Capital Adequacy (E) Task Force RBC Proposal Form

□ Capital Adequacy (E) Ta□ Catastrophe Risk (E) Su□ Variable Annuities Capit (E/A) Subgroup	bgroup	☐ Investm	RBC (E) Working nent RBC (E) Wor (E) Working Gro	king C	
CONTACT PERSON: TELEPHONE: EMAIL ADDRESS: ON BEHALF OF: NAME: TITLE: AFFILIATION: ADDRESS:	Tom Botsko Chair Ohio Depart	ic.org Working Group ment of Insura	ance		FOR NAIC USE ONLY Agenda Item #_2023-14-P Year 2024 DISPOSITION ADOPTED: \[\text{ TASK FORCE (TF) } 03/17/24 \[\text{ WORKING GROUP (WG) } 03/17/24 \[\text{ SUBGROUP (SG) } 03/17/24 \[
☐ Health RBC Blanks ☐ Health RBC Instruction ☐ Health RBC Formula ☐ OTHER	⊠ Prope	erty/Casualty R	RBC Blanks BC Instructions		CTIONS TO BE CHANGED Life and Fraternal RBC Blanks Life and Fraternal RBC Instructions Life and Fraternal RBC Formula
· · ·	d remove Pet I	nsurance from PR701 to be co	nsistent with the	ne of l	OF CHANGE(S) business and add a newline of business to PR035, ge in the Annual Statement. However, the RBC
		Addit	ional Staff Comn	nents	:

Revised 2-2023

** This section must be completed on all forms.

UNDERWRITING RISK PR017 – PR018

Underwriting risk is the largest portion of the risk-based capital charge for most property casualty insurance companies and makes up approximately 55 percent of the aggregate industry risk-based capital prior to the covariance adjustment. Underwriting risk is broken into two components in the RBC formula: the RBC charge calculated for reserves and the RBC charge applied against written premiums.

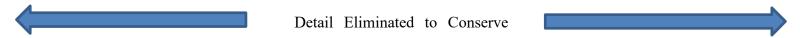
The reserve risk RBC is developed by multiplying a set of RBC factors, which are discounted for investment income and adjusted for each individual company's own relative experience, times the gross of non-tabular discount net reserves for each of 19 major lines of business. A set of credits is available to these by-line RBC charges for loss-sensitive business. The aggregate reserve risk RBC is then adjusted to allow a credit for the amount of diversification among the 19 lines of business.

The 19 major lines of business largely correspond to the major breakdowns in Schedule P of the annual statement. Calculations for some lines are combined: the occurrence form and claims made form of Other Liability (H1 and H2) are combined; the Special Property and Pet Insurance Plans are combined (I and U); the occurrence form and claims made form of Products Liability (R1 and R2) are combined; and Reinsurance - Property and Reinsurance - Financial Lines (N and P) are combined.

Those lines used in the calculation and the applicable subsections of Schedule P are: Homeowners/Farmowners Multi-Peril (A); Private Passenger Auto Liability and Medical Payments (B); Commercial Auto Liability (C); Workers Compensation (D); Commercial Multi-Peril (E); Medical Professional Liability-Occurrence (F-Section 1); Medical Professional Liability-Claims Made combined (F-Section 2); Special Liability (G); Other Liability-Occurrence and Other Liability-Claims Made combined (H-Section 1 and H-Section 2); Special Property (I); Auto Physical Damage (J); Other (Including Credit, Accident and Health) (L); Financial Guaranty/Mortgage Guaranty (S); Fidelity Surety (K); International (M); Reinsurance A and Reinsurance C (N and P); Reinsurance B (O); Products Liability-Occurrence; and Products Liability-Claims Made combined (R-Section 1 and R-Section 2); and-Warranty (T); and Pet Insurance Plans (U).

For any company that writes 5 percent or more of its business in the three accident and health lines (Group A&H, Credit A&H, and Other A&H) in the current year, or either of the two immediately preceding years, a separate calculation for health RBC is mandated, based on the life RBC formula.

The written premium RBC is developed by multiplying a factor times the current year's net written premiums, which are also broken down by line. The RBC factor for each line is based on the excess of a discounted combined ratio adjusted for investment income over 100 percent. As with the reserve risk factors, individual company experience is also considered in computing the RBC factor.



UNDI	ERWRITING RISK - RESERVES PR017		1								1
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	CMP	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
(1)	INDUSTRY AVERAGE DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
(2)	COMPANY DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
(3)	(2)(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(4)	INDUSTRY LOSS EXPENSE RBC %	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
(5)	COMPANY RBC % (4)*(3)*.5÷(4)*.5	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
(6)	LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
(7)	OTHER DISCOUNT AMOUNT NOT INCLUDED IN LOSS & LOSS ADJUSTMENT EXPENSE UNPAID IN SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
(8)	ADJUSTMENT FOR INVESTMENT INCOME BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK-	0.938	0.928	0.911	0.830	0.876	0.865	0.883	0.890	0.852	0.940
(9)	BASED CAPITAL (0009) MAX {0,[((5)+1)*(8)-1]*[(6)+(7)]} zero if Line [(6)+(7)] is negative	0	0	0	0	0	0	0	0	0	0
(10)	% DIRECT LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)	% ASSUMED LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)	LOSS SENSITIVE DISCOUNT (in 000s)	0	0	0	0	0	0	0	0	0	0
(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)	0	0	0	0	0	0	0	0	0	0
(14)	LOSS CONCEN FACTOR										
(15)	TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Reserves

Enter data in PR035 through PR039, PR100 through PR701 and PROTH

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
SPECIAL PROPERTY/PET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUD CREDIT,A&H)	FINANCIAL / MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
FLANS	DAMAGE	CREDIT,A&H)	GUARANTT	INIL	LINES	LIADILITI	rL	WARRANTI	TOTAL
0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0.966	0.976	0.967	0.926	0.874	0.901	0.838	0.841	0.940	XXX
0	0	0	0	0	0	0	0	0	0
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0	0	0	0	0	0	0	0	0	0
	-		**	*		-	*		~
0	0	0	0	0	0	0	0	0	0
									1.000
									0

UNDERWRITING RISK - NET WRITTEN PREMIUMS PR018

<u> </u>	ERWRITING RISK - NET WRITTEN FREMI	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		(1)	(2)	(3)	(+)	(3)	(0)	(7)	(6)	(2)	(10)
	SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	СМР	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
(1)	INDUSTRY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
(2)	COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
(4)	INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(5)	COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO (3)*(4)*0.5+(4)*0.5	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
(6)	COMPANY UNDERWRITING EXPENSE RATIO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
(7)	ADJUSTMENT FOR INVESTMENT INCOME	0.954	0.925	0.890	0.839	0.896	0.767	0.827	0.898	0.816	0.904
(8)	C/Y NET WRITTEN PREMIUM (in 000s)	0	0	0	0	0	0	0	0	0	0
(9)	BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative	0	0	0	0	0	0	0	0	0	0
(10)	% DIRECT LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(11)	% ASSUMED LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
(12)	LOSS SENSITIVE DSCT - WP (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(13)	NWP RBC AFTER DSCT (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
(14)	PREMIUM CONCENTRATION FACTOR										
(15)	NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										

This worksheet is to show the results of the calculation of Underwriting Risk - Net Written Premiums

Enter data in PR035 through PR039, PR100 through PR701 and PROTH

(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
SPECIAL PROPERTY/PET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUDE CREDIT, A&H)	FINANCIAL/M ORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
0.949	0.971	0.947	0.884	0.905	0.893	0.777	0.774	0.904	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
									1.000
									0

UNDERWRITING AND INVESTMENT EXHIBIT - PREMIUMS WRITTEN PR035

(1) Did your company write Accident and Health Insurance in 2023?	Y
If answer is yes, please complete Column 2, 2023 Net Premiums Written.	
(2) Did your company write Accident and Health Insurance in 2022?	Y
If answer is yes, please complete Column 3, 2022 Net Premiums Written.	
(3) Were the total net Premiums written zero in 2023?	N
(4) Were the total net Premiums written zero in 2022?	N

For all companies, enter net premiums written in all Columns, Line 1 through Line 34.

