

## Capital Adequacy (E) Task Force

### RBC Proposal Form

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Capital Adequacy (E) Task Force                      | <input type="checkbox"/> Health RBC (E) Working Group         | <input type="checkbox"/> Life RBC (E) Working Group                         |
| <input type="checkbox"/> Catastrophe Risk (E) Subgroup                        | <input type="checkbox"/> Investment RBC (E) Working Group     | <input type="checkbox"/> Longevity Risk (A/E) Subgroup                      |
| <input type="checkbox"/> Variable Annuities Capital. & Reserve (E/A) Subgroup | <input checked="" type="checkbox"/> P/C RBC (E) Working Group | <input type="checkbox"/> RBC Investment Risk & Evaluation (E) Working Group |

<p style="text-align: right; margin: 0;"><b>DATE:</b> <u>12/02/23</u></p> <p><b>CONTACT PERSON:</b> <u>Eva Yeung</u></p> <p><b>TELEPHONE:</b> <u>816-783-8407</u></p> <p><b>EMAIL ADDRESS:</b> <u>eyeung@naic.org</u></p> <p><b>ON BEHALF OF:</b> <u>P/C RBC (E) Working Group</u></p> <p><b>NAME:</b> <u>Tom Botsko</u></p> <p><b>TITLE:</b> <u>Chair</u></p> <p><b>AFFILIATION:</b> <u>Ohio Department of Insurance</u></p> <p><b>ADDRESS:</b> <u>50 West Town Street, Suite 300</u> <u>Columbus, OH 43215</u></p>	<p style="text-align: center; margin: 0;"><b><u>FOR NAIC USE ONLY</u></b></p> <hr/> <p>Agenda Item # <u>2023-14-P</u> Year <u>2024</u></p> <hr/> <p style="text-align: center;"><b><u>DISPOSITION</u></b></p> <p><b>ADOPTED:</b></p> <p><input type="checkbox"/> TASK FORCE (TF) _____</p> <p><input type="checkbox"/> WORKING GROUP (WF) _____</p> <p><input type="checkbox"/> SUBGROUP (SG) _____</p> <p><b>EXPOSED:</b></p> <p><input type="checkbox"/> TASK FORCE (TF) _____</p> <p><input checked="" type="checkbox"/> WORKING GROUP (WG) <u>12/02/23</u></p> <p><input type="checkbox"/> SUBGROUP (SG) _____</p> <p><b>REJECTED:</b></p> <p><input type="checkbox"/> TF <input type="checkbox"/> WG <input type="checkbox"/> SG _____</p> <p><b>OTHER:</b></p> <p><input type="checkbox"/> DEFERRED TO _____</p> <p><input type="checkbox"/> REFERRED TO OTHER NAIC GROUP _____</p> <p><input type="checkbox"/> (SPECIFY) _____</p>
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#### IDENTIFICATION OF SOURCE AND FORM(S)/INSTRUCTIONS TO BE CHANGED

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Health RBC Blanks       | <input checked="" type="checkbox"/> Property/Casualty RBC Blanks  | <input type="checkbox"/> Life and Fraternal RBC Blanks       |
| <input type="checkbox"/> Health RBC Instructions | <input type="checkbox"/> Property/Casualty RBC Instructions       | <input type="checkbox"/> Life and Fraternal RBC Instructions |
| <input type="checkbox"/> Health RBC Formula      | <input checked="" type="checkbox"/> Property/Casualty RBC Formula | <input type="checkbox"/> Life and Fraternal RBC Formula      |
| <input type="checkbox"/> OTHER _____             |   |  |

#### DESCRIPTION/REASON OR JUSTIFICATION OF CHANGE(S)

The proposed change would remove Pet Insurance from Inland Marine line of business and add a new line of business to PR035, PR038, PR123, PR223, PR307, PR700 and PR701 to be consistent with the change in the Annual Statement. However, the RBC charges for R4 and R5 will remain the same as Inland Marine line of business.

#### Additional Staff Comments:

**\*\* This section must be completed on all forms.**

**Revised 2-2023**

## 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.

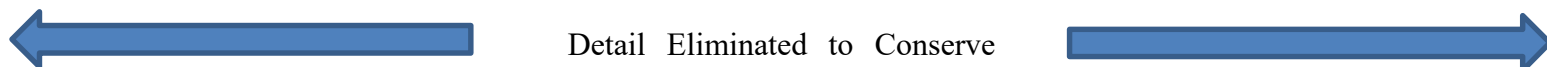
The reserve risk RBC is developed by multiplying a set of RBC factors, which are discounted for investment income and adjusted for each individual company's own relative experience, times the gross of non-tabular discount net reserves for each of 19 major lines of business. A set of credits is available 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; 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; 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.



