

NAIC BLANKS (E) WORKING GROUP

Blanks Agenda Item Submission Form

<p align="right">DATE: <u>11/15/2023</u></p> <p>CONTACT PERSON: <u>Kris DeFrain</u></p> <p>TELEPHONE: <u>816-783-8229</u></p> <p>EMAIL ADDRESS: <u>kdefrain@naic.org</u></p> <p>ON BEHALF OF: <u>Casualty Actuarial and Statistical (C) Task Force</u></p> <p>NAME: <u>Christian Citarella</u></p> <p>TITLE: <u>Chair of CASTF</u></p> <p>AFFILIATION: <u>New Hampshire Insurance Department</u></p> <p>ADDRESS: _____</p>	<p align="center">FOR NAIC USE ONLY</p> <p>Agenda Item # <u>2023-16BWG</u></p> <p>Year <u>2024</u></p> <p>Changes to Existing Reporting <input checked="" type="checkbox"/> [X]</p> <p>New Reporting Requirement <input type="checkbox"/> []</p> <hr/> <p align="center">REVIEWED FOR ACCOUNTING PRACTICES AND PROCEDURES IMPACT</p> <p>No Impact <input checked="" type="checkbox"/> [X]</p> <p>Modifies Required Disclosure <input type="checkbox"/> []</p> <p>Is there data being requested in this proposal which is available elsewhere in the Annual/Quarterly Statement? <input type="checkbox"/> [No]</p> <p><i>***If Yes, complete question below***</i></p> <p align="center">DISPOSITION</p> <p><input type="checkbox"/> [] Rejected For Public Comment</p> <p><input type="checkbox"/> [] Referred To Another NAIC Group</p> <p><input type="checkbox"/> [] Received For Public Comment</p> <p><input type="checkbox"/> [] Adopted Date _____</p> <p><input type="checkbox"/> [] Rejected Date _____</p> <p><input type="checkbox"/> [] Deferred Date _____</p> <p><input type="checkbox"/> [] Other (Specify) _____</p>
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BLANK(S) TO WHICH PROPOSAL APPLIES

- | | | |
|--|--|---|
| <input checked="" type="checkbox"/> [X] ANNUAL STATEMENT | <input checked="" type="checkbox"/> [X] INSTRUCTIONS | <input checked="" type="checkbox"/> [X] CROSSCHECKS |
| <input type="checkbox"/> [] QUARTERLY STATEMENT | <input checked="" type="checkbox"/> [X] BLANK | |
| <input type="checkbox"/> [] Life, Accident & Health/Fraternal | <input type="checkbox"/> [] Separate Accounts | <input type="checkbox"/> [] Title |
| <input checked="" type="checkbox"/> [X] Property/Casualty | <input type="checkbox"/> [] Protected Cell | <input type="checkbox"/> [] Other _____ |
| <input type="checkbox"/> [] Health | <input type="checkbox"/> [] Health (Life Supplement) | <input type="checkbox"/> [] Life (Health Supplement) |

Anticipated Effective Date: Annual 2024

IDENTIFICATION OF ITEM(S) TO CHANGE

Change Schedule P to show 10 years of data and a "prior" row for all lines of business beginning in 2024. This modifies requirements for seven lines of business that currently only show 2 years of data and a "prior" row.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

See Next Page

*****IF THE DATA IS AVAILABLE ELSEWHERE IN THE ANNUAL/QUARTERLY STATEMENT, PLEASE NOTE WHY IT IS REQUIRED FOR THIS PROPOSAL*****

Not available elsewhere

NAIC STAFF COMMENTS

Comment on Effective Reporting Date: _____

Other Comments:

** This section must be completed on all forms.

REASON, JUSTIFICATION FOR AND/OR BENEFIT OF CHANGE**

While all 10 years of accident-year data are required for every line of business to produce summary data and comply with risk-based capital (RBC) requirements, only 2 years of accident-year data is required to be shown in the Schedule P exhibits for seven lines of business: the property lines of business, pet insurance plans, and financial guaranty/mortgage guaranty business. Some of the current 2-year lines of business are experiencing significant loss development after 2 years. A review of industry aggregate Schedule P—Part 2 results across these 2-year lines shows the prior line regularly has 25% or more of the reported one-year loss development. The information for more accident years will aid regulatory review of reserves for these lines.