For all companies, enter net premiums written in all Columns, Line 1 through Line	1	I	
	(1)	(2)	(3)
	2024	2023	2022
	Net Premiums	Net Premiums	Net Premiums
Line of Business	Written	Written	Written
1. Fire	0	XXX	xxx
2.1 Allied Lines	0	XXX	xxx
2.2 Multiple Peril Crop	0	xxx	xxx
2.3 Federal Flood	0	xxx	xxx
2.4 Private Crop	0	xxx	xxx
2.5 Private Flood	0	xxx	xxx
3. Farmowners Multiple Peril	0	xxx	xxx
4. Homeowners Multiple Peril	0	xxx	xxx
5.1 Commercial Multiple Peril (Non-Liability Portion)	0	xxx	xxx
5.2 Commercial Multiple Peril (Liability Portion)	0	xxx	xxx
6. Mortgage Guaranty	0	XXX	XXX
8. Ocean marine	0		
9.1 Inland marine	0	XXX	XXX
		XXX	XXX
9.2 Pet Insurance Plans	0		XXX
10. Financial Guaranty	0	XXX	XXX
11.1 Medical Professional Liability - Occurrence	0		XXX
11.2 Medical Professional Liability - Claims-Made	0	XXX	XXX
12. Earthquake	0	XXX	XXX
13.1 Comprehensive (Hospital and Medical) Individual	0	0	0
13.2 Comprehensive (Hospital and Medical) Group	0	0	0
14. Credit Accident and Health (group and individual)	0	0	0
15.1 Vision Only	0	0	0
15.2 Dental Only	0	0	0
15.3 Disability Income	0	0	0
15.4 Medicare Supplement	0	0	0
15.5 Medicaid Title XIX	0		0
15.6 Medicare Title XVIII	0		0
15.7 Long-Term Care	0		0
15.8 Federal Employees Health Benefits Plan	0		0
15.9 Other Health	0		0
			-
16. Workers' Compensation	0	XXX	XXX
17.1 Other Liability - Occurrence	0	XXX	XXX
17.2 Other Liability - Claims-Made	0	XXX	XXX
17.3 Excess Workers' Compensation	0	XXX	XXX
18.1 Products Liability - Occurrence	0	XXX	XXX
18.2 Products Liability - Claims-Made	0	XXX	XXX
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)	0	XXX	XXX
19.2 Other Private Passenger Auto Liability	0	xxx	xxx
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	xxx	xxx
19.4 Other Commercial Auto Liability	0	xxx	xxx
21.1 Private Passenger Auto Physical Damage	0	xxx	xxx
21.2 Commercial Auto Physical Damage	0	xxx	xxx
22. Aircraft (all perils)	0	xxx	xxx
23. Fidelity	0	xxx	xxx
24. Surety	0	XXX	XXX
26. Burglary and theft	0	XXX	XXX
	0		
27. Boiler and machinery 28. Credit	0		XXX
		XXX	XXX
	0		XXX
30. Warranty	0	XXX	XXX
31. Reinsurance Property	0	XXX	XXX
32. Reinsurance Liability	0	XXX	XXX
33. Reinsurance Financial Lines	0	XXX	xxx
34. Aggregate Write-Ins for Other Lines of Business	0	xxx	xxx
35. TOTALS	0	0	0

Denotes items that must be manually entered on the filing software.

MEDICAL TABULAR RESERVE DISCOUNT PR038

Underwriting Risk - Reserves	PR	017	
Annual Statement Source: Medical Tabular Reserve Discount	Line	<u>Column</u>	Value (000 Omitted)
1 Homeowner/Farmowner	7	1	0
2 Private Pass Auto Liab	7	2	0
3 Comm Auto Liab	7	3	0
4 Workers' Comp	7	4	0
5 Comm Multi Peril	7	5	0
6 Medical Professional Liability - Occurrence	7	6	0
7 Medical Professional Liability - Claims-Made	7	7	0
8 Special Liab	7	8	0
9 Other Liab - Occurrence	7	9	0
10 Other Liab - Claims Made	7	9	0
11 Fidelity & Surety	7	10	0
12 Special Property	7	11	0
13 Auto Physical Damage	7	12	0
14 Other (Credit, A&H)	7	13	0
15 Fin Guaranty/Mrtg Guaranty	7	14	0
16 International	7	15	0
17 Medical Tabular Reserve Discount - Reinsurance : Property	7	16	0
18 Medical Tabular Reserve Discount - Reinsurance :Liability	7	17	0
19 Medical Tabular Reserve Discount - Reinsurance :Financial Lines	7	16	0
20 Product Liab - Occurence	7	18	0
21 Product Liab - Claims Made	7	18	0
22 Warranty	7	19	0
23 Pet Insurance Plans	7	11	0
24 Total	7	20	0
Underwriting Risk - Premiums	PR	018	
Annual Statement Source : STMTINCOME (page 4, col.1 ln 4)	<u>Line</u>	<u>Column</u>	<u>Value</u>
25 Other Underwriting Expenses Incurred	6	1	0

SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

					Earthquake and Hu	rricane Experience*				Wildfire Catastro		1	
	(3)	(24)	(28)	(24A)	(28A)	(24B)	(28B)	(28C)	(24I)	(28I)	(24II)	(28II)	(28III)
		Total Net	Total					Total Losses and					Expenses Incurred, Net
		Losses and	Losses and					Expenses Incurred, Net					excluding Earthquake,
	Premiums	Expenses	Expenses	Total U.S. Net Losses	Total U.S. Losses		Total Non-U.S. Losses			Total U.S. Losses	Total Non-U.S. Net		Hurricane and Wildfire
	Earned, Net	Unpaid	Incurred, Net	Unpaid	Incurred, Net	Losses Unpaid	Incurred, Net	and Hurricane Losses	Unpaid	Incurred, Net	Losses Unpaid	Incurred, Net	Losses
(2) 2015	0		0		0		0	0		0		0	0
(3) 2016	0		0		0		0	0		0		0	0
(4) 2017	0		0		0		0	0		0		0	0
(5) 2018	0		0		0		0	0		0		0	0
(6) 2019	0		0		0		0	0		0		0	0
(7) 2020	0		0		0		0	0		0		0	0
(8) 2021	0		0		0		0	0		0		0	0
(9) 2022	0		0		0		0	0		0		0	0
(10) 2023	0		0		0		0	0		0		0	0
(11) 2024	0		0		0		0	0		0		0	0
(12) Totals		0		0		0			0	•	0		

vendor link items

manual data entry items

^{*}Please provide losses only; no expenses. Catastrophe losses should 1.) be the net losses incurred for the reporting entity, not net losses incurred for the group; 2.) be a subset of, and therefore, less than, total net losses reported in Column (28); 3.) be reported in 000s to be consistent with all values reported in this exhibit; and 4.) not be reported as negative amounts.

^{**}If this line of business has incurred U.S. catastrophe losses arising from events either included on the list of U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website or numbered and labeled by PCS as a hurricane, tropical storm, or earthquake, provide only the amount of those catastrophe losses in Catastrophe Experience columns (24A) and (28A).

^{***}If this line of business has incurred non-U.S. catastrophe losses arising from a hurricane, tropical storm, or earthquake from an event included on the list of non-U.S. catastrophe events approved by the Catastrophe Risk Subgroup as available on the NAIC's website, provide only the amount of those catastrophe losses in Catastrophe Experience Columns (24B) and (28B).

^{****}Columns 24I through 28III are for informational purposes only.

