BERKSHIRE HATHAWAY SPECIALTY INSURANCE

30 April 2025

The Registrar

RE: Certification

Berkshire Hathaway Specialty Insurance Company ("BHSIC") is relying on the *Financial Markets Conduct (Berkshire Hathaway Specialty Insurance Company) Exemption Notice 2022*. The documents accompanying this certification are:

- Audited BHSIC New Zealand Branch Financial Statements and a Section 78 Notice;

and

- Unaudited BHSIC Financial Statements dated and signed by two Directors.

The audited BHSIC Financial Statements and related Section 78 Notice, will be lodged with the Registrar within 14 days of 6 months of BHSIC's balance date (being 31 December).

Signed: _____

Cameron McLisky
New Zealand Chief Executive Officer

Signed: _____

Samitha Ranaweera
New Zealand Chief Financial Officer

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

New Zealand Branch

Company Registration No. 5737531

Financial Statements
For year ended 31 December 2024

A Berkshire Hathaway Company

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For year ended 31 December 2024

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DIRECTORS' REPORT

The Directors present the Financial Statements for Berkshire Hathaway Specialty Insurance Company (BHSI or the 'Company') - New Zealand Branch (the 'Branch') for the year ended 31 December 2024.

The Directors are responsible for the preparation, in accordance with New Zealand Law and New Zealand equivalents to International Financial Reporting Standards (NZ IFRS), of financial statements that present fairly the financial position of the Branch as at 31 December 2024 and the results of its operations and cash flows for the year ended 31 December 2024.

The Directors consider that the financial statements of the Branch have been prepared using accounting policies appropriate to the Branch's circumstances, consistently applied and supported by reasonable judgements and estimates, and that all applicable NZ IFRS have been followed.

The Directors consider that adequate steps have been taken to safeguard the assets of the Branch and to prevent and detect fraud and other irregularities.

Principal activities

The principal activity of the Branch was the underwriting of general insurance. There has been no significant change in the nature of this activity during the year.

Disclosure

With the agreement of the shareholder, no disclosure has been made in respect of s211 (a) and (e) to (j) of subsection (1) and subsection (2) in accordance with s211 (3) of the *Companies Act 1993* .

Directors

Peter James Eastwood (18 November 2013 to present)
David Neil Fields (18 November 2013 to present)
Ralph Tortorella III (18 November 2013 to present)
Bruce John Byrnes (11 August 2017 to present)
Donald Fredrick Wurster (01 February 2021 to present)
Ateet Avanish Dhru (03 July 2023 to present)

State of Affairs

There has not arisen in the interval between the end of the year and the date of this report any other item, transaction or event or a material or unusual nature likely, in the opinion of the Directors, to affect significantly the operations of the Branch, the results of those operations, or the state of affairs of the Branch in subsequent years.

Signed for and on behalf of the Board of Directors who authorised the issue of these financial statements in Boston, Massachusetts, United States of America on the 30 April 2025.

Sign: _____

Name: Peter J. Eastwood

Director, BHSI

Sign: _____

Name: Ralph Tortorella III

Director, BHSI

STATEMENT OF COMPREHENSIVE INCOME

For the financial year ended 31 December 2024

	Note	*2024*	*2023*
		$	$
Insurance revenue	5	278,813,095	243,945,812
Insurance service expenses	3	(136,441,871)	(166,780,227)
Net expenses from reinsurance contracts held	3	(108,511,620)	(44,319,311)
Insurance service result		**33,859,604**	**32,846,274**
Investment income	19	5,808,178	4,506,705
Net investment result		**5,808,178**	**4,506,705**
Finance expenses from insurance contracts issued	3	(15,839,179)	(10,952,657)
Finance income from reinsurance contracts held	3	13,190,626	8,899,229
Net insurance finance expenses		**(2,648,553)**	**(2,053,428)**
Interest expense on lease liabilities		(26,347)	(36,471)
Other expenses	6(b)	(11,762,078)	(11,732,319)
Profit before income tax		**25,230,803**	**23,530,761**
Income tax expense	7	(7,167,410)	(6,622,125)
Profit for the year		**18,063,393**	**16,908,636**
Unrealised foreign exchange loss		-	(5,224)
Other comprehensive income for the year		**-**	**(5,224)**
Total comprehensive income for the year attributable to owners of the Company		**18,063,393**	**16,903,412**

This Statement of Comprehensive Income is to be read in conjunction with the notes to and forming part of the financial statements.

STATEMENT OF CHANGES IN EQUITY

For the financial year ended 31 December 2024

	Head Office Account $	*Retained Earnings* $	*Total Equity* $
For the financial year ended 31 December 2024			
Balance at the beginning of the year	15,000,000	49,651,595	64,651,595
Total comprehensive income for the year		18,063,393	18,063,393
Transactions with the Branch			
Head office account	-	-	-
Balance at 31 December 2024	**15,000,000**	**67,714,988**	**82,714,988**
			-
For the financial year ended 31 December 2023			
Balance at the beginning of the year	15,000,000	32,748,183	47,748,183
Total comprehensive income for the year		16,903,412	16,903,412
Transactions with the Branch			
Head office account	-	-	-
Balance at 31 December 2023	**15,000,000**	**49,651,595**	**64,651,595**

This Statement of Changes in Equity is to be read in conjunction with the notes to and forming part of the financial statements.

STATEMENT OF FINANCIAL POSITION

As at 31 December 2024

	Note	*2024*	*2023*
		$	$
Assets			
Cash and cash equivalents	8	122,957,313	107,491,568
Reinsurance contract assets	3	271,280,367	263,030,629
Property, plant and equipment	9	149,625	168,856
Deferred tax assets	7	2,261,419	1,945,296
Advances		9,537,500	6,037,500
Right-of-use assets	10	751,606	1,161,573
Other receivables		5,109,228	17,261,225
Total assets		**412,047,058**	**397,096,647**
Liabilities			
Trade and other payables	11	7,363,508	3,788,873
Insurance contract liabilities	3	304,785,933	312,601,322
Current tax liabilities	7	2,413,061	3,566,600
Other tax liabilities	12	12,185,909	9,604,096
Amounts due to related parties	19	978,976	882,288
Lease liability	14	839,537	1,263,624
Employee benefits provision	13	765,146	738,249
Total liabilities		**329,332,070**	**332,445,052**
Net assets		**82,714,988**	**64,651,595**
Equity			
Head office account	15	15,000,000	15,000,000
Retained earnings		67,714,988	49,651,595
Total equity for the Branch		**82,714,988**	**64,651,595**
Total liabilities and equity		**412,047,058**	**397,096,647**

This Statement of Financial Position is to be read in conjunction with the notes to and forming part of the financial statements.

STATEMENT OF CASH FLOWS

For the financial year ended 31 December 2024

	Note	*2024*	*2023*
		$	$
Cash flows from operating activities			
Premium received		268,530,324	258,813,438
Commission paid		(40,188,248)	(37,890,025)
Claims paid		(109,625,420)	(85,331,782)
Reinsurance premium paid		(229,901,242)	(206,477,342)
Reinsurance commission received		43,871,043	39,764,028
Reinsurance claim received		82,459,467	71,909,610
Payments to suppliers and employees		9,331,843	(5,502,600)
Income tax paid		(8,637,072)	(6,755,500)
Amounts due to related parties		96,686	197,721
Net cash generated from operating activities	16	**15,937,381**	**28,727,549**
Cash flows from investing activities			
Payments for purchases of plant and equipment		(47,552)	(67,544)
Net cash used in investing activities		**(47,552)**	**(67,544)**
Cash flows from financing activities			
Principal payments for lease liabilities		(424,084)	(401,056)
Net cash generated from financing activities		**(424,084)**	**(401,056)**
Net increase in cash and cash equivalents		**15,465,745**	**28,258,949**
Cash and cash equivalents at the beginning of the year		107,491,568	79,232,619
Cash and cash equivalents at the end of the year	8	**122,957,313**	**107,491,568**

This Statement of Cash Flows is to be read in conjunction with the notes to and forming part of the financial statements

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

1. SUMMARY OF ACCOUNTING POLICIES

The material accounting policies adopted in the preparation of the financial statements are set out below.

These general purpose financial statements cover Berkshire Hathaway Specialty Insurance Company – New Zealand Branch (the Branch). Berkshire Hathaway Specialty Insurance Company (the Company) is an insurance company incorporated in the United States of America. The Branch is domiciled in New Zealand, registered address at Level 34, ANZ Centre, 23-29 Albert Street, Auckland, New Zealand. The Branch is a FMC reporting entity under the Financial Markets Conduct Act 2013 and its financial statements comply with this Act and the Companies Act 1993.

Statement of compliance

The Branch was incorporated on 26 June 2015 and was granted its licence to carry on Insurance Business in New Zealand on 29 June 2015 by the Reserve Bank of New Zealand pursuant to the Insurance (Prudential Supervision) Act 2010. For the purposes of preparing the financial statements the Branch is a for-profit entity.

The annual financial statements have been prepared in accordance with the Generally Accepted Accounting Practice in New Zealand (NZ GAAP). They fully comply with the New Zealand Equivalents to International Financial Reporting Standards (NZ IFRS) and other applicable Financial Reporting Standards as appropriate for for-profit entities. The financial statements also comply with International Financial Reporting Standards (IFRS).

The accounting policies below have been applied in preparing the financial statements for the year ended 31 December 2024 and comparative in formation presented in these financial statements for the financial year ended 31 December 2023.

The preparation of financial statements in conformity with NZ IFRS requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Branch's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements have been disclosed in Note 2.

These financial statements are presented in New Zealand Dollars ($), which is the Branch’s functional currency. All financial information is presented in New Zealand Dollars, except where otherwise indicated.

Accounting standards and interpretations issued and effective for the current year

In the current year, the Branch has applied the following amendments to NZ IFRSs issued by the New Zealand Accounting Standards Board (NZASB) for the first time. The standards do not have a material impact on the Branch's financial statements, and are mandatorily effective for the annual periods beginning on or after 1 January 2024 for the preparation of the financial statements:

Standard	Effective date (periods beginning on or after)
Amendments to NZ IAS 1 - Classification of Liabilities as Current and Non-current / Non-Current Liabilities with Covenants	1-Jan-24
Amendments to NZ IFRS 16 - Liability in a Sale and Leaseback	1-Jan-24
Amendments to FRS-44 - Disclosure of fees for Audit Firms' Services	1-Jan-24
Amendments to NZ IAS 7 & NZ IFRS 7 - Supplier Financing Arrangements and RDR	1-Jan-24

Accounting standards and interpretations issued but not yet effective

The following standards, amendments to standards and interpretations have been identified as those which may impact the Branch in the period of initial application. These standards and interpretations have been issued but are not yet effective.

- *Amendments to NZ IAS 21 Lack of Exchangeability (Effective on or after 1 January 2025)*
- *Amendments to IFRS 18 Presentation and Disclosure in Financial Statements (Effective on or after 1 January 2027)*

The Branch currently plans to adopt the standards and amendments detailed above in the reporting periods beginning after their respective operative dates. Early assessment of the financial impact of the standards and amendments have been undertaken and they are not expected to have a material impact on the Branch's financial statements. The company continues to consider the impact of the standard changes during the current financial year.

Basis of preparation

These financial statements are prepared on the historical cost basis unless the application of fair value measurements are required by the relevant accounting standards.

The preparation of financial statements in conformity with NZ IFRS 17 requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Branch’s accounting policies. These estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the year in which the estimate is revised if the revision affects only that year, or in the year of the revision and future years if the revision affects both current and future years.

General accounting policies

The general accounting policies recognised as appropriate for the measurement and reporting of results and the financial position for a for-profit entity have been followed in the preparation of these financial statements.

Branch assets

The Branch is part of the Company. The assets of the Branch are legally available for the satisfaction of debts of the entire Company, not solely those appearing on the Branch's Statement of Financial Position. The debts of the Branch may result in claims against the entire Company's assets, not solely the assets presented on the Branch's Statement of Financial Position. Any deficiency of the Branch is supported by the Company. The amount of equity to be retained to ensure financial soundness of the Branch is managed at the Company level and details of the solvency position are set out in Note 24.

Material accounting policies

The following specific accounting policies, which significantly affect the financial performance and financial position have been applied:

(a) Recognition and measurement of insurance contracts

Initial and subsequent measurement – Groups of contracts measured under the Premium Allocation Approach (PAA)
The Branch uses the PAA for measuring insurance and reinsurance contracts with a countract boundary of one year or less. For insurance and reinsurance contracts issued with a contract boundary of over one year, the Branch performs PAA eligibility testing to conclude that these contracts qualified for measurement under the PAA and are not materially different from the measurement under the General Measurement Model.

For insurance contracts, on initial recognition, the Branch measures the LRC (Liability for Remaining Coverage) as the amount of premiums received, less any insurance acquisition cash flows paid. Measurement of the LRC includes an adjustment for the time value of money and the effect of financial risk where the premium due date and the related period of services are more than 12 months apart.

For reinsurance contracts held, on initial recognition, the Branch measures the assets for remaining coverage at the amount of ceded premiums paid less any ceded acquisition costs recovered.

The carrying amount of a group of insurance contracts issued at the end of each reporting period is the sum of the LRC and the LIC (Liability for Incurred Claims). The LIC is determined on a discounted probability-weighted expected value basis, and includes an explicit risk adjustment for non-financial risk.

The carrying amount of a group of reinsurance contracts held at the end of each reporting period is the sum of the ARC (Asset for Remaining Coverage) and the AIC (Asset on Incurred Claims). The ARC reflects reinsurance premiums paid for reinsurance held, and is adjusted to include a loss-recovery component to reflect the expected recovery of onerous contract losses where such contracts reinsure onerous direct contracts.

Unit of account

The Branch manages insurance and reinsurance contracts issued and reinsurance contracts held by product lines, that are subject to similar risks and are managed together. All insurance contracts issued within a product line represent a portfolio of contracts. Each portfolio is further disaggregated into groups of contracts that are issued within a calendar year (annual cohorts) and are (i) contracts that are onerous at initial recognition; (ii) contracts that at initial recognition have no significant possibility of becoming onerous subsequently; or (iii) a group of remaining contracts. These groups represent the level of aggregation at which insurance contracts issued are initially recognised and measured. Such groups are not subsequently reconsidered.

Impairment of trade receivables

For trade receivable and contract assets, a simplified approach is applied in calculating an allowance for expected credit losses (ECLs). Changes in credit risk are not tracked, instead a loss allowance is recognised based on lifetime ECLs at each balance date. The allowance is based upon observed historical credit loss experience, adjusted for forward-looking factors specific to the debtors and the economic environment.

Recognition

Insurance and reinsurance contracts issued are initially recognised from the earliest of the following:

i. The beginning of the coverage period of the group of contracts;

ii. The date when the first payment from the policyholder in the group is due or received, if there is no due date; and

iii. When the Branch determines that a group of contracts becomes onerous.

Contract boundary

The Branch uses the concept of contract boundary to determine what cash flows should be considered in the measurement of groups of insurance contracts issued and reinsurance contracts held. This assessment is reviewed every reporting period.

Cash flows are within the boundary of an insurance contract issued if they arise from the rights and obligations that exist during the period in which the policyholder is obligated to pay premiums or the Branch has a substantive obligation to provide the policyholder with insurance contract services.

Cash flows are within the boundary of a reinsurance contract held if they arise from substantive rights and obligations of the entity that exist during the reporting period in which the entity is compelled to pay amounts to the reinsurer or in which the entity has a substantive right to receive services from the reinsurer.

Measurement - Fulfilment cash flows (FCF) within contract boundary

The FCF are the current estimates of the future cash flows within the contract boundary of a group of contracts that the Branch expects to collect from premiums, third-party recoveries, as well as pay out for claims, benefits and expenses, adjusted to reflect the timing and the uncertainty of those amounts.

The estimates of future cash flows:

i. Are based on a probability-weighted mean of the full range of possible outcomes;

ii. Are determined from the perspective of the Branch, provided the estimates are consistent with observable market prices for market variables; and

iii. Reflect conditions existing at the measurement date.

An explicit risk adjustment for non-financial risk is estimated separately from the other estimates.

Insurance acquisition costs

The Branch has not elected the simplification for expensing acquisition cashflows as incurred as allowed under the PAA. The Branch includes the following acquisition cash flows within the contract boundary that arise from selling, underwriting, and starting a group of insurance and reinsurance contracts issued and reinsurance contracts held and that are:

i. Costs directly attributable to individual contracts and groups of contracts; and

ii. Costs directly attributable to the portfolio of contracts to which the group belongs, which are allocated on a reasonable and consistent basis to measure the group of contracts

Before a group of insurance and reinsurance contracts issued and reinsurance contracts held is recognised, the Branch could pay directly attributable acquisition costs to originate them. When such prepaid costs are refundable, they are recorded as a prepaid insurance acquisition cash flows asset and allocated to the carrying amount of a group of insurance and reinsurance contracts issued and reinsurance contracts held when the contracts are subsequently recognised. Any pre-acquisition asset for acquisition costs not yet allocated to a measurement group, is tested for impairment at each measurement date.

For insurance and reinsurance contracts issued and reinsurance contracts held, insurance acquisition cash flows allocated to a group of contracts are deferred and recognised over the coverage period of contracts in a group.

Risk adjustment for non-financial risk

The risk adjustment for non-financial risk reflects the compensation the Branch requires for bearing the uncertainty about the amount and timing of the cash flows from non-financial risk as the Branch fulfils insurance and reinsurance contracts issued. For reinsurance contracts held, the risk adjustment for non-financial risk represents the amount of risk being transferred by the Branch to the reinsurer. The methods and assumptions used to determine the risk adjustment for non-financial risk are discussed in Note 2.

Discount rate

The Branch has the option to choose to present the insurance finance income or expense either in profit or loss or disaggregated between profit or loss and other comprehensive income (OCI) (i.e., the disaggregation choice) as an accounting policy election. The Branch has not elected the disaggregation choice. The methods and assumptions used to determine discount rates are discussed in Note 2.

Insurance revenue

The Branch recognises insurance revenue consistent with the expiration of insurance risk, excluding any investment component, over the coverage period of a group of contracts.

Insurance service expenses

Insurance service expenses include the following:

i. Incurred claims and benefits, including claims handling and other incurred insurance expenses such as claims handling costs and allocated attributable overheads but excluding investment components;
ii. Amortisation of directly attributable acquisition cash flows;
iii. Changes that relate to past service (i.e. changes in the FCF relating to the LIC);
iv. Losses on onerous groups of contracts at initial recognition and from increases in the loss components if facts and circumstances indicate the carrying amount of the LRC, including the loss component, exceeds the fulfilment cash flows for the remaining coverage of the group; and
v. Insurance acquisition cash flows assets impairment, if applicable.

For contracts measured under the PAA, amortisation of insurance acquisition cash flows is recognized based on the expiration of risk of the insurance contract (i.e., in accordance with how revenue is recognised).

Other expenses that are not directly attributable are included in other operating expenses in the statement of profit or loss.

Insurance service result from reinsurance contracts held

Reinsurance expenses are recognised similarly to insurance revenue. The amount of reinsurance expenses recognised in the reporting period depicts the transfer of received services at an amount that reflects the portion of ceding premiums and commissions the Branch expects to pay in exchange for those services.

For groups of reinsurance contracts held measured under the PAA, the Branch recognises reinsurance expenses based on the expiration of insurance risk, over the coverage period of a group of contacts. Ceding commissions that are not contingent on claims of the underlying contracts issued reduce ceding premiums and are accounted for as part of reinsurance expenses.

(b) Recognition and measurement of financial instruments

In line with NZ IFRS 9 the Branch classifies financial instruments as measured at "fair value through profit or loss" (FVTPL), with changes in fair value being recorded in the statement of comprehensive income and financial liabilities are measured at amortised cost.

(c) Current tax

Current tax, including income tax and foreign tax, is provided at amounts expected to be paid (or recovered) using the tax rates and laws that have been enacted or substantively enacted by the Statement of Financial Position date.

(d) Deferred tax

Deferred tax is accounted for using the comprehensive liability method in respect of temporary differences arising from differences between the carrying amount of assets and liabilities in the financial statements and the corresponding tax base of those items. In principle, deferred tax liabilities are recognised for all taxable temporary differences.

Deferred tax assets (DTA) are recognised to the extent that it is probable that sufficient taxable amounts will be available against which deductible temporary differences or unused tax losses and tax offsets can be utilised. However, deferred tax assets and liabilities are not recognised if the temporary differences giving rise to them arise from the initial recognition of assets and liabilities which affects neither taxable income nor accounting profit.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year(s) when the asset and liability giving rise to them.

(e) Foreign currency

Foreign currency transactions are translated to New Zealand currency at the rate of exchange ruling at the date of the transactions. Amounts receivable and payable in foreign currencies are translated at the rates of exchange ruling at balance date. Exchange differences relating to amounts payable and receivable in foreign currencies are brought to account in the financial year in which the exchange rates change, as exchange gains or losses.

(f) Cash and cash equivalents

Cash and cash equivalents in the Statement of Financial Position comprise cash at banks and on-hand and short-term deposits with original maturities of three months or less.

(g) Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation. Costs include all associated expenditures that are directly attributable to the acquisition of the asset.

(h) Advances

Advances relate to trust accounts maintained by the Branch under the Claims Management Agreement between the Branch and the respective Claims Third Party Administrators (TPAs) for the provision of insurance claims services.

(i) Depreciation

Depreciation is calculated using the straight-line method. The depreciation rates for the year are as follows:

	2024	*2023*
Furniture & fixtures	10.5%	10.5%
Computer equipment	40.0%	40.0%
Leasehold improvements	7.0%	7.0%

(j) Interest income

Interest income is recognised in the Statement of Comprehensive Income as interest accrues.

(k) Accounts payable

These amounts represent liabilities for goods and services provided to the Branch prior to the end of the year and which are unpaid. The amounts are unsecured and are usually paid within thirty days of recognition.

(l) Leases

Branch as a lessee

The Branch applies a single recognition and measurement approach for all leases, except for short-term leases and leases of low-value assets. The Branch recognises lease liabilities to make lease payments and right-of-use assets representing the right to use the underlying assets.

Right-of-use assets

The Branch recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities. The cost of right-of-use assets includes the amount of lease liabilities recognised, initial direct costs incurred, and lease payments made at or before the commencement date less any lease incentives received. Right-of-use assets are depreciated on a straight-line basis over the shorter of the lease term and the estimated useful lives of the assets, as follows;

- If ownership of the leased asset transfers to the Branch at the end of the lease term or the cost reflects the exercise of a purchase option, depreciation is calculated using the estimated useful life of the asset; and
- The right-of-use assets are also subject to impairment.

Lease liabilities

At the commencement date of the lease, the Branch recognises lease liabilities measured at the present value of lease payments to be made over the lease term. The lease payments include fixed payments (including in substance fixed payments) less any lease incentives receivable, variable lease payments that depend on an index or a rate, and amounts expected to be paid under residual value guarantees. The lease payments also include the exercise price of a purchase option reasonably certain to be exercised by the Branch and payments of penalties for terminating the lease, if the lease term reflects the Branch exercising the option to terminate. Variable lease payments that do not depend on an index or a rate are recognised as expenses (unless they are incurred to produce inventories) in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Branch uses its incremental borrowing rate at the lease commencement date because the interest rate implicit in the lease is not readily determinable. After the commencement date, the amount of lease liabilities is increased to reflect the accretion of interest and reduced for the lease payments made. In addition, the carrying amount of lease liabilities is remeasured if there is a modification, a change in the lease term, a change in the lease payments (e.g., changes to future payments resulting from a change in an index or rate used to determine such lease payments) or a change in the assessment of an option to purchase the underlying asset.

Short-term leases and leases of low-value assets

The Branch applies the short-term lease recognition exemption to its short-term leases of machinery and equipment (i.e., those leases that have a lease term of 12 months or less from the commencement date and do not contain a purchase option). It also applies the lease of low-value assets recognition exemption to leases of office equipment that are considered to be low value. Lease payments on short-term leases and leases of low value assets are recognised as expense on a straight-line basis over the lease term.

2. Critical accounting judgements and estimates

The Branch makes estimates and assumptions in respect of certain key assets and liabilities. Estimates and judgements are continually evaluated and are based on historical evidence and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The key areas in which critical estimates are applied are described below.

All the Branch's assets are available to support the Branch's insurance liabilities and any deficiency is supported by the Company.

Insurance contract liabilities and reinsurance contracts held assets
As disclosed in Note 1 Section (a) of the material accounting policies, the Branch has determined the application of PAA to be appropriate for all insurance contracts and reinsurance contract held, as their measurement under the PAA is not materially different than measurement under the General Measurement Model.

The estimation of insurance contract liabilities and reinsurance contracts held assets is the Branch's most critical accounting estimate. Under NZ IFRS 17, the liabilities consist of the LRC and the LIC and the reinsurance contracts held assets consist of the ARC and AIC. There are several sources of uncertainty, described below, that need to be considered in the estimate. Refer to Note 4 for the sensitivities of key assumptions that have a significant impact on the measurement of the insurance contract

The Branch commenced writing business in June 2015 and solely focuses on commercial businesses. The portfolio is composed of Property, Marine, Casualty, Executive & Professional and Accident & Health risks.

The Branch's insurance liabilities are valued in accordance with the New Zealand Society of Actuaries Professional Standard 30, Valuations of General Insurance Claims (PS 30) and NZ IFRS 17 as at 31 December 2024.

The Appointed Actuary is Daniel Vaughan, Fellow of the New Zealand Society of Actuaries and Fellow of the Institute of Actuaries of Australia. The Appointed Actuary is satisfied as to the nature, sufficiency and accuracy of the data upon which policy liabilities have been determined.

Actuarial Assumptions
Bornhuetter-Ferguson (BF) method – the Actuarial valuation is based primarily on the BF method with assumptions set based on the Branch's pricing loss ratios and experience, industry benchmarking and the Appointed Actuary's experience. The BF method is applied to Accident Quarter cohorts of claims with quarterly development periods.

Inflation – Economic inflation is based on economic indicators such as the consumer price index and increases in average weekly earnings.

Weighted average expected term to settlement – The average weighted term to settlement is calculated by class of business and is based on the expected future claim payments net of reinsurance and third party recoveries. This has decreased since the previous year as the weight of the outstanding claims has shifted towards shorter tailed lines.