P/C companies currently maintain 10 years of data for the current “short-tailed” lines to prepare the Schedule P Summaries and report for Risk-Based Capital (RBC). There are multiple reasons for the proposed change: 1) The 2-year reporting requires unneeded calculations that can easily result in errors on the “prior row.” 2) With all lines having 10 years of data, Schedule P will be easier to understand because one would be able to reconcile the summary data and line of business data. 3) Given current technology, there seems to be no material time, printing or cost savings derived by only showing two years of data for six lines of business.

We recommend this change from two to ten years of data be completed in one step, because the data for ten years has been collected and stepwise progression would be prone to issues akin to those in the 2-year lines.

ANNUAL STATEMENT INSTRUCTIONS – PROPERTY/CASUALTY

SCHEDULE P

There are seven parts and the interrogatories within Schedule P. Part 1 provides detailed information on losses and loss expenses. Part 2 provides a history of incurred losses and defense & cost containment expenses. Part 3 provides a history of loss and defense & cost containment payments. Part 4 provides a history of bulk and incurred but not reported (IBNR) reserves. Part 5 provides a history of claims. Part 6 provides a history of premiums earned. Part 7 provides a history of loss sensitive contracts. Schedule P Interrogatories provides for additional calculation and explanation of various amounts.

Schedule P is intended to display a summary containing ten years of historical data for all lines of business. The casualty lines of business will display ten years of historical data in their respective sections of Schedule P. Within each part, the property lines of business, and financial guaranty/mortgage guaranty business, will display two year development (Sections I through L, S and T). Since the Summary of each part contains ten years of historical data, the information from the “Prior” line in the Property Lines, Sections I through L, S and T, must be supplemented for the eight accident years preceding the two most recent years.



Detail Eliminated To Conserve Space



Preparation Tips for Schedule P – Parts 1 and 2

In order to ensure the proper alignment of Schedule P data for all parts, the following simple concepts should be helpful.

The data for each Summary are gathered uniquely, like any other part of Schedule P. The crosschecks should be referenced and all errors corrected or properly explained prior to submission to the NAIC or state regulators.

The required data for all lines are calculated in the same manner. In gathering the data, there should be no procedural difference between the long-tailed and short-tailed lines. The vendor software financial reporting package used by the Company will configure the Schedule P data identically for all lines and line groupings.

In creating the data for Schedule P, Part 1, all lines and data elements should be considered to be long tailed. Under this methodology, the sum of all lines will equal the Summary. After converting the data to the published format, the short tailed lines have a unique data configuration required to populate the “Prior” Accident Year. This configuration of “Prior” reflects the current year activity for the eight oldest years. Each company’s software vendor provides for this “Prior” data configuration on the individual page specifications. It is important to remember that in the background of all this data, that all lines and years are treated as long tailed and feed into the Summary.

In calculating the One Year and Two Year developments (columns 11 and 12) for Schedule P, Part 2, the same theory holds true. All lines must be treated as long tailed and the Summary as just another line. If this is done properly, the individual parts will add to the Summary as intended. From this point, either the short-tailed One Year and Two Year “Prior” data can be calculated, or the software vendor package will automatically calculate the data.

While in theory this approach sounds like more work, as you are treating all lines as long tailed and the Summary as a unique and completely separate part; in reality, it provides two benefits:

Ensures the integrity of the published data, and
Saves time in the data verification and crosscheck reconciliation process.