SCHEDULE P PART 2U - PET INSURNCE PLANS PR223

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2)	2015	0									0
(3)	2016		0								0
(4)	2017			0							0
(5)	2018				0						0
(6)	2019					0					0
(7)	2020						0				0
(8)	2021							0			0
(9)	2022								0		0
(10)	2023									0	0

SCHEDULE P PART 7A SECTION 1 PRIMARY LOSS SENSITIVE CONTRACTS PR700

Schedule P Part 1	(3) % of Loss Sens to Total Net Loss & Expense Unpd	(6) % of Loss Sens to Total Net Prems Written
1. Homeowners/Farmowners	0.000%	0.000%
Private Passenger Auto Liab./Medical	0.000%	0.000%
3. Commercial Auto/Truck Liab./Medical	0.000%	0.000%
4. Workers' Compensation	0.000%	0.000%
5. Commercial Multiple Peril	0.000%	0.000%
6. Medical Professional Liability - Occurrence	0.000%	0.000%
7. Medical Professional Liability - Claim-Made	0.000%	0.000%
8. Special Liability	0.000%	0.000%
9. Other Liability - Occurrence	0.000%	0.000%
10. Other Liability - Claims-Made	0.000%	0.000%
11. Special Property	0.000%	0.000%
12. Auto Physical Damage	0.000%	0.000%
13. Fidelity/Surety	0.000%	0.000%
14. Other (Credit, A&H)	0.000%	0.000%
15. International	0.000%	0.000%
19. Products Liability - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	0.000%	0.000%

SCHEDULE P PART 7B SECTION 1 REINSURANCE LOSS SENSITIVE CONTRACTS PR701

	(3) % of Loss Sens	(6) % of loss sens
Schedule P	to Total Net	to Total Net
Part 1	Loss & Expense Unpd	Prems Written
1. Homeowners/Farmowners	0.000%	0.000%
2. Private Passenger Auto Liab./Medical	0.000%	0.000%
3. Commercial Auto/Truck Liab./Medical	0.000%	0.000%
4. Workers' Compensation	0.000%	0.000%
5. Commercial Multiple Peril	0.000%	0.000%
6. Medical Professional Liability - Occurrence	0.000%	0.000%
7. Medical Professional Liability - Claim-Made	0.000%	0.000%
8. Special Liability	0.000%	0.000%
9. Other Liability - Occurrence	0.000%	0.000%
10. Other Liability - Claims-Made	0.000%	0.000%
11. Special Property	0.000%	0.000%
12. Auto Physical Damage	0.000%	0.000%
13. Fidelity/Surety	0.000%	0.000%
14. Other	0.000%	0.000%
15. International	0.000%	0.000%
16. Reinsurance - Property	0.000%	0.000%
17. Reinsurance Liability	0.000%	0.000%
18. Reinsurance -Financial Lines	0.000%	0.000%
19. Products Liability - Occurrence	0.000%	0.000%
20. Products Liability - Claims-Made	0.000%	0.000%
21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%
22. Warranty	0.000%	0.000%
23. Pet Insurance Plans	0.000%	0.000%

1	А В	С	D	Е	F	G	Н	1	J	K	L	M
2	UNDE	RWRITING RISK - RESERVES PR017								•		•
6	01122	THE TRUE TRUE TRUE TRUE TRUE TRUE TRUE TRU	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
7		SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	СМР	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
8	(1)	INDUSTRY AVERAGE DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
9	(2)	COMPANY DEVELOPMENT	0.999	1.047	1.106	0.873	1.026	0.906	0.984	0.994	0.969	0.852
10	(3)	(2)(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11	(4)	INDUSTRY LOSS EXPENSE RBC %	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
12		COMPANY RBC % (4)*(3)*.5+(4)*.5	0.213	0.179	0.276	0.344	0.494	0.383	0.276	0.304	0.531	0.371
13		LOSS & LOSS ADJUSTMENT EXPENSE UNPAID SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
14	(7)	OTHER DISCOUNT AMOUNT NOT INCLUDED IN LOSS & LOSS ADJUSTMENT EXPENSE UNPAID IN SCH. P PART 1 (in 000s)	0	0	0	0	0	0	0	0	0	0
15	(8)	ADJUSTMENT FOR INVESTMENT INCOME	0.938	0.928	0.911	0.830	0.876	0.865	0.883	0.890	0.852	0.940
16	(9)	BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK- BASED CAPITAL (000's) MAX (0,1((5)+1)*(8)-1]*[(6)+(7)]} zero if Line [(6)+(7)] is negative	0	0	0	0	0	0	0	0	0	0
17	(10)	% DIRECT LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
18	(11)	% ASSUMED LOSS SENS	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
19		LOSS SENSITIVE DISCOUNT (in 000s)	0	0	0	0	0	0	0	0	0	0
20	(13)	LOSS & LOSS ADJUSTMENT EXPENSE RBC AFTER DSCT (in 000s) L(09) - L(12)	0	0	0	0	0	0	0	0	0	0
21	(14)	LOSS CONCEN FACTOR										
22		TOTAL NET RESERVE RBC x1000 (converted to whole dollars)										
23		ksheet is to show the results of the calculation of Underwriting Risl	k - Reserves									
24	Enter data	a in PR035 through PR039, PR100 through PR701 and PROTH										

	N	0	Р	Q	R	S	Т	U	V	W
2	=IF(ISNUMBER(A		(C145 N8)			+'PR123'!\$D\$22			='PR038''\$E\$19-	+'PR038'!\$E\$30
6	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
	SPECIAL PROPERTY/PET INSURANCE	AUTO PHYSICAL	OTHER (INCLUD	FINANCIAL / MORTGAGE		REIN. PROPERTY & FINANCIAL	REIN.			, ,
7	PLAN\$	DAMAGE	CREDIT,A&H)	GUARANTY	INTL	LINES	LIABILITY	PL	WARRANTY	TOTAL
8	0.983	1.016	0.946	0.674	2.414	0.924 /	1.024	0.874	0.995	XXX
H	0.700		0.7.0	/				0.07	0.770	11111
9	0.983	1.016	0.946	0.674	2.414	0.924	1.024	0.874	0.995	XXX
10	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
11	0.246	0,155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
Н	0.240	0,133	0.220	0.1/7	0.333	0.413	0.050	0.602	0.3 / 1	ΛΛΛ
12	0.246	0.155	0.220	0.179	0.359	0.415	0.656	0.802	0.371	XXX
13	6	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0.966	0.976	0.967	0.926	0.874	0.901	0.838	0.841	0.940	XXX
H	*****	413,70		***=*	*****	******			0.5.10	
16	0	0	0	0	0	0	0	0	0	0
17	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
		/								
18	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
19	0	0	0	0	0	0	0	0	0	0
20	0		0	0	0	0	0	0	0	0
21	-		*	*				<u> </u>	-	1.000
22					<u> </u>					0
23	=MAX(0,ROUND(MIN(1,	,IF((E79+E91)<>0,(E79	9*G91+E79*G91)/(E79-	+E91),0)),5))			=MAX(0,ROUND()	MIN(1,IF((E42+E54))<>0,(E42*F42+E54*	F54)/(E42+E54),0)),5))
24										

	АВ	С	D	E	F	G	Н	1 1	J	К	L	М
1				<u> </u>	·			•	-		·	
2	UNDI	ERWRITING RISK - NET WRITTEN PREM	IIUMS PR018									
6			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
								MDI	MDI CLMC			EIDELIEW /
7		SCH P LINE OF BUSINESS	H/F	PPA	CA	WC	CMP	MPL OCCURRENCE	MPL CLMS MADE	SL	OL	FIDELITY / SURETY
8	(1)	INDUSTRY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
9	(2)	COMPANY AVERAGE LOSS & LOSS ADJUSTMENT EXPENSE RATIO	0.679	0.791	0.777	0.651	0.671	0.767	0.815	0.578	0.641	0.363
10	(3)	(2)/(1)	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11		INDUSTRY LOSSES & LOSS ADJUSTMENT EXPENSE RATIO	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
П	(5)	COMPANY RBC LOSSES & LOSS ADJUSTMENT EXPENSE RATIO			1.010							
12		(3)*(4)*0.5+(4)*0.5	0.936	0.969	1.010	1.044	0.883	1.668	1.130	0.922	1.013	0.854
13		COMPANY UNDERWRITING EXPENSE RATIO	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	1 (/)	ADJUSTMENT FOR INVESTMENT INCOME	0.954	0.925	0.890	0.839	0.896	0.767	0.827	0.898	0.816	0.904
15		C/Y NET WRITTEN PREMIUM (in 000s)	0	0	0	0	0	0	0	0	0	0
16	(9)	BASE WRITTEN PREMIUM RISK-BASED CAPITAL (in 000s) MAX {0,(8)*[(5)*(7)+(6)-1]} zero if Line (8) is negative	0	0	0	0	0	0	0	0	0	0
17	(10)	% DIRECT LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
18	(11)	% ASSUMED LOSS SENS WP	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
19	(12)	LOSS SENSITIVE DSCT - WP (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
20	(13)	NWP RBC AFTER DSCT (in 000s)	0	0	0.0	0.0	0	0	0	0	0	0
21	(14)	PREMIUM CONCENTRATION FACTOR										
22	(15)	NET WRITTEN PREMIUM RBC x 1000 (converted to whole dollars)										
24	This v	vorksheet is to show the results of the calculation	n of Underwriting Ri	sk - Net Written I	Premiums							