Discount rates - The present value of future cash flows is estimated by applying the relevant yield curves to the undiscounted cash flows. The Branch has applied the bottom-up approach in the determination of the discount rates for different groups of contracts. Under this approach, the discount rate was determined by applying the risk-free yield that aligns to the duration of the cash flows. The Branch determined risk-free yield curves for all currencies in which a material amount of contracts are written, based on the country-specific government yield curves for those currencies.
The risk-free yield curves are then adjusted for differences in liquidity characteristics between the financial assets used to derive the risk-free yields and the relevant liability cash flows. The yield curves that were used to discount the estimates of future cash flows that do not vary based on the returns of the underlying items are as follows:

	2024			*2023*		
Payment Duration	*Discount Rate -NZD*	*Discount Rate -USD*	*Discount Rate - AUD*	*Discount Rate -NZD*	*Discount Rate -USD*	*Discount Rate - AUD*
1 Year	4.21%	4.83%	4.37%	5.91%	5.49%	5.03%
2 Years	4.11%	4.86%	4.23%	5.46%	5.35%	4.67%
3 Years	4.25%	4.96%	4.27%	5.35%	5.09%	4.55%
4 Years	4.39%	5.04%	4.35%	5.25%	4.99%	4.56%
5 Years	4.50%	5.13%	4.44%	5.21%	4.94%	4.62%
6 Years	4.64%	5.22%	4.53%	5.26%	4.97%	4.69%
7 Years	4.75%	5.27%	4.62%	5.30%	4.99%	4.77%
Single Equivalent Discount Rate - LIC		4.46%			5.43%	

Methods used to measure the risk adjustment for non-financial risk
The risk adjustment for non-financial risk is the compensation that is required for bearing the uncertainty about the amount and timing of cash flows that arises from non-financial risk as the insurance and reinsurance contract issued, and insurance contracts held, is fulfilled. Since the risk adjustment represents compensation for uncertainty, estimates are made on the degree of diversification benefits and expected favourable and unfavourable outcomes in a way that reflects the Branch's degree of risk aversion. The Branch estimates an adjustment for non-financial risk separately from all other estimates.

For the LIC, a 75% confidence interval is used in the determination of the risk adjustment for non-financial risk. For the determination of the loss component within the LRC, a risk adjustment for non-financial risk derived from pricing targets was adopted. The equivalent confidence interval of the LRC risk adjustment for non-financial risk is in the range of 65-70%. The Branch notes that the confidence intervals selected are aligned with the principals of NZ IFRS 17 and representative of how the Branch manages price and sets the required compensation for risk. The LRC risk adjustment for non-financial risk is only applied to the loss component for onerous contracts.

Determining the lease term of contracts with renewal and termination options
The Branch determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised.

The Branch's lease contract includes extension and termination options. The Branch applies judgement in evaluating whether it is reasonably certain whether or not to exercise the option to renew or terminate the lease. That is, it considers all relevant factors that create an economic incentive for it to exercise either the renewal or termination. After the commencement date, the Branch reassesses the lease term if there is a significant event or change in circumstances that is within its control and affects its ability to exercise or not to exercise the option to renew or to terminate.

Leases - Estimating the incremental borrowing rate
The Branch cannot readily determine the interest rate implicit in the lease, therefore it uses incremental borrowing rate (IBR) to measure lease liabilities. The IBR was determined to be the 3 month United States Treasury bill rate and applied across all Berkshire Hathaway Specialty Insurance entities as it correlated with the weighted average remaining lease term. The IBR is the rate of interest that the Branch would have to pay to borrow over a similar term, and with a similar security, the funds necessary to obtain an asset of a similar value to the right-of-use asset in a similar economic environment. The IBR therefore reflects what the Branch would have to pay, which requires estimation when no observable rates are available or when they need to be adjusted to reflect the terms and conditions of the lease. The Branch estimates the IBR using observable inputs when available and is required to make certain entity-specific estimates.

3. Insurance contracts

The tables below provide a reconciliation from the opening to the closing balances of the LRC and LIC related to insurance and reinsurance contracts issued by the Branch.

2024	*Liabilities for remaining coverage*		*Liabilities for incurred claims*		
Insurance contracts issued	*Excluding loss component*	*Loss component*	*Estimates of PV of future cash flows*	*Risk adj. for non-financial risk*	*Total*
Opening insurance contract liabilities	61,879,511	924,753	211,878,724	37,918,334	312,601,322
Insurance revenue	(278,813,095)	-	-	-	(278,813,095)
Insurance service expenses:					
Incurred claims and other expenses	-	-	119,612,949	12,523,050	132,135,999
Insurance acquisition cash flows amortisation	39,261,360	-	-	-	39,261,360
Changes that relate to future service: losses on onerous contracts and reversals of those losses	-	(277,351)	-	-	(277,351)
Changes that relate to past service: changes to liabilities for incurred claims	-	-	(22,165,356)	(12,512,781)	(34,678,137)
Insurance service expenses	**39,261,360**	**(277,351)**	**97,447,593**	**10,269**	**136,441,871**
Insurance service result	**(239,551,735)**	**(277,351)**	**97,447,593**	**10,269**	**(142,371,224)**
Finance expenses from insurance contracts issued	481,402		12,963,503	1,951,953	15,396,858
Effect of movements in exchange rates	991	-	369,847	71,483	442,321
Total amounts recognised in comprehensive income	**(239,069,342)**	**(277,351)**	**110,780,943**	**2,033,705**	**(126,532,045)**
Cash flows:					
Premiums received	268,530,324	-	-	-	268,530,324
Claims and other directly attributable expenses paid	-	-	(109,625,420)	-	(109,625,420)
Insurance acquisition cash flows	(40,188,248)	-	-	-	(40,188,248)
Total cash flows	**228,342,076**	**-**	**(109,625,420)**	**-**	**118,716,656**
Net balance as at 31 December	**51,152,245**	**647,402**	**213,034,247**	**39,952,039**	**304,785,933**
Closing Insurance contract liabilities	**51,152,245**	**647,402**	**213,034,247**	**39,952,039**	**304,785,933**

2023	*Liabilities for remaining coverage*		*Liabilities for incurred claims*		
Insurance contracts issued	*Excluding loss component*	*Loss component*	*Estimates of PV of future cash flows*	*Risk adj. for non-financial risk*	*Total*
Opening insurance contract liabilities	51,538,265	1,000,479	161,426,194	29,257,680	243,222,618
Insurance revenue	(243,945,812)	-	-	-	(243,945,812)
Insurance service expenses:					
Incurred claims and other expenses	-	-	152,127,366	17,127,169	169,254,535
Insurance acquisition cash flows amortisation	32,918,037	-	-	-	32,918,037
Changes that relate to future service: losses on onerous contracts and reversals of those losses	-	(75,726)	-	-	(75,726)
Changes that relate to past service: changes to liabilities for incurred claims	-	-	(25,255,796)	(10,060,823)	(35,316,619)
Insurance service expenses	**32,918,037**	**(75,726)**	**126,871,570**	**7,066,346**	**166,780,227**
Insurance service result	**(211,027,775)**	**(75,726)**	**126,871,570**	**7,066,346**	**(77,165,585)**
Finance expenses from insurance contracts issued	446,007	-	8,893,854	1,590,857	10,930,718
Effect of movements in exchange rates	(399)	-	18,887	3,451	21,939
Total amounts recognised in comprehensive income	**(210,582,167)**	**(75,726)**	**135,784,311**	**8,660,654**	**(66,212,928)**
Cash flows:					
Premiums received	258,813,438	-	-	-	258,813,438
Claims & other directly attributable expenses paid	-	-	(85,331,781)	-	(85,331,781)
Insurance acquisition cash flows	(37,890,025)	-	-	-	(37,890,025)
Total cash flows	**220,923,413**	**-**	**(85,331,781)**	**-**	**135,591,632**
Net balance as at 31 December	**61,879,511**	**924,753**	**211,878,724**	**37,918,334**	**312,601,322**
Closing Insurance contract liabilities	**61,879,511**	**924,753**	**211,878,724**	**37,918,334**	**312,601,322**

2024	*Remaining Coverage Component*		*Incurred Claims Component*		
Reinsurance contracts held	***Excluding loss recovery component***	***Loss recovery component***	***Estimates of PV of future cash flows***	***Risk adj. for non-financial risk***	***Total***
Opening Reinsurance contract held assets	**36,715,208**	**739,802**	**192,755,989**	**32,819,630**	**263,030,629**
Net (expenses)/income from reinsurance contracts held:					
Reinsurance expenses and other incurred directly attributable expenses	(183,484,815)	-	-	-	(183,484,815)
Claims recovery, including amortisation of loss recovery component	-	-	95,133,516	9,944,162	105,077,678
Changes that relate to past service - changes in the FCF relating to incurred claims recovery	-	-	(19,626,382)	(10,974,413)	(30,600,795)
Changes in loss recovery component, excluding amortisation	-	(221,881)	-	-	(221,881)
Effect of changes in the risk of reinsurers non-performance	-	-	599,322	118,871	718,193
Net (expenses)/income from reinsurance contracts held	**(183,484,815)**	**(221,881)**	**76,106,456**	**(911,380)**	**(108,511,620)**
Finance (expense)/income from reinsurance contracts held	(797)	-	11,116,236	1,688,044	12,803,483
Effect of movements in exchange rates	-	-	324,437	62,706	387,143
Total amounts recognised in comprehensive income	**(183,485,612)**	**(221,881)**	**87,547,129**	**839,370**	**(95,320,994)**
Cash flows:					
Net cash flows from reinsurance held	186,030,199	-	(82,459,467)	-	103,570,732
Total cash flows	**186,030,199**	**-**	**(82,459,467)**	**-**	**103,570,732**
Net balance as at 31 December	**39,259,795**	**517,921**	**197,843,651**	**33,659,000**	**271,280,367**
Closing Reinsurance contract held assets	**39,259,795**	**517,921**	**197,843,651**	**33,659,000**	**271,280,367**

2023	*Remaining Coverage Component*		*Incurred Claims Component*		
Reinsurance contracts held	***Excluding loss recovery component***	***Loss recovery component***	***Estimates of PV of future cash flows***	***Risk adj. for non-financial risk***	***Total***
Opening reinsurance contract held assets	29,381,933	800,383	148,612,579	24,852,111	203,647,006
Net (expenses)/income from reinsurance contracts held:					
Reinsurance expenses and other incurred directly attributable expenses	(159,380,360)	-	-	-	(159,380,360)
Claims recovery, including amortisation of loss recovery component	-	-	128,053,418	14,849,686	142,903,104
Changes that relate to past service - changes in the FCF relating to incurred claims recovery	-	-	(19,546,472)	(8,235,001)	(27,781,473)
Changes in loss recovery component, excluding amortisation	-	(60,581)	-	-	(60,581)
Effect of changes in the risk of reinsurers non-performance	-	-	-	-	-
Net (expenses)/income from reinsurance contracts held	**(159,380,360)**	**(60,581)**	**108,506,946**	**6,614,685**	**(44,319,311)**
Finance income from reinsurance contracts held	321	-	7,529,382	1,349,784	8,879,487
Effect of movements in exchange rates	-	-	16,692	3,050	19,742
Total amounts recognised in comprehensive income	**(159,380,039)**	**(60,581)**	**116,053,020**	**7,967,519**	**(35,420,082)**
Cash flows:					
Net cash flows from reinsurance held	166,713,314	-	(71,909,610)	-	94,803,704
Total cash flows	**166,713,314**	**-**	**(71,909,610)**	**-**	**94,803,704**
Net balance as at 31 December	**36,715,208**	**739,802**	**192,755,989**	**32,819,630**	**263,030,629**
Closing Reinsurance contract held assets	**36,715,208**	**739,802**	**192,755,989**	**32,819,630**	**263,030,629**

Claims Development

The Branch provides information on the gross and net claims development.

Actual claims payments are compared with previous estimates of the undiscounted amounts of the claims in the claims development disclosure below on a gross of reinsurance basis and a net of reinsurance basis as of 31 December 2024.

	Accident year										
Estimate of ultimate claims costs (gross of reinsurance, undiscounted):	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*Total*
	$	$	$	$	$	$	$	$	$	$	$
At end of accident year	638,582	21,248,075	16,940,861	20,887,826	55,195,201	44,467,445	66,042,886	74,861,357	156,578,923	123,595,386	123,595,386
One year later	395,604	25,074,196	10,621,896	23,374,501	57,296,860	40,065,741	55,552,059	59,896,105	145,307,856	-	145,307,856
Two years later	195,623	24,266,327	11,937,783	24,050,817	82,880,138	33,192,048	46,171,514	54,649,707	-	-	54,649,707
Three years later	83,535	24,536,349	11,890,711	22,537,825	112,531,730	33,446,971	45,123,204	-	-	-	45,123,204
Four years later	148,530	24,414,598	10,466,898	23,645,092	111,103,406	31,145,775	-	-	-	-	31,145,775
Five years later	109,986	24,251,331	9,772,947	24,738,632	106,273,741	-	-	-	-	-	106,273,741
Six years later	66,358	24,354,586	11,970,597	31,391,995	-	-	-	-	-	-	31,391,995
Seven years later	44,126	24,382,281	12,050,067	-	-	-	-	-	-	-	12,050,067
Eight years later	24,757	26,294,062	-	-	-	-	-	-	-	-	26,294,062
Nine years later	12,777	-	-	-	-	-	-	-	-	-	12,777
Cumulative gross claims & other directly attributable expenses paid	10,579	24,236,983	3,715,104	23,666,211	93,736,656	23,025,351	29,259,798	28,957,460	77,593,753	46,895,353	351,097,247
Gross cumulative claims liabilities - accident years from 2015 to 2024	**2,199**	**2,057,079**	**8,334,963**	**7,725,784**	**12,537,085**	**8,120,424**	**15,863,405**	**25,692,247**	**67,714,104**	**76,700,034**	**224,747,323**
Gross cumulative claims liabilities											224,747,323
Attributable Expenses (Undiscounted)											6,295,841
Effect of discounting											(18,008,917)
Effect of the risk adjustment margin for non-financial risk											39,952,039
Gross LIC for contracts originated											**252,986,286**

	Accident year										
Estimate of ultimate claims costs (net of reinsurance, undiscounted):	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*	*2021*	*2022*	*2023*	*2024*	*Total*
	$	$	$	$	$	$	$	$	$	$	$
At end of accident year	127,716	2,138,814	3,388,172	4,177,565	5,950,958	8,593,489	11,167,977	14,972,271	24,251,222	24,719,077	24,719,077
One year later	79,121	2,428,395	2,124,379	4,674,900	5,760,336	7,851,836	9,069,812	11,979,221	21,385,874	-	21,385,874
Two years later	39,125	1,811,801	2,313,945	4,810,163	4,865,484	6,477,097	6,888,673	10,929,941	-	-	10,929,941
Three years later	16,707	1,868,301	2,304,531	4,507,565	4,338,445	6,528,081	7,410,354	-	-	-	7,410,354
Four years later	29,706	1,843,951	2,019,768	4,729,018	4,060,924	6,067,842	-	-	-	-	6,067,842
Five years later	21,997	1,811,297	1,880,978	4,947,726	3,971,973	-	-	-	-	-	3,971,973
Six years later	13,272	1,831,948	1,894,119	5,793,202	-	-	-	-	-	-	5,793,202
Seven years later	8,825	1,837,487	1,910,013	-	-	-	-	-	-	-	1,910,013
Eight years later	4,951	2,219,843	-	-	-	-	-	-	-	-	2,219,843
Nine years later	2,555	-	-	-	-	-	-	-	-	-	2,555
Cumulative gross claims & other directly attributable expenses paid	2,116	1,808,428	744,270	4,480,847	3,234,263	4,452,535	11,175,545	6,207,613	17,244,540	18,044,491	67,394,647
Net cumulative claims liabilities - accident years from 2015 to 2024	**440**	**411,416**	**1,165,743**	**1,312,355**	**737,709**	**1,615,307**	**(3,765,191)**	**4,722,329**	**4,141,334**	**6,674,586**	**17,016,029**
Net cumulative claims liabilities											17,016,029
Attributable expenses											864,815
Effect of discounting											(3,184,857)
Non-Performance Risk adjustment											494,609
Effect of the risk adjustment margin for non-financial risk											6,293,041
Net LIC for the contracts originated											**21,483,637**

4. Risk management

The Company has an established governance framework and the Branch operates within this framework. The Branch's Risk Management Framework is outlined in its Risk Management Program (RMP). The purpose of the RMP is to integrate risk management within overall operations and provides the principles and requirements relating to the key pillars of risk management for the Branch, these are:

- Policies and related frameworks;
- Risk management processes;
- Organisational structure, governance and roles and responsibilities;
- Risk categories;
- Systems and data; and
- People and culture.

The Branch operates within this risk management framework which is a collection of processes and tools that have been put in place to ensure that the risks to which it is exposed are identified, measured, managed, monitored and reported on a continuous basis. The key instruments of this framework include the risk management policies, risk reports, the governance and oversight infrastructure and the risk appetite framework.

The Company is regulated by the State of Nebraska, USA Department of Insurance and is required to comply with standard and requirements that relate to the same or similar matters that are covered by New Zealand solvency standards.

The Branch's RMP outlines the procedures used for the effective identification and management of the following risks.

Insurance risk

Insurance risk includes underwriting risk (the risk of loss arising on underwriting activity due to underwriting decisions and prices being inappropriately determined or due to inadequate assessment and management of concentration and catastrophe exposures) and reserving risk (the risk of loss or adverse change in the value of insurance liabilities due to inadequate provisions). Underwriting risk is managed at the Branch level on a gross and net of reinsurance level against a defined risk appetite in relation to maximum exposure limits and aggregate exposure limits. Internal controls implemented at a Company level manage reserving risk, including adherence to and monitoring of reserving policies.

The table presents information on how reasonably possible changes in assumptions made by the Branch with regard to underwriting risk variables impact insurance contract liabilities, excluding the run-off business and profit or loss and equity before and after risk mitigation by reinsurance contracts held. The two sensitivities presented below were performed independent of each other. Refer to the table below for the Branch's sensitivity analysis related to underwriting risk.

Incurred claims – adjusted initial expected loss ratio

These contracts are measured under the PAA and, thus, only the LIC component of the insurance contract liabilities is sensitive to possible changes in loss ratios. The uncertainty in the estimated LIC may be due to a number of factors, which include variations in the mix of risks insured and changes in social and legal environments which affect the final settlement costs of unsettled claims. To quantify this uncertainty, sensitivity analysis was performed based on changes in the selected initial expected loss ratio assumptions which is shown in the following table.

Changes in loss ratios may also impact losses on onerous contracts.

Discount Rate

The discount rates reflect the characteristics of the cash flows arising from the groups of insurance contracts, including timing, currency and liquidity of cash flows. The determination of the discount rate that reflects the characteristics of the cash flows and liquidity characteristics of the insurance contracts requires significant judgement and estimation. To quantify the impact of the discount rate selected, a sensitivity analysis was performed based on reasonably possible changes in the discount rate.

	2024				*2023*			
	Incurred Claims as at year end $	*Impact on Incurred Claims* $	*Impact on profit before income tax* $	*Impact on equity* $	*Incurred Claims as at year end* $	*Impact on Incurred Claims* $	*Impact on profit before income tax* $	*Impact on equity* $
Insurance contract liabilities (LIC)	252,986,286				249,797,058			
Reinsurance contract assets (AIC)	231,502,651				225,575,619			
Net insurance contract liabilities	**21,483,635**				**24,221,439**			
Incurred claims – Adjusted initial expected loss ratio (15% increase)								
Insurance contract liabilities (LIC)		19,046,053	19,046,053	13,713,158		16,155,963	16,155,963	11,632,293
Reinsurance contract assets (AIC)		15,236,244	15,236,244	10,970,096		12,931,475	12,931,475	9,310,662
Net insurance contract liabilities (LIC, AIC)		**3,809,809**	**3,809,809**	**2,743,062**		**3,224,488**	**3,224,488**	**2,321,631**
Discount Rate – 1% increase								
Insurance contract liabilities		(4,290,307)	(4,290,307)	(3,089,021)		(3,762,400)	(3,762,400)	(2,708,928)
Reinsurance contract assets		(3,521,065)	(3,521,065)	(2,535,167)		(3,103,586)	(3,103,586)	(2,234,582)
Net insurance contract liabilities		**(769,242)**	**(769,242)**	**(553,854)**		**(658,814)**	**(658,814)**	**(474,346)**

Credit risk

Credit risk is the risk of loss due to unexpected default, or deterioration in the credit standing of counterparties and debtors. Payment default will result in the termination of the insurance contract with the policy holders, eliminating the credit risk on the unpaid balance. In the event of significant adverse claims experience, the Company and the Branch is highly reliant on the ability of its parental reinsurer, National Indemnity Company ('NICO') to pay amounts recoverable under reinsurance arrangements. NICO has a credit rating of AA+ from Standard and Poor's rating agency.

A 0.25% non-performance risk factor has been applied to the AIC to allow for potential losses due to the unexpected defaults or disputes.

Liquidity risk

Liquidity risk is the risk of not being able to meet all financial obligations as and when they fall due. In managing this risk all investments for the Branch are held in cash and cash like instruments. Liquidity risk is not considered to be a material concern given the highly liquid nature of investment holdings and financial strength of the Company and NICO.

Although not considered a significant risk to satisfy our insurance obligations, the table below presents the timing of undiscounted cash flows associated with the LIC and AIC.

2024	*Carrying amount* $	*Total contractual undiscounted cash flow* $	*1 year* $	*2 years* $	*3 years* $	*4 years* $	*5 years* $	*>5 years* $
Reinsurance Contract Assets	231,502,651	213,162,319	115,199,658	33,175,541	19,354,577	15,106,621	10,668,086	19,657,835
Insurance Contract Liabilities	252,986,286	231,043,163	115,030,660	39,288,210	22,920,702	17,890,050	12,633,705	23,279,836
Net undiscounted cash outflows		**(17,880,844)**	**168,998**	**(6,112,669)**	**(3,566,125)**	**(2,783,429)**	**(1,965,619)**	**(3,622,001)**

2023	*Carrying amount* $	*Total contractual undiscounted cash flow* $	*1 year* $	*2 years* $	*3 years* $	*4 years* $	*5 years* $	*>5 years* $
Reinsurance Contract Assets	225,575,619	204,682,055	114,470,418	33,200,547	17,799,604	12,332,694	9,730,885	17,147,906
Insurance Contract Liabilities	249,797,058	224,882,764	120,248,941	38,508,337	20,645,237	14,304,329	11,286,568	19,889,352
Net undiscounted cash outflows		**(20,200,709)**	**(5,778,523)**	**(5,307,790)**	**(2,845,633)**	**(1,971,635)**	**(1,555,683)**	**(2,741,446)**

Market risk

Market risk is the risk of possible losses due to unexpected changes in financial markets, resulting in volatility in the value of invested funds and encompasses interest-rate risk, equity risk, spread risk, property risk and currency risk. The Branch's investment strategy is conservative with all investments to be held in cash or cash-like instruments and invested in banks with strong credit ratings. The Branch is not exposed to material foreign currency risk.

Operational risk

Operational risk is the risk from inadequate staff, processes and procedures resulting in poor or failed execution. The Branch has adopted various internal controls, defined at a Company level along with developing its own operationally specific internal controls to manage operational risks within the Branch's risk appetite.

Emerging risk

Emerging risk is the risk of loss resulting from a newly developing or changing (political, economic, social, technological, legal, environmental, etc) situation that could have critical impacts on the Branch, but which may not be fully understood, are difficult to quantify and might not be considered in contract terms and conditions, pricing, reserving or operations. The Branch, as well as BHSIC, give thought to higher level strategic and emerging risks which may affect the enterprise. The Branch's management perform various procedures to adapt to emerging risks and better prepare for future exposures and future opportunities. In 2024, these included the following risk:

Climate Change : the risk of loss resulting from a change in global or regional climate patterns. On an annual basis, in line with strategic planning, the Branch, in conjunction with BHSIC and NICO implements initiatives to reduce Greenhouse Gas Emissions. The Branch leadership team is contemplating various methods, in conjunction with annual pricing and modelling reviews, to take into consideration current weather events and any impact of climate changes occurring to a degree that would significantly impact underwriting decisions.

Concentration of insurance risk

Insurance risk is described above and includes catastrophe and concentration risks. Concentrations are considered firstly at the level of the type of insured event (class of insurance business), e.g. Casualty vs Property. Then, for Property only, concentrations are further considered based on geographical location. The exposure to concentration risk is mitigated by a portfolio diversified across different business classes, strong aggregate monitoring, strict exposure limits and reinsurance.

Further discussions on the application of the risk management practices are presented in Note 4 in relation to credit, market and liquidity risks.

5. Revenue

	2024 $	*2023* $
Insurance revenue – direct business	272,163,396	231,545,340
Insurance revenue – assumed business	6,649,699	12,400,472
Insurance revenue	**278,813,095**	**243,945,812**

6. Expenses

(a) Expenses include insurance service expenses, net expenses from reinsurance contracts held, and finance expenses from reinsurance contracts issued, which are recognised based on NZ IFRS 17 measurement requirements.

	2024 $	*2023* $
Net acquisition cost	(6,692,833)	(2,343,005)
Net attributable expenses	9,550,758	6,671,800
Net loss component (onerous contract)	55,470	15,145
Net claim incurred	(22,262,787)	(18,816,284)
Net insurance finance expenses	(2,648,553)	(2,053,428)
Total expenses	**(21,997,945)**	**(16,525,772)**

(b) Other income and expenses

	2024 $	*2023* $
Management expenses	(10,081,664)	(10,871,411)
Realised and unrealised foreign exchange	(233,934)	(229,737)
Other	(1,446,480)	(631,171)
Total other expenses	**(11,762,078)**	**(11,732,319)**

	2024 $	*2023* $
Finance expenses from insurance contracts issued	(15,839,179)	(10,952,657)
Finance income from reinsurance contracts held	13,190,626	8,899,229
Total insurance finance expenses	**(2,648,553)**	**(2,053,428)**

7. Income tax

In March 2024, the New Zealand Government enacted legislation to implement Pillar Two rules, which will apply to fiscal years beginning on or after 1 January 2025. The IASB issued Amendments to IAS 12 *Income Taxes*, whereby income taxes are with respect to tax laws enacted to implement Pillar Two model rules published by the Organisation of Economic Co-operation and Development (OECD), including tax laws that implement Qualified Domestic Minimum Top-up Taxes. The company has applied the mandatory exception to accounting for, and recognition and disclosure of, deferred tax assets and liabilities pretaining to Pillar Two income taxes. I.e. no deferred tax has been recognised in relation to Pillar Two. Current impact analysis completed by the ultimate parent suggests that there are no material operations in jurisdictions with tax rates lower than the Pillar Two minimum tax rate.