The accompanying exhibit displays proper completion of the One Year and Two Year developments for Schedule P, Part 2 for a fictitious company. All software vendors provide the user with the capability to populate all lines of business as long tailed lines, including the short tailed “Prior” data bucket. If these fields are correctly populated for each accident year, the dilemma of the parts “adding through” is eliminated.

ABC Insurance Company
Schedule P—Part 2
One Year development treating all lines as long tailed

Part	2A	2B	2C	2D	2E	2F	2G	2H1	2H2	2I
PRIOR	4,237	75,079	320	10,044	6,139	(9,459)	419	9,475		4,012
2014	(770)	2,465	(304)	(2,210)	260		28	(1,585)		(14,266)
2015	(1,018)	(11,985)	(591)	(816)	(1,586)		99	(433)		525
2016	7,432	(39,345)	(906)	(4,303)	576		719	(2,366)		45
2017	1,691	(65,543)	(534)	(97)	(7)		667	(3,893)		22,247
2018	(1,728)	(98,433)	(995)	(715)	(499)		1,064	(3,824)		(485)
2019	(6,570)	(64,722)	(4,382)	(789)	(10,180)		104	783		(498)
2020	(26,472)	(37,855)	(1,335)	(3,555)	(1,136)		(10)	(1,124)	4	20
2021	(6,835)	(36,610)	5,440	(6,432)	(1,381)		(23)	(6,318)		226
Short Tailed Lines "Prior" to 2021										*11,826
2022	(57,706)	97,108	8,941	(11,336)	(9,928)		(291)	(4,773)	56	*(5,402)
2023										*
	(87,739)	(179,841)	5,654	(20,209)	(17,742)	(9,459)	2,776	(14,058)	60	6,424

Part	2J	2K	2L	2N	2O	2P	2R	2S	Calculated	Published On Summary
PRIOR	(879)	951	(4)	(508)	410	(188)	(1,357)	550	99,241	99,241
2014	(37)	(24)	-	(21)	641	(46)	3		(15,866)	(15,866)
2015	482	106	-	(3)	19	(792)	(219)		(16,212)	(16,212)
2016	3,933	155	-	(40)	2,061	2,694	(289)		(29,634)	(29,634)
2017	81	134	-	(178)	740	1,195	304		(43,193)	(43,193)
2018	(483)	475	-	(198)	1,257	(102)	53		(104,613)	(104,613)
2019	(3,825)	1,990	-	(184)	2,880	(1,506)	(210)		(87,109)	(87,109)
2020	(10,397)		-		(3,270)	75	(734)		(85,789)	(85,789)
2021	(11,850)	(3)	-		(89)		459	0	(63,416)	(63,416)
	*(22,975)	*3,784	*(4)					*550	(6,819)	
	*(47,592)	*(301)	*(1,410)	(133)			267	*	(32,500)	(32,500)
2022	*	*	*					*		
2023	(70,567)	3,483	(1,414)	(1,265)	4,649	1,330	(1,723)	550	(379,091)	(379,091)

*"Short Tailed" Lines data as published in the Annual Statement

Two-year development treating all lines as long-tailed										
PART	2A	2B	2C	2D	2E	2F	2G	2H1	2H2	2I
PRIOR	(2,741)	55,142	246	(336)	3,451	(10,477)	(2,014)	(51,123)		3,605
2014	(4,255)	(11,532)	(1,719)	(3,278)	(1,046)		(977)	(705)		38
2015	(605)	(15,319)	(2,030)	(618)	(3,040)		(1,078)	2,361		62
2016	245	(55,250)	(5,311)	(2,325)	1,038		(1,967)	(1,467)		1,213
2017	(10,508)	(131,635)	(4,864)	(400)	(4,017)		(5,532)	(1,702)		22,090
)								
2018	(10,642)	(220,598)	(7,900)	(27)	(2,645)		(2,432)	(3,937)		(1,557)
)								
2019	(22,885)	(187,676)	(2,481)	(861)	(50,205)		(277)	16,911	22	(5,193)
)								
2020	(79,471)	(113,694)	3,918	(3,745)	(978)		(106)	784		517
)								
2021	(5,901)	(9,675)	4,163	(6,737)	3,452		(130)	(4,142)		4,965
Two Year Short Tailed Lines "Prior" to 2022										25,740
2022										
2023										
	(136,763)	(690,237)	(15,978)	(18,327)	(53,990)	(10,477)	(14,513)	(43,020)	22	25,740
))								