Α	В	С	D	I E	F	G	Н	ı	J	К	1 1	М
25		data in PR035 through PR039, PR100 through PR		_		Ü			Ü	T.		141
25 26		ULATIONS FOR UNDERWRITING RISK	/01 and PROTH									
20	CAC	ULATIONS FOR UNDERWRITING RISK										
27 28				Net Written Pre	miume							
20	Sch			Net Witten i ie	illiullis	Percent Loss			ì			
	P			Current Total	Percent Loss	Sensitive	2023	2022				
29	Part	Line of Business		NWP	Sensitive Direct	Assumed	Total NWP	Total NWP				
29	1 art	Line of Business		2024	Schsitive Direct	7 ISSUITEG	2023	2022				
30				PREMWRITN	Sch P Pt 7A C6	Sch P Pt 7B C6	PREMWRTN	PREMWRTN				
31	A	Homeowners/Farmowners		0	0.000%	0.000%	XXX	XXX				
32		Private Pass Auto Liab		0		0.000%	XXX	XXX				
33		Comm Auto Liab		0		0.000%	XXX	XXX				
32 33 34		Workers' Compensation		0		0.000%	XXX	XXX				
35		Commercial Multi Peril		0	0.000%	0.000%	XXX	XXX				
36		Medical Professional Liability - Occurrence		0		0.000%	XXX	XXX				
37		Medical Professional Liability - Claims Made		0	0.000%	0.000%	XXX	xxx				
38	G	Special Liability		0	0.000%	0.000%	XXX	XXX				
39	H1	Other Liability - Occurrence		0	0.000%	0.000%	XXX	XXX				
40	H2	Other Liability - Claims Made		0	0.000%	0.000%	XXX	XXX				
39 40 41 42		Special Property		0		0.000%	XXX	XXX				
42		Auto Physical Damage		0		0.000%	XXX	XXX				
43 44		Fidelity/Surety		0		0.000%	XXX	XXX				
44		Other (incl Credit, A&H)		0		0.000%	XXX	XXX				
45 46		International		0		0.000%	XXX	XXX				
46		Reinsurance : Property		0		0.000%	XXX	XXX				
47 48	О	Reinsurance : Liability		0		0.000%	XXX	XXX				
48		Reinsurance : Financial Lines		0		0.000%	XXX	XXX				
49		Products Liab - Occurrence		0	0.000%	0.000%	XXX	XXX				
50		Products Liab - Claims Made		0		0.000%	XXX	XXX				
51 52		Financial Gty/Mortgage Gty		0	0.000%	0.000%	XXX	XXX				
52	_	Warranty Pet Insurance Plans		. 0	0.000% 0.000%	0.000% 0.000 %	XXX	XXX				
53	Sum	TOTALS		0		0.000%	XXX	XXX				
54	Sum	TOTALS		0	0.000%	0.000%	U	0				
56	T 1*	Other (Credit Only)		0	0.000%	0,000%	XXX	XXX				
53 54 55 56 57 58 59 60		Other (A&H Only)		0		0.000%	0	0				
58	112	outer (ruerr only)	/	0	9.00070	0.00070	0	0				
59		Percent A&H (%)	/	0.000%	xxx	xxx	0.000	0.000				
60		referent flett (70)		0.00070	XXX	AAG	0.000	0.000				
61		Premium Concentration Factor										
62		[(largest line / total)*.3] + .7		1.000	xxx	xxx	XXX	XXX				
63					+	+						
64		='PR035'!D31			='PR700'!C29	='PR701'!C32						
65												
61 62 63 64 65 66 67												
67	Net P	remiums Earned from Schedule P Part 1 Colun	nn 3									
68												
69			A	В	C	D	E	F1	F2	G	H1	H2

	A B C	D	Е	F	G	н	1	J	К	1	М
H	A B C	U			g	.,	Medical	Medical	K	L	IVI
							Professional	Professional			
	ACC	Homeowners/	Private Pass	Comm Auto	Workers'	Commercial	Liability -	Liability -		Other Liability -	Other Liability -
70	YR	Farmowners	Auto Liab	Liab	Compensation	Multi Peril	Occurrence	Claims Made	Special Liability	Occurrence	Claims Made
71	PRIOR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	2015	0	0	0	0	0	0	0	0	0	0
73	2016	0	0	0	0	0	0	0	0	0	0
74	2017	0	0	0	0	0	0	0	0	0	0
71 72 73 74 75 76 77 78 79 80 81	2018	0	0	0	Ü	0	0	0	0	0	0
76	2019	0	0	0	0	0	0	0	0	0	0
77	2020	0	0	0	0	0	0	0	0	0	0
78	2021	0	0	0	0	0	0	0	0	0	0
79	2022	0	0	0	0	0	0	0	0	0	0
80	2023	0	0	0	0	0	0	0	0	0	0
82	2024	0	0	0	0	0	0	0	0	0	0
83 02	Net Ex-Cat Incurred Losses from PR101 through PR	2122 Column 28C									
83 84	Net Ex-Cat incurred Losses from I Krof tin ough I is	X122 Column 20C									
85		A	В	С	D	E	F1	F2	G	H1	H2
							Medical	Medical			
							Professional	Professional			
	ACC	Homeowners/	Private Pass	Comm Auto	Workers'	Commercial	Liability -	Liability -		Other Liability -	Other Liability -
86	YR	Farmowners	Auto Liab	Liab	Compensation	3 f 1/1 D 11	0	Claima Mada	C '1T'1''	_	01 1 3 6 1
		1 dillio wherb	Auto Liao	Liao	Compensation	Multi Peril	Occurrence	Ciainis Made	Special Liability	Occurrence	Claims Made
87	PRIOR	N/A	N/A	N/A	N/A	Multi Peril N/A	N/A	N/A	Special Liability N/A	Occurrence N/A	Claims Made N/A
87	PRIOR 2015	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0
87	PRIOR 2015 2016	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0	N/A 0 0
87	PRIOR 2015 2016 2017	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0	N/A 0 0 0
87	PRIOR 2015 2016 2017 2018	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0	N/A 0 0	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019	N/A 0 0 0 0 0	N/A 0 0 0 0 0	N/A 0 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0 0	N/A 0 0 0 0	N/A 0 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019 2020	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019 2020 2021	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019 2020 2021	N/A 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023	N/A 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0
87	PRIOR 2015 2016 2017 2018 2019 2020 2021	N/A 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0
87 88 89 90 91 92 93 94 95 96 97 98	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0
87 88 89 90 91 92 93 94 95 96 97 98 99 100	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 nce Adjustment fo	N/A 0 0 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
87 88 89 90 91 92 93 94 95 96 97 98	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0
87 88 89 90 91 92 93 94 95 96 97 98 99 100	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 nce Adjustment fo	N/A 0 0 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 F1	N/A 0 0 0 0 0 0 0 0 0 0 0 0 F2 Medical	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
87 88 89 90 91 92 93 94 95 96 97 98 99 100	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 Net Loss Ratios Used to Compute Company Experience	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 nce Adjustment fo	N/A 0 0 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A	N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 H1	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 H2
87 88 89 90 91 92 93 94 95 96 97 98 99 100 101	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 Net Loss Ratios Used to Compute Company Experience ACC	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 A Homeowners/	N/A 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 E	N/A 0 0 0 0 0 0 0 0 0 0 0 F1 Medical Professional Liability -	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 F2 F2 Medical Professional Liability -	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 7 7 8 6	N/A 0 0 0 0 0 0 0 0 0 0 0 0 H1	N/A 0 0 0 0 0 0 0 0 0 0 0 0 H2
87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 Net Loss Ratios Used to Compute Company Experience ACC YR	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 A Homeowners/	N/A 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 D Workers' Compensation	N/A 0 0 0 0 0 0 0 0 0 0 0 0 E	N/A 0 0 0 0 0 0 0 0 0 0 0 This is a second of the second o	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 F2 Medical Professional Liability - Claims Made	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 G 0 0 G 0 0 Special Liability	N/A 0 0 0 0 0 0 0 0 0 0 0 H1	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 H2 Other Liability - Claims Made
87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 Net Loss Ratios Used to Compute Company Experient ACC YR PRIOR	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 A Homeowners/ Farmowners	N/A 0 0 0 0 0 0 0 0 0 0 r Net Written Prob	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 Comm RBC C	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 E Commercial Multi Peril N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 0 FI Medical Professional Liability - Occurrence N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 F2 Medical Professional Liability - Claims Made N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 Company of the state of the stat	N/A 0 0 0 0 0 0 0 0 0 0 0 0 H1 Other Liability - Occurrence N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 H2 Other Liability - Claims Made N/A
87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102	PRIOR 2015 2016 2017 2018 2019 2020 2021 2022 2023 2024 Net Loss Ratios Used to Compute Company Experience ACC YR	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 A Homeowners/	N/A 0 0 0 0 0 0 0 0 0 0 r Net Written Pr	N/A	N/A 0 0 0 0 0 0 0 0 0 0 0 D Workers' Compensation	N/A 0 0 0 0 0 0 0 0 0 0 0 0 E	N/A 0 0 0 0 0 0 0 0 0 0 0 This is a second of the second o	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 F2 Medical Professional Liability - Claims Made	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 G 0 0 G 0 0 Special Liability	N/A 0 0 0 0 0 0 0 0 0 0 0 H1	N/A 0 0 0 0 0 0 0 0 0 0 0 0 0 0 H2 Other Liability - Claims Made