	2024	*2023*
	$	$
Income tax for the year reconciles to the amount calculated on the profit for the year as follows:		
Profit before income tax before unrealised foreign exchange	**25,230,803**	**23,530,761**
Unrealised foreign exchange loss	-	(5,224)
Profit before income tax	25,230,803	23,525,537
Prima facie tax thereon at 28% (2023: 28%)	7,064,625	6,587,150
Tax effect of permanent differences		
Non-deductible expenses	19,301	28,611
Prior period adjustment	83,484	6,364
Income tax expense attributable for the year	7,167,410	6,622,125
Income tax expense recognised consists of:		
Current tax expense	7,400,049	6,029,580
Deferred tax (benefit)/expense	(316,123)	586,181
Prior period adjustment - current tax	83,484	6,364
Expense recognised during the year	7,167,410	6,622,125
(a) Current income tax:		
Balance at the beginning of the year	(3,566,600)	(4,321,645)
Income tax paid	8,595,931	6,755,498
Current year tax provision	(7,400,049)	(6,029,580)
Adjustments for prior year	(83,484)	(6,364)
Foreign tax credit	41,141	35,491
Balance at the end of the year	**(2,413,061)**	**(3,566,600)**
(b) Deferred tax asset, represented by:		
Salary accruals	1,464,500	1,565,321
Net deferred acquisition costs	-	-
General accruals	765,146	396,928
Lease liability	839,537	1,263,624
Right-of-use asset	(751,607)	(1,161,574)
Data processing accruals	-	8,400
Allowance for doubtful debts	1,007,153	1,375,609
Temporary difference on insurance reserving balances	4,751,766	3,499,176
Total	**8,076,495**	**6,947,484**
Prima facie tax thereon at 28%	2,261,419	1,945,296
Movements in deferred tax assets		
Balance at the beginning of the year, as previously reported	1,945,296	2,531,477
Effect of change in accounting policy	-	-
Balance at beginning of period, as restated	1,945,296	2,531,477
Movement recognised in profit or loss	316,123	(586,181)
Balance at the end of the year	**2,261,419**	**1,945,296**

8. Cash and cash equivalents

	2024	*2023*
	$	$
HSBC bank account	122,957,313	107,491,568
Total cash and cash equivalents	**122,957,313**	**107,491,568**

9. Property, plant and equipment

	2024	*2023*
	$	$
Furniture & fixtures at cost	193,361	189,961
Accumulated depreciation	(139,534)	(120,824)
	53,826	69,137
Leasehold improvements at cost	127,132	127,132
Accumulated depreciation	(84,184)	(75,260)
	42,948	51,872
Computer equipment at cost	278,111	233,958
Accumulated depreciation	(225,260)	(186,111)
	52,850	47,847
Total property, plant and equipment	**149,625**	**168,856**

Reconciliations of the carrying amount for each class of property, plant and equipment

Furniture & fixtures		
Carrying amount at the beginning of the year	69,137	66,761
Additions	3,400	20,702
Disposals	-	-
Depreciation expense	(18,711)	(18,326)
Carrying amount at the end of the year	**53,826**	**69,137**
Leasehold improvements		
Carrying amount at the beginning of the year	51,872	60,771
Additions		-
Disposals	-	-
Depreciation expense	(8,924)	(8,899)
Carrying amount at the end of the year	**42,948**	**51,872**
Computer equipment		
Carrying amount at the beginning of the year	47,847	29,790
Additions	44,153	46,841
Disposals	-	-
Depreciation expense	(39,149)	(28,784)
Carrying amount at the end of the year	**52,850**	**47,847**
Total property, plant and equipment	**149,625**	**168,856**

10. Right-of-use assets

	2024	*2023*
	$	$
Carrying value of lease properties	2,770,847	2,770,847
Net carrying amount		
Opening balance	2,770,847	2,770,847
Lease additions during the year	-	-
Opening balance as at 1st January	**2,770,847**	**2,770,847**
Accumulated depreciation	(2,019,241)	(1,609,274)
Closing balance as at 31st December	**751,606**	**1,161,573**

11. Trade and other payables

	2024	*2023*
	$	$
Trade payables	(7,363,508)	(3,788,873)
Total trade and other payables	**(7,363,508)**	**(3,788,873)**
Current	(7,363,508)	(3,788,873)
Non-current	-	-
Total trade and other payables	**(7,363,508)**	**(3,788,873)**

12. Other tax liabilities

	2024	*2023*
	$	$
Non-resident withholding tax payable	(12,185,909)	(9,604,097)
Total other tax liabilities	**(12,185,909)**	**(9,604,097)**
Current	(12,185,909)	(9,604,097)
Non-current	-	-
Total other tax liabilities	**(12,185,909)**	**(9,604,097)**

Non-resident withholding tax payable is paid to the tax authority and calculated on gross premiums paid for general insurance to non-resident insurers. It is accrued on a quarterly basis and settled along with the income tax as part of the quarterly instalment payment to the tax authority.

13. Employee benefits provsion

	2024	*2023*
	$	$
Annual leave	440,582	396,928
Personal leave	324,564	341,321
Total employee benefits provision	**765,146**	**738,249**
Current	765,146	738,249
Non-current	-	-
Total employee benefits provision	**765,146**	**738,249**

14. Lease liability

	2024	*2023*
	$	$
Opening balance	**(1,263,624)**	**(1,664,680)**
Lease additions during the year	-	-
Opening balance as at 1st January	**(1,263,624)**	**(1,664,680)**
Interest expense	(26,347)	(36,471)
Payments	450,434	437,527
Closing balance as at 31st December	**(839,537)**	**(1,263,624)**
Expected to be paid within 12 months	448,076	424,087
Expected to be paid in more than 12 months	391,461	839,537

15. Head Office account

The Company provided initial funds of $15,000,000 during 2015.

16. Cash Flow Information

	2024	*2023*
	$	$
Reconciliation of cash flow from operations with loss after income tax		
Profit after income tax	18,063,393	16,903,412
Non-cash movements:		
Depreciation	476,747	465,977
Deferred tax (assets) / liabilities	(316,123)	586,180
Cash movements:		
Increase in trade and other receivables	-	-
Increase in reinsurance contract assets	(10,001,496)	(61,900,818)
Decrease / (increase) in deferred acquisition costs	824,871	(2,454,792)
Increase in trade and other payables	3,574,633	1,277,868
Decrease in current tax liabilities	(1,153,539)	(755,045)
Increase in other tax liabilities	2,581,812	2,895,917
(Decrease) / increase in insurance contract liabilities	(6,888,500)	74,350,690
Increase in amounts due to related parties	96,688	197,721
Increase in employee benefits provision	26,897	55,032
Increase / (decrease) in other receivable	8,651,997	(2,894,592)
Net cash from operating activities	**15,937,381**	**28,727,550**

17. Capital commitments and contingent liabilities

There are no capital commitments or contingent liabilities as at 31 December 2024.

18. Amounts due to/from related parties

The entity is a Branch of Berkshire Hathaway Specialty Insurance Company (the 'Company'), a company incorporated in the state of Nebraska, USA. The Company is a wholly owned subsidiary of National Indemnity Company, also incorporated in the state of Nebraska, USA. The Company's ultimate parent company is Berkshire Hathaway Inc., domiciled in the State of Delaware, USA and with its principal place of business in Omaha, Nebraska, USA.

Key management personnel (KMP) remuneration is paid by the Company.

The Branch is party to reinsurance agreements with its immediate parent entity, NICO. These agreements are entered under normal commercial terms and conditions. Details of transactions and balances at year end are included within the Reinsurance Contract Asset roll-forward in Note 3.

	2024	*2023*
	$	$
Related party balances		
Intercompany receivable from NICO*	271,280,367	263,030,629
- Reinsurance premiums payable	(74,695,305)	(72,651,815)
- Reinsurance commissions receivable	7,612,701	7,265,415
- Reinsurance operating expenses receivable	4,017,234	4,058,393
- Reinsurance recoverable on paid losses	25,118,641	14,432,575
- Reinsurance contracts held assets for Incurred claims	231,502,651	225,575,619
- Reinsurance contracts held assets for remaining coverage	39,777,716	37,455,010
Transactions with BHSI AU*	(186,354)	(137,280)
Transactions with BHSIC*	(792,623)	(745,008)
	(978,976)	**(882,288)**
Related party transactions		
Transactions with NICO*		
- Reinsurance expenses and other incurred directly attributable expense	183,484,815	159,380,360
- Claims recovery, including amortisation of loss recovery component	(105,077,678)	(142,903,104)
- Changes in the FCF relating to incurred claims recovery	30,600,795	27,781,473
- Changes in loss recovery component, excluding amortisation	221,881	60,581
- Effect of changes in the risk of reinsurers non-performance	(718,193)	-
- Finance income from reinsurance contracts held (including FX)	(13,190,626)	(8,899,229)
	95,320,994	**35,420,081**
Transactions with BHSI AU*	(2,326,585)	(1,824,664)
Transactions with BHSIC*	(2,876,926)	(2,145,853)

*Abbreviations used above refer to the following entities:
- NICO refers to National Indemnity Company
- BHSI AU refers to Berkshire Hathaway Specialty Insurance Company – Australian Branch
- BHSIC refers to Berkshire Hathaway Specialty Insurance Company

Amounts due to/from related parties are at no interest and are due on demand.

While related party amounts are subject to the expected credit loss requirements of NZ IFRS 9, the Branch has determined there is no material credit loss allowance for amounts due from related parties.

Bank guarantee

BHSI AU provides for an off-balance sheet bank guarantee of $254,499 (2023 $254,499) for the office lease premises of BHSI NZ.

19. Financial instruments

As described in Note 1, all financial assets are measured at FVTPL.

Investment income

	2024	*2023*
	$	$
Investment income	5,808,178	4,506,705
Total investment income	**5,808,178**	**4,506,705**

Financial instruments

2024	*FVTPL Designated* $	*Amortised Cost* $	*Total* $
Categories of financial instruments			
Bank account	122,957,313	N/A	122,957,313
Financial liabilities at amortised cost			
Trade and other payables		7,363,508	7,363,508
Amounts due to related parties		978,976	978,976

2023	*FVTPL Designated* $	*Amortised Cost* $	*Total* $
Categories of financial instruments			
Bank account	107,491,568	N/A	107,491,568
Financial liabilities at amortised cost			
Trade and other payables		3,788,873	3,788,873
Amounts due to related parties		882,288	882,288

The term deposit is subject to a one month maturity. All financial liabilities are due within 12 months.

a) Credit Risk

Financial assets or liabilities are stated in the Statement of Financial Position at the amount that best represents the credit risk exposure at Statement of Financial Position date. The Branch's only concentration of credit risk is in relation to reinsurance recoveries from NICO, which has a credit rating of AA+ from Standard and Poor's rating agency.

b) Market Risk

The Branch invests in cash and cash-like investments and is not exposed to any material interest rate or foreign exchange risk. Premiums written in foreign currency are immaterial to the Branch.

c) Liquidity Risk

The Company manages the liquidity risk of the Branch by maintaining appropriate levels of financial assets that are readily realisable and by continuously monitoring of forecast and actual cash flows. The Branch has sufficient cash to meet all financial liabilities at balance date.

20. Business activities

The Branch commenced writing business in June 2015. The Branch only writes commercial insurance contracts with its portfolio comprising of Property, Marine, Casualty, Accident & Health, Executive Professional risks, Cyber risks, Motor and Travel risks.

21. Credit rating

The Company has an AA+ credit rating from Standard and Poor's rating agency.

22. Additional information

	2024	*2023*
Number of employees	43	38

23. Disclosure of auditor

The Branch auditor is Deloitte Touché Tohmatsu, and the auditor remuneration is NZD $153,903 (2023: NZD $228,845).

24. The company - solvency	*2024*	*2023*
	$'000	$'000
Actual solvency capital	8,172,268	6,192,581
Minimum solvency capital	787,985	735,236
Solvency margin	7,384,283	5,457,345
Solvency ratio	1037%	842%

25. The company's reinsurance programme

The Company's treaty reinsurance programme with its immediate parent NICO forms a fundamental part of the Company's capital structure. It consists of an 80% proportional quota share and a risk specific element which limits the aggregate limit to 3 times the Branch's net earned premium ceded during the accident year (Maximum Aggregate Accident Year Liability).

The Branch also has an XOL (Excess of loss) reinsurance programme with NICO - a reinsurance premium equal to 5% of the gross net earned premium for the year. No claims will be made unless the Branch has sustained ultimate net loss amounts in excess of NZD $2m retention subject to a maximum aggregate limit of NZD $750m.

26. Subsequent events

There has been no event subsequent to balance date which require disclosure in these accounts.

Deloitte.

Independent Auditor's Report to the Shareholders of Berkshire Hathaway Specialty Insurance Company - New Zealand Branch

Opinion

We have audited the financial statements Berkshire Hathaway Specialty Insurance Company - New Zealand Branch (the "Branch") which comprises the statement of financial position as at 31 December 2024, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the Branch's financial position as at 31 December 2024 and its financial performance and its cash flows for the year then ended in accordance with New Zealand Equivalents to International Financial Reporting Standards ('NZ IFRS') and International Financial Reporting Standards ('IFRS').

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (New Zealand) ("ISAs (NZ)"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report.

We are independent of the Branch in accordance with Professional and Ethical Standard 1 *International Code of Ethics for Assurance Practitioners (including International Independence Standards) (New Zealand)* issued by the New Zealand Auditing and Assurance Standards Board, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Other than in our capacity as auditor, we have no relationship with or interests in the Branch except that partners and employees of our firm deal with the Branch on normal terms within the ordinary course of trading activities of the business of the Branch.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter	How the scope of our audit responded to the Key Audit Matter
Insurance contract Liabilities Refer to Note 2 to the financial statements The Branch has reported $ 304,8 million in insurance contract liabilities. Insurance contract liabilities are determined in accordance with NZ IFRS 17 Insurance Contracts (NZ IFRS 17). The	In conjunction with our actuarial specialists our procedures included, but were not limited to: • Assessing the appropriateness of key controls in relation to the application of actuarial valuation methodology, selection of key assumptions and the collection and analysis of data;

Branch measures its insurance contracts using the Premium Allocation Approach. The most significant assumptions used to determine the insurance contract liabilities and reinsurance contract assets are the Bornhuetter-Ferguson (BF) method, inflation, weighted average expected term to settlement, discount rates and methods used to measure the risk adjustment for non-financial risk.	• Testing, on a sample basis, the completeness and accuracy of the underlying data used in the calculation of the insurance contract liabilities and reinsurance contract assets; • Comparing valuation assumptions to underlying experience or other sources of information to assess reasonableness of the assumptions selected; • Assessing the appropriateness of valuation methodologies, processes and models with respect to actuarial standards; and • Assessing the appropriateness of the disclosures in notes to the financial statements. Specific to the risk adjustment for non-financial risk, our audit procedures included assessing the Branch's methodology for calculating the risk adjustment, comparing the Coefficient of Variance (CoV) selections to prior years and comparing the risk adjustment selections to other comparable portfolios.

Other Information

The Directors on behalf of the Branch are responsible for the other information. The other information comprises the information included in the Branch's financial report for the year ended 31 December 2024, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Statements

The Directors of the Branch are responsible on behalf of the Branch for the preparation and fair presentation of the financial statements in accordance with New Zealand Equivalents to International Financial Reporting Standards (NZ IFRS), International Financial Reporting Standards (IFRS) and for such internal control as the Directors determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Directors are responsible on behalf of the Branch for assessing the ability of the Branch to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the Branch or to cease operations, or has no realistic alternative but to do so.

Deloitte.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (NZ) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (NZ), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Branch's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Directors.

- Conclude on the appropriateness of the Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Branch's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Branch to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

The auditor also provides those charged with governance with a statement that the auditor has complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on the auditor's independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, the auditor determines those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. The auditor describes these matters in the auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, the auditor determines that a matter should not be communicated in the auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Deloitte.

Deloitte Touche Tohmatsu.

DELOITTE TOUCHE TOHMATSU

Imogen Connors
Partner
Chartered Accountants
Sydney, 30 April 2025

BERKSHIRE HATHAWAY SPECIALTY INSURANCE

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY
New Zealand Branch
Level 34, ANZ Centre, 23-29 Albert Street,
Auckland 1010
Company Registration No. 5737531

https://bhspecialty.com/nz/

Cameron McLisky
New Zealand CEO
Berkshire Hathaway Specialty Insurance Company
Level 34, ANZ Centre
23-29 Albert Street
Auckland NZ 1143

30 April 2025

Dear Cameron,

Berkshire Hathaway Specialty Insurance Company (New Zealand Branch) - Insurance (Prudential Supervision) Act 2010 Section 78 Appointed Actuary Report

Berkshire Hathaway Specialty Insurance Company New Zealand ("BHSI NZ") is the New Zealand branch of Berkshire Hathaway Specialty Insurance Company ("BHSIC"). BHSI NZ was granted a license to begin writing insurance business in New Zealand by RBNZ on 29 June 2015.

BHSI NZ has appointed me, Daniel Vaughan, to be BHSI NZ's Appointed Actuary as described by the New Zealand Insurance (Prudential Supervision) Act 2010 (the "Act").

As per Section 78 of the New Zealand Insurance (Prudential Supervision) Act 2010, I have reviewed the actuarial information contained in, or used in the preparation of, the financial statements of BHSI NZ as at 31 December 2024. This report (referred to as the "Appointed Actuary's report") documents my review.

Should you have any questions or require any further information please do not hesitate to contact me on +61 (2) 8002 2113.

Yours sincerely

Daniel Vaughan

Fellow of the New Zealand Society of Actuaries (FNZSA)
Appointed Actuary, Berkshire Hathaway Specialty Insurance Company (New Zealand Branch).

Ref.	Requirement of the Appointed Actuary's report, Section 78 of the New Zealand Insurance (Prudential Supervision) Act 2010	Comments
(a)	The actuary's name	Daniel Vaughan
(b)	The work done by the actuary	The prime responsibility of the Appointed Actuary is to provide advice to the Board of a general insurer on the value of its insurance liabilities and the preparation of the actuarial information contained in its financial statements. In New Zealand, the Appointed Actuary must provide written advice in accordance with the Act and the RBNZ's Interim Solvency Standard 2023 ("Solvency Standard"). Additionally, the Appointed Actuary must provide written advice to BHSI NZ, giving an impartial assessment of the overall financial condition of the insurer as at 31 December 2024, in accordance with BHSI NZ's licence requirement and the New Zealand Society of Actuary's Professional Standard 31 (PS 31). The RBNZ has exempted BHSI NZ from certain compliance requirements within their Solvency Standard. This exemption has been granted subject to various conditions, including obligations of the Appointed Actuary, which have been described in my Financial Condition Report for BHSI NZ. It is ultimately the responsibility of the BHSIC Board and BHSI NZ senior management to place an appropriate valuation on BHSI NZ's insurance liabilities, after considering actuarial and other advice. A report has been prepared and a formal recommendation of the value of the insurance liabilities at 31 December 2024 has been completed to assist BHSI NZ in meeting this responsibility, including meeting the conditions set out by the RBNZ.

Ref.	Requirement of the Appointed Actuary's report, Section 78 of the New Zealand Insurance (Prudential Supervision) Act 2010	Comments
(c)	The scope and limitations of the review	The scope of the review includes all insurance liabilities and associated reinsurance recoveries owned by BHSI NZ at 31 December 2024. There were no limitations placed on me in preparing the actuarial information. The scope of this review is aligned with BHSI NZ's adoption of *NZ IFRS17 Insurance Contracts* and the RBNZ's *Interim Solvency Standard 2023* which both came into effect for reporting periods from 1 January 2023. BHSI NZ has elected to adopt the Premium Allocation Approach ('PAA') to measure the Liability for Remaining Coverage and Asset for Remaining Coverage for insurance contracts issued and reinsurance contracts held. My review of items specified in Paragraph 151 of the RBNZ interim solvency standard has been performed in the context of actuarial information used in the calculation of these balance sheet items.
(d)	The existence of any relationship (other than that of actuary) that the actuary has with, or any interests that the actuary has in, the licensed insurer or any of its subsidiaries;	I have no relationship with BHSI NZ other than being its Appointed Actuary.
(e)	Whether the actuary has obtained all information and explanations that he or she has required	I can confirm that I have obtained all information and explanations as required.

Ref.	Requirement of the Appointed Actuary's report, Section 78 of the New Zealand Insurance (Prudential Supervision) Act 2010	Comments
(f)	Whether, in the actuary's opinion and from an actuarial perspective (i) the actuarial information contained in the financial statements and any group financial statements has been appropriately included in those statements (and if not, the respects in which it has been inappropriately included); and (ii) the actuarial information used in the preparation of the financial statements and any group financial statements has been used appropriately (and if not, the respects in which it has been used inappropriately). The RBNZ's interpretation of actuarial information in the context of IFRS 17 is contained in paragraph 151 of the interim solvency standard.	In my opinion from an actuarial perspective: • The actuarial information contained in the financial statements of BHSI NZ has been appropriately included in these statements • The actuarial information used in the preparation of the financial statements of BHSI NZ has been used appropriately. I form these conclusions based on the following considerations: 1. A comparison of the liability results of my Insurance Liability Valuation Report for BHSI NZ as at 31 December 2024 with the balance sheet. All insurance liability figures and associated reinsurance recoveries used in the financial statements are sourced from the Insurance Liability Valuation Report, with some adjustments made (i.e. amounts payable and mapping of other balance sheet items to the insurance liabilities and reinsurance assets) to reflect the IFRS 17 specific requirements. 2. I have reviewed the calculations and assumptions used to adjust the figures presented in the Insurance Liability Valuation Report to the IFRS 17 balance sheet items. 3. After allowing for IFRS 17 adjustments, the insurance service expense and insurance finance income and expense line items in the income statement related to incurred claims are consistent with the movement in the insurance liabilities in the balance sheet and claim payments in the cash flow statement. 4. Assumptions used in the identification and recognition of onerous contracts and the resulting loss component are consistent with those included in the Insurance Liability Valuation Report.

Ref.	Requirement of the Appointed Actuary's report, Section 78 of the New Zealand Insurance (Prudential Supervision) Act 2010	Comments
(g)	Whether, in the actuary's opinion and from an actuarial perspective, the licensed insurer is maintaining the solvency margin that applies under a condition imposed under section 21(2)(b) (as at the balance date of the insurer); and	In my opinion and from an actuarial perspective, BHSIC, as the legal entity covering the business in BHSI NZ is maintaining the solvency margin that applies under a condition imposed under section 21(2) (b) of the Act.
(h)	In the case of a life insurer, whether, in the actuary's opinion and from an actuarial perspective, the life insurer is maintaining the solvency margins that apply in respect of its statutory funds under a condition imposed undersection 21(2)(c) (as at the balance date of the insurer).	N/A

2 2 2 7 6 2 0 2 4 2 0 1 0 0 1 0 0

PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024

OF THE CONDITION AND AFFAIRS OF THE

BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

NAIC Group Code 0031 (Current) 0031 (Prior) NAIC Company Code 22276 Employer's ID Number 63-0202590

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE

Country of Domicile United States of America

Incorporated/Organized 02/10/1866 Commenced Business 02/10/1866

Statutory Home Office 1314 Douglas Street, Suite 1400, Omaha, NE, US 68102-1944
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1314 Douglas Street, Suite 1400
(Street and Number)
Omaha, NE, US 68102-1944, 402-916-3000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1314 Douglas Street, Suite 1400, Omaha, NE, US 68102-1944
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1314 Douglas Street, Suite 1400
(Street and Number)
Omaha, NE, US 68102-1944, 402-916-3000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.nationalindemnity.com

Statutory Statement Contact Olivia Yang, 531-484-1490
(Name) (Area Code) (Telephone Number)
sicfinance@nationalindemnity.com, 402-916-3350
(E-mail Address) (FAX Number)

OFFICERS

President	Peter James Eastwood	Global Chief Operating Officer	David Joseph Bresnahan
Secretary	Ralph Tortorella III	Treasurer	Steven Joseph Hendricks

OTHER

David Neil Fields, Executive Vice President	Sanjay Godhwani, Executive Vice President	Bruce John Byrnes, Vice President
Brian Gerard Snover, Vice President	Kevin Andrew Sullivan, Chief Financial Officer	

DIRECTORS OR TRUSTEES

Bruce John Byrnes	Ateet Avanish Druh	Peter James Eastwood
David Neil Fields	Ralph Tortorella III	Donald Frederick Wurster

State of Massachusetts
County of Suffolk SS

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

Peter James Eastwood
President

Ralph Tortorella III
Secretary

David Joseph Bresnahan
Global Chief Operating Officer

Subscribed and sworn to before me this
21st day of February, 2025

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

CAITLIN NICOLE BOYDEN
Notary Public
Commonwealth of Massachusetts
My Commission Expires
September 7, 2029

ASSETS

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	6,823,343		6,823,343	156,719,738
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	1,825,919,920		1,825,919,920	1,828,358,918
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ ..... encumbrances)				
	4.2 Properties held for the production of income (less $ ..... encumbrances)				
	4.3 Properties held for sale (less $ ..... encumbrances)				
5.	Cash ($ 407,196,509 , Schedule E - Part 1), cash equivalents ($ 1,390,182,403 , Schedule E - Part 2) and short-term investments ($ 3,795,681,021 , Schedule DA)	5,593,059,933		5,593,059,933	4,717,739,154
6.	Contract loans (including $ ..... premium notes)				
7.	Derivatives (Schedule DB)	4,900,853	4,900,853		
8.	Other invested assets (Schedule BA)	42,478,345	42,478,345		
9.	Receivable for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	7,473,182,394	47,379,198	7,425,803,196	6,702,817,810
13.	Title plants less $ ..... charged off (for Title insurers only)				
14.	Investment income due and accrued	3,872,932	1,041,831	2,831,101	5,283,463
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	658,916,373	23,820,008	635,096,365	690,388,245
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ ..... earned but unbilled premiums)				
	15.3 Accrued retrospective premiums ($ .....) and contracts subject to redetermination ($ .....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	198,625,160		198,625,160	176,718,080
	16.2 Funds held by or deposited with reinsured companies	1,185,144	132,402	1,052,742	4,403,957
	16.3 Other amounts receivable under reinsurance contracts				
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	1,235,748		1,235,748	1,613,103
18.2	Net deferred tax asset				
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	1,313,191		1,313,191	1,005,982
21.	Furniture and equipment, including health care delivery assets ($ .....)	245,599	245,599		
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	19,315,866		19,315,866	15,233,621
24.	Health care ($ .....) and other amounts receivable				
25.	Aggregate write-ins for other-than-invested assets	47,634,946	47,405,749	229,197	145,830
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	8,405,527,353	120,024,787	8,285,502,566	7,597,610,091
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	8,405,527,353	120,024,787	8,285,502,566	7,597,610,091
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501.	Advance to third party claims administrator	21,797,105	21,797,105		
2502.	Leasehold improvement	1,012,382	1,012,382		
2503.	Prepaid expenses	23,095,748	23,095,748		
2598.	Summary of remaining write-ins for Line 25 from overflow page	1,729,711	1,500,514	229,197	145,830
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	47,634,946	47,405,749	229,197	145,830

