N								
49. West Virginia.....WV	N								
50. Wisconsin.....WI	N								
51. Wyoming.....WY	N								
52. American Samoa.....AS	N								
53. Guam.....GU	N								
54. Puerto Rico.....PR	N								
55. US Virgin Islands.....VI	N								
56. Northern Mariana Islands.....MP	N								
57. Canada.....CAN	N								
58. Aggregate Other Alien.....OT	XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals.....	(a).....2	61,505,930	65,392,038	.0	23,703,593	26,306,879	12,252,196	.0	.0

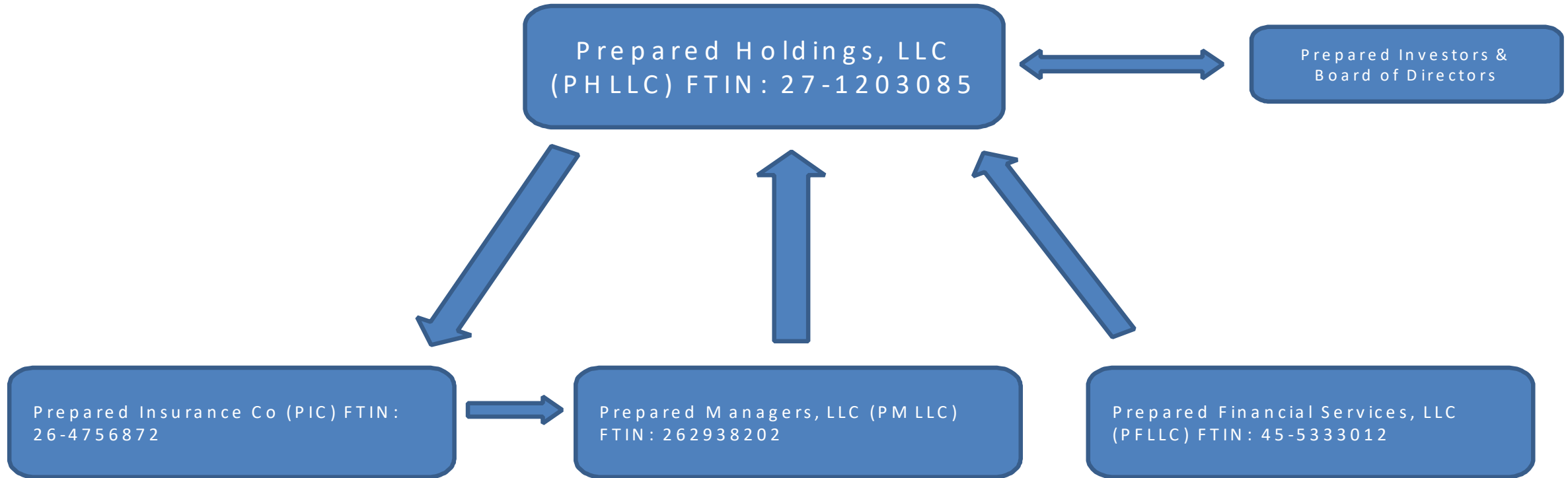
### DETAILS OF WRITE-INS

58001.....	XXX								
58002.....	XXX								
58003.....	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	.0	.0	.0	.0	.0	.0	.0	.0

(a) Insert the number of "L" responses except for Canada and Other Alien.  
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;  
(E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.  
Explanation of Basis of Allocation of Premiums by States, etc.

# SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

## PART 1 – ORGANIZATIONAL CHART





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