A	A B C	D	E	F	G	Н		J	K	L	М
107	2017	N/A									
108	2018	N/A									
109	2019	N/A									
110	2020	N/A									
111	2021	N/A									
112	2022	N/A									
113	2023	N/A									
114	2024	N/A									
115											
116	Req'd	8	8	8	8	8	8	8	8	8	8
117	Avg.	N/A									

Note: Earned Premium and Incurred Loss must be greater than zero. Each loss ratio is capped at 300% and subject to the de minimus test. See Overview & Instructions for details.

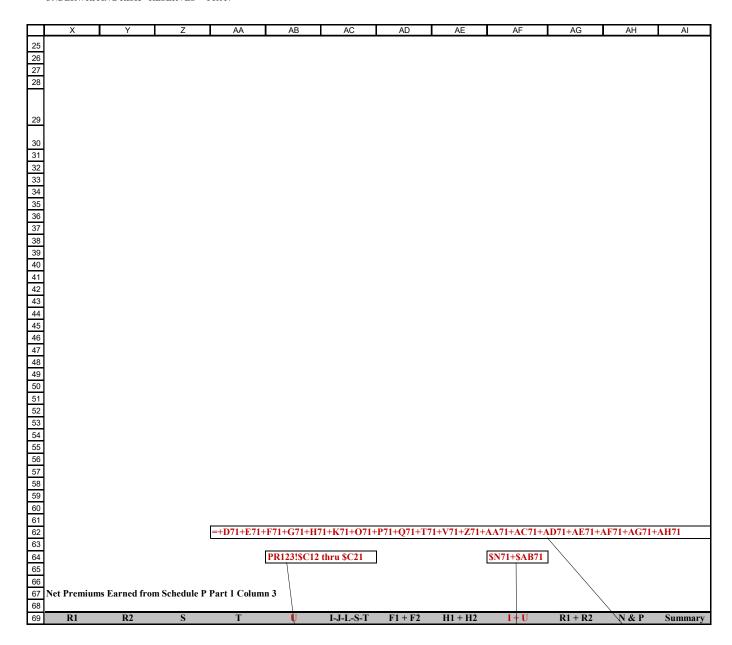
	N	0	Р	Q	R	S	Т	U	V	W
1	=IF(ISNUMBER(+			-		\$41+\$E\$53)/1000.		-		
2	II (ISINONIDEIK)	APTITI TROES	4117,110)		ROUND(1(SE	941 (#E#35)/1000,	(0)			
6	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)
7	SPECIAL PROPERTY/PET INSURANCE PLANS	AUTO PHYSICAL DAMAGE	OTHER (INCLUDE CREDIT, A&H)	FINANCIAL/M ORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
8	0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
	*		,							
9	0.550	0.727	0.702	0.209	1.136	0.578	0.743	0.597	0.652	XXX
10	1.000	1.000	1,000	1.000	1.000	1.000	1.000	1.000	1.000	XXX
11	0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
12	0.863	0.836	0.935	1.598	1.234	1.170	1.322	1.263	0.854	XXX
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	XXX
14	0.949	0.971	0.947	0.884	0.905	0.893	0.777	0.774	0.904	XXX
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
18	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
19		0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
		\		, , , , , , , , , , , , , , , , , , ,		,	· · · · · ·		, ,	
21										1.000
22		\								0
24	=MAX(0,ROUND(MIN(1,IF(\$N\$15	5<>0,\$F\$41+\$F\$5	3,0)),5))						

П	N		0	Р		Q	R	S	Т	U	V	W
25		\										
26 27 28	=MAX(0,ROU	ND(MIN	(1,IF(\$N\$1	5<>0,\$G\$41	1+\$G\$53,0	0)),5))						
27									_			
28												
29												
30												
31												
32												
33												
34												
35												
37												
38												
39												
40												
41												
42												
43												
45												
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48												
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52												
53												
54												
55												
56												
57												
58 50												
60												
61												
62												
63												
64												
65												
66												
30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 50 51 52 53 54 55 56 57 58 60 61 62 63 64 65 66 67 68 69 69												
69	I		J	K		L	L1	L2	M	N	0	P
				- 11								-

	N	0	Р	Q	R	S	Т	U	V	W
H										
		Auto Physical		Other (incl	Other (Credit	Other (A&H		Reinsurance	Reinsurance:	Reinsurance:
70	Special Property	Damage	Fidelity/Surety	Credit, A&H)	Only)	Only)	International	:Property	Liability	Financial Lines
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	0	0	0	0	0	0	0	0	0	0
73 74	0	0	0	0	0	0	0	0	0	0
75	0	0	0	0	0	0	0	0	0	0
76	0	0	0	0	0	0	0	0	0	0
77	0	0	0	0	0	0	0	0	0	0
78	0	0	0	0	0	0	0	0	0	0
79	0	0	0	0	0	0	0	0	0	0
80	0	0	0	0	0	0	0	0	0	0
81	0	0	0	0	0	0	0	0	0	0
82										
83										
84				_						_
85	I	J	K	L	L1	L2	M	N	0	P
00	Special Property	Auto Physical Damage	Fidelity/Surety	Other (incl Credit, A&H)	Other (Credit Only)	Other (A&H Only)	International	Reinsurance :Property	Reinsurance:	Reinsurance : Financial Lines
86	, , ,			. ,	• /	• ,			•	
87 88	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0	N/A 0
89	0	0	0	0	0	0	0	0	0	0
		· ·			V	Ü			U	
90	0	0			0	0	0	0	0	
90 91	0	0	0	0	0	0	0	0	0	0
			0	0						0
91 92 93	0	0	0	0	0	0	0	0	0	0
91 92 93 94	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0
91 92 93 94 95	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
91 92 93 94 95 96	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0
91 92 93 94 95 96 97 98	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97 98 99	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97 98 99	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97 98 99	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97 98 99 100 101	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
91 92 93 94 95 96 97 98 99 100 101	0 0 0 0 0 0 0	O O O O O O J Auto Physical	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 N	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
91 92 93 94 95 96 97 98 99 100 101 102	0 0 0 0 0 0 0 0 1 I	O O O O O O O O O O D O O O O O O O O O	0 0 0 0 0 0 0 0 0 K	0 0 0 0 0 0 0 0 0 L	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1 L2	0 0 0 0 0 0 0 0 0 M	0 0 0 0 0 0 0 0 N Reinsurance	O O O O O O O O O O O C O O O O O O O O	P Reinsurance: Financial Lines
91 92 93 94 95 96 97 98 99 100 101 102	0 0 0 0 0 0 0 0 1 I	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 K	0 0 0 0 0 0 0 0 0 0 L	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1 1.2	M International	0 0 0 0 0 0 0 0 0 N Reinsurance	O O O O O O O O O O O O O O O O O O O	P Reinsurance: Financial Lines N/A
91 92 93 94 95 96 97 98 99 100 101 102	0 0 0 0 0 0 0 0 1 I	O O O O O O O O O O D O O O O O O O O O	0 0 0 0 0 0 0 0 0 K	0 0 0 0 0 0 0 0 0 L	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 1 L2	0 0 0 0 0 0 0 0 0 M	0 0 0 0 0 0 0 0 N Reinsurance	O O O O O O O O O O O C O O O O O O O O	P Reinsurance: Financial Lines