PART	2J	2K	2L	2N	2O	2P	2R	2S	CALC'D	Published On Summary
PRIOR	(2,484)	(1,177)	29						(897)	(897)
2014	63	(35)	(2)	1,773	(9,406)	(40)	281,605	603	251,087	251,087
2015	358	280		(18)	(497)	(107)	(336)		(20,587)	(20,587)
2016	3,707	645		270	(322)	(2,405)	4		(61,928)	(61,928)
2017	(702)	684		(14)	426	4,554	(151)		(128,367)	(128,367)
2018	(1,345)	2,900		38	(514)	1,476	531		(246,652)	(246,652)
2019	(7,127)	5,214		(31)	(785)	72	372		(254,930)	(254,930)
2020	(47,435)			28	1,682	(2,204)	83		(240,621)	(240,621)
2021	(181,609)	8,307	(2,380)	(1)	(3,552)	175	754		(145,884)	(145,884)
)									
Two Year Short Tailed Lines "Prior" to 2022								603	(149,339)	
2022										
2023									-	
	(181,609)	8,307	(2,380)	2,045	(12,968)	1,521	282,859	603	(848,761)	(848,761)
)									

2023 TWO-YEAR DEVELOPMENT FOR SHORT TAILED LINES

CALENDAR YEAR 2023					CALENDAR YEAR 2021					CAL YR 2023 2-YEAR DEVELOPMENT
PART I					PART I					
	Col 28	Col 21 & 22	Col 8 & 9	Net Inc		Col 28	Col 21 & 22	Col 8 & 9	Net Inc	
PRIOR				3,605	PRIOR				3,605	3,605
2014	262,784	3	16,571	246,210	2014	262,722	34	16,516	246,172	38
2015	424,677	24	18,417	406,236	2015	424,607	49	18,384	406,174	62
2016	267,960	1	20,508	247,451	2016	266,767	69	20,460	246,238	1,213
2017	2,087,411	11,084	155,378	1,920,949	2017	2,021,162	11,255	111,048	1,898,859	22,090
2018	303,062	41	25,257	277,764	2018	304,811	308	25,182	279,321	(1,557)
2019	258,586	39	26,577	231,970	2019	263,995	572	26,260	237,163	(5,193)
2020	170,688	87	25,161	145,440	2020	170,401	675	24,803	144,923	517
2021	175,590	117	25,243	150,230	2021	170,077	2,483	22,329	145,265	4,965
2022	187,953	357	22,460	165,136	2022				-	
2023	192,529	2,530	23,229	166,770	2023				-	
	4,331,240	14,283	358,801	3,961,761		3,884,542	15,445	264,982	3,604,115	25,740
PART J					PART J					
	Col 28	Col 21 & 22	Col 8 & 9	Net Inc		Col 28	Col 21 & 22	Col 8 & 9	Net Inc	
PRIOR				(2,484)	PRIOR				(2,484)	(2,484)
2014	2,560,120	15	226,625	2,333,480	2014	2,559,975	45	226,520	2,333,410	70
2015	2,778,945	30	263,524	2,515,391	2015	2,778,616	93	263,492	2,515,031	360
2016	2,750,99	163	262,104	2,488,732	2016	2,747,108	276	261,811	2,485,021	3,711
2017	2,942,931	22	296,979	2,645,930	2017	2,943,639	263	296,745	2,646,631	(701)
2018	3,348,506	13	321,499	3,026,994	2018	3,350,284	683	321,256	3,028,345	(1,351)
2019	3,717,939	140	386,290	3,331,509	2019	3,725,637	1,944	385,071	3,338,622	(7,113)
2020	3,664,910	352	452,529	3,212,029	2020	3,717,893	7,567	450,842	3,259,484	(47,455)
2021	3,775,988	1,122	486,502	3,288,364	2021	3,914,546	50,000	449,536	3,415,010	(126,646)
2022	3,950,875	3,020	442,878	3,504,977	2022				-	
2023	4,551,594	42,756	411,617	4,097,221	2023				-	
	34,042,807	47,633	3,550,547	30,442,143		25,737,698	60,871	2,655,273	23,021,554	(181,609)
PART K					PART K					
	Col 28	Col 21 & 22	Col 8 & 9	Net Inc		Col 28	Col 21 & 22	Col 8 & 9	Net Inc	
PRIOR				(1,177)	PRIOR				(1,177)	(1,177)
2014	11,493		134	11,359	2014	11,528		134	11,394	(35)
2015	11,393		210	11,183	2015	11,113		210	10,903	280
2016	10,416		204	10,212	2016	9,771		204	9,567	645
2017	16,357		221	16,136	2017	15,673		221	15,452	684
2018	21,018		317	20,701	2018	18,119	1	317	17,801	2,900
2019	9,271		294	8,977	2019	4,057		294	3,763	5,214
2020	145		118	27	2020	145		118	27	
2021	587		460	127	2021	798	7	460	331	(204)
2022	54		17	37	2022				-	
2023	378	8	7	363	2023				-	
	81,112	8	1,982	77,945		71,204	8	1,958	69,238	8,307