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,763,388,384	1,614,818,538
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	26,070,950	17,946,947
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	352,101,150	311,360,769
4.	Commissions payable, contingent commissions and other similar charges	1,897,277	1,243,199
5.	Other expenses (excluding taxes, licenses and fees)	77,906,562	47,107,963
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	34,889,866	36,629,381
7.1	Current federal and foreign income taxes (including $ 22,932,460 on realized capital gains (losses))	65,970,105	31,064,252
7.2	Net deferred tax liability	235,909,309	163,665,629
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 1,000,257,717 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	583,593,113	604,899,743
10.	Advance premium	21,514,712	11,431,461
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	535,733,327	546,320,976
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	2,076,678	2,626,575
14.	Amounts withheld or retained by company for account of others	415,894	17,812,723
15.	Remittances and items not allocated	2,525,964	
16.	Provision for reinsurance (including $ certified) (Schedule F, Part 3, Column 78)	298,467	276,884
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding	(1,451,315)	1,742,942
19.	Payable to parent, subsidiaries and affiliates	76,583,784	364,794,361
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities	(92,865,551)	(102,228,483)
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	3,686,558,676	3,671,513,861
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	3,686,558,676	3,671,513,861
29.	Aggregate write-ins for special surplus funds	59,896,554	59,896,554
30.	Common capital stock	5,000,000	5,000,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	2,774,937,900	2,774,937,900
35.	Unassigned funds (surplus)	1,759,109,436	1,086,261,776
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		
	36.2 shares preferred (value included in Line 31 $)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	4,598,943,890	3,926,096,230
38.	TOTALS (Page 2, Line 28, Col. 3)	8,285,502,566	7,597,610,091
	DETAILS OF WRITE-INS		
2501.	Retroactive reinsurance reserve ceded	(91,742,903)	(100,505,054)
2502.	Miscellaneous liability	4,131,824	5,082,101
2503.	Advance payments for reinsurance settlements on accident and health contracts	(5,254,472)	(6,805,531)
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	(92,865,551)	(102,228,483)
2901.	Special surplus from retroactive reinsurance account	59,896,554	59,896,554
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	59,896,554	59,896,554
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	1,067,656,326	1,059,827,746
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	591,565,330	691,853,555
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	96,312,116	111,375,811
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	228,337,637	270,890,731
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	916,215,083	1,074,120,097
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	151,441,243	(14,292,351)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	291,824,603	228,562,335
10.	Net realized capital gains (losses) less capital gains tax of $ 22,932,460 (Exhibit of Capital Gains (Losses))	86,269,731	(6,606,638)
11.	Net investment gain (loss) (Lines 9 + 10)	378,094,334	221,955,697
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 622,611 amount charged off $ 376,624)	245,987	(348,847)
13.	Finance and service charges not included in premiums	82,901	54,750
14.	Aggregate write-ins for miscellaneous income	(47,884,000)	2,144,026
15.	Total other income (Lines 12 through 14)	(47,555,112)	1,849,929
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	481,980,466	209,513,276
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	481,980,466	209,513,276
19.	Federal and foreign income taxes incurred	113,649,781	68,805,898
20.	Net income (Line 18 minus Line 19)(to Line 22)	368,330,684	140,707,379
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	3,926,096,230	3,382,160,299
22.	Net income (from Line 20)	368,330,684	140,707,379
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ 93,736,497	352,627,774	411,851,277
25.	Change in net unrealized foreign exchange capital gain (loss)	(23,617,259)	7,502,391
26.	Change in net deferred income tax	15,214,811	7,909,761
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(39,686,768)	(24,331,010)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(21,582)	296,133
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	672,847,660	543,935,931
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	4,598,943,890	3,926,096,230
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)		
1401.	Miscellaneous income (expense)	(47,884,000)	2,144,026
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(47,884,000)	2,144,026
3701.			
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	1,098,320,883	1,071,277,865
2.	Net investment income	293,203,331	229,989,029
3.	Miscellaneous income	(43,777,598)	513,350
4.	Total (Lines 1 through 3)	1,347,746,615	1,301,780,245
5.	Benefit and loss related payments	459,972,819	404,851,467
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	254,196,211	317,653,133
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	101,299,035	61,698,832
10.	Total (Lines 5 through 9)	815,468,064	784,203,431
11.	Net cash from operations (Line 4 minus Line 10)	532,278,551	517,576,814
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	150,700,000	43,251,360
	12.2 Stocks	559,209,547	540,134,084
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets	33,750,000	
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(29,860,931)	3,199,554
	12.7 Miscellaneous proceeds		596
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	713,798,616	586,585,594
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	771,797	6,011,973
	13.2 Stocks		199,905,452
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets	62,500,000	
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	63,271,797	205,917,425
14.	Net increase/(decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	650,526,819	380,668,169
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(307,484,591)	6,312
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(307,484,591)	6,312
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	875,320,779	898,251,295
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	4,717,739,154	3,819,487,859
	19.2 End of period (Line 18 plus Line 19.1)	5,593,059,933	4,717,739,154

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	20,031,840	11,800,249	9,726,834	22,105,255
2.1 Allied lines	97,044,966	50,073,825	50,769,750	96,349,041
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood	8,880,041	4,962,831	4,226,621	9,616,251
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5.1 Commercial multiple peril (non-liability portion)	16,374,460	8,404,463	9,567,961	15,210,962
5.2 Commercial multiple peril (liability portion)	26,375,596	12,333,319	14,257,785	24,451,130
6. Mortgage guaranty				
8. Ocean marine	19,235,105	8,522,522	9,754,329	18,003,298
9.1 Inland marine	98,092,796	40,260,198	38,526,137	99,826,857
9.2 Pet insurance plans				
10. Financial guaranty				
11.1 Medical professional liability - occurrence	9,641,406	4,653,884	5,033,769	9,261,521
11.2 Medical professional liability - claims-made	20,482,215	10,264,005	8,258,540	22,487,680
12. Earthquake	22,764,581	11,341,201	12,244,400	21,861,382
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group	10,046,681	4,575,474	4,733,401	9,888,754
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health	162,781,207	688,520	306,859	163,162,868
16. Workers' compensation	11,262,255	10,389,713	11,464,091	10,187,877
17.1 Other liability - occurrence	114,720,412	76,567,588	72,179,673	119,108,327
17.2 Other liability - claims-made	312,123,056	227,827,273	228,914,115	311,036,214
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	42,891	1,716	5,603	39,004
18.2 Products liability - claims-made	2,442			2,442
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability	2,327,930	1,024,894	1,003,660	2,349,164
19.3 Commercial auto no-fault (personal injury protection)	727,830	363,768	414,413	677,185
19.4 Other commercial auto liability	29,271,025	11,511,519	15,599,651	25,182,893
21.1 Private passenger auto physical damage	6,983,566	3,074,606	3,010,993	7,047,179
21.2 Commercial auto physical damage	5,281,791	2,132,680	2,731,632	4,682,839
22. Aircraft (all perils)				
23. Fidelity	10,392,760	5,849,397	5,660,779	10,581,378
24. Surety	74,112,137	59,172,284	73,266,601	60,017,820
26. Burglary and theft	1,940,698	1,217,447	958,908	2,199,237
27. Boiler and machinery	2,146,087	1,005,567	976,607	2,175,047
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property	(36,736,079)	36,880,800		144,721
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	1,046,349,695	604,899,743	583,593,112	1,067,656,326
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	8,999,743	727,090			9,726,833
2.1 Allied lines	43,279,951	7,489,799			50,769,750
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood	3,362,431	864,190			4,226,621
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5.1 Commercial multiple peril (non-liability portion)	8,343,448	1,224,513			9,567,961
5.2 Commercial multiple peril (liability portion)	14,128,953	128,832			14,257,785
6. Mortgage guaranty					
8. Ocean marine	9,213,595	540,736			9,754,331
9.1 Inland marine	26,796,159	11,729,978			38,526,137
9.2 Pet insurance plans					
10. Financial guaranty					
11.1 Medical professional liability - occurrence	4,742,783	290,986			5,033,769
11.2 Medical professional liability - claims-made	7,972,029	286,511			8,258,540
12. Earthquake	6,927,190	5,317,210			12,244,400
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group	4,724,471	8,930			4,733,401
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health	162,490	144,369			306,859
16. Workers' compensation	758,537	10,705,554			11,464,091
17.1 Other liability - occurrence	46,419,546	25,760,127			72,179,673
17.2 Other liability - claims-made	143,150,978	85,763,137			228,914,115
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	5,589	14			5,603
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability	999,801	3,859			1,003,660
19.3 Commercial auto no-fault (personal injury protection)	414,413				414,413
19.4 Other commercial auto liability	15,533,629	66,022			15,599,651
21.1 Private passenger auto physical damage	2,999,416	11,577			3,010,993
21.2 Commercial auto physical damage	2,719,387	12,245			2,731,632
22. Aircraft (all perils)					
23. Fidelity	5,262,461	398,318			5,660,779
24. Surety	5,961,417	67,305,184			73,266,601
26. Burglary and theft	898,559	60,349			958,908
27. Boiler and machinery	843,274	133,333			976,607
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	364,620,250	218,972,863			583,593,113
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					583,593,113
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Pro rata reflecting underlying exposure.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1. Fire	37,588,171		27,777,021	45,333,351		20,031,841
2.1 Allied lines	103,970,088		148,401,231	155,326,353		97,044,966
2.2 Multiple peril crop						
2.3 Federal flood						
2.4 Private crop						
2.5 Private flood	12,943,704		13,163,960	17,227,622		8,880,042
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5.1 Commercial multiple peril (non-liability portion)	36,632,921		14,332,399	33,187,158	1,403,701	16,374,461
5.2 Commercial multiple peril (liability portion)	52,751,191			26,375,596		26,375,595
6. Mortgage guaranty						
8. Ocean marine	54,660,911		13,347,161	48,772,968		19,235,104
9.1 Inland marine	213,759,439		42,725,962	131,533,962	26,858,644	98,092,795
9.2 Pet insurance plans						
10. Financial guaranty						
11.1 Medical professional liability - occurrence	19,348,956		30,850	9,738,400		9,641,406
11.2 Medical professional liability - claims-made	14,477,478		35,440,817	29,436,079		20,482,216
12. Earthquake	21,314,155		42,963,622	41,513,197		22,764,580
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group	30,752,109		10,489,255	31,194,683		10,046,681
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income						
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health	328,414,409		(837,383)	163,618,674	1,177,146	162,781,206
16. Workers' compensation	66,069,855		3,431,554	58,239,153		11,262,256
17.1 Other liability - occurrence	206,915,527		54,787,904	146,983,019		114,720,412
17.2 Other liability - claims-made	672,988,697		31,065,779	391,931,421		312,123,055
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	97,563		362,530	417,202		42,891
18.2 Products liability - claims-made	17,592		1,320,448	1,335,598		2,442
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability	12,406,736			10,078,806		2,327,930
19.3 Commercial auto no-fault (personal injury protection)	1,477,963		489	739,226	11,396	727,830
19.4 Other commercial auto liability	58,575,645		84,762	29,389,382		29,271,025
21.1 Private passenger auto physical damage	37,219,936			30,236,370		6,983,566
21.2 Commercial auto physical damage	10,562,888		694	5,281,791		5,281,791
22. Aircraft (all perils)						
23. Fidelity	22,607,035		937,809	13,152,084		10,392,760
24. Surety	152,844,436		329,645	79,061,944		74,112,137
26. Burglary and theft	3,817,012		2,635,355	4,511,669		1,940,698
27. Boiler and machinery	2,364,219		16,945,236	17,155,531	7,837	2,146,087
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX	(36,736,079)	220,057,693	220,057,693		(36,736,079)
32. Reinsurance - nonproportional assumed liability	XXX		(191,270)	(191,270)		
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	2,174,578,636	(36,736,079)	679,603,523	1,741,637,662	29,458,724	1,046,349,694
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)						

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

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire	9,979	885,830	458,222	437,587	8,747,077	11,434,218	(2,249,554)	(10.2)
2.1 Allied lines	91,343,314	60,335,200	105,560,530	46,117,984	103,965,694	121,918,797	28,164,881	29.2
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood	(22,111)		(13,266)	(8,845)	2,266,632	3,489,083	(1,231,296)	(12.8)
3. Farmowners multiple peril								
4. Homeowners multiple peril		10,000	5,000	5,000		12,502	(7,502)	
5.1 Commercial multiple peril (non-liability portion)	11,644,834	647,967	6,518,385	5,774,416	6,120,349	4,784,264	7,110,501	46.7
5.2 Commercial multiple peril (liability portion)	7,805,882		3,902,941	3,902,941	36,542,795	27,548,934	12,896,802	52.7
6. Mortgage guaranty								
8. Ocean marine	12,772,740	3,601,781	11,385,957	4,988,564	11,160,067	8,318,676	7,829,955	43.5
9.1 Inland marine	83,572,639	13,706,139	59,350,557	37,928,221	55,000,582	48,029,474	44,899,329	45.0
9.2 Pet insurance plans								
10. Financial guaranty								
11.1 Medical professional liability - occurrence	6,997,702		3,586,114	3,411,588	31,625,779	26,974,314	8,063,053	87.1
11.2 Medical professional liability - claims-made	10,403,910	15,870,254	14,792,630	11,481,534	65,358,682	47,876,441	28,963,775	128.8
12. Earthquake		1,304	1,304		4,693,775	6,873,109	(2,179,334)	(10.0)
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group	9,789,367	3,471,536	9,851,193	3,409,710	5,967,430	4,142,672	5,234,468	52.9
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health	250,637,413	986,764	125,853,294	125,770,883	53,989,402	51,801,700	127,958,585	78.4
16. Workers' compensation	40,948,353	223,889	33,487,911	7,684,331	21,025,487	19,518,159	9,191,659	90.2
17.1 Other liability - occurrence	91,082,096	6,600,674	53,468,457	44,214,313	376,246,963	330,543,285	89,917,991	75.5
17.2 Other liability - claims-made	233,896,746	36,366,382	141,553,027	128,710,101	769,061,740	717,108,119	180,663,722	58.1
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	8,212,973	8,958	2,063,267	6,158,664	47,690,239	50,487,804	3,361,099	8,617.3
18.2 Products liability - claims-made		43,163	43,163		6,883	6,881	2	0.1
19.1 Private passenger auto no-fault (personal injury protection)								
19.2 Other private passenger auto liability	12,490,851		10,091,480	2,399,371	779,091	811,623	2,366,839	100.8
19.3 Commercial auto no-fault (personal injury protection)	377,340	635	188,988	188,987	861,140	814,371	235,756	34.8
19.4 Other commercial auto liability	18,602,164	(12,302,755)	3,152,822	3,146,587	35,001,420	28,768,932	9,379,075	37.2
21.1 Private passenger auto physical damage	11,709,378		9,444,579	2,264,799	1,619,407	1,346,300	2,537,906	36.0
21.2 Commercial auto physical damage	5,549,994	2,377	2,776,187	2,776,184	4,303,963	3,441,592	3,638,555	77.7
22. Aircraft (all perils)								
23. Fidelity	4,929,389		2,514,480	2,414,909	23,737,216	22,396,148	3,755,977	35.5
24. Surety	3,825,791		4,593,811	(768,020)	88,976,510	68,511,516	19,696,974	32.8
26. Burglary and theft					576,900	788,392	(211,492)	(9.6)
27. Boiler and machinery	144	277,045	277,131	58	396,441	945,919	(549,420)	(25.3)
28. Credit								
29. International					166,088	166,768	(680)	
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX	130,534,529	130,014,412	520,117	5,408,053	3,860,008	2,068,162	1,429.1
32. Reinsurance - nonproportional assumed liability	XXX	2,280,334	2,214,838	65,496	2,092,583	2,098,537	59,542	
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	916,580,888	263,552,006	737,137,414	442,995,480	1,763,388,388	1,614,818,538	591,565,330	55.4
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	323,186	5,900,353	3,830,674	2,392,865	13,060,871	12,001,313	18,707,973	8,747,076	686,132
2.1 Allied lines	110,589,394	177,171,950	205,051,788	82,709,556	28,803,676	35,517,454	43,064,993	103,965,693	3,798,193
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood		50,002	50,002		3,565,739	4,394,563	5,693,669	2,266,633	134,704
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5.1 Commercial multiple peril (non-liability portion)	5,954,924	2,098,050	5,162,958	2,890,016	8,106,818	9,587,517	14,464,001	6,120,350	568,924
5.2 Commercial multiple peril (liability portion)	13,039,472		6,519,736	6,519,736	60,046,118		30,023,059	36,542,795	8,645,880
6. Mortgage guaranty									
8. Ocean marine	15,842,869	3,849,245	14,931,016	4,761,098	19,488,341	11,798,490	24,887,863	11,160,066	1,328,447
9.1 Inland marine	24,961,454	405,109	15,995,845	9,370,718	90,373,456	23,662,407	68,406,000	55,000,581	4,339,453
9.2 Pet insurance plans									
10. Financial guaranty									
11.1 Medical professional liability - occurrence	17,420,970	4	9,032,833	8,388,141	47,602,629	188,085	24,553,076	31,625,779	5,504,879
11.2 Medical professional liability - claims-made	9,028,841	38,481,212	26,285,361	21,224,692	23,407,904	76,809,720	56,083,635	65,358,681	13,902,713
12. Earthquake					6,134,196	9,235,644	10,676,065	4,693,775	286,928
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group	3,329,006	1,891,539	3,962,542	1,258,003	14,773,441	6,959,873	17,023,886	(a) 5,967,431	367,591
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health	43,210,666		21,656,143	21,554,523	54,889,019	5,254,472	27,708,612	(a) 53,989,402	1,555,096
16. Workers' compensation	46,924,548	920,307	38,687,347	9,157,508	63,611,074	6,084,428	57,827,523	21,025,487	5,018,816
17.1 Other liability - occurrence	119,870,979	6,372,117	64,732,796	61,510,300	614,856,500	107,170,200	407,290,037	376,246,963	83,293,223
17.2 Other liability - claims-made	199,617,245	14,033,427	116,860,489	96,790,183	1,448,615,451	78,757,073	855,100,966	769,061,741	173,837,612
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	60,031,755	183,265	20,863,514	39,351,506	8,808,379	6,075,543	6,545,189	47,690,239	13,771,689
18.2 Products liability - claims-made		155,821	155,821		8,520	1,853,056	1,854,693	6,883	2,533
19.1 Private passenger auto no-fault (personal injury protection)									
19.2 Other private passenger auto liability	1,797,465		1,437,972	359,493	2,206,757		1,787,159	779,091	53,974
19.3 Commercial auto no-fault (personal injury protection)	279,476	1,294	140,386	140,384	1,441,422	88	720,755	861,139	142,518
19.4 Other commercial auto liability	24,889,157	243,015	12,572,703	12,559,469	44,916,960	1,268	22,476,277	35,001,420	4,904,105
21.1 Private passenger auto physical damage	1,804,049		1,443,239	360,810	6,620,215		5,361,618	1,619,407	150,048
21.2 Commercial auto physical damage	544,479	495	272,487	272,487	8,062,831	121	4,031,476	4,303,963	731,650
22. Aircraft (all perils)									
23. Fidelity	311,938	2	156,817	155,123	50,587,506	3,734,405	30,739,817	23,737,217	6,118,460
24. Surety	341,300		303,202	38,098	188,347,510	845,570	100,254,668	88,976,510	22,541,731
26. Burglary and theft					1,213,585	1,011,084	1,647,770	576,899	34,580
27. Boiler and machinery		2,575,108	2,575,108		554,943	7,794,504	7,953,007	396,440	37,184
28. Credit									
29. International		29,317		29,317		136,771		166,088	22,881
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX	261,739,125	260,815,627	923,498	XXX	203,045,231	198,560,677	5,408,052	8,560
32. Reinsurance - nonproportional assumed liability	XXX	3,888,338	3,554,832	333,506	XXX	7,182,758	5,423,681	2,092,583	312,646
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	700,113,173	519,989,095	837,051,238	383,051,030	2,810,103,861	619,101,638	2,048,868,145	1,763,388,384	352,101,150
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)									

(a) Including $ ..... for present value of life indemnity claims reported in Lines 13 and 15.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	125,956,613			125,956,613
	1.2 Reinsurance assumed	15,257,659			15,257,659
	1.3 Reinsurance ceded	80,998,319			80,998,319
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	60,215,953			60,215,953
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		279,514,857		279,514,857
	2.2 Reinsurance assumed, excluding contingent		98,440,064		98,440,064
	2.3 Reinsurance ceded, excluding contingent		451,606,883		451,606,883
	2.4 Contingent - direct		1,770,253		1,770,253
	2.5 Contingent - reinsurance assumed		201,929		201,929
	2.6 Contingent - reinsurance ceded		986,091		986,091
	2.7 Policy and membership fees				
	2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		(72,665,871)		(72,665,871)
3.	Allowances to managers and agents	2,729,673	3,066,249		5,795,923
4.	Advertising	2,555	4,899,320		4,901,876
5.	Boards, bureaus and associations	523	2,126,525		2,127,048
6.	Surveys and underwriting reports		128,498		128,498
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	21,518,006	166,917,962	57,025	188,492,993
	8.2 Payroll taxes	935,810	6,190,302		7,126,111
9.	Employee relations and welfare	2,467,115	12,452,599		14,919,714
10.	Insurance	1,767	77,183		78,950
11.	Directors' fees				
12.	Travel and travel items	616,148	6,637,479		7,253,628
13.	Rent and rent items	511,606	6,895,381		7,406,987
14.	Equipment	31,744	18,772,619		18,804,364
15.	Cost or depreciation of EDP equipment and software	321	601,628		601,949
16.	Printing and stationery	(84,436)	234,743		150,307
17.	Postage, telephone and telegraph, exchange and express	133,121	2,035,030	124,118	2,292,269
18.	Legal and auditing	(95,839)	2,016,782	169,563	2,090,506
19.	Totals (Lines 3 to 18)	28,768,114	233,052,302	350,707	262,171,122
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $ 77,778		32,268,611		32,268,611
	20.2 Insurance department licenses and fees	315	2,028,555	158	2,029,028
	20.3 Gross guaranty association assessments		443,019		443,019
	20.4 All other (excluding federal and foreign income and real estate)	15	218,378	1,972,338	2,190,731
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	330	34,958,563	1,972,496	36,931,389
21.	Real estate expenses	(63)	(326)		(389)
22.	Real estate taxes				
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses	7,327,783	32,992,969	99,457	40,420,209
25.	Total expenses incurred	96,312,116	228,337,637	2,422,660	(a) 327,072,413
26.	Less unpaid expenses - current year	352,101,150	87,872,023	23,116	439,996,289
27.	Add unpaid expenses - prior year	311,360,767	55,320,074	6,216	366,687,058
28.	Amounts receivable relating to uninsured plans, prior year				
29.	Amounts receivable relating to uninsured plans, current year				
30.	TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	55,571,733	195,785,688	2,405,760	253,763,182
	DETAILS OF WRITE-INS				
2401.	Charitable contributions		141,231		141,231
2402.	Miscellaneous expenses	(250,143)	3,812		(246,330)
2403.	Other professional fees	7,577,784	32,956,682	99,457	40,633,923
2498.	Summary of remaining write-ins for Line 24 from overflow page	141	(108,756)		(108,615)
2499.	Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	7,327,783	32,992,969	99,457	40,420,209

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 1,436,329	687,031
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a)	
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	27,042,086	27,042,086
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 245,884,094	244,239,071
7	Derivative instruments	(f)	
8.	Other invested assets	1,107,560	2,149,391
9.	Aggregate write-ins for investment income	15,114,807	20,438,817
10.	Total gross investment income	290,584,876	294,556,396
11.	Investment expenses		(g) 450,164
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,972,496
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		309,133
16.	Total deductions (Lines 11 through 15)		2,731,793
17.	Net investment income (Line 10 minus Line 16)		291,824,603
	DETAILS OF WRITE-INS		
0901.	Other investment income	15,114,807	15,056,766
0902.	Miscellaneous interest		5,382,051
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	15,114,807	20,438,817
1501.	Other deductions		309,133
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		309,133

(a) Includes $ 52,264 accrual of discount less $ 20,456 amortization of premium and less $ 4,203 paid for accrued interest on purchases.

(b) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued dividends on purchases.

(c) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(d) Includes $ for company's occupancy of its own buildings; and excludes $ interest on encumbrances.

(e) Includes $ 209,890,115 accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(f) Includes $ accrual of discount less $ amortization of premium.

(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ interest on surplus notes and $ interest on capital notes.

(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)					
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	109,167,858		109,167,858	447,602,691	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	561,601	(527,268)	34,333		(29,895,264)
7.	Derivative instruments				(1,238,420)	
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	109,729,459	(527,268)	109,202,191	446,364,271	(29,895,264)
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1.	Bonds (Schedule D)			
2.	Stocks (Schedule D):			
	2.1 Preferred stocks			
	2.2 Common stocks			
3.	Mortgage loans on real estate (Schedule B):			
	3.1 First liens			
	3.2 Other than first liens			
4.	Real estate (Schedule A):			
	4.1 Properties occupied by the company			
	4.2 Properties held for the production of income			
	4.3 Properties held for sale			
5.	Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6.	Contract loans			
7.	Derivatives (Schedule DB)	4,900,853	6,139,274	1,238,421
8.	Other invested assets (Schedule BA)	42,478,345	13,728,345	(28,750,000)
9.	Receivables for securities			
10.	Securities lending reinvested collateral assets (Schedule DL)			
11.	Aggregate write-ins for invested assets			
12.	Subtotals, cash and invested assets (Lines 1 to 11)	47,379,198	19,867,619	(27,511,579)
13.	Title plants (for Title insurers only)			
14.	Investment income due and accrued	1,041,831		(1,041,831)
15.	Premiums and considerations:			
	15.1 Uncollected premiums and agents' balances in the course of collection	23,820,008	21,003,713	(2,816,295)
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
	15.3 Accrued retrospective premiums and contracts subject to redetermination			
16.	Reinsurance:			
	16.1 Amounts recoverable from reinsurers			
	16.2 Funds held by or deposited with reinsured companies	132,402	558,704	426,302
	16.3 Other amounts receivable under reinsurance contracts			
17.	Amounts receivable relating to uninsured plans			
18.1	Current federal and foreign income tax recoverable and interest thereon			
18.2	Net deferred tax asset			
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software			
21.	Furniture and equipment, including health care delivery assets	245,599	273,984	28,385
22.	Net adjustment in assets and liabilities due to foreign exchange rates			
23.	Receivables from parent, subsidiaries and affiliates			
24.	Health care and other amounts receivable			
25.	Aggregate write-ins for other-than-invested assets	47,405,749	38,633,999	(8,771,750)
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	120,024,787	80,338,020	(39,686,768)
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	120,024,787	80,338,020	(39,686,768)
	DETAILS OF WRITE-INS			
1101.				
1102.				
1103.				
1198.	Summary of remaining write-ins for Line 11 from overflow page			
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501.	Advance to third party claims administrator	21,797,105	15,121,830	(6,675,274)
2502.	Leasehold improvements	1,012,382	1,050,362	37,980
2503.	Prepaid expenses	23,095,748	21,052,426	(2,043,322)
2598.	Summary of remaining write-ins for Line 25 from overflow page	1,500,514	1,409,381	(91,133)
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	47,405,749	38,633,999	(8,771,750)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of Berkshire Hathaway Specialty Insurance Company ("the Company") have been prepared in conformity with the National Association of Insurance Commissioners' ("NAIC") Accounting Practices and Procedures ("APP") manual, subject to any deviations permitted by the Nebraska Department of Insurance ("NE DOI").