	N	0	Р	Q	R	S	T	U	V	W
107	N/A									
108	N/A									
109	N/A									
110	N/A									
111	N/A									
112	N/A									
113	N/A									
114	N/A									
115										
116	8	8	8	8	8	8	8	8	8	8
117	N/A									
118										
119										
120										
121										
122										

	Х	Υ	Z	AA	AB	AC	AD	AE	AF	AG	АН	Al
1												
1 2 6												
6												
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10												
11												
12												
13												
إرا												
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16												
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П												
21												
22												
24												



_	V		7		AD	40	AD	45	A.F.	40	411	A. 1
Н	Х	Y		AA	AB	AC	AD Comb	AE	AF İ	AG	AH	Al
	Products	Products	Financial		Pet		Medical	Combined	Combined	Combined	Combined	
	Liab -	Liab -	Gty/Mortgag		Insurance	Comb 2VR	Professional	Other	Special	Products	Rein A and	All Lines
70		Claims Made	e Gty	Warranty	Plans	LN	Liability	Liability	Property	Liability	Rein C	Combined
71	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
72	0	0 N/A	0	0	1 (A)	IN/A	0	0	0	0	0	N/A
73	0	0	0	0	0		0	0	0	0	0	0
74	0	0	0	0	0		0	0	0	0	0	0
75	0	0	0	0	0		0	0	0	0	0	0
76	0	0	0	0	0		0	0	0	0	0	0
77	0	0	0	0	0		0	0	0	0	0	0
78	0	0	0	0	0		0	0	0	0	0	0
79	0	0	0	0	0		0	0	0	0	0	0
80	0	0	0	0	0		0	0	0	0	0	0
81	0	0	0	0	0		0	0	0	0	0	0
82	0	0	0	PR123!\$E12	-		U	0	\$N71+\$AB71	0	0	U
83	Net Ex-Cat I	ncurred Losse	s from PR101			8C		ļ	\$1471 · \$2 11 571			
84	Tiet Ex-Cat I	incurred Losse	s irom i Rioi				-P87+O87+T8	7+V87+787+	AA87+AC87+A	D87+AF87+	1 F87+ A C87+	A H 87
85	R1	R2	S	T	U	I-J-L-S-T	$\frac{1071\sqrt{07110}}{\text{F1} + \text{F2}}$	H1 + H2	I+U	R1 + R2	N & P	Summary
100	- KI	IX2		1		1-3-L-3-1	F1 + F2	111 + 112	1 0	KI + K2	Combined	Summary
				'	\						Rein	
					\		Comb				Property and	
	Products	Products	Financial		Pet		Medical	Combined	Combined	Combined	Rein	
	Liab -	Liab -	Gty/Mortgag		Insurance	Comb 2VR	Professional	Other	Special	Products	Financial	All Lines
86		Claims Made	e Gty	Warranty	Plans	LN	Liability	Liability	Property	Liability	Lines	Combined
87	N/A		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
88	0	0	0	0	0	IV/A	0	0	▼ 0	0	0	1V/A
89	0	0	0	0	0		0	0	0	0	0	0
90	0	0	0	0	0		0	0	0	0	0	0
91	0	0	0	0	0		0	0	0	0	0	0
92	0	0	0	0	0		0	0	0	0	0	0
93	0	0	0	0	0		0	0	0	0	0	0
94	0	0	0	0	0		0	0	0	0	0	0
95	0	0	0	0	0		0	0	0	0	0	0
96	0	0	0	0	0		0	0	0	0	0	0
97	0	0	0	0	0		0	0	0	0	0	0
98												
99	=IF(AND(Al	B71>0,AB87>(),AB71>=0.2*.	AVERAGE(A	B\$71:AB\$80),ROUND(M	IN(3,AB87/AF	371),5),"N/A")			
100		tios Used to Co								1 1		
101			. \ '		•							
102	R1	R2	s	T	U	I-J-L-S-T	F1 + F2	H1 + H2	I + U	R1 + R2	N & P	Summary
П											Combined	·
											Rein	
							Comb				Property and	
					_		Medical	Combined	Combined	Combined	Rein	
	Products	Products	Financial		Pot			COMMUNICA	Compilied			
	Products	Products	Financial Gty/Mortgag		Pet	Comb 2VP			Special			All Lines
100	Liab -	Liab -	Gty/Mortgag	Warranty	Insurance		Professional	Other	Special Property	Products	Financial	All Lines
103	Liab - Occurrence	Liab - Claims Made	Gty/Mortgag e Gty	Warranty	Insurance Plans	LN	Professional Liability	Other Liability	Property	Products Liability	Financial Lines	Combined
104	Liab - Occurrence N/A	Liab - Claims Made N/A	Gty/Mortgag e Gty N/A	N/A	Insurance Plans N/A		Professional Liability N/A	Other Liability N/A	Property N/A	Products Liability N/A	Financial Lines N/A	Combined N/A
	Liab - Occurrence	Liab - Claims Made	Gty/Mortgag e Gty		Insurance Plans	LN	Professional Liability	Other Liability	Property	Products Liability	Financial Lines	Combined

	Χ	Υ	Z	AA	AB	AC	AD	AE	AF	AG	AH	Al
107	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
108	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
109	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
110	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
111	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
112	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
113	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
114	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
115												
116	8	8	8	8	8		8	8	8	8	8	8
117	N/A	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
118												
119								•				
120	=IF(AND(MI	N(AB71:AB8	0)>0,MIN(AB	887:AB96)>0,0	COUNT(AB1	04:AB113)>=	AB115),ROUI	ND(AVERAG	E(AB104:AB11	13),5),"N/A")		
121												·
122												