PART L				PART L				2023 2-YEAR DEVELOPMENT		
Col 28	Col 21 & 22	Col 8 & 9	Net Inc	Col 28	Col 21 & 22	Col 8 & 9	Net Inc			
PRIOR			9	PRIOR			9	29		
2014	3,038		981	2,057	2014	3,040	981	2,059	(2)	
2015	5,769		1,046	4,723	2015	5,769	1,046	4,723	-	
2016	9,844		962	8,882	2016	9,844	962	8,882	-	
2017	5,334		63	5,271	2017	5,334	63	5,271	-	
2018	6,221		91	6,130	2018	6,221	91	6,130	-	
2019	6,989		37	6,952	2019	6,989	37	6,952	-	
2020	6,014		2	6,012	2020	6,014	2	6,012	-	
2021	5,390			5,390	2021	7,837	40	7,797	(2,407)	
2022	3,925		5	3,920	2022			-		
2023	4,316	40		4,276	2023			-		
	56,840	40	3,187	53,613		51,048	40	3,182	47,826	(2,380)
PART S				PART S						
Col 28	Col 21 & 22	Col 8 & 9	Net Inc	Col 28	Col 21 & 22	Col 8 & 9	Net Inc			
PRIOR			603	PRIOR			603	603		
2014	+		+	2014	+		+	-		
2015	122		4	118	2015	122	4	118	-	
2016	(17)		+	(18)	2016	(17)	+	(18)	-	
2017				-	2017			-	-	
2018				-	2018			-	-	
2019				-	2019			-	-	
2020				-	2020			-	-	
2021				-	2021			-	-	
2022	4		4	-	2022			-	-	
2023	8		8	-	2023			-	-	
	118	-	17	704		106	5	101	603	

* The Current year "Prior" Incurred is the sum of the Current Year "Prior" Paid and the Current Year "Prior" Change in Reserves

SCHEDULE P – PART 1

Part 1 – Summary is the total of the Schedule P lines. ~~For the property lines, it is necessary to supplement the data in the individual sections of Schedule P in order to complete the Part 1 – Summary for all lines for all years.~~ Non-proportional assumed reinsurance – Property, Liability and Financial Lines can be summed together as reported.