The Company has a retroactive reinsurance agreement with its parent, National Indemnity Company ("NICO"), where the Company cedes asbestos and environmental liabilities to NICO, and all ceded recoverables on ceded losses billed after the inception date of the agreement are covered and reimbursed by NICO. The agreement meets the requirements listed in Statement of Statutory Accounting Principles ("SSAP") No. 62, paragraph 66 (a) through 66 (e); therefore, the Company recorded the benefit from the retroactive reinsurance agreement as an Other Allowed Offset Item in Schedule F, Part 3, as prescribed in SSAP No. 62, paragraphs 67 and 100 (c) and approved by the NE DOI as a permitted accounting practice.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting principles ("SAP") and practices prescribed and permitted by the State of Nebraska is shown below.

	SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ 368,330,684	$ 140,707,379
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ 368,330,684	$ 140,707,379
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 4,598,943,890	$ 3,926,096,230
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP: Reinsurance Counterparty Reporting Exception (Total Effect SSAP 62 tab)	62	3	16	$ 7,228,622	$ 7,217,335
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 4,591,715,268	$ 3,918,878,895

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

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, realized capital losses, revenues and expenses during the reporting period. Actual results may differ from those estimates and assumptions. Material estimates susceptible to significant change include liabilities for unpaid losses and loss adjustment expense ("LAE"), investment valuation, and federal income taxes.

C. Accounting Policy

Premiums are earned pro rata based on underlying exposure. Unearned premium reserves are established to cover the unexpired portion of premiums written.

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

In addition, the Company uses the following accounting policies:

(1) Basis for Short-Term Investments
Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule
Bonds that are designated highest-quality and high-quality (NAIC designations 1 and 2, respectively) are carried at amortized cost; with all other bonds (NAIC designations 3 to 6) carried at the lower of amortized cost or fair value. The Company uses the constant yield method to amortize bond premium and discount.

The Company had no mandatory convertible securities or SVO-Identified investments identified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office.

(3) Basis for Common Stocks
Common stocks of non-affiliates are carried at fair value.

(4) Basis for Preferred Stocks
Not applicable.

(5) Basis for Mortgage Loans
Not applicable.

(6) Basis for Loan-Backed Securities and Adjustment Methodology
Not applicable.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

Not applicable.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities
The admitted value of the Company's investment in Berkshire Hathaway Global Insurance Services, LLC ("BHGIS") is determined to be $0 because BHGIS management has decided not to obtain an audit of the GAAP financial statements. (SSAP #97 requires the admitted value of an LLC to be based on its audited GAAP equity.)

(9) Accounting Policies for Derivatives
In conjunction with a credit agreement to loan up to $50 million, the Company was granted non-publicly traded warrants of Xceedance International Limited ("Xceedance") reported as other derivatives, carried at fair value and nonadmitted in compliance with SSAP No. 86.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Company does not anticipate investment income as a factor in premium deficiency calculations.

NOTES TO FINANCIAL STATEMENTS

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses
Unpaid losses and loss adjustment expenses comprise: 1) amounts directly determined from individual case estimates and loss reports on unsettled claims, and 2) amounts determined, based on reports from reinsureds, past experience, consideration of the exposure base and assessment of economic and legal trends, for: a) loss development of reported unpaid claims and b) losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the aggregate liability for losses and loss/claim adjustment expenses amount is adequate, the ultimate liability may be in excess of or less than the aggregate amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any changes to estimates of ultimate prior period losses are recognized in the period of redetermination. (See Note 25.)

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period
The Company has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables
Not applicable.

D. Going Concern
Not applicable.

NOTE 2 Accounting Changes and Corrections of Errors

The Company discovered an error in reporting on its Part 1 - Loss Experience page of the Company's Quarterly Statement for the first quarter of 2024. The allocation of Direct Premiums Earned across Lines of Business was misstated, though correct in total. The Company filed an amended Part 1 - Loss Experience page with the NE DOI on July 5, 2024. The amendment had no impact on net income, surplus, total assets or total liabilities for the Company's Quarterly Statement as of March 31, 2024. The Company had no other corrections of errors during 2024 or 2023.

The Company had no changes in accounting principles during 2024 and 2023.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method
The Company has not participated in a business combination accounted for under the statutory purchase method.

B. Statutory Merger
The Company was not part of a statutory merger during 2024.

C. Impairment Loss
Not applicable.

D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

	Calculation of Limitation Using Prior Quarter Numbers	Current Reporting Period
(1) Capital & Surplus	$ 4,362,065,663	XXX
Less:		
(2) Admitted Positive Goodwill		XXX
(3) Admitted EDP Equipment & Operating System Software	$ 1,294,685	XXX
(4) Admitted Net Deferred Taxes		XXX
(5) Adjusted Capital and Surplus (Line 1-2-3-4)	$ 4,360,770,978	XXX
(6) Limitation on amount of goodwill (adjusted capital and surplus times 10% goodwill limitation [Line 5*10%])	$ 436,077,098	XXX
(7) Current period reported Admitted Goodwill	XXX	
(8) Current Period Admitted Goodwill as a % of prior period Adjusted Capital and Surplus (Line 7/Line 5)	XXX	

NOTE 4 Discontinued Operations

A. Discontinued Operation Disposed of or Classified as Held for Sale
The Company had no discontinued operations.

B. Change in Plan of Sale of Discontinued Operation
Not applicable.

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal
Not applicable.

D. Equity Interest Retained in the Discontinued Operation After Disposal
Not applicable.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans
Not applicable.

B. Debt Restructuring
Not applicable.

C. Reverse Mortgages
Not applicable.

D. Loan-Backed Securities
Not applicable.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.

NOTES TO FINANCIAL STATEMENTS

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
Not applicable.

J. Real Estate
Not applicable.

K. Low Income Housing tax Credits (LIHTC)
Not applicable.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					$ -	$ -	$ -
b. Collateral held under security lending agreements					$ -	$ -	$ -
c. Subject to repurchase agreements					$ -	$ -	$ -
d. Subject to reverse repurchase agreements					$ -	$ -	$ -
e. Subject to dollar repurchase agreements					$ -	$ -	$ -
f. Subject to dollar reverse repurchase agreements					$ -	$ -	$ -
g. Placed under option contracts					$ -	$ -	$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	$ 4,900,853				$ 4,900,853	$ 6,139,274	$ (1,238,421)
i. FHLB capital stock					$ -	$ -	$ -
j. On deposit with states	$ 6,263,296				$ 6,263,296	$ 6,178,242	$ 85,054
k. On deposit with other regulatory bodies	$ 13,073,543				$ 13,073,543	$ 12,666,503	$ 407,040
l. Pledged collateral to FHLB (including assets backing funding agreements)					$ -	$ -	$ -
m. Pledged as collateral not captured in other categories					$ -	$ -	$ -
n. Other restricted assets					$ -	$ -	$ -
o. Total Restricted Assets (Sum of a through n)	$ 24,237,692	$ -	$ -	$ -	$ 24,237,692	$ 24,984,019	$ (746,327)

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		$ -	0.0%	0.0%
b. Collateral held under security lending agreements		$ -	0.0%	0.0%
c. Subject to repurchase agreements		$ -	0.0%	0.0%
d. Subject to reverse repurchase agreements		$ -	0.0%	0.0%
e. Subject to dollar repurchase agreements		$ -	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements		$ -	0.0%	0.0%
g. Placed under option contracts		$ -	0.0%	0.0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	$ 4,900,853	$ -	0.1%	0.0%
i. FHLB capital stock		$ -	0.0%	0.0%
j. On deposit with states		$ 6,263,296	0.1%	0.1%
k. On deposit with other regulatory bodies		$ 13,073,543	0.2%	0.2%
l. Pledged collateral to FHLB (including assets backing funding agreements)		$ -	0.0%	0.0%
m. Pledged as collateral not captured in other categories		$ -	0.0%	0.0%
n. Other restricted assets		$ -	0.0%	0.0%
o. Total Restricted Assets (Sum of a through n)	$ 4,900,853	$ 19,336,839	0.3%	0.2%

(a) Subset of column 1

(b) Subset of column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

NOTES TO FINANCIAL STATEMENTS

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
Not applicable.

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)
Not applicable.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements
Not applicable.

M. Working Capital Finance Investments
Not applicable.

N. Offsetting and Netting of Assets and Liabilities
Not applicable.

O. 5GI Securities
Not applicable.

P. Short Sales
Not applicable.

Q. Prepayment Penalty and Acceleration Fees
Not applicable.

R. Reporting Entity's Share of Cash Pool by Asset Type
Not applicable.

S. Aggregate Collateral Loans by Qualifying Investment Collateral
Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% Ownership
Not applicable.

B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.

NOTE 7 Investment Income

A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:
The Company does not admit accrued investment income on loans to non-affiliates where the loan principal balance is not admitted.

B. The total amount excluded:
The amount of accrued investment income excluded from surplus at December 31, 2024 was $1,041,831.

C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	$ 3,872,932
2. Nonadmitted	$ 1,041,831
3. Admitted	$ 2,831,101

D. The aggregate deferred interest.
Not applicable.

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.
Not applicable.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1) Market Risk, Credit Risk and Cash Requirements
On December 24, 2022, in conjunction with a credit agreement to loan up to $50 million, the Company acquired warrants to purchase 351,064 Class A equity shares of Xceedance at an exercise price of $.01 per share for no initial consideration. The Company also acquired warrants to purchase 351,064 Class A equity shares of Xceedance at an exercise price of $30.30 per share for no initial consideration. Subject to the terms of the warrant certificates, the warrants are exercisable in whole or in part until December 24, 2034. The maximum loss that may occur is zero, as there was no consideration paid for the Xceedance warrants.

(2) Objectives for Derivative Use
The Company's investment in Xceedance warrants did not meet the criteria for hedging, income generation or replication transactions as defined by SSAP No. 86, and were therefore classified as other derivatives.

(3) Accounting Policies for Recognition and Measurement
The Company carries the Xceedance warrants at fair value. As disclosed in Note 20, the fair value for the Xceedance warrants is calculated using management assumptions as there are significant unobservable inputs. The change in fair value is reported as unrealized capital gains or losses. The Company reported an unrealized gain of $4,900,853 at December 31, 2024. The Xceedance warrants are non-admitted for Statutory reporting.

(4) Identification of Whether Derivative Contracts with Financing Premiums
The Company has no derivative contracts with financing premium.

(5) Net Gain or Loss Recognized
Not applicable.

(6) Net Gain or Loss Recognized from Derivatives that no Longer Qualify for Hedge Accounting
Not applicable.

(7) Derivatives Accounted for as Cash Flow Hedges
Not applicable.

NOTES TO FINANCIAL STATEMENTS

(8) Total Premium Costs for Contracts
Not applicable.

(9) Aggregate Excluded Components by Category
Not applicable.

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees

(1) Discussion of Hedged Item/Hedging Instruments and Hedging Strategy
Not applicable.

(2) Recognition of gains/losses and deferred assets and liabilities
Not applicable.

(3) Hedging Strategies Identified as No Longer Highly Effective
Not applicable.

(4) Hedging Strategies Terminated
Not applicable.

NOTE 9 Income Taxes

A. Deferred Tax Assets/(Liabilities)

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

	12/31/2024			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	$ 164,839,124	$ -	$ 164,839,124	$ 125,868,558	$ -	$ 125,868,558	$ 38,970,566	$ -	$ 38,970,566
(b) Statutory Valuation Allowance Adjustment	$ 66,965,889	$ -	$ 66,965,889	$ 43,713,216		$ 43,713,216	$ 23,252,673	$ -	$ 23,252,673
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	$ 97,873,235	$ -	$ 97,873,235	$ 82,155,342	$ -	$ 82,155,342	$ 15,717,893	$ -	$ 15,717,893
(d) Deferred Tax Assets Nonadmitted	$ -	$ -	$ -			$ -	$ -	$ -	$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	$ 97,873,235	$ -	$ 97,873,235	$ 82,155,342	$ -	$ 82,155,342	$ 15,717,893	$ -	$ 15,717,893
(f) Deferred Tax Liabilities	$ 702,378	$ 333,080,166	$ 333,782,544	$ 439,320	$ 245,381,651	$ 245,820,971	$ 263,058	$ 87,698,515	$ 87,961,573
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	$ 97,170,857	$ (333,080,166)	$ (235,909,309)	$ 81,716,022	$ (245,381,651)	$ (163,665,629)	$ 15,454,835	$ (87,698,515)	$ (72,243,680)

2. Admission Calculation Components SSAP No. 101

	12/31/2024			12/31/2023			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	$ -	$ -	$ -			$ -	$ -	$ -	$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	$ -	$ -	$ -			$ -	$ -	$ -	$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	$ -	$ -	$ -			$ -	$ -	$ -	$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	$ 689,841,583	XXX	XXX	$ 588,914,434	XXX	XXX	$ 100,927,149
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	$ 97,873,235	$ -	$ 97,873,235	$ 82,155,342	$ -	$ 82,155,342	$ 15,717,893	$ -	$ 15,717,893
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	$ 97,873,235	$ -	$ 97,873,235	$ 82,155,342	$ -	$ 82,155,342	$ 15,717,893	$ -	$ 15,717,893

3. Other Admissibility Criteria

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1037.1%	842.3%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	$ 4,598,943,889	$ 3,926,096,230

4. Impact of Tax Planning Strategies

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

	12/31/2024		12/31/2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
1. Adjusted Gross DTAs amount from Note 9A1(c)	$ 97,873,235	$ -	$ 82,155,342	$ -	$ 15,717,893	$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 97,873,235	$ -	$ 82,155,342	$ -	$ 15,717,893	$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

NOTES TO FINANCIAL STATEMENTS

B. Deferred Tax Liabilities Not Recognized

The Company does not carry any deferred tax assets or deferred tax liabilities on unrealized capital gains or losses related to investments in affiliates. There are no temporary differences for which a deferred tax liability has not been recognized.

C. Current income taxes incurred consist of the following major components:

	(1) 12/31/2024	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	$ 78,767,248	$ 41,097,534	$ 37,669,714
(b) Foreign	$ 34,882,533	$ 27,708,365	$ 7,174,168
(c) Subtotal (1a+1b)	$ 113,649,781	$ 68,805,899	$ 44,843,882
(d) Federal income tax on net capital gains	$ 22,932,460	$ (11,659,362)	$ 34,591,822
(e) Utilization of capital loss carry-forwards	$ -		$ -
(f) Other	$ -		$ -
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	$ 136,582,241	$ 57,146,537	$ 79,435,704
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	$ 28,897,676	$ 26,070,265	$ 2,827,411
(2) Unearned premium reserve	$ 24,510,911	$ 25,405,789	$ (894,878)
(3) Policyholder reserves	$ -	$ -	$ -
(4) Investments	$ 6,256,284	$ -	$ 6,256,284
(5) Deferred acquisition costs	$ 1,185,801	$ 1,187,229	$ (1,428)
(6) Policyholder dividends accrual	$ -	$ -	$ -
(7) Fixed assets	$ -	$ -	$ -
(8) Compensation and benefits accrual	$ 14,957,475	$ 8,945,112	$ 6,012,363
(9) Pension accrual	$ -	$ -	$ -
(10) Receivables - nonadmitted	$ 4,331,445	$ 3,614,030	$ 717,415
(11) Net operating loss carry-forward	$ 467,469	$ 323,624	$ 143,845
(12) Tax credit carry-forward	$ 73,529,556	$ 51,111,054	$ 22,418,502
(13) Other	$ 10,702,507	$ 9,211,455	$ 1,491,052
(99) Subtotal (sum of 2a1 through 2a13)	$ 164,839,124	$ 125,868,558	$ 38,970,566
(b) Statutory valuation allowance adjustment	$ 66,965,889	$ 43,713,216	$ 23,252,673
(c) Nonadmitted			$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 97,873,235	$ 82,155,342	$ 15,717,893
(e) Capital:			
(1) Investments			$ -
(2) Net capital loss carry-forward			$ -
(3) Real estate			$ -
(4) Other			$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	$ -	$ -	$ -
(f) Statutory valuation allowance adjustment	$ -		$ -
(g) Nonadmitted	$ -		$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	$ -	$ -	$ -
(i) Admitted deferred tax assets (2d + 2h)	$ 97,873,235	$ 82,155,342	$ 15,717,893
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			$ -
(2) Fixed assets	$ 407,024	$ 143,973	$ 263,051
(3) Deferred and uncollected premium	$ -	$ -	$ -
(4) Policyholder reserves	$ -	$ -	$ -
(5) Other	$ 295,354	$ 295,347	$ 7
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	$ 702,378	$ 439,320	$ 263,058
(b) Capital:			
(1) Investments	$ 333,080,166	$ 245,381,651	$ 87,698,515
(2) Real estate	$ -		$ -
(3) Other	$ -		$ -
(99) Subtotal (3b1+3b2+3b3)	$ 333,080,166	$ 245,381,651	$ 87,698,515
(c) Deferred tax liabilities (3a99 + 3b99)	$ 333,782,544	$ 245,820,971	$ 87,961,573
4. Net deferred tax assets/liabilities (2i - 3c)	$ (235,909,309)	$ (163,665,629)	$ (72,243,680)

NOTES TO FINANCIAL STATEMENTS

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

	December 31, 2024	
	Tax Effect	Effective Tax Rate
Income before taxes	106,031,714	21.0%
Dividends received deduction	(2,839,419)	-0.6%
Proration	709,855	0.1%
Change in nonadmitted assets	(8,334,221)	-1.7%
Change in statutory valuation allowance adjustment	35,127,267	7.0%
Foreign tax credit	(34,882,534)	-6.9%
Foreign taxes	34,882,534	6.9%
Other, including prior year true-up	(9,327,767)	-1.8%
Total	121,367,429	24.0%
Federal and foreign income taxes incurred	113,649,781	22.5%
Tax on realized net capital gains (losses)	22,932,460	4.5%
Change in net deferred income taxes	(15,214,812)	-3.0%
Total	121,367,429	24.0%

	December 31, 2023	
	Tax Effect	Effective Tax Rate
Income before taxes	41,549,322	21.0%
Dividends received deduction	(4,105,059)	-2.1%
Proration	946,339	0.5%
Accrued dividends	201,313	0.1%
Change in nonadmitted assets	(5,109,512)	-2.6%
Change in statutory valuation allowance adjustment	26,747,364	13.4%
Foreign tax credit	(27,302,991)	-13.8%
Foreign taxes	27,708,365	14.0%
Transfer of appreciated property to affiliates	650,937	0.3%
Other, including prior year true-up	(11,776,303)	-5.9%
Total	49,236,775	24.9%
Federal and foreign income taxes incurred	68,808,898	34.8%
Tax on realized net capital gains (losses)	(11,659,362)	-5.9%
Change in net deferred income taxes	(7,909,761)	-4.0%
Total	49,236,775	24.9%

E. Operating Loss Carry Forwards and Income Taxes Available for Recoupment

1. The amounts, origination dates and expiration dates of operating loss and tax credit carry forwards available for tax purposes:
At December 31, 2024, the Company did not have any unused operating loss carryforwards available to offset against future U.S. taxable income and approximately $2.83 million unused non-capital loss carryforwards available to offset against future taxable income in foreign jurisdictions. The foreign non-capital loss carryforwards expire ranging from 2025 to being available indefinitely. At December 31, 2024, the Company did not have any capital loss carryforwards and had $73.53 million of tax credit carryforwards, of which $0 is recognized due to a valuation allowance.

2. The following is income tax expense for current year and proceeding years that is available for recoupment in the event of future net losses:

Year	Amounts
2024	$114,340,659
2023	$29,261,254

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

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:
The Company joins with a group of approximately 775 affiliated companies in the filing of a consolidated federal income tax return by Berkshire Hathaway Inc. ("BHI"), the common parent company of the group.

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:
The consolidated tax liability is allocated among affiliates in the ratio that each affiliate's separate return tax liability bears to the sum of the separate return tax liabilities of all affiliates that are members of the consolidated group. In addition, a complementary method is used which results in reimbursement by profitable affiliates to loss affiliates for tax benefits generated by loss affiliates. In the event the Company incurs a net operating loss in a future year in which the group reports consolidated taxable income, this Company will be entitled to reimbursement (from other profitable members of the group) for the income tax benefits attributable to the loss. All federal income taxes allocated to this Company for the current and preceding year may be recoverable in the event future net operating losses are reported in the consolidated federal income tax return for a given year by this Company, the sub-group of property-casualty insurance companies in the consolidated return (on an aggregate basis), and the consolidated return group as a whole, depending upon the magnitude of such losses.

G. Federal or Foreign Federal Income Tax Loss Contingencies:
The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA
Not applicable.

I. Alternative Minimum Tax (AMT) Credit
Not applicable.

Corporate Alternative Minimum Tax
The computation of the Federal Corporate Alternative Minimum Tax (“CAMT”) is determined on a consolidated federal income tax return basis and will depend on the facts and circumstances of the given year. Applicability of the CAMT has been evaluated and it has been determined that the Company is an applicable reporting entity, however, the 2024 Annual Statement does not include an estimated impact of the CAMT as the Company does not expect to incur a CAMT liability in 2024. When evaluating the need for a valuation allowance for non-CAMT Deferred Tax Assets, the Company will disregard CAMT.

NOTES TO FINANCIAL STATEMENTS

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of the Relationship Involved

All common shares of the Company are directly owned by NICO.

B. Transactions

On December 27, 2013, the Company received a gross capital contribution from its parent, NICO, of $3,253,971,080 consisting of unaffiliated common stock shares. The Company assumed the net deferred tax liability of $233,867,094 related to the net unrealized gains associated with the common stock shares as of the date of the contribution. Therefore the net increase to policyholders' surplus due to the contribution was $3,020,103,986. As of December 31, 2023, the Company sold all common stock shares contributed by NICO, resulting in the elimination of the net deferred tax liability assumed as part of the contribution.

On October 29, 2020, the Company purchased perpetual preferred stock issued by an affiliate, Berkshire Hathaway Energy Company ("BHEC"), with a cost of $150,000,000. The preferred stock accrued dividends at 4% per annum and was redeemable at the option of BHEC at any time. BHEC redeemed the last remaining perpetual preferred shares on December 28, 2023 for cash consideration totaling $33,999,000.

On September 22, 2023, the Company sold its Occidental warrants to its parent, NICO, for $40,654,770. The sale transaction was settled in cash and did not require prior approval by the NE DOI. The Company recognized a realized gain of $37,254,770 from the sale of Occidental warrants, which was deferred for federal income tax purposes.

Other than transactions disclosed elsewhere in this Annual Statement there were no transactions with the Company's parent, affiliates or other related parties that exceed 1/2 of 1% of admitted assets during the reporting period.

C. Transactions with Related Parties which are not Reported on Schedule Y

(1) Detail of Material Related Party Transactions

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Written Agree-ment (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
1	12/31/2024	National Fire & Marine Insurance Company	Affiliate	Cost-Sharing Agreement	Yes	3/1/2025	$ 44,642,835

(2) Detail of Material Related Party Transactions Involving Services

Ref #	Name of Related Party	Overview Description	Amount Charged	Amount Based on Allocation of Costs or Market Rates	Amount Charged Modified or Waived (Yes/No)
1	National Fire & Marine Insurance Company	Allocation of costs	$ 219,434,490	$ 219,434,490	No
Total			$ 219,434,490	$ 219,434,490	

(3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities

The Company did not have any material related party transactions involving the exchange of assets and liabilities during the reporting period.

(4) Detail of Amounts Owed To/From a Related Party

Ref #	Name of Related Party	Aggregate Reporting Period Amount Due From	Aggregate Reporting Period (Amount Due To)	Amount Offset in Financial Statement (if qualifying)	Net Amount Recoverable/ (Payable) by Related Party	Admitted Recoverable
1	National Fire & Marine Insurance Company	$ 671,094,859	$ (2,102,989,466)	$ 442,718,934	$ (61,152,192)	$ -
Total	XXX	$ 671,094,859	$ (2,102,989,466)	$ 442,718,934	$ (61,152,192)	$ -

D. Amounts Due From or To Related Parties

As of December 31, 2024, the Company reported $61,152,192 due to an affiliate, National Fire & Marine Insurance Company ("NFM"). The Company also reported $4,287,564 due to NICO and $8,171,838 due from other affiliates. The terms of these agreements require that these amounts be settled within 60 days of each calendar quarter. See Note 10(E).

E. Material Management or Service Contracts and Cost-Sharing Agreements

The Company has agreements with certain affiliates, where the Company or the affiliate may perform various services, including: accounting, tax, internal and premium auditing, underwriting, claims, information technology, marketing and support services. The Company also has an investment services agreement with BHI. These agreements received deemed approval from the NE DOI.

F. Guarantees or Undertakings

The Company has not made guarantees or undertakings for the benefit of any affiliate.

G. Nature of the Control Relationship

All outstanding shares of the Company are owned by NICO, an insurance company domiciled in the state of Nebraska. BHI, a Delaware corporation, directly owns all common shares of NICO.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned

The Company owns no shares of an upstream intermediate or ultimate parent, either directly or indirectly at December 31, 2024.

I. Investments in SCA that Exceed 10% of Admitted Assets

Not applicable.

J. Investments in Impaired SCAs

Not applicable.

K. Investment in Foreign Insurance Subsidiary

Not applicable.

L. Investment in Downstream Noninsurance Holding Company

Not applicable.