	Al B	С	D	Е	F	G H
				_		
1						
2						
3						
4	UNDERWRITING AND INVEST	TMENT EXHIBIT - PREMIUMS	WRITTEN I	PR035		
5						
6	(1) Did your company write Accident and H				Y	
7	If answer is yes, please complete Column	n 2, 2023 Net Premiums Written.				
8	(2) Did your company write Accident and H	ealth Insurance in 2022?			Y	
9	If answer is yes, please complete Column	2 2022 Nat Pramiume Written		•		
10	(3) Were the total net Premiums written zero				N	
11	(4) Were the total net Premiums written zero	in 2022?			N	
12				•		
13	For all companies enter net premiums wr	itten in all Columns, Line 1 through Line 3	34.			
14		, Jugu Eme	(1)	(2)	(3)	
15			2024	2023	2022	
16			Net Premiums	Net Premiums	Net Premiums	
17	Line of Business		Written	Written	Written	
18	Fire		0	xxx	xxx	
19	2.1 Allied Lines		0	XXX	XXX	
20	2.2 Multiple Peril Crop		0	XXX	XXX	
21	2.3 Federal Flood		0	XXX	XXX	
22	2.4 Private Crop		0	XXX	XXX	
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	2.5 Private Flood		0	XXX	XXX	
24	Farmowners Multiple Peril		0	XXX	xxx	
25	Farmowners Multiple Peril Homeowners Multiple Peril		0	XXX	XXX	
26	5.1 Commercial Multiple Peril (Non-Liability	Portion)	0	XXX	XXX	
27	5.2 Commercial Multiple Peril (Liability Po		0	XXX	xxx	
28	6. Mortgage Guaranty	i uonj	0	XXX	XXX	
29	Mortgage Guaranty Ocean marine		0	XXX	XXX	
30	9.1 Inland marine		0	XXX	XXX	
31	9.2 Pet Insurance Plans		0			
32	10. Financial Guaranty		0	XXX	XXX	
33	11.1 Medical Professional Liability - Occurrence		0	XXX	XXX	
3/	11.2 Medical Professional Liability - Occurrence 11.2 Medical Professional Liability - Claims-Ma		0	XXX	XXX	
35	12. Earthquake	iuc	0	XXX	XXX	
36	13.1 Comprehensive (Hospital and Medical) Indi	ridual	0	AAA		
37	13.1 Comprehensive (Hospital and Medical) Grounds 13.2 Comprehensive (Hospital and Medical And M		0	0	0	
38	Credit Accident and Health (group and indi		0	0	0	
39	14. Credit Accident and Health (group and indi	ridual)	0		0	
40	15.1 Vision Only 15.2 Dental Only		0	0	0	
41	15.2 Dental Only 15.3 Disability Income		0	0	0	
42	15.4 Medicare Supplement		0	0	0	
43	15.4 Medicare Supplement 15.5 Medicaid Title XIX		0	0	0	
44	15.5 Medicard Title XIX 15.6 Medicare Title XVIII		0	0	0	
45	15.6 Medicare Title XVIII 15.7 Long-Term Care		0	0	0	
46	15.7 Long-Term Care 15.8 Federal Employees Health Benefits Plan		0	0	0	
47	15.8 Pederal Employees rieann Benefits Plan 15.9 Other Health		0	0	0	
48	16. Workers' Compensation		0	xxx	xxx	
49	17.1 Other Liability - Occurrence		0	XXX	XXX	
50			0			
51	17.2 Other Liability - Claims-Made		0	XXX	XXX	
52	17.3 Excess Workers' Compensation		0	XXX	XXX	
53	18.1 Products Liability - Occurrence		0	XXX	XXX	
54	18.2 Products Liability - Claims-Made	Initian Books stirm)	0	XXX	XXX	
	19.1 Private Passenger Auto No-Fault (Personal	injury Protection)	0	XXX	XXX	
55	19.2 Other Private Passenger Auto Liability	D. C. C.	0	XXX	XXX	
56	19.3 Commercial Auto No-Fault (Personal Injur	y Protection)	0	XXX	XXX	
57	19.4 Other Commercial Auto Liability		0	XXX	XXX	
58	21.1 Private Passenger Auto Physical Damage		0	XXX	XXX	

	βВ	С	D	E	F	G	Ι
59	21.2 Comm	ercial Auto Physical Damage	0	XXX	XXX		
60	22. Aircraft	(all perils)	0	XXX	xxx		
61	23. Fidelity		0	XXX	xxx		
62	24. Surety		0	xxx	xxx		
63	26. Burglar	y and theft	0	xxx	xxx		
64	27. Boiler a	nd machinery	0	xxx	xxx		
65	28. Credit		0	xxx	xxx		
66	29. Internati	ional	0	xxx	xxx		
67	30. Warranty	v	0	xxx	xxx		
68	31. Reinsura	nce Property	0	xxx	xxx		
69	32. Reinsura	nce Liability	0	xxx	xxx		
70	33. Reinsura	nce Financial Lines	0	xxx	xxx		
71	34. Aggrega	te Write-Ins for Other Lines of Business	0	xxx	xxx		
72	35. TOTALS	3	0	0	0		
73							
74		Denotes items that must be manually entered on the filing software.					

	Α	В	С	D	Е
4		MEDICAL TABULAR RESERVE DISCOUNT PR038			
5	1				
6	1	Underwriting Risk - Reserves	PR	2017	
5 6 7 8 9	1	Annual Statement Source: Medical Tabular Reserve Discount	Line	Column	Value (000 Omitted)
8	1	Homeowner/Farmowner	7	1	0
9	2	Private Pass Auto Liab	7	2	0
10	3	Comm Auto Liab	7	3	0
11	4	Workers' Comp	7	4	0
12	. 5	Comm Multi Peril	7	5	0
12 13 14 15	6	Medical Professional Liability - Occurrence	7	6	0
14	7	Medical Professional Liability - Claims-Made	7	7	0
15	8	Special Liab	7	8	0
16	9	Other Liab - Occurrence	7	9	0
17		Other Liab - Claims Made	7	9	0
18 19	11	Fidelity & Surety	7	10	0
19	12	Special Property	7	11	0
20	13	Auto Physical Damage	7	12	0
21	14	Other (Credit, A&H)	7	13	0
22 23 24 25 26	15	Fin Guaranty/Mrtg Guaranty	7	14	0
23	16	International	7	15	0
24	17	Medical Tabular Reserve Discount - Reinsurance :Property	7	16	0
25	18	Medical Tabular Reserve Discount - Reinsurance :Liability	7	17	0
26	19	Medical Tabular Reserve Discount - Reinsurance :Financial Lines	7	16	0
27	20	Product Liab - Occurence	7	18	0
28		Product Liab - Claims Made	7	18	0
29	22	Warranty	7	19	0
30	23	Pet Insurance Plans	7	11	0
31	24	Total	7	20	0
32	1				
33	1	Underwriting Risk - Premiums	PR	018	
29 30 31 32 33 34 35	i	Annual Statement Source : STMTINCOME (page 4, col.1 ln 4)	Line	Column	Value
35	25	Other Underwriting Expenses Incurred	6	1	0

	Α	В	С	D	Е	F	G	Н	ı	J	К	L	М
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2													
	SCHEDI	HEDDADT:	1I - SPECIAL PROF	DEDTV DD111									
4	SCHED	ULEI IAKI	II-SI ECIAL I KOI	EKII IKIII									
5													
6						1	Easthanalra and Us	urricane Experience*		1		Wildfine Cotests	ophe Experience*
7			(3)	(24)	(28)	(24A)	(28A)	(24B)	(28B)	(28C)	(24I)	(28I)	(24II)
8			(3)	Total Net	Total	(24A)	(20A)	(24B)	(200)	Total Losses and	(241)	(201)	(2411)
9				Losses and	Losses and					Expenses Incurred, Net			
10			Premiums	Expenses	Expenses	Total U.S. Net Losses	Total U.S. Losses	Total Non-U.S. Net	Total Non-U.S. Losses	excluding Earthquake	Total U.S. Net Losses	Total U.S. Losses	Total Non-U.S. Net
8 9 10			Earned, Net	Unpaid	Incurred, Net	Unpaid	Incurred, Net	Losses Unpaid	Incurred, Net	and Hurricane Losses	Unpaid	Incurred, Net	Losses Unpaid
12	(2)	2015	0		0		0		0	0		0	
13	(3)	2016	0		0		0		0	0		0	
14	(4)	2017	0		0		0		0	0		0	
15	(5)	2018	0		0		0		0	0	-	0	
16 17	(6)	2019 2020	0		0		0		0	0	-	0	
18	(8)	2021	0		0		0		0	0	1	0	
19	(9)	2022	0		0		0		0		1	0	
20	(10)	2023	0		0		0		0	0	1	0	
21	(11)	2024	0		0		0		0	0		0	
22	(12)	Totals		0		0		0			0		0
24		vendor link items											
20		vendor mik items											
26		manual data entry	items										
27													
	*Please pro	vide losses only; n	io expenses. Catastrophe lo	osses should 1.) be the r	et losses incurred for th	e reporting entity, not net l	osses incurred for the gr	oup; 2.) be a subset of, a	and therefore, less than, t	otal net losses reported in	1		
28	Column (28	3); 3.) be reported in	n 000s to be consistent with	hall values reported in th	nis exhibit; and 4.) not be	reported as negative amou	nts.						
	**If this lin	e of business has i	nourred U.S. catastrophe lo	osses arising from events	either included on the li	st of U.S. catastrophe ever	nts approved by the Cata	strophe Risk Subgroup as	available on the NAIC's	website or numbered and	i		
29	abeled by I	PCS as a hurricane,	tropical storm, or earthqua	ake, provide only the amo	ount of those catastrophe	losses in Catastrophe Expe	erience columns (24A) an	d (28A).					
	***lfthisli availableon	ne of business has i	incurred non-U.S. catastropite, provide only the amoun	ohe losses arising from a	hurricane, tropical storm	n, or earthquake from an ev rience Columns (24R) and	ent included on the list of (28B).	non-U.S. catastrophe eve	ents approved by the Cata	strophe Risk Subgroup as	5		
31			II are for informational pur		2кі оргіо Екро	(2.12) and	()						
32	Colum	115 241 till Ougil 2811	n are for informational purj	poses only.									
32 33 34 35													
34													
35													