 **Detail Eliminated To Conserve Space** 

Line 1, “Prior,” Columns 4 through 11, ~~(summary and appropriate parts),~~ should only reflect amounts paid or received in the current calendar year.

SCHEDULE P – PART 7

Detail Eliminated To Conserve Space

EXHIBIT B

Spread of Two Year Lines (I, J, K, L, S, T)

Paid Loss History – Part 1J Auto Physical Damage and Part 1 Summary

	Paid thru 2022		Paid in 2023		Paid thru 2023 Included in Part 1 Summary		Prior includes payments made in 2023 only
	Direct + Assumed	Ceded	Direct + Assumed	Ceded	Direct + Assumed	Ceded	
Prior to 2014	0	0	300	30	300	30	
2014	1,000	100	150	15	1,150	115	
2015	950	95	143	14	1,093	109	
2016	900	90	135	14	1,035	104	
2017	850	85	128	13	978	98	
2018	800	80	120	12	920	92	
2019	750	75	113	11	863	86	
2020	700	70	105	11	805	81	
2021	650	65	98	10	748	75	
2022	600	60	90	9	690	69	
2023	0	0	83	8	83	8	
Total	7,200	720	1,463	146	8,663	866	
Prior to 2022	6,600	660	1,290	129			
					Paid thru 2023 Included in Part 1J (Auto Physical Damage)		
					Direct + Assumed	Ceded	
				Prior to 2022 paid in	1,290	129	
				2022	690	69	
				2023	83	8	
				Total	2,063	206	
				Diff= History	6,600	660	

Detail Eliminated To Conserve Space

Contents of "SUMMARY" includes breakout of prior from two-year lines I, J, K, L S & T

Summary		10 Year Lines *		"Spread" Two Year Lines	2 Year Lines		Reinsurance A, B, C																																	
Prior		Prior		Prior			Prior																																	
2014 2015 2016 2017 2018 2019 2020 2021 2022 2023	Equals	2014 2015 2016 2017 2018 2019 2020 2021 2022 2023	Plus	2014 2015 2016 2017 2018 2019 2020 2021 2022 2023	Prior to 2022 2022 2023	Plus	2014 2015 2016 2017 2018 2019 2020 2021 2022 2023																																	
		<table border="0"> <tr><td>A</td><td>HO/FO</td></tr> <tr><td>B</td><td>PRIV. AUTO</td></tr> <tr><td>C</td><td>COMM. AUTO</td></tr> <tr><td>D</td><td>W. COMP</td></tr> <tr><td>E</td><td>CMP</td></tr> <tr><td>F</td><td>MED MALP</td></tr> <tr><td>G</td><td>SPEC. LIAB.</td></tr> <tr><td>H</td><td>OTHER LIAB.</td></tr> </table>	A	HO/FO	B	PRIV. AUTO	C	COMM. AUTO	D	W. COMP	E	CMP	F	MED MALP	G	SPEC. LIAB.	H	OTHER LIAB.		<table border="0"> <tr><td>I</td><td>SPEC. PROP.</td></tr> <tr><td>J</td><td>AUTO PHYS. DAM.</td></tr> <tr><td>K</td><td>FID. SURETY</td></tr> <tr><td>L</td><td>CREDIT, A&H</td></tr> <tr><td>S</td><td>FIN/MORT GUAR</td></tr> <tr><td>T</td><td>WARRANTY</td></tr> </table>	I	SPEC. PROP.	J	AUTO PHYS. DAM.	K	FID. SURETY	L	CREDIT, A&H	S	FIN/MORT GUAR	T	WARRANTY		<table border="0"> <tr><td>N</td><td>Reins A</td></tr> <tr><td>O</td><td>Reins B</td></tr> <tr><td>P</td><td>Reins C</td></tr> </table>	N	Reins A	O	Reins B	P	Reins C
A	HO/FO																																							
B	PRIV. AUTO																																							
C	COMM. AUTO																																							
D	W. COMP																																							
E	CMP																																							
F	MED MALP																																							
G	SPEC. LIAB.																																							
H	OTHER LIAB.																																							
I	SPEC. PROP.																																							
J	AUTO PHYS. DAM.																																							
K	FID. SURETY																																							
L	CREDIT, A&H																																							
S	FIN/MORT GUAR																																							
T	WARRANTY																																							
N	Reins A																																							
O	Reins B																																							
P	Reins C																																							
		M INTL		<p>"Prior to 2022" figures do not include cumulative data for individual accident years 2020 and before. This info will be captured and maintained elsewhere.</p>																																				
		R PROD. LIAB																																						