NOTES TO FINANCIAL STATEMENTS

M. All SCA Investments
Not applicable.

N. Investment in Insurance SCAs
The Company had no investments in insurance SCA entities at December 31, 2024.

O. SCA or SSAP 48 Entity Loss Tracking
Not applicable.

NOTE 11 Debt

A. Debt, Including Capital Notes
The Company had no capital notes outstanding. The Company had no other debt outstanding at December 31, 2024.

B. FHLB (Federal Home Loan Bank) Agreements
The Company had no Federal Home Loan Bank agreements during 2024 or 2023.

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan
The Company had no defined benefit plan.

B. Investment Policies and Strategies
Not applicable.

C. The fair value of each class of plan assets
Not applicable.

D. Basis Used to Determine Expected Long-Term Rate-of-Return
Not applicable.

E. Defined Contribution Plan
The Company sponsors a defined contribution plan in which a majority of the employees of the Company located in the United States are eligible to participate ("U.S. Plan"). Contributions to the U.S. Plan by the Company match participants' contributions up to 5% of the participants' regular compensation subject to Internal Revenue Code restrictions. At December 31, 2024 and December 31, 2023, the fair market values of the U.S. Plan's assets were $172,324,629 and $129,382,564, respectively. The Company's contributions for the U.S. Plan were $7,051,440 and $6,137,222, for 2024 and 2023, respectively. The Company had no contribution liability as of December 31, 2024 or December 31, 2023.

The Company's foreign branches sponsor defined contribution plans as shown in the table below:

Branch Office	Plan Type	Company Contribution %	Individual Cap	Company Contributions - 2024	Company Contributions - 2023
Australia	Compulsory Defined Contribution Plan	11.50%	AUD 27,500	AUD 3,546,384	AUD 3,103,443
Dubai	Compulsory Defined Contribution Plan	5.83% (Years 1-5) & 8.33% (Years 6+)		USD 328,757	USD 285,950
Hong Kong	Compulsory Defined Contribution Plan	5.00% - 10.00%		HKD 3,383,019	HKD 3,923,353
Labuan (Malaysia)	Compulsory Defined Contribution Plan	4.00% - 13.00%		MYR 660,583	MYR 474,775
Macau	Defined Contribution Plan	7.50%		MOP 92,619	MOP 160,349
New Zealand	Compulsory Defined Contribution Plan	3.00%		NZD 360,672	NZD 196,601
Singapore	Compulsory Defined Contribution Plan	Up to 17.00%		SGD 640,200	SGD 585,457

The fair market value of the Company's various foreign branch plans is not readily determinable due to the local government sponsored nature of the plans. The Company's approximate USD equivalent of the total contributions by the foreign branches disclosed above was $3,956,377 and $3,530,631 for 2024 and 2023, respectively.

F. Multiemployer Plans
The Company does not participate in a multiemployer plan.

G. Consolidated/Holding Company Plans
The Company does not participate in a consolidated/holding company plan.

H. Postemployment Benefits and Compensated Absences
The Company has no material obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation pay. The liability for earned but unused vacation pay has been accrued.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
The Medicare Prescription Drug, Improvement and Modernization Act of 2003 had no effect on the Company's obligation for post retirement benefits.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Number of Share and Par or State Value of Each Class
The Company has 100,000 shares of $50 par value common stock authorized and 100,000 shares issued and outstanding.

B. Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues
Not applicable.

C. Dividend Restrictions
The maximum amount of dividends that can be paid by the Company during 2025 without prior approval from the NE DOI is subject to statutory restriction. The maximum dividend payout that may be paid without prior approval is $461,110,445. The maximum dividend that can be made without prior approval is limited to the greater of (a) 10% of capital and surplus at December 31, 2024 or (b) 2024 net income excluding realized investment gains net of taxes; with (a) or (b) as applicable reduced by distributions made within the preceding twelve months. All ordinary dividends must be paid from earned surplus excluding unrealized gains net of deferred tax.

D. Dates and Amounts of Dividends Paid
Not applicable.

E. Profits that may be Paid as Ordinary Dividends to Stockholders
Within the limitations of (C) above, there are no other restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

NOTES TO FINANCIAL STATEMENTS

F. Restrictions Placed on Unassigned Funds (Surplus)
There were no other restrictions placed on the Company's surplus.

G. Amount of Advances to Surplus not Repaid
Not applicable.

H. Amount of Stock Held for Special Purposes
Not applicable.

I. Reasons for Changes in Balance of Special Surplus Funds from Prior Period
Changes in the balance of special surplus funds are due to gains from ceded retroactive reinsurance (see Note 23(F)).

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $1,125,614,068 after deducting applicable deferred taxes of $299,213,866.

K. The Company issued the following surplus debentures or similar obligations:
Not applicable.

L. The impact of any restatement due to prior quasi-reorganizations is as follows:
Not applicable.

M. Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization
Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments
The Company had no contingent commitments of a material nature. The Company has no guarantees of indebtedness of others.

B. Assessments
The Company is not subject to any assessments that could have a material financial effect.

C. Gain Contingencies
Not applicable.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
The Company did not pay any claims related to extra contractual obligations or bad faith losses stemming from lawsuits in 2024 or 2023.

E. Product Warranties
Not applicable.

F. Joint and Several Liabilities
Not applicable.

G. All Other Contingencies
The Company had no material uncollectible premium balances.

The Company had purchased annuities from life insurance companies of which the claimant is the payee but the Company is contingently liable. The amount of such contingent liability is disclosed in Note 27.

Any other contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position, results of operations or cash flows of the Company. The Company has no unrecorded impairments on assets.

NOTE 15 Leases

A. Lessee Operating Lease:

(1) The Company leases office facilities and equipment under various cancelable and noncancelable operating leases that expire through May, 2036. Rental expense for the current year and the prior year were $7,406,997 and $8,188,722, respectively. There are no contingent rental payments or unusual renewal options, escalation clauses or restrictions and there have been no early terminations of existing leases.

(2) At December 31, 2024, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2025	$ 15,597,371
2. 2026	$ 15,164,335
3. 2027	$ 12,886,186
4. 2028	$ 11,287,196
5. 2029	$ 9,574,881
6. Thereafter	$ 40,805,539
7. Total (sum of 1 through 6)	$ 105,315,508

(3) Certain rental commitments have renewal options extending through the year 2036. Some of these renewals are subject to adjustments in future periods.

B. Lessor Leases
The Company has not entered into any leasing arrangement where the Company is the lessor.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

1. The Company does not possess financial instruments with off-balance sheet risk or concentrations of credit risk.

2. Nature and Terms of Off-Balance Sheet Risk
Not applicable.

3. Amount of Loss if any Party to the Financial Instrument Failed
Not applicable.

4. Collateral or Other Security Required to Support Financial Instrument
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales
Not applicable.

B. Transfer and Servicing of Financial Assets
Not applicable.

C. Wash Sales
The Company did not have any wash sales, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation.

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

A. ASO Plans:
The Company did not have an Administrative Services Only plan.

B. ASC Plans:
The Company is the administrator and risk-bearer of an uninsured Administrative Services Contract ("ASC") health plan for its employees.

The gain from operations from Administrative Services Contract (ASC) uninsured plans and the uninsured portion of partially insured plans was as follows during 2024:

	ASC Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASC
a. Gross reimbursement for medical cost incurred	$ 12,274,901		$ 12,274,901
b. Gross administrative fees accrued			$ -
c. Other income or expenses (including interest paid to or received from plans)			$ -
d. Gross expenses incurred (claims and administrative) (a+b+c)	$ 12,274,901	$ -	$ 12,274,901
e. Total net gain or loss from operations	$ 2,259,497		$ 2,259,497

C. Medicare or Similarly Structured Cost Based Reimbursement Contract
The Company did not have a Medicare or Similarly Structured Cost Based Reimbursement Contract.

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company did not have any direct premium written by a managing general agent as defined in Appendix A-225 of the NAIC Accounting Practices and Procedures Manual in excess of 5% of policyholders' surplus.

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date
The Company has categorized its assets that are measured at fair value into the three-level fair value hierarchy as reflected in the table below. Investments reported at net asset value ("NAV") are not included in the fair value hierarchy, but are identified separately. At December 31, 2024, the Company had no liabilities that are measured at fair value or NAV. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: This category, for items measured at fair value on a recurring basis, includes unaffiliated common stocks. The fair value of the items within this category are based on quoted prices in active markets and are thus classified as Level 1.

Level 2 - Significant Other Observable Inputs: This category includes assets measured at fair value on a recurring basis with directly or indirectly observable inputs other than Level 1 inputs. See Note 20(A)(4). Fair values for the Company's investments in fixed maturity securities are primarily based on market prices and market data available for instruments with similar characteristics since active markets are not common for many instruments. Pricing evaluations are based on yield curves for instruments with similar characteristics, such as credit rating, estimated duration, and yields for other instruments of the issuer or entities in the same industry sector. The Company has no assets carried at fair value in this category.

Level 3 - Significant Unobservable Inputs: This category includes assets measured at fair value on a recurring basis that did not have significant observable inputs. Management is required to use its own assumptions regarding unobservable inputs because there is little, if any, market activity in the assets or related observable inputs that can be corroborated at the measurement date.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock - Industrial and Miscellaneous	$ 1,825,919,920				$ 1,825,919,920
Other Derivatives - Common Stock Warrants	$ -		$ 4,900,853		$ 4,900,853
Total assets at fair value/NAV	$ 1,825,919,920	$ -	$ 4,900,853	$ -	$ 1,830,820,773

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value	$ -	$ -	$ -	$ -	$ -
Total liabilities at fair value	$ -	$ -	$ -	$ -	$ -

NOTES TO FINANCIAL STATEMENTS

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
a. Assets										
Other Derivatives - Common Stock Warrants	$ 6,139,274			$ -	$ (1,238,421)					$ 4,900,853
Total Assets	$ 6,139,274	$ -	$ -	$ -	$ (1,238,421)	$ -	$ -	$ -	$ -	$ 4,900,853

Description	Beginning Balance at 01/01/2024	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
b. Liabilities	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Total Liabilities	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

(3) Policies when Transfers Between Levels are Recognized

The Company follows a consistent policy for determining when transfers between levels are recognized.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement

Investments categorized as Level 2 are valued using directly or indirectly observable inputs including quoted prices for similar assets exchanged in active or inactive markets; quoted prices for identical assets exchanged in inactive markets; other inputs that are considered in fair value determinations of the assets, such as interest rates and yield curves that are observable at commonly quoted intervals, volatilities, pre-payment speeds, loss severities, credit risks, and default rates; and inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Investments categorized as Level 3 are valued based primarily on valuation models, discounted cash flow models, or other valuation techniques that are believed to be used by market participants. Unobservable inputs require management to make certain projections and assumptions about the information that would be used by market participants in pricing assets.

(5) Fair Value Disclosures

The required information has been disclosed in prior paragraphs of this note.

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not applicable.

C. Fair Value Level

The following table presents the aggregate admitted value and fair value of all financial instruments reported on the Company's balance sheet, excluding investments accounted for under the equity method and including financial instruments which are not carried at fair value. In addition, the fair value of the financial instruments is categorized by the methodology used to determine the fair value (i.e., Level 1, 2 or 3 as described in Note 20(A)). The carrying value of cash is considered to be a reasonable estimate of its fair value, and is excluded from the following table.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	$ 6,850,966	$ 6,823,343	$ 6,850,966	$ -	$ -		
Common Stock	$ 1,825,919,920	$ 1,825,919,920	$ 1,825,919,920	$ -	$ -		
Other Derivatives	$ 4,900,853	$ -	$ -	$ -	$ 4,900,853		
Short-Term Investments	$ 3,797,453,758	$ 3,795,681,021	$ 3,797,453,758	$ -	$ -		
Cash Equivalents	$ 1,390,375,258	$ 1,390,182,403	$ 1,390,375,258	$ -	$ -		

D. Not Practicable to Estimate Fair Value

Not applicable.

E. NAV Practical Expedient Investments

Not applicable.

NOTE 21 Other Items

A. Unusual or Infrequent Items

The Company had no unusual or infrequent events or transactions during 2024.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

1.

The Company reported net admitted uncollected premiums and agents' balances in the course of collection of $635,096,365 at December 31, 2024. Controlled or controlling persons as defined by Sec. 625.012(5), Florida statutes have not collected any premiums due to the Company at December 31, 2024.

2. Answers to General Interrogatories, Part 2, #6.2, 6.3 and 6.5: The Company estimates its probable maximum insurance loss from its direct insurance and assumed reinsurance of property risks. The maximum probable loss per occurrence net catastrophe exposure in 2024 was less than $270 million from a California U.S. earthquake. The Company utilizes modeling software to estimate the probable maximum loss of each direct insurance policy it writes and estimates its aggregate exposure of its reinsurance contracts written by considering the aggregate per occurrence limits by catastrophe zone and event. Results are on a net basis, therefore reflecting the cession of losses through intercompany reinsurance agreements with its parent NICO. The most significant agreement is the Company's 50% quota share reinsurance agreement for all U.S. in-force business.

3. The Company has no anticipated recoveries from the Special Disability Trust Fund.

NOTES TO FINANCIAL STATEMENTS

4. The Company has entered into various reinsurance agreements with its parent NICO as shown in the tables below:

Quota Share Agreements

Region	Agreement	Effective Date	Most Recent Amendment Date
United States	50% Quota Share	3/1/2014	1/1/2020
Singapore	100% Quota Share	11/1/2014	1/1/2023
Hong Kong	80% Quota Share	12/31/2014	1/1/2023
Australia	60% Quota Share	2/1/2015	1/1/2023
New Zealand	80% Quota Share	6/29/2015	1/1/2023
Macau	95% Quota Share	9/3/2016	1/1/2023
Labuan	100% Quota Share	11/1/2016	1/1/2023
Dubai	100% Quota Share	2/7/2018	1/1/2023

The Quota Share Agreements include all subject premiums, losses, loss adjustment expenses and associated underwriting expenses, subject to an aggregate limit on losses and loss adjustment expenses for any calendar-accident year equal to three times that year's net calendar-accident year earned premium ceded to NICO except for the Australia and Singapore Quota Share Agreements which are subject to an aggregate limit on losses and loss adjustment expenses for any calendar-accident year equal to six times that year's net calendar-accident year earned premium ceded to NICO. All Quota Share Agreements have received deemed approval from the NE DOI.

Excess of Loss Agreements

Region	Agreement	Effective Date	Most Recent Amendment Date	Retention Per Occurrence	Max Limit - All Occurrences
Hong Kong	Excess of Loss	7/1/2014	1/1/2020	USD 1,000,000*	USD 100,000,000
Australia	Excess of Loss	4/1/2015	1/1/2023	AUD 6,000,000	AUD 194,000,000
New Zealand	Excess of Loss	6/29/2015	1/1/2023	NZD 2,000,000	NZD 750,000,000
Macau	Excess of Loss	9/3/2016	1/1/2020	USD 1,000,000**	USD 100,000,000

* All amounts expressed in the Hong Kong Excess of Loss Agreement, which are in USD, shall be converted to the equivalent HKD at a rate of exchange of 1 USD = 7.75 HKD.

** All amounts expressed in the Macau Excess of Loss Agreement, which are in USD, are converted to their equivalent Macanese Pataca (MOP) at a rate of exchange of 1 USD = 8 MOP.

In each of the Excess of Loss reinsurance agreements set forth in the tables above, NICO has agreed to indemnify the Company for actual loss or losses paid or payable by the Company in respect of business covered for claims or losses in excess of the retention per occurrence disclosed above, subject to a maximum limit of liability to NICO disclosed above in respect of all occurrences per the Excess of Loss reinsurance agreements.

5. Effective June 1, 2023, affiliate National Liability & Fire Insurance Company (“NL&F”) entered into a property quota share reinsurance agreement with an unaffiliated insurer, whereby NL&F assumed a 20% quota share in the interests and liabilities of the ceding company. The Company subsequently entered into a facultative reinsurance agreement effective June 1, 2023 with NL&F where the Company assumes a share of 45% of all premiums, losses and loss and underwriting expenses under the aforementioned external agreement. The Company's assumed earned premium from NL&F was $56 million for the one-year term.

D. Business Interruption Insurance Recoveries
Not applicable.

E. State Transferable and Non-transferable Tax Credits
Not applicable.

F. Subprime Mortgage Related Risk Exposure

(1) Description of the Subprime-Mortgage-Related Exposure and Related Risk Management Policies

The Company believes it has minimal exposure to subprime-mortgage-related risk. The Company holds no mortgage-backed securities. The Company holds equity securities of an unaffiliated entity that has disclosed minimal exposure to subprime-mortgage-related risk.

The categories of information considered by the Company in determining exposure to subprime-mortgage-related risk are:

- Disclosures on Forms 10-K, 10-Q and 8-K by an unaffiliated entity in which the Company owns equity securities.

The Company believes it has minimal exposure to unrealized losses due to changes in asset values and realized losses from receiving less than anticipated cash flows. The Company has sufficient cash flows to meet cash flow requirements without the need to sell those assets with minimal subprime-mortgage-related risk.

(2) Direct exposure through investments in subprime mortgage loans.
The Company has no direct exposure to subprime-mortgage-related risk through investments in subprime mortgage loans.

(3) Direct exposure through other investments.
The Company has no direct exposure to subprime-mortgage-related risk through other investments at December 31, 2024.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
The Company does not provide mortgage guaranty or financial guaranty insurance coverage. Therefore, it has no exposure to subprime mortgage related risk through the provision of such insurance.

G. Insurance-Linked Securities (ILS) Contracts
The Company had no insurance-linked securities during 2024.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy
Not applicable.

NOTE 22 Events Subsequent

Both Type I and Type II subsequent events have been considered through February 21, 2025 for the statutory statement issued on February 25, 2025. No events occurred subsequent to December 31, 2024 through February 21, 2025 which would have a material effect on the financial position, results of operations or cash flow of the Company.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has unsecured reinsurance recoverables with an affiliate that exceeds 3% of the Company's policyholders' surplus at December 31, 2024.

Individual Reinsurers Who Are Members of a Group

Group Code	ID Number	Reinsurer Name	Unsecured Amount
20087	47-0355979	National Indemnity Company	$ 3,946,894,959

All Members of the Groups Shown above with Unsecured Reinsurance Recoverables

Group Code	ID Number	Reinsurer Name	Unsecured Amount
20087	47-0355979	National Indemnity Company	$ 3,946,894,959
22039	13-2673100	General Reinsurance Corporation	$ 119,792
Total			$ 3,707,308,465

B. Reinsurance Recoverable in Dispute

Not applicable.

C. Reinsurance Assumed and Ceded

(1) Maximum Amount of Return Commission

The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2024:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ -	$ -	$ 993,922,504	$ 250,246,403	$ (993,922,504)	$ (250,246,403)
b. All Other	$ 388,504,773	$ 67,763,152	$ 6,335,214	$ 2,933,380	$ 382,169,559	$ 64,829,772
c. Total (a+b)	$ 388,504,773	$ 67,763,152	$ 1,000,257,718	$ 253,179,783	$ (611,752,945)	$ (185,416,631)

d. Direct Unearned Premium Reserve	$ 1,195,346,058

(2) Additional or Return Commission

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ 1,812,736	$ 201,929	$ 1,007,333	$ 1,007,332
b. Sliding Scale Adjustments	$ -	$ -	$ -	$ -
c. Other Profit Commission Arrangements	$ -	$ -	$ -	$ -
d. TOTAL (a+b+c)	$ 1,812,736	$ 201,929	$ 1,007,333	$ 1,007,332

(3) Types of Risks Attributed to Protected Cell

The Company had no risks attributed to protected cells.

D. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of: $ 65,818

Which is reflected as:

a. Losses incurred	
b. Loss adjustment expenses incurred	$ 65,818
c. Premiums earned	
d. Other	

e.	Amount
General Reinsurance Corporation	$ 23,120
INA International Ins. Co.Ltd	$ 18,194
XL Reinsurance America INC.	$ 24,530
Other amounts under $1,000	$ (26)

E. Commutation of Reinsurance Reflected in Income and Expenses.

The Company had no commutations of ceded reinsurance during 2024.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

The Company purchased an aggregate reinsurance agreement effective May 1, 2000 which provides reinsurance for the Company's run-off business.

(1) Retroactive Reinsurance Agreements

	Reported Company	
	Assumed	Ceded
a. Reserves Transferred:		
1. Initial Reserves		$ 108,858,672
2. Adjustments - Prior Year (s)	$ -	$ 77,037,883
3. Adjustments - Current Year		
4. Current Total (1+2+3)	$ -	$ 185,896,555
b. Consideration Paid or Received:		
1. Initial Consideration		$ (126,000,000)
2. Adjustments - Prior Year (s)	$ -	$ -
3. Adjustments - Current Year		
4. Current Total (1+2+3)	$ -	$ (126,000,000)
c. Paid Losses Reimbursed or Recovered:		
1. Prior Year (s)	$ -	$ 91,069,215
2. Current Year		$ 8,762,150
3. Current Total (1+2)	$ -	$ 99,831,365
d. Special Surplus from Retroactive Reinsurance:		
1. Initial Surplus Gain or Loss		$ (17,141,328)
2. Adjustments - Prior Year (s)	$ -	$ 76,292,471
3. Adjustments - Current Year		
4. Current Year Restricted Surplus		$ 59,896,555
5. Cumulative Total Transferred to Unassigned Funds (1+2+3+4)	$ -	

e. All cedents and reinsurers involved in all transactions included in summary totals above:

Company	Assumed Amount	Ceded Amount
		$ 185,896,555
Total	$ -	$ 185,896,555

f. Total Paid Loss/LAE Amounts Recoverable

Not applicable.

G. Reinsurance Accounted for as a Deposit

Not applicable.

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

The Company did not enter into any agreements in 2024 or 2023 that qualified pursuant to SSAP No. 62 to receive P&C Run-Off Accounting Treatment.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

(1) Significant Terms of the Retroactive Reinsurance Agreement

The Company has a retroactive reinsurance agreement with its parent, NICO, where the Company cedes Asbestos and Environmental liabilities to NICO (see Note 23(F)), and all ceded recoverables on ceded losses billed after the inception date of the agreement are covered and reimbursed by NICO. The agreement meets the requirements listed in SSAP 62, paragraph 66 (a) through 66 (e), therefore the Company recorded the benefit from the retroactive reinsurance agreement as an Other Allowed Offset Item in Schedule F, Part 3, as prescribed in SSAP 62, paragraphs 67 and 100 (c) and approved by the NE DOI as a permitted accounting practice.

(2) The amount of unexhausted limit as of the reporting date.

Name of Reinsurer	Amount of Unexhausted Limit
National Indemnity Company	$ 140,168,634

K. Reinsurance Credit

Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used by Reporting Entity to Estimate Accrued Retrospective Premium Adjustments

Not applicable.

B. Accrued Retrospective Premiums Recorded Through Written Premium or an Adjustment to Earned Premium

Not applicable.

C. Amount of Net Premiums Written Subject to Retrospective Rating Features and Percentage to Total Net Premiums Written

Not applicable.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act.

Not applicable.

E. Nonadmitted Retrospective Premium

The Company had no accrued retrospective premium that is nonadmitted at December 31, 2024.

F. Risk Sharing Provisions of the Affordable Care Act

The Company did not write accident and health insurance premium subject to the ACA risk-sharing provisions.

NOTES TO FINANCIAL STATEMENTS

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2023 were $1,926.18 million. As of December 31, 2024, a net $335.14 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $1,515.72 million. Therefore, there has been a $75.32 million favorable prior-year development from December 31, 2023 to December 31, 2024 as a result of re-estimation of ultimate liability losses primarily on executive professoinal and property lines of insurance. There was no favorable or unfavorable prior period development in 2024 on reserves ceded under the retroactive reinsurance agreement with NICO described in Note 23(F). The Company's prior period loss and loss expense development is not materially affected by activity on retrospectively rated contracts. Estimates of ultimate prior period losses and loss adjustment expenses are increased or decreased as described in Note 1 (C)(11).

The overall favorable prior year development described above includes $15.3 million of favorable prior period "Adjusting and Other Loss Expenses" development. The prior-year development reported in the Five Year Historical Data Table (Page 18, Line 74, Column 1) and Schedule P Part 2 - Summary (Page 34, Column 11 Total) exclude this "Adjusting and Other Loss Expenses" unfavorable development.

B. Information about Significant Changes in Methodologies and Assumptions

The Company had no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

NOTE 26 Intercompany Pooling Arrangements

A. Identification of the Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

The Company was not a member of an intercompany pooling agreement.

B. Description of Lines and Types of Business Subject to the Pooling Agreement

Not applicable.

C. Description of Cessions to Non-Affiliated Reinsurance Subject to Pooling Agreement

Not applicable.

D. Identification of all Pool Members that are Parties to Reinsurance Agreements with Non-Affiliated Reinsurers

Not applicable.

E. Explanation of Discrepancies Between Entries of Pooled Business

Not applicable.

F. Description of Intercompany Sharing

Not applicable.

G. Amounts Due To/From Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

Not applicable.

NOTE 27 Structured Settlements

The Company has purchased structured settlements from insurance companies for certain claims. The purchase of these annuities allows the Company to reduce reserves for unpaid losses. The Company remains contingently liable should the issuers of the annuities fail to perform under the terms of the annuities. Reserves eliminated due to the purchase of these annuities and the contingent liabilities in the event of default or insolvency of the insurers are as follows:

A. Reserves No Longer Carried

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$15,001,400	$15,001,400

B. Annuities Which Equal or Exceed 1% of Policyholders' Surplus

Not applicable.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not applicable.

B. Risk-Sharing Receivables

Not applicable.

NOTE 29 Participating Policies

The Company had no participating policies.

NOTE 30 Premium Deficiency Reserves

The Company had no premium deficiency reserves as of December 31, 2024. The Company did not consider anticipated investment income when calculating premium deficiency reserves.

NOTE 31 High Deductibles

The Company had no reserve credit for high deductibles on unpaid claims or amounts that have been billed and are recoverable.

NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

A. Tabular Discount

The Company does not discount any of its liabilities for net unpaid losses or loss adjustment expenses.

B. Nontabular Discount

Not applicable.

C. Changes in Rate(s) Used to Discount Prior Years' Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 33 Asbestos/Environmental Reserves

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?

The Company had exposure to environmental and asbestos related claims as a result of having historically written product liability and general liability insurance as discussed in Note 23(J).

The Company estimates the full impact of the environmental and asbestos exposures by establishing full case basis reserves, including legal and other loss adjustment expenses for all known unresolved claims and by establishing incurred but not reported ("IBNR") reserves. IBNR reserves are determined considering the Company's historic liability exposure base and policy language used; the Company's previous asbestos and environmental related loss and loss adjustment expense ("LAE") development; and the Company's assessment of current trends of environmental law, environmental cleanup costs, asbestos liability law, and judgements and settlements of asbestos liabilities.