## UNDERWRITING RISK - RESERVES PR017

		(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	0.938	0.928	0.911	0.830	0.876	0.865	0.883	0.890	0.852	0.940
(9)	BASE LOSS & LOSS ADJUSTMENT EXPENSE RESERVE RISK- BASED CAPITAL (000s) 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/ <b>PET INSURANCE PLANS</b>	AUTO PHYSICAL DAMAGE	OTHER (INCLUD CREDIT,A&H)	FINANCIAL / MORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
<b>0.983</b>	<b>1.016</b>	<b>0.946</b>	<b>0.674</b>	<b>2.414</b>	<b>0.924</b>	<b>1.024</b>	<b>0.874</b>	<b>0.995</b>	XXX
<b>0.983</b>	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
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>0.000%</b>	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
<b>0.000%</b>	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

		(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 LOSS & LOSS ADJUSTMENT EXPENSE RATIO	<b>0.679</b>	<b>0.791</b>	<b>0.777</b>	<b>0.651</b>	<b>0.671</b>	<b>0.767</b>	<b>0.815</b>	<b>0.578</b>	<b>0.641</b>	<b>0.363</b>
(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/ <b>PET</b> <b>INSURANCE</b> <b>PLANS</b>	AUTO PHYSICAL DAMAGE	OTHER (INCLUDE CREDIT, A&H)	FINANCIAL/M ORTGAGE GUARANTY	INTL	REIN. PROPERTY & FINANCIAL LINES	REIN. LIABILITY	PL	WARRANTY	TOTAL
<b>0.550</b>	<b>0.727</b>	<b>0.702</b>	<b>0.209</b>	<b>1.136</b>	<b>0.578</b>	<b>0.743</b>	<b>0.597</b>	<b>0.652</b>	XXX
<b>0.550</b>	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
<b>0</b>	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
<b>0.000%</b>	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	XXX
<b>0.000%</b>	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.**

Line of Business	(1) 2024 Net Premiums Written	(2) 2023 Net Premiums Written	(3) 2022 Net Premiums 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	xxx	xxx
9.1 Inland marine	0	xxx	xxx
9.2 Pet Insurance Plans	0	xxx	xxx
10. Financial Guaranty	0	xxx	xxx
11.1 Medical Professional Liability - Occurrence	0	xxx	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	0
15.6 Medicare Title XVIII	0	0	0
15.7 Long-Term Care	0	0	0
15.8 Federal Employees Health Benefits Plan	0	0	0
15.9 Other Health	0	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
27. Boiler and machinery	0	xxx	xxx
28. Credit	0	xxx	xxx
29. International	0	xxx	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****Annual Statement Source: Medical Tabular Reserve Discount****PR017**

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

**Underwriting Risk - Premiums****Annual Statement Source : STMTINCOME (page 4, col.1 ln 4)****PR018**

<u>Line</u>	<u>Column</u>	<u>Value</u>
25 Other Underwriting Expenses Incurred	1	0



## SCHEDULE P PART 1U - PET INSURANCE PLANS PR123

	(3) Premiums Earned, Net	(24) Total Net Losses and Expenses Unpaid	(28) Total Losses and Expenses Incurred, Net	Earthquake and Hurricane Experience*				(28C) Total Losses and Expenses Incurred, Net excluding Earthquake and Hurricane Losses	Wildfire Catastrophe Experience*				(28III) Total Losses and Expenses Incurred, Net excluding Earthquake, Hurricane and Wildfire Losses
				(24A) Total U.S. Net Losses Unpaid	(28A) Total U.S. Losses Incurred, Net	(24B) Total Non-U.S. Net Losses Unpaid	(28B) Total Non-U.S. Losses Incurred, Net		(24I) Total U.S. Net Losses Unpaid	(28I) Total U.S. Losses Incurred, Net	(24II) Total Non-U.S. Net Losses Unpaid	(28II) Total Non-U.S. Losses Incurred, Net	
(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		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 INSURANCE PLANS PR223**

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

**SCHEDULE P PART 3U - PET INSURANCE PLANS PR307**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(2) 2015	0	0	0	0	0	0	0	0	0	0
(3) 2016		0	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
(6) 2019					0	0	0	0	0	0
(7) 2020						0	0	0	0	0
(8) 2021							0	0	0	0
(9) 2022								0	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 Premiums 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 (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%
<b>23. Pet Insurance Plans</b>	<b>0.000%</b>	<b>0.000%</b>

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

<b>Schedule P Part 1</b>	<b>(3) % of Loss Sens to Total Net Loss &amp; Expense Unpd</b>	<b>(6) % of loss sens to Total Net Premiums Written</b>
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%
<b>23. Pet Insurance Plans</b>	<b>0.000%</b>	<b>0.000%</b>