ANNUAL STATEMENT BLANK – PROPERTY/CASUALTY

SCHEDULE P – ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P – PART 11 – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 – 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2023/2015.....												XXX
3. 2022/2016.....												XXX
4. 2017.....												XXX
5. 2018.....												XXX
6. 2019.....												XXX
7. 2020.....												XXX
8. 2021.....												XXX
9. 2022.....												XXX
10. 2023.....												XXX
11. 2024.....												XXX
124. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P – PART 1J – AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	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				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								XXX	
2. 2023/2015.....											XXX	
3. 2023/2016.....											XXX	
4. 2017.....											XXX	
5. 2018.....											XXX	
6. 2019.....											XXX	
7. 2020.....											XXX	
8. 2021.....											XXX	
9. 2022.....											XXX	
10. 2023.....											XXX	
11. 2024.....											XXX	
124. Totals	XXX	XXX	XXX								XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P – PART 1K – FIDELITY/SURETY
(S000 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								XXX	
2. 2023/2015.....											XXX	
3. 2023/2016.....											XXX	
4. 2017.....											XXX	
5. 2018.....											XXX	
6. 2019.....											XXX	
7. 2020.....											XXX	
8. 2021.....											XXX	
9. 2022.....											XXX	
10. 2023.....											XXX	
11. 2024.....											XXX	
124. Totals	XXX	XXX	XXX								XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P – PART 1S – FINANCIAL GUARANTY/MORTGAGE GUARANTY
(\$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									XXX
2. 2023/2015.....												XXX
3. 2023/2016.....												XXX
4. 2017.....												XXX
5. 2018.....												XXX
6. 2019.....												XXX
7. 2020.....												XXX
8. 2021.....												XXX
9. 2022.....												XXX
10. 2023.....												XXX
11. 2024.....												XXX
124. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P – PART 1T - WARRANTY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	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				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX								XXX	
2. 2023/2015.....											XXX	
3. 2023/2016.....											XXX	
4. 2017.....											XXX	
5. 2018.....											XXX	
6. 2019.....											XXX	
7. 2020.....											XXX	
8. 2021.....											XXX	
9. 2022.....											XXX	
10. 2023.....											XXX	
11. 2024.....											XXX	
124. Totals	XXX	XXX	XXX								XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**SCHEDULE P – PART 1U – PET INSURANCE PLANS
(S000 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									XXX
2. 2023/2015.....												XXX
3. 2023/2016.....												XXX
4. 2017.....												XXX
5. 2018.....												XXX
6. 2019.....												XXX
7. 2020.....												XXX
8. 2021.....												XXX
9. 2022.....												XXX
10. 2023.....												XXX
11. 2024.....												XXX
124. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
124.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
123.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		


|||
|||


Detail Eliminated To Conserve Space

SCHEDULE P – PART 2I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
4. Totals												

SCHEDULE P – PART 2J – AUTO PHYSICAL DAMAGE

1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
4. Totals												

SCHEDULE P – PART 2K – FIDELITY, SURETY

1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
4. Totals												

SCHEDULE P – PART 2L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
4. Totals												