(1) Direct

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 65,882,466	$ 61,779,486	$ 63,343,430	$ 72,123,105	$ 82,954,143
b. Incurred losses and loss adjustment expense:	$ (2,171,162)	$ 3,525,693	$ 10,516,569	$ 12,973,397	$ (5,323,301)
c. Calendar year payments for losses and loss adjustment expenses:	$ 1,931,818	$ 1,961,749	$ 1,736,894	$ 2,142,359	$ 10,116,889
d. Ending reserves (a+b-c):	$ 61,779,486	$ 63,343,430	$ 72,123,105	$ 82,954,143	$ 67,513,953

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 14,546,796	$ 14,746,092	$ 14,930,523	$ 14,930,523	$ 14,930,523
b. Incurred losses and loss adjustment expense:	$ 378,984	$ 190,245	$ -	$ -	$ (21,040)
c. Calendar year payments for losses and loss adjustment expenses:	$ 179,688	$ 5,814	$ -	$ -	$ -
d. Ending reserves (a+b-c):	$ 14,746,092	$ 14,930,523	$ 14,930,523	$ 14,930,523	$ 14,909,483

(3) Net of Ceded Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 71,068,041	$ 66,705,405	$ 69,111,930	$ 75,603,081	$ 74,144,437
b. Incurred losses and loss adjustment expense:	$ (2,522,956)	$ 3,813,876	$ 8,192,974	$ 604,799	$ (3,079,696)
c. Calendar year payments for losses and loss adjustment expenses:	$ 1,839,680	$ 1,407,351	$ 1,701,823	$ 2,063,443	$ 7,776,072
d. Ending reserves (a+b-c):	$ 66,705,405	$ 69,111,930	$ 75,603,081	$ 74,144,437	$ 63,288,669

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:	$ 19,243,632
(2) Assumed Reinsurance Basis:	$ 12,626,558
(3) Net of Ceded Reinsurance Basis:	$ 27,989,771

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:	$ 12,415,962
(2) Assumed Reinsurance Basis:	$ 1,976,122
(3) Net of Ceded Reinsurance Basis:	$ 11,399,745

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?

(1) Direct

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 21,025,699	$ 24,311,911	$ 21,030,605	$ 24,689,939	$ 21,100,331
b. Incurred losses and loss adjustment expense:	$ 3,535,004	$ (2,447,391)	$ 5,478,180	$ (2,971,761)	$ (3,440,860)
c. Calendar year payments for losses and loss adjustment expenses:	$ 248,792	$ 833,915	$ 1,818,846	$ 617,847	$ 951,373
d. Ending reserves (a+b-c):	$ 24,311,911	$ 21,030,605	$ 24,689,939	$ 21,100,331	$ 16,708,098

(2) Assumed Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 4,402,420	$ 3,849,276	$ 3,618,360	$ 3,618,360	$ 3,618,360
b. Incurred losses and loss adjustment expense:	$ (405,130)	$ (190,270)	$ -	$ -	$ (1,745)
c. Calendar year payments for losses and loss adjustment expenses:	$ 148,014	$ 40,646	$ -	$ -	$ 41,723
d. Ending reserves (a+b-c):	$ 3,849,276	$ 3,618,360	$ 3,618,360	$ 3,618,360	$ 3,574,892

(3) Net of Ceded Reinsurance

	2020	2021	2022	2023	2024
a. Beginning reserves:	$ 23,470,037	$ 25,386,476	$ 23,805,654	$ 27,462,186	$ 23,898,582
b. Incurred losses and loss adjustment expense:	$ 3,635,217	$ (1,445,524)	$ 5,474,982	$ (2,947,163)	$ (3,462,008)
c. Calendar year payments for losses and loss adjustment expenses:	$ 1,718,778	$ 135,298	$ 1,818,450	$ 616,441	$ 993,170
d. Ending reserves (a+b-c):	$ 25,386,476	$ 23,805,654	$ 27,462,186	$ 23,898,582	$ 19,443,404

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:	$ 2,326,759
(2) Assumed Reinsurance Basis:	$ 3,027,509
(3) Net of Ceded Reinsurance Basis:	$ 5,260,391

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:	$ 292,569
(2) Assumed Reinsurance Basis:	$ 473,821
(3) Net of Ceded Reinsurance Basis:	$ 715,926

NOTES TO FINANCIAL STATEMENTS

NOTE 34 Subscriber Savings Accounts

This disclosure is not required or applicable as the Company is not a reciprocal insurance company.

NOTE 35 Multiple Peril Crop Insurance

The Company did not write multiple peril crop insurance.

NOTE 36 Financial Guaranty Insurance

A. Financial Guaranty Insurance Contracts

The Company did not write financial guaranty insurance.

B. Schedule of insured financial obligations at the end of the period

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [X] No [ ] N/A [ ]

1.3 State Regulating? ..... Nebraska

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [X] No [ ]

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001067983

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]

2.2 If yes, date of change: .....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2024

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2020

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/24/2022

3.4 By what department or departments?
Nebraska .....

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? ..... Yes [ ] No [X]
4.12 renewals? ..... Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? ..... Yes [ ] No [X]
4.22 renewals? ..... Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [X]

6.2 If yes, give full information
.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [X]

7.2 If yes,
7.21 State the percentage of foreign control ..... %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....	.....

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [X]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? ..... Yes [ ] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [X] N/A [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Deloitte & Touche LLP, 1100 Capitol Avenue, Suite 300, Omaha, NE 68102-1113 .....

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

.....

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

.....

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain.

.....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Chuan Cao, FCAS, MAAA, Berkshire Hathaway Specialty Insurance Company, 85 Broad Street, 5th Floor, New York, NY 10004 .....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [X]

12.11 Name of real estate holding company ...

12.12 Number of parcels involved .....

12.13 Total book/adjusted carrying value .....$ .....

12.2 If yes, provide explanation

.....

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

The intent of this interrogatory is to identify the company's total net exposure over all lines of coverage for the single largest policyholder (except Worker's Compensation, which is addressed in Interrogatory 6.1) that could be impacted by a loss occurring at a specific location. Include only policies in force as of the current statement date in the calculation. .....

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [X]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [X] No [ ]

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

.....

14.2 Has the code of ethics for senior managers been amended? ..... Yes [X] No [ ]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

To clarify aspects of political and charitable contributions, identify new and emerging technology risks and reflect recent regulatory developments. .....

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

.....

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers ..... $ .....
- 20.12 To stockholders not officers ..... $ .....
- 20.13 Trustees, supreme or grand (Fraternal Only) ..... $ .....

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers ..... $ .....
- 20.22 To stockholders not officers ..... $ .....
- 20.23 Trustees, supreme or grand (Fraternal Only) ..... $ .....

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others ..... $ .....
- 21.22 Borrowed from others ..... $ .....
- 21.23 Leased from others ..... $ .....
- 21.24 Other ..... $ .....

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [X]

22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment $ .....
- 22.22 Amount paid as expenses ..... $ .....
- 22.23 Other amounts paid ..... $ .....

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... $ 1,129,331

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....	.....

INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No [ ]

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

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

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. ..... $

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. ..... $

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

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [X]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... $
25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... $
25.093 Total payable for securities lending reported on the liability page ..... $

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). ..... Yes [X] No [ ]

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

26.21 Subject to repurchase agreements ..... $
26.22 Subject to reverse repurchase agreements ..... $
26.23 Subject to dollar repurchase agreements ..... $
26.24 Subject to reverse dollar repurchase agreements ..... $
26.25 Placed under option agreements ..... $
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... $
26.27 FHLB Capital Stock ..... $
26.28 On deposit with states ..... $ 6,263,296
26.29 On deposit with other regulatory bodies ..... $ 13,073,543
26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... $
26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... $
26.32 Other ..... $

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [ ] No [X]

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]
27.42 Permitted accounting practice ..... Yes [ ] No [ ]
27.43 Other accounting guidance ..... Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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

28.2 If yes, state the amount thereof at December 31 of the current year. ..... $

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

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON CORPORATION	240 GREENWICH STREET, NEW YORK, NY 10286
THE HONG KONG AND SHANGHAI BANKING CORPORATION LTD	LEVEL 23, HSBC MAIN BUILDING, 1 QUEEN'S ROAD CENTRAL, HONG KONG
WELLS FARGO BANK, N.A.	90 SOUTH 7TH STREET, 5TH FLOOR, MAC N9305-05F, MINNEAPOLIS, MN 55402

GENERAL INTERROGATORIES

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
NONE		

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
DAVID J. BRESNAHAN	I
WARREN E. BUFFETT	A
TODD A. COMBS	A
PETER J. EASTWOOD	I
DAVID N. FIELDS	I
MARC D. HAMBURG	A
STEVEN J. HENDRICKS	I
MARK D. MILLARD	A
KEVIN A. SULLIVAN	I
R. TED WESCHLER	A

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
	WARREN E. BUFFETT			
	TODD A. COMBS			
	MARC D. HAMBURG			
	MARK D. MILLARD			
	R. TED WESCHLER			

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

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

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

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	4,587,516,181	4,587,543,802	27,621
31.2 Preferred stocks			
31.3 Totals	4,587,516,181	4,587,543,802	27,621

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

Independent pricing services, management appraisal and the use of current discount rates obtained from independent pricing services for instruments of comparable yield, credit quality and maturity.

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
    a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
    b. Issuer or obligor is current on all contracted interest and principal payments.
    c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

    Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
    a. The security was either:
        i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
        ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
    b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
    c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
    d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

    Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ ] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
    a. The shares were purchased prior to January 1, 2019.
    b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
    c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
    d. The fund only or predominantly holds bonds in its portfolio.
    e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
    f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

    Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
    a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
    b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
    c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
    d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

    Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly ..... Yes [ ] No [ ]

39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....	.....	.....

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... $ 1,930,923

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

1 Name	2 Amount Paid
Insurance Services Office, Inc.	 1,415,946
.....	.....

41.1 Amount of payments for legal expenses, if any? ..... $ 481,252

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

1 Name	2 Amount Paid
.....	.....

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? ..... $ 147,533

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

1 Name	2 Amount Paid
PCI Security Standards Council	 147,533
.....	.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [X]

1.2 If yes, indicate premium earned on U. S. business only. .....$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....$ _____

1.31 Reason for excluding

.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .....$ _____

1.5 Indicate total incurred claims on all Medicare Supplement insurance. .....$ _____

1.6 Individual policies:

Most current three years:

1.61 Total premium earned .....$ .....

1.62 Total incurred claims .....$ .....

1.63 Number of covered lives ....

All years prior to most current three years:

1.64 Total premium earned .....$ .....

1.65 Total incurred claims .....$ .....

1.66 Number of covered lives ....

1.7 Group policies:

Most current three years:

1.71 Total premium earned .....$ .....

1.72 Total incurred claims .....$ .....

1.73 Number of covered lives ....

All years prior to most current three years:

1.74 Total premium earned .....$ .....

1.75 Total incurred claims .....$ .....

1.76 Number of covered lives ....

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	161,733,825	119,079,327
2.2	Premium Denominator	1,067,656,326	1,059,827,746
2.3	Premium Ratio (2.1/2.2)	0.151	0.112
2.4	Reserve Numerator	66,919,780	63,061,286
2.5	Reserve Denominator	2,725,153,597	2,549,025,997
2.6	Reserve Ratio (2.4/2.5)	0.025	0.025

3.1 Did the reporting entity issue participating policies during the calendar year? ..... Yes [ ] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies .....$ .....

3.22 Non-participating policies .....$ .....

4. For mutual reporting Entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. .....$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [ ] No [ ] N/A [X]

5.22 As a direct expense of the exchange..... Yes [ ] No [ ] N/A [X]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
As of 12/31/2024, workers' compensation policies were primarily issued out of the Company's foreign branch offices. National Indemnity Company, an affiliate, provides various quota share and excess of loss reinsurance agreements as discussed in Note 21 (C)(4). .....

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
See Notes to Financial Statements: Note 21 (C)(2) .....

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
See Notes to Financial Statements: Note 21 (C)(2) .....

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ ] No [X]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss
See Notes to Financial Statements: Note 21 (C)(2) .....

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes [ ] No [X]

7.2 If yes, indicate the number of reinsurance contracts containing such provisions. ....

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [ ] No [X]

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [X]

8.2 If yes, give full information
.....

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. ..... Yes [ ] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. ..... Yes [ ] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [X]

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, ... Yes [ ] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. ..... Yes [ ] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [X] No [ ] N/A [ ]

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [X]

11.2 If yes, give full information

.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses ..... $ .....

12.12 Unpaid underwriting expenses (including loss adjustment expenses) ..... $ .....

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds. ..... $ _____

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [X] N/A [ ]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From .... %

12.42 To..... ..... %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [X]

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

12.61 Letters of Credit ..... $ .....

12.62 Collateral and other funds..... $ .....

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): ..... $ 90,000,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [X]

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

.....

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

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

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

.....

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

15.2 If yes, give full information

.....

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

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

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

* Disclose type of coverage:

.....

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance ..... $ .....

17.12 Unfunded portion of Interrogatory 17.11 ..... $ .....

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11..... $ .....

17.14 Case reserves portion of Interrogatory 17.11 ..... $ .....

17.15 Incurred but not reported portion of Interrogatory 17.11 ..... $ .....

17.16 Unearned premium portion of Interrogatory 17.11 ..... $ .....

17.17 Contingent commission portion of Interrogatory 17.11 ..... $ .....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1	Do you act as a custodian for health savings accounts?	Yes [ ] No [X]
18.2	If yes, please provide the amount of custodial funds held as of the reporting date.	$
18.3	Do you act as an administrator for health savings accounts?	Yes [ ] No [X]
18.4	If yes, please provide the balance of funds administered as of the reporting date.	$
19.	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X] No [ ]
19.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes [ ] No [ ]

FIVE-YEAR HISTORICAL DATA

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

		1 2024	2 2023	3 2022	4 2021	5 2020
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1.	Liability lines (Lines 11, 16, 17, 18 & 19)	1,178,901,145	1,194,074,902	1,160,041,978	1,058,487,015	831,364,549
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	718,843,238	725,649,969	582,980,780	442,541,414	332,091,085
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	191,034,038	173,665,668	148,555,705	97,332,509	80,714,272
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	545,537,315	436,812,737	411,984,803	276,472,706	840,401,697
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	183,130,344	450,532,825	228,509,423	277,186,338	191,483,000
6.	Total (Line 35)	2,817,446,080	2,980,736,101	2,532,072,689	2,152,019,982	2,276,054,603
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
7.	Liability lines (Lines 11, 16, 17, 18 & 19)	500,601,463	504,874,790	489,637,080	436,139,900	329,310,602
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	261,020,279	269,648,972	221,560,321	163,889,772	122,622,799
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	64,131,247	58,185,307	50,389,313	34,910,318	28,296,550
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	257,332,784	201,894,337	189,373,535	128,691,048	729,609,268
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	(36,736,079)	93,326,400	(9,033,609)	47,795,313	(22,905,992)
12.	Total (Line 35)	1,046,349,694	1,127,929,806	941,926,640	811,426,351	1,186,933,227
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	151,441,243	(14,292,351)	(22,868,414)	(35,658,590)	(86,962,008)
14.	Net investment gain (loss) (Line 11)	378,094,334	221,955,697	194,199,023	64,513,059	(9,274,890)
15.	Total other income (Line 15)	(47,555,112)	1,849,929	(11,913,096)	(388,007)	(10,925,051)
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	113,649,781	68,805,898	43,421,968	18,469,893	(787,374)
18.	Net income (Line 20)	368,330,684	140,707,379	115,995,545	9,996,569	(106,374,575)
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	8,285,502,566	7,597,610,091	6,480,049,997	7,199,459,696	6,236,753,770
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	635,096,365	690,388,245	582,469,494	552,510,359	603,615,506
	20.2 Deferred and not yet due (Line 15.2)					
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	3,686,558,676	3,671,513,861	3,097,889,698	2,789,783,855	2,349,682,318
22.	Losses (Page 3, Line 1)	1,763,388,384	1,614,818,538	1,345,653,862	1,046,824,849	866,299,580
23.	Loss adjustment expenses (Page 3, Line 3)	352,101,150	311,360,769	253,580,061	189,098,216	150,968,734
24.	Unearned premiums (Page 3, Line 9)	583,593,113	604,899,743	536,797,683	484,660,143	372,836,160
25.	Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26.	Surplus as regards policyholders (Page 3, Line 37)	4,598,943,890	3,926,096,230	3,382,160,299	4,409,675,842	3,887,071,452
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	532,278,551	517,576,814	368,338,379	403,824,210	252,628,342
	Risk-Based Capital Analysis					
28.	Total adjusted capital	4,598,943,889	3,926,096,230	3,382,160,299	4,409,675,842	3,887,071,452
29.	Authorized control level risk-based capital	443,438,552	466,139,512	379,590,229	446,774,192	357,705,296
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	0.1	2.3	3.4	0.7	0.8
31.	Stocks (Lines 2.1 & 2.2)	24.6	27.3	28.6	41.2	39.1
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	75.3	70.4	67.2	57.9	60.1
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)			0.8	0.1	0.0
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)			0.0	0.0	
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)			28,238,889	62,790,789	146,236,500
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Lines 42 to 47			28,238,889	62,790,789	146,236,500
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)			0.8	1.4	3.8

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2024	2 2023	3 2022	4 2021	5 2020
	Capital and Surplus Accounts (Page 4)					
51.	Net unrealized capital gains (losses) (Line 24)	352,627,774	411,851,277	(563,483,647)	499,330,294	(27,623,380)
52.	Dividends to stockholders (Line 35)					
53.	Change in surplus as regards policyholders for the year (Line 38)	672,847,660	543,935,931	(1,027,515,543)	522,604,389	(87,121,010)
	Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54.	Liability lines (Lines 11, 16, 17, 18 & 19)	469,823,335	490,160,163	356,275,112	185,732,373	147,114,158
55.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	267,094,043	222,317,233	222,740,861	230,551,145	158,461,619
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	36,760,393	37,844,440	36,124,952	22,544,075	21,872,907
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	273,640,260	223,240,137	185,513,484	180,495,126	604,438,251
58.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	132,814,863	107,185,039	101,068,496	105,268,116	154,787,639
59.	Total (Line 35)	1,180,132,894	1,080,747,012	901,722,905	724,590,835	1,086,674,574
	Net Losses Paid (Page 9, Part 2, Col. 4)					
60.	Liability lines (Lines 11, 16, 17, 18 & 19)	207,395,476	215,909,281	149,614,523	74,700,349	70,552,900
61.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	89,515,930	78,710,179	72,781,272	94,289,634	63,354,919
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	14,670,979	15,234,888	14,088,787	9,708,785	10,642,561
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	130,827,482	109,173,191	85,407,912	122,141,255	510,167,926
64.	Nonproportional reinsurance lines (Lines 31, 32 & 33)	585,613	3,661,337	2,358,924	13,417,676	54,082,397
65.	Total (Line 35)	442,995,480	422,688,876	324,251,418	314,257,699	708,800,703
	Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67.	Losses incurred (Line 2)	55.4	65.3	70.0	70.7	83.8
68.	Loss expenses incurred (Line 3)	9.0	10.5	11.8	10.0	6.5
69.	Other underwriting expenses incurred (Line 4)	21.4	25.6	20.7	24.3	17.4
70.	Net underwriting gain (loss) (Line 8)	14.2	(1.3)	(2.6)	(5.1)	(7.7)
	Other Percentages					
71.	Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	26.4	23.9	20.8	21.0	17.4
72.	Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	64.4	75.8	81.8	80.7	90.3
73.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	22.8	28.7	27.8	18.4	30.5
	One Year Loss Development ($000 omitted)					
74.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(60,020)	38,334	53,390	27,299	66,853
75.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(1.5)	1.1	1.2	0.7	1.7
	Two Year Loss Development ($000 omitted)					
76.	Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	3,805	116,815	97,590	102,864	70,429
77.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.1	2.6	2.5	2.6	2.0

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

If no, please explain: .....

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0031 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 22276

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken 1 Direct Premiums Written	2 Direct Premiums Earned	3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
1. Fire	37,588,169	42,366,818		18,562,566	9,979	(4,046,475)	13,384,055	1,599	(221,079)	696,483	1,802,346	33,988
2.1 Allied Lines	103,970,089	111,670,164		60,826,014	91,343,314	49,253,766	139,393,071	3,591,780	2,695,925	6,264,085	4,436,164	135,453
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4. Private Crop												
2.5 Private Flood	12,943,702	14,742,917		5,840,562	(22,111)	(1,914,409)	3,565,738	1,000	(100,336)	187,673	393,562	9,740
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	36,632,921	33,446,302		23,166,149	11,644,835	15,240,257	14,061,746	1,167,756	1,384,032	1,182,886	8,353,316	802,858
5.2 Commercial Multiple Peril (Liability Portion)	52,751,191	48,902,256		28,515,590	7,805,884	25,793,599	73,085,591	5,931,670	8,602,724	17,291,502	12,215,750	1,338,192
6. Mortgage Guaranty												
8. Ocean Marine	54,660,911	51,966,791		25,372,194	12,772,741	20,562,030	35,331,211	2,677,396	3,221,065	3,653,853	6,216,705	166,668
9.1 Inland Marine	213,759,438	217,333,486		80,685,856	83,572,639	96,587,624	115,334,905	1,470,669	1,897,881	7,948,036	62,127,296	2,812,816
9.2 Pet Insurance Plans												
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence	19,348,955	18,602,396		10,201,463	6,997,703	16,201,196	65,023,598	1,130,263	1,582,610	11,480,809	(12,276)	418,784
11.2 Medical Professional Liability - Claims-Made	14,477,474	20,579,105		6,164,107	10,403,910	11,521,184	32,436,744	4,193,772	3,488,804	12,354,399	1,408,410	85,987
12. Earthquake	21,314,153	23,594,069		11,098,609		(3,210,870)	6,134,194		(168,994)	322,852	483,505	12,512
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)	30,752,110	30,060,175		13,666,223	9,789,368	15,038,047	18,102,448	160,104	493,432	815,273	3,941,708	22,907
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)	328,414,408	329,357,054		821,051	250,637,412	254,798,810	98,099,692	60,494	(312,090)	2,888,872	29,390,542	6,851,887
16. Workers' Compensation	66,069,855	60,603,673		59,970,556	40,948,353	48,979,147	110,535,623	4,154,205	5,906,864	20,342,805	2,072,334	42,615
17.1 Other Liability - Occurrence	206,915,540	224,016,731		130,751,138	91,082,098	169,746,611	734,727,483	10,392,882	38,018,019	166,410,375	18,641,543	4,184,801
17.2 Other Liability - Claims-Made	672,988,693	679,523,360		495,640,993	233,896,747	378,325,244	1,648,232,694	3,499,625	42,317,879	368,207,608	69,411,906	11,478,672
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence	97,563	90,358		13,140	8,212,973	4,088,003	68,840,133	1,343,576	(2,138,519)	10,520,144	23,228	919
18.2 Products Liability - Claims-Made	17,592	15,509		7,199		6,116	8,521		1,529	2,130	2,639	46
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability	12,406,736	12,512,904		5,018,309	12,490,851	12,376,030	4,004,223	474,536	532,602	269,516	3,101,889	2,060
19.3 Commercial Auto No-Fault (Personal Injury Protection)	1,477,964	1,376,882		828,498	377,340	470,285	1,720,898	(59,156)	(43,000)	284,435	315,751	33,794
19.4 Other Commercial Auto Liability	58,575,641	50,361,388		31,197,278	18,602,162	31,126,992	69,806,106	2,261,143	4,233,795	9,747,015	12,157,910	1,545,450
21.1 Private Passenger Auto Physical Damage	37,219,936	37,537,995		15,054,971	11,709,378	13,309,696	8,424,264	492,436	715,443	760,965	9,305,409	6,179
21.2 Commercial Auto Physical Damage	10,562,888	9,364,449		5,463,044	5,549,996	7,274,593	8,607,305	26,557	321,135	1,461,663	2,180,382	262,772
22. Aircraft (all perils)												
23. Fidelity	22,607,035	23,125,745		12,330,474	4,929,389	8,283,291	50,899,448	194,331	1,503,289	12,890,721	2,354,087	403,592
24. Surety	152,844,436	125,186,745		151,385,168	3,825,792	42,197,290	188,688,806	1,143,637	12,096,672	46,253,599	30,698,411	2,902,537
26. Burglary and Theft	3,817,012	4,259,563		1,899,696		(414,053)	1,213,581		(21,788)	63,874	186,936	4,430
27. Boiler and Machinery	2,364,220	2,697,069		865,233	144	(973,678)	554,941	8	(51,265)	29,207	75,641	1,986
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)	2,174,578,632	2,173,293,904		1,195,346,081	916,580,897	1,210,620,326	3,510,217,019	44,310,283	125,956,629	702,330,780	281,285,094	33,561,645
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 $ 82,699

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products ..... .