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6]
7	(28II)	(28III)
8	(-)	Expenses Incurred, Net
9		excluding Earthquake,
10	Total Non-U.S. Losses	Hurricane and Wildfire
11	Incurred, Net	Losses
12	0	0
13	0	0
14	0	0
15	0	0
16	0	0
17	0	0
18	0	0
19	0	0
20	0	0
21	0	0
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1												<u> </u>	
2	COHERI	II E B B t B	TALL DETERMINE	ANCE DI ANC	D1444								
	SCHEDU	LE P PAR	T 1U - PET INSUR	ANCE PLANS I	PR123								
4													
5			I		1		Earthquake and Hu	i*		1		Wilden Cotoot	ophe Experience*
7			(3)	(24)	(28)	(24A)	(28A)	(24B)	(28B)	(28C)	(24I)	(28I)	(24II)
8			(3)	(24) Total Net	(28) Total	(24A)	(28A)	(24B)	(28B)	` ′	(241)	(281)	(2411)
9				Losses and	Losses and					Total Losses and Expenses Incurred, Net			
5 6 7 8 9 10			Premiums	Expenses	Expenses	Total U.S. Net Losses	Total U.S. Losses	Total Non-U.S. Net	Total Non-U.S. Losses	excluding Earthquake	Total U.S. Net Losses	Total U.S. Losses	Total Non-U.S. Net
			Earned, Net	Unpaid	Incurred, Net	Unpaid	Incurred, Net	Losses Unpaid	Incurred, Net	and Hurricane Losses	Unpaid	Incurred, Net	Losses Unpaid
12	(2)	2015	0		0	·	0		0	0		0	
13	(3)	2016	0		0		0		0	0		0	
14	(4)	2017	0		0		0		0	0		0	
15 16	(6)	2018	0		0		0		0	0		0	
17	(7)	2019	0		0		0		0	0		0	
18	(8)	2021	0		0		0		0	0		0	
19	(9)	2022	0		0		0		0	0		0	
20	(10)	2023	0		0		0		0	0		0	
21	(11)	2024	0		0		0		0	0		0	
22	(12)	Totals		0		0		0			0		0
24		vendor link ite	ms										
20													
26		manual data ei	ntry items										
27													
						the reporting entity, not ne		roup; 2.) be a subset of,	and therefore, less than, to	otal net losses reported in			
28	,			· ·		t be reported as negative ar							
	**If this line	e of business h	as incurred U.S. catastrop	ohe losses arising from ev	rents either included on the	ne list of U.S. catastrophe	events approved by the C	atastrophe Risk Subgrou	up as available on the NA	IC's website or numbered			
-						strophe losses in Catastrop							
						al storm, or earthquake fro		the list of non-U.S. cata	astrophe events approved	by the Catastrophe Risk			
50				-	se catastrophe losses in C	Catastrophe Experience Col	umns (24B) and (28B).						
31	****Colum	ns 24I through	28III are for informationa	l purposes only.									
32 33 34 35													
33													
34 35													
ათ													

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7	(28II)	(28III)
8	(-)	Expenses Incurred, Ne
9		excluding Earthquake,
10	Total Non-U.S. Losses	Hurricane and Wildfire
11	Incurred, Net	Losses
12	0	0
13	0	0
14	0	0
15	0	0
16	0	0
17	0	0
18	0	0
19	0	0
20	0	0
21	0	0
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3	1												
	SCH	EDILLE	D DADT 21	U - PET INS	HDNCE DI	ANS DD2	23						
5	SCII	EDULE	I I AKI 20	U-IEI INS	UKNCETE	ANS I K2	23						
6			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	Ī
7	(2)	2015	0	(-)	(-)	(.)	(*)	(*)	(,)	(*)	(-)	0	
8	(3)	2016		0								0	
9	(4)	2017			0							0	
	(5)	2018				0						0	
11	(6)	2019					0					0	
12	(7)	2020						0				0	
	(8)	2021							0			0	
	(9) (10)	2022								0	0	0	
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-	SCHEDULE P PART 7A SECTION 1 I	DIMADVI OCC CENCII	THE CONTRACTO	DD 700			
5	SCHEDULE P PART /A SECTION I I	KIMAKY LOSS SENSII	IVE CONTRACTS	PR700			
6		(3)	(6)	1			
7		% of Loss Sens	% of Loss Sens				
8	Schedule P	to Total Net	to Total Net				
9	Part 1	Loss & Expense Unpd	Prems Written				
	Homeowners/Farmowners	0.000%	0.000%				
_	Private Passenger Auto Liab./Medical	0.000%	0.000%				
12	Commercial Auto/Truck Liab./Medical	0.000%	0.000%				
13	4. Workers' Compensation	0.000%	0.000%				
	 Commercial Multiple Peril 	0.000%	0.000%				
15	6. Medical Professional Liability - Occurrence	0.000%	0.000%				
16	7. Medical Professional Liability - Claim-Made	0.000%	0.000%				
17	8. Special Liability	0.000%	0.000%				
18	Other Liability - Occurrence	0.000%	0.000%				
	Other Liability - Claims-Made	0.000%	0.000%				
	Special Property	0.000%	0.000%				
	2. Auto Physical Damage	0.000%	0.000%				
	3. Fidelity/Surety	0.000%	0.000%				
	4. Other (Credit, A&H)	0.000%	0.000%				
	5. International	0.000%	0.000%				
	Products Liability - Occurrence	0.000%	0.000%				
	20. Products Liability - Claims-Made	0.000%	0.000%				
	21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%				
	22. Warranty	0.000%	0.000%				
	23. Pet Insurance Plans	0.000%	0.000%				
30							
31							
32							
33							

	А	В	С	D	E	F	G
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3		DEDICATE LATER & GOO	annamun aanma				
	SCHEDULE P PART 7B SECTION 1	REINSURANCE LOSS	SENSITIVE CONTR.	ACTS PR701			
5		(2)	(0)	_			
7		(3)	(6)				
8	Schedule P	% of Loss Sens to Total Net	% of loss sens to Total Net				
9	Part 1	Loss & Expense Unpd	Prems Written				
	1. Homeowners/Farmowners	0.000%	0.000%				
-	Private Passenger Auto Liab./Medical	0.000%	0.000%				
	Commercial Auto/Truck Liab./Medical	0.000%	0.000%				
13	4. Workers' Compensation	0.000%	0.000%				
14	Commercial Multiple Peril	0.000%	0.000%				
15	6. Medical Professional Liability - Occurrence	0.000%	0.000%				
	7. Medical Professional Liability - Claim-Made	0.000%	0.000%				
	8. Special Liability	0.000%	0.000%				
	Other Liability - Occurrence	0.000%	0.000%				
	Other Liability - Claims-Made	0.000%	0.000%				
	11. Special Property	0.000%	0.000%				
	12. Auto Physical Damage	0.000%	0.000%				
	13. Fidelity/Surety	0.000%	0.000%				
	14. Other	0.000%	0.000%				
	15. International	0.000% 0.000%	0.000%				
	Reinsurance - Property Reinsurance Liability	0.000%	0.000% 0.000%				
	Reinsurance Liability Reinsurance - Financial Lines	0.000%	0.000%				
_	Reinstrance - Financial Lines Products Liability - Occurrence	0.000%	0.000%				
	20. Products Liability - Claims-Made	0.000%	0.000%				
	21. Financial Guaranty/Mortgage Guaranty	0.000%	0.000%				
	22. Warranty	0.000%	0.000%				
	23. Pet Insurance Plans	0.000%	0.000%				
33				•			
34							
35							
36							