Detail Eliminated To Conserve Space

SCHEDULE P – PART 2S – FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior.....														
2. 2015.....														
3. 2016.....	XXX													
4. 2017.....	XXX	XXX												
5. 2018.....	XXX	XXX	XXX											
6. 2019.....	XXX	XXX	XXX	XXX										
7. 2020.....	XXX	XXX	XXX	XXX	XXX									
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX								
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
12. Totals														
- 1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 2. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 3. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
4. Totals														

SCHEDULE P – PART 2T – WARRANTY

1. Prior.....														
2. 2015.....														
3. 2016.....	XXX													
4. 2017.....	XXX	XXX												
5. 2018.....	XXX	XXX	XXX											
6. 2019.....	XXX	XXX	XXX	XXX										
7. 2020.....	XXX	XXX	XXX	XXX	XXX									
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX								
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
12. Totals														
- 1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 2. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 3. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
4. Totals														

SCHEDULE P – PART 2U – PET INSURANCE PLANS

1. Prior.....														
2. 2015.....														
3. 2016.....	XXX													
4. 2017.....	XXX	XXX												
5. 2018.....	XXX	XXX	XXX											
6. 2019.....	XXX	XXX	XXX	XXX										
7. 2020.....	XXX	XXX	XXX	XXX	XXX									
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX								
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX							
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
12. Totals														
- 1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 2. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
- 3. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
4. Totals														

Detail Eliminated To Conserve Space

SCHEDULE P – PART 3I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P – PART 3J – AUTO PHYSICAL DAMAGE

1. Prior	000											XXX	XXX
2. 2015												XXX	XXX
3. 2016	XXX											XXX	XXX
4. 2017	XXX	XXX										XXX	XXX
5. 2018	XXX	XXX	XXX									XXX	XXX
6. 2019	XXX	XXX	XXX	XXX								XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P – PART 3K – FIDELITY/SURETY

1. Prior	000											XXX	XXX
2. 2015												XXX	XXX
3. 2016	XXX											XXX	XXX
4. 2017	XXX	XXX										XXX	XXX
5. 2018	XXX	XXX	XXX									XXX	XXX
6. 2019	XXX	XXX	XXX	XXX								XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P – PART 3L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	000											XXX	XXX
2. 2015												XXX	XXX
3. 2016	XXX											XXX	XXX
4. 2017	XXX	XXX										XXX	XXX
5. 2018	XXX	XXX	XXX									XXX	XXX
6. 2019	XXX	XXX	XXX	XXX								XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000				XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

Detail Eliminated To Conserve Space

SCHEDULE P – PART 3S – FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	XXX	XXX
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	.....	XXX	XXX
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX

SCHEDULE P – PART 3T - WARRANTY

1. Prior	000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	XXX	XXX
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	.....	XXX	XXX
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX

SCHEDULE P – PART 3U – PET INSURANCE PLANS

1. Prior	000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	XXX	XXX
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	.....	.....	.....	XXX	XXX
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	XXX	XXX
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	XXX



Detail Eliminated To Conserve Space



SCHEDULE P – PART 4I – SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										
Years in Which Losses Were Incurred	4 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....

SCHEDULE P – PART 4J – AUTO PHYSICAL DAMAGE

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....

SCHEDULE P – PART 4K – FIDELITY/SURETY

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....

SCHEDULE P – PART 4L – OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....



Detail Eliminated To Conserve Space



SCHEDULE P – PART 4S – FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....

SCHEDULE P – PART 4T - WARRANTY

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....

SCHEDULE P – PART 4U – PET INSURANCE PLANS

1. Prior .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2. 2015 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3. 2016	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4. 2017	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....	.....
5. 2018	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....	.....
6. 2019	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....	.....
7. 2020	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....	.....
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....	.....
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	.....	.....
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....
-1- Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-2- 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....
-3- 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.....



Detail Eliminated To Conserve Space



SCHEDULE P – PART 5T – WARRANTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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