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7								
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
36-2403971	20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	CT	(36,736)	99	923	1,022							
47-0591908	34274	CENTRAL STATES INDEMNITY CO. OF OMAHA	NE		1		1							
0399999. Affiliates - U.S. Non-Pool - Other				(36,736)	100	923	1,023							
0499999. Total - U.S. Non-Pool				(36,736)	100	923	1,023							
0799999. Total - Other (Non-U.S.)														
0899999. Total - Affiliates				(36,736)	100	923	1,023							
95-2371728	22667	ACE AMERICAN INSURANCE COMPANY	PA	196					221	180				
36-3544354	10541	AGRINATIONAL INSURANCE COMPANY	VT			2,778	2,778							
02-0309086	26883	AIG SPECIALTY INSURANCE COMPANY	IL	2,183					137	659				
95-3187355	35300	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	IL	80		5	5		2	19				
95-3323939	36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	IL						3					
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY	84		155	155		70	29				
36-3141762	40142	AMERICAN ZURICH INSURANCE COMPANY	IL	700		3	3		26	525				
00-0000000	12852	AMERIPRISE CAPTIVE INSURANCE COMPANY	VT	331										
26-1756912	14671	ARIZONA CHILDRENS RISK SOLUTIONS	AZ	80						13				
00-0000000	10532	ASTRO II, INC.	VT	1,740						214				
45-0233470	00000	BANNER INDEMNITY, LTD.	AZ	125						62				
00-0000000	00000	BILTMORE ASSURANCE LLC	AZ	697		850	850			280				
63-0816316	40754	BLUE RIDGE IND CO	DE	70						52				
00-0000000	00000	BRIGHTER VIEW INSURANCE COMPANY, LLC	TN			29	29							
00-0000000	11566	BUENA VISTA INSURANCE	VT	1,240						455				
00-0000000	00000	CAROLINA COLLABORATIVE INSURANCE GROUP	SC	125										
03-0329682	10610	CELWOOD INSURANCE COMPANY	VT						(5)					
00-0000000	13710	CENTRA HEALTH INDEMNITY COMPANY LLC	VT	72										
22-2405591	41386	CHUBB INSURANCE COMPANY OF NEW JERSEY	NJ						(2)					
00-0000000	11390	CIRCLETREE INSURANCE COMPANY	TN	1,360	2	3,623	3,625							
00-0000000	12205	CRESTMONT INSURANCE COMPANY	HI	705		237	237			230				
13-5010440	35289	CONTINENTAL INSURANCE COMPANY	PA			100	100							
00-0000000	00000	DFA ASSURANCE IC, INC.	VT	420						208				
38-2145898	33499	DORINCO REINSURANCE COMPANY	MI	11,000						3,616				
00-0000000	00000	DRISK INSURANCE INC.	UT	257						85				
00-0000000	13136	DUXFORD INSURANCE COMPANY, LLC	VT	1,967					1	447				
00-0000000	14098	DYNAMO INSURANCE COMPANY, INC	VT	592		4	4			344				
30-0419233	00000	ENERGY INSURANCE SERVICES, INC.	SC						11					
99-0946466	17664	ESM UTAH INSURANCE COMPANY LLC	UT	475		2,376	2,376			195				
05-0316605	21482	FACTORY MUTUAL INSURANCE COMPANY	RI	1,174		12,608	12,608		313	266				
20-4191006	13025	FIVE POINTE PROFESSIONAL LIABILITY INSURANCE COMPANY	DE	188						93				
45-4496452	00000	FLORIDA INSURANCE ALLIANCE	FL	2,626		1,113	1,113			1,239				
59-6984243	00000	FLORIDA MUNICIPAL INSURANCE TRUST	FL	3,292		4,581	4,581			810				
00-0000000	10603	GRANT ASSURANCE CORPORATION	VT	1,513		1,133	1,133			471				
95-1479095	22322	GREENWICH INSURANCE COMPANY	DE	256					258	235				
20-8530788	13057	HAMDEN ASSURANCE RISK RETENTION GROUP INC	VT	592						293				
03-0351750	12644	HBM GLOBAL RISK CORP.	AZ			66	66		9					
00-0000000	00000	HCD INDEMNITY COMPANY, LLC	SC	840		200	200			628				
35-2192889	15618	HEINZ NOBLE INC	AZ	295					281	270				
74-1296673	22489	HIGHLANDS INSURANCE COMPANY LTD.	TX		13		13							
02-0308052	22527	HOME INSURANCE COMPANY	NH		158	255	413							
20-8490865	12944	HOMEOWNERS CHOICE PROPERTY & CASUALTY INS CO	FL			677	677							
13-5150451	25054	HUDSON INSURANCE COMPANY	DE	33,741	1,265	2,829	4,094		21,711	19,657				
00-0000000	15230	HUNTINGTON INGALLS INDUSTRIES RISK MANAGEMENT LLC	VT	1,534	14	93	107			307				
03-0311204	11268	ICI MUTUAL INSURANCE COMPANY, RRG	VT	3,768		10,500	10,500		516	2,204				
27-4186184	14015	IMI ASSURANCE INC	HI	12,008		2,295	2,295		4,988	11,880				
00-0000000	13709	INOVACAP, LLC- CELL A	VT	137										
23-0723970	22713	INSURANCE COMPANY OF NORTH AMERICA	PA	325		28	28							

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
23-0723970	22713	INSURANCE CO OF N AMER	PA		41	294	335							
13-5540698	19429	INSURANCE CO OF STATE OF PA	IL			188	188							
25-1149494	19437	LEXINGTON INSURANCE COMPANY	DE	31	4	22,010	22,014		(16)					
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	79					8					
00-0000000	00000	LIBRA INSURANCE COMPANY, INC	NC	137						64				
68-0571166	17716	LOUISIANA CITIZENS PROPERTY INSURANCE CORPORATION	LA	15,917					5,351	6,648				
00-0000000	00000	MANGROVE CELL 61 PC	DC	657					646	678				
03-0354178	10697	MCIC VERMONT, INC.	VT	1,375		4,661	4,661							
47-1209358	00000	MISSISSIPPI SCHOOL BOARD ASSOCIATION P&C TRUST	MS	2,748	1	95	96			1,352				
25-0687550	19445	NATIONAL UNION FIRE INS CO OF PITTSBURGH	PA	161					153	120				
02-0172170	23841	NEW HAMPSHIRE INSURANCE COMPANY	PA			136	136							
00-0000000	10431	NITTANY INSURANCE COMPANY	VT	135						67				
00-0000000	00000	NON PROFIT INSURANCE PROGRAM	WA	304						126				
22-1964135	21105	NORTH RIVER INSURANCE COMPANY	NJ			857	857							
00-0000000	11300	NORTHROP GRUMMAN RISK MANAGEMENT, INC.	VT	4,778		305	305			2,369				
84-2020413	16855	NORTHWESTERN MEDICINE INSURANCE COMPANY, LLC	DC	610						252				
20-3382230	12532	NOVANT HEALTH INSURANCE PROTECTED CELL LLC	SC	350						19				
00-0000000	00000	NUCOR CAPTIVE LLC	NC	288					288	287				
03-0329760	10436	OAK TREE ASSURANCE, LTD.	VT	3,611						3,309				
26-2765321	14351	OHSU INSURANCE COMPANY	AZ	117						58				
74-3050203	00000	OKLAHOMA SCHOOLS INSURANCE GROUP	OK	2,256		1,679	1,679			1,064				
26-0211369	12954	OLYMPUS INSURANCE COMPANY	FL			127	127							
82-5264817	16416	OSCAR BUCKEYE STATE INSURANCE CORPORATION	OH	(7)										
37-1867604	16231	OSCAR GARDEN STATE INSURANCE COMPANY	NJ	(53)										
47-3103726	15829	OSCAR HEALTH PLAN OF CALIFORNIA	CA	(1)										
83-3324290	16590	OSCAR HEALTH PLAN OF PENNSYLVANIA, INC.	PA	(12)										
82-4782428	16337	OSCAR HEALTH PLAN, INC	AZ	14										
47-3185443	15777	OSCAR INSURANCE COMPANY	TX	(519)										
82-5440359	16374	OSCAR INSURANCE COMPANY OF FLORIDA	FL	(261)										
46-2043136	15281	OSCAR INSURANCE CORPORATION	NY	3										
00-0000000	12676	OSF ASSURANCE COMPANY	VT			10,004	10,004							
00-0000000	11923	PARK ASSURANCE COMPANY	VT	84					11	42				
20-0565332	14424	PECONIC INDEMNITY COMPANY	AZ	350		110	110		332	341				
66-0989964	17139	PERFUTURO INS INTL INC	GU	(194)										
20-3962994	12507	PHYSICIANS PROACTIVE PROTECTION INC RRG	SC			7,314	7,314							
00-0000000	00000	PRISM	CA	9,782		53,406	53,406		290	2,266				
00-0000000	12112	PROVIDERS INSURANCE CORPORATION	HI	123						40				
00-0000000	15233	RANK GROUP INSURANCE LLC	VT	1,523	7	44	51		(113)	459				
20-4487684	00000	RED RE CAPTIVE INSURANCE COMPANY, INC	GA	200						83				
00-0000000	10452	RELENTLESS INSURANCE, INC.	VT	320		40	40			159				
20-8067039	12828	RVC INSURANCE COMPANY, INC.	NY	679						566				
00-0000000	10527	SAINT GEORGE INSURANCE COMPANY	VT	701		1,982	1,982			584				
00-0000000	00000	SCHOOLS ASSOCIATION FOR EXCESS RISK	CA	8,141		4,818	4,818		4,460	3,985				
00-0000000	00000	SCHOOLS INSURANCE ASSOCIATION OF WASHINGTON	WA	232		969	969			154				
75-3176411	10117	SECURITY FIRST INSURANCE COMPANY	FL	1		386	386							
20-4148226	12480	SENTINEL PROTECTION & INDEMNITY COMPANY	NY	490					515	489				
84-5053243	16864	SNOWWIS ASSURANCE COMPANY	AR	228					228	198				
75-1670124	38318	STARR INDEMNITY & LIABILITY COMPANY	TX	24,165		3	3		13	9,834				
00-0000000	10534	SUPERIOR GUARANTY INSURANCE COMPANY (CAPTIVE)	VT	6,286					1,852	3,225				
00-0000000	00000	TASB RISK MANAGEMENT FUND (TASBRMF)	TX	4,618		4,129	4,129			1,037				
00-0000000	12182	TECHNOLOGY ASSURANCE LIMITED	HI	459					389	382				
00-0000000	10486	THE TALL TREE INSURANCE COMPANY	VT	550					(8)					
80-0916041	15140	THREE BELMONT INSURANCE COMPANY	NY	2,475						814				
00-0000000	10531	THREE RIVERS INSURANCE CO.	VT	580		10	10			143				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
94-1517098	25534	TIG INSURANCE/ ISLIC	CA			26	26							
06-6033504	19038	TRAVELERS CASUALTY & SURETY COMPANY	CT	109					49	67				
06-0566050	25658	TRAVELERS INDEMNITY COMPANY	CT		19	31	50							
74-6045664	19496	UNITED FIRE & INDEMNITY COMPANY	TX			659	659							
00-0000000	11468	UNIVERSITY OF FLORIDA HEALTHCARE EDUCATION INS CO	VT	98						49				
00-0000000	11465	UNIVERSITY OF SOUTH FLORIDA HEALTH SCIENCES CENTER INS	VT	51						26				
00-0000000	10615	VANDALIA INSURANCE COMPANY	VT	400						132				
77-0112986	00000	VENTURA COUNTY SCHOOLS SELF-FUNDING AUTHORITY	CA	447		21	21			222				
00-0000000	17236	VGLNG INSURANCE COMPANY	VT	6,750					7,320	8,951				
45-5153351	14390	WEST 34TH STREET INSURANCE COMPANY	NY	2,025						172				
58-2139927	10172	WESTCHESTER SURPLUS LINES INS CO	GA			955	955							
00-0000000	11464	WESTERN RE, INC.	VT	950						190				
00-0000000	10516	XAVIER INSURANCE COMPANY	VT	120						39				
36-4233459	16535	ZURICH AMERICAN INS CO	NY						(55)					
0999999. Total Other U.S. Unaffiliated Insurers				192,249	1,524	161,797	163,321		50,253	97,028				
AA-9991102	00000	ARIZONA COMMERCIAL AUTO INS PROCEDURE	AZ			1	1							
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO INS PROCEDURE	CA	8		33	33			4				
AA-9991107	00000	COLORADO COMMERCIAL AUTO INS PROCEDURE	CO	2	1	4	5		1	1				
AA-9991108	00000	CONNECTICUT COMMERCIAL AUTO INS PROCEDURE	CT	1		1	1			1				
AA-9991167	00000	DISTRICT OF COLUMBIA COMMERCIAL AUTO INS PROCEDURE	DC	1	1	1	2		1					
AA-9991115	00000	ILLINOIS COMMERCIAL AUTO INS PROCEDURE	IL	8		56	56			4				
AA-9991117	00000	INDIANA COMMERCIAL AUTO INS PROCEDURE	IN	2		6	6			1				
AA-9991118	00000	IOWA COMMERCIAL AUTO INS PROCEDURE	IA			1	1							
AA-9991119	00000	KANSAS COMMERCIAL AUTO INS PROCEDURE	KS	2		6	6			1				
AA-9991121	00000	LOUISIANA COMMERCIAL AUTO INS PROCEDURE	LA	5		7	7			2				
AA-9991125	00000	MINNESOTA COMMERCIAL AUTO INS PROCEDURE	MN		1		1		1					
AA-9990014	00000	MISSOURI COMMERCIAL AUTO INS PROCEDURE	MO	1		4	4							
AA-9991131	00000	NEVADA COMMERCIAL AUTO INS PROCEDURE	NV			1	1							
AA-9991134	00000	NEW JERSEY COMMERCIAL AUTO INS PROCEDURE	NJ	22		109	109			12				
AA-9991136	00000	NEW MEXICO COMMERCIAL AUTO INS PROCEDURE	NM	1		1	1		1	1				
AA-9991139	00000	NORTH CAROLINA REINS FACILITY	NC	12	112	18	130		131	7				
AA-9991141	00000	OHIO COMMERCIAL AUTO INS PROCEDURE	OH	17		49	49			11				
AA-9991164	00000	PA POOLED COMMERCIAL ASSIGNMENT PROCEDURE	PA	1	(2)	2			2	1				
AA-9991146	00000	RHODE ISLAND COMMERCIAL AUTO INS PROCEDURE	RI	1		2	2			1				
AA-9991150	00000	TENNESSEE COMMERCIAL AUTO INS PROCEDURE	TN						1					
AA-9991151	00000	UTAH COMMERCIAL AUTO INS PROCEDURE	UT						1					
AA-9991153	00000	VIRGINIA COMMERCIAL AUTO INS PROCEDURE	VA			2	2							
AA-9991154	00000	WASHINGTON COMMERCIAL AUTO INS PROCEDURE	WA		(1)	1								
AA-9991156	00000	WEST VIRGINIA COMMERCIAL AUTO INS PROCEDURE	WV						1					
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				84	112	305	417		140	47				
AA-9992063	00000	ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS	CA			78	78							
AA-9992020	00000	COLORADO SCHOOL DISTRICTS SELF INSURANCE POOL	CO	4		2,197	2,197							
AA-9995014	00000	COMMERICAL PROFESSIONAL INSURANCE COMPANY, LTD	NY	967						479				
26-4637477	00000	FLORIDA HOSPITAL RISK ALLIANCE, LLC	FL	1,728		155	155		18	569				
AA-9991211	00000	LOUISIANA FAIR PLAN	LA	416		2,358	2,358							
00-0000000	00000	MIIA PROPERTY AND CASUALTY GROUP, INC.	MA	1,219		540	540			605				
AA-9991315	00000	MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION	MS	3,958		564	564			813				
AA-9991304	00000	NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION	NC	1,932					580	635				
32-0053513	00000	PROPERTY CASUALTY ALLIANCE OF TEXAS	TX	425						281				
AA-9990023	00000	SOUTH DAKOTA PUBLIC ASSUR ALLIANCE	SD	558		556	556							
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools				11,207		6,448	6,448		598	3,382				
1299999. Total - Pools and Associations				11,291	112	6,753	6,865		738	3,429				
AA-1930007	00000	AAI LIMITED	AUS			86	86							
AA-4660010	00000	ABU DHABI NATIONAL INSURANCE COMPANY	ARE	6,674		17,229	17,229		3,587	3,689				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-4660012	00000	ABU DHABI NATL TAKAFUL CO PSC TAKAFUL	ARE	97					258	557				
AA-3194217	00000	ACE INA OVERSEAS INSURANCE CO. LTD.	BMU						(1)					
AA-1380019	00000	ACHMEA REINSURANCE COMPANY NV	NLD						(2)					
AA-0000000	00000	ACTIVA ASSURANCES COTE D'IVOIRE	CIV	4					(1)	1				
AA-0120002	00000	ACTIVA INTL INS CO (GH) LTD	GHA	3					2	2				
AA-0000000	00000	ACWA POWER REINSURANCE CO. LTD	ARE	223		11,315	11,315		(50)					
AA-5640020	00000	ADAMJEE INSURANCE COMPANY LIMITED	PAK	7					3					
AA-3190346	00000	ADHEALTH LTD	BMU	1,253						309				
AA-0000000	00000	ADNOC REINSURANCE LIMITED	ARE	1,294					2	44				
AA-3774105	00000	ADVOCATE INSURANCE RESOURCES SPC	CYM	124										
AA-1930055	00000	AIG AUSTRALIA LIMITED	AUS	11						4				
AA-1120841	00000	AIG EUROPE LIMITED	GBR	883		5	5		231	504				
AA-5320036	00000	AIG INSURANCE HONG KONG LIMITED	HKG	252					196	239				
AA-0000000	00000	AIOI BANGKOK INSURANCE PUBLIC COMPANY LIMITED	THA	(57)					10	6	2			
AA-1580015	00000	AIOI NISSAY DOWA INSURANCE COMPANY LIMITED	JPN	32					7	32				
AA-1864110	00000	AKSIGORTA INSURANCE COMPANY LTD.	TUR	1,999		194	194		577	904				
AA-4430010	00000	AL AHLEIA INSURANCE CO - S.A.K.	KWT	57		22	22			9				
AA-4660015	00000	AL AIN AHLIA INSURANCE COMPANY (PSC)	ARE	525	15	4	19		318	360				
AA-4660020	00000	AL DHAFRA INS CO PSC	ARE	260					49	103				
AA-4660022	00000	AL FUJAIRAH NATIONAL INS CO PJSC	ARE	10						7				
AA-4660034	00000	AL ITTIHAD AL WATANI	ARE	163					21	27				
AA-4530004	00000	AL KOOT INSURANCE & REINSURANCE CO	QAT	494	1	130	131		313	891				
AA-4490007	00000	AL MADINA INSURANCE COMPANY SAOG	OMN	629		122	122		420	382				
AA-4560013	00000	AL RAJHI CO FOR COOPERATIVE INS	SAU	592		133	133		375	1,017				
AA-4660001	00000	AL SAGR NATIONAL INSURANCE CO.	ARE	96					41	47				
AA-4660024	00000	AL-BUHAIRA NATIONAL INSURANCE COMPANY	ARE	15						4				
AA-5640002	00000	ALFALAH INSURANCE COMPANY LIMITED	PAK	6					4	4				
AA-4560012	00000	ALINMA TOKIO MARINE COMPANY	SAU	108		37	37		89	60				
AA-4560015	00000	ALJAZIRA TAKAFUL TAAWUNI CO	SAU	11		10	10		20	5				
AA-4530025	00000	ALKHALEEJ INS AND REINS	QAT	3					3	2				
AA-4660029	00000	ALLIANCE INS PSC	ARE	18		12	12		14	9				
AA-8340002	00000	ALLIANCE TANZANIA	TZA	2					1					
AA-1930610	00000	ALLIANZ AUSTRALIA INSURANCE LTD	AUS	659					295	238				
AA-5780012	00000	ALLIANZ AYUDHYA GENERAL INSURANCE PUBLIC COMPANY LTD	THA	109	4	99	103		(21)	63				
AA-1580004	00000	ALLIANZ FIRE AND MARINE INS JAPAN LTD	JPN	25		608	608		18					
AA-5480019	00000	ALLIANZ GENERAL INSURANCE	MYS	15					585	599				
AA-4180002	00000	ALLIANZ GENERAL LAOS	LAO	31						15				
AA-5760049	00000	ALLIANZ GLOBAL CORPORATE & SPECIALTY SE (SINGAPORE)	SGP	2		457	457		1					
AA-4560000	00000	ALLIANZ SAUDI FRANSI	SAU	13					10	10				
AA-4620000	00000	ALLIED INSURANCE COMPANY OF THE MALDIVES LTD.	MDV	26	(25)	466	441		3					
AA-3194128	00000	ALLIED WORLD ASSURANCE COMPANY LIMITED	BMU	42					36	38				
AA-5180008	00000	AL-NISR AL ARABI	JOR	33						5				
AA-4660033	00000	AMERICAN HOME ASSUR CO (DUBAI BR)	ARE	360		108	108		114	128				
AA-1120187	00000	AMERICAN INTL GRP UK LTD	GBR			244	244		24					
AA-5480057	00000	AMGENERAL INSURANCE BERHAD	MYS	139		2	2		51	74				
AA-6850000	00000	AMSA ASSURANCES	SEN	5					4	4				
AA-1864104	00000	ANADOLU ANONIM TURK SINGORTASIRKETI	TUR	969					62	295				
AA-1860050	00000	ANADOLU SIGORTA	TUR	138					101	74				
AA-0000000	00000	ANCHOR INSURANCE PTE LTD	SGP	116						54				
AA-0000000	00000	ANDO INSURANCE GROUP LTD	NZL	(138)										
AA-9240016	00000	ANHUA AGRICULTURAL INSURANCE COMPANY LIMITED	CHN						44					
AA-4490003	00000	ARABIA FALCON INSURANCE COMPANY SAOG	OMN	219					149	123				
AA-4560027	00000	ARABIA INSURANCE COMPANY	SAU	183					29	38				
AA-4560026	00000	ARABIAN SHIELD INSURANCE COMPANY EC	SAU	389		61	61		28	120				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-0000000	00000	ARARAT LIMITED	NZL	174						78				
AA-0000000	00000	AREX SIGORTA A.S.	TUR	27						12				
AA-0000000	00000	ARGOSY COVER LIMITED	COK	151						107				
AA-0000000	00000	ARIES INSURANCE SERVICES LTD	CYM	451						224				
AA-4460006	00000	AROPE INSURANCE	LBN			560	560							
AA-3771003	00000	ASCENSION HEALTH INSURANCE, LTD.	CYM	1,000						496				
AA-4330000	00000	ASIA INSURANCE COMPANY	IRQ	561					415	487				
AA-5660048	00000	ASIA UNITED INSURANCE INC.	PHL	(1)		410	410							
AA-5780005	00000	ASIAN REINSURANCE CORPORATION	THA			281	281		83					
AA-9240047	00000	ASIA-PACIFIC PROPERTY & CASUALTY INSURANCE CO., LTD	CHN							27				
AA-0000000	00000	ASKARI GENERAL INSURANCE COMPANY LIMITED	PAK	2						1				
AA-2830001	00000	ASSA CO DE SEGUROS SA	PAN	80					14	28				
AA-1360015	00000	ASSICURAZIONI GENERALI S.P.A.	ITA	4,158					3,026	3,955				
AA-7440004	00000	ASSURANCES MAGHREBIA S.A.	TUN	33										
AA-0000000	00000	ASWATA	IDN							15				
AA-3770110	00000	ATG ASSUR CO LTD	CYM	192						148				
AA-1860033	00000	AVEON GLOBAL SIGORTA A.S.	TUR	66						10				
AA-1320023	00000	AXA GLOBAL RE SA	FRA	63		200	200				7			
AA-0000000	00000	AXA INSURANCE (GULF) B.S.C	ARE	15		72	72		176					
AA-1864101	00000	AXA OYAK SIGORTA AS	TUR	182		1	1		3	66				
AA-2730011	00000	AXA SEGUROS SA DE C V	MEX	278						113				
AA-9240077	00000	AXA TIANPING	CHN			7	7							
AA-0000000	00000	AXA XL	AUS	(5)					3					
AA-4190058	00000	BAHRAIN KUWAIT INSURANCE COMPANY BSC	BHR	1,314		800	800		400	606				
AA-4190000	00000	BAHRAIN NATIONAL INSURANCE	BHR	253		22	22		83	93				
AA-5340006	00000	BAJAJ ALLIANZ GENERAL INSURANCE COMPANY	IND	1,729	326	1,303	1,629		170	255				
AA-5780015	00000	BANGKOK INSURANCE PUBLIC COMPANY LIMITED	THA	908	89	832	921		657	1,652	505			
AA-0000000	00000	BANGKOK UNION INSURANCE PUBLIC CO LTD	THA	77		31	31			33				
AA-5320034	00000	BANK OF CHINA GROUP INSURANCE CO. LTD.	HKG	72					56	64				
AA-7140001	00000	BAO VIET INSURANCE CORPORATION	VNM	277					243	919				
AA-7140002	00000	BAOMINH INS CORP	VNM	44		110	110		(1)	22				
AA-0000000	00000	BAY PRIMEX INSURANCE COMPANY LTD	CYM	85						42				
AA-0000000	00000	BAYLOR SCOTT & WHITE ASSURANCE SPC	CYM	153						76				
AA-3774161	00000	BCHS INSURANCE COMPANY LTD.	CYM	88										
AA-3770269	00000	BEAUMONT INDEMNITY COMPANY, LTD	CYM	373										
AA-1864103	00000	BEREKET SIGORTA A.S.	TUR	20						7				
AA-5480012	00000	BERJAYA SOMPO INSURANCE BERHAD	MYS	48					3	28				
AA-0000000	00000	BIDV INSURANCE CORPORATION	VNM	74		81	81		36	46				
AA-0000000	00000	BIDV SAIGON INSURANCE COMPANY	VNM						(2)					
AA-5660046	00000	BPI/MS INSURANCE CORPORATION	PHL	29					23	22				
AA-4560025	00000	BURUJ COOPERATIVE INSURANCE COMPANY	SAU	291					212					
AA-0050135	00000	CAPE HEALTH INSURANCE COMPANY	TCA	102						42				
AA-3770302	00000	CAPITAL REGION INSURANCE COMPANY	CYM	80						33				
AA-7444102	00000	CARTE ASSURANCES	TUN	5					4	3				
AA-5280021	00000	CATHAY CENTURY INS CO LTD	TWN	811	12	32	44		143	148				
AA-5280005	00000	CATHAY INSURANCE CO. LTD.	TWN	58										
AA-3770094	00000	CAYMAN FIRST INS CO LTD	CYM	105						26				
AA-3770170	00000	CCHS INDEMNITY COMPANY, LTD.	CYM	223										
AA-3190591	00000	CEARA LTD	BMU	189					202	159				
AA-3770400	00000	CENTRAL INSURANCE COMPANY, LTD.	CYM			3,224	3,224							
AA-8884101	00000	CEYLINCO GENERAL INSURANCE LTD.	LKA	123					18	63				
AA-3160145	00000	CG UNITED INSURANCE LTD.	BRB	2,288					194	1,607				
AA-9240094	00000	CHAMPION PROPERTY AND CASUALTY INS CO LTD	CHN	99					90	81				
AA-0000000	00000	CHANGJIANG P&C INSURANCE COMPANY LIMITED	CHN	(39)	86	579	665		240	36				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-3770502	00000	CHANNEL MARKER INSURANCE COMPANY SPC	CYM	135						101				
AA-0000000	00000	CHARAN INSURANCE PUBLIC COMPANY LIMITED	THA	(543)		31	31		3	29	9			
AA-5320053	00000	CHINA BOCOM INSURANCE CO. LTD	HKG	45		1	1		34	41				
AA-9240028	00000	CHINA CONTINENT PROPERTY & CASUALTY INS CO LTD	CHN	179	4	8	12		236	26				
AA-9240072	00000	CHINA LIFE PROPERTY & CASUALTY INSURANCE CO LTD	CHN	4										
AA-9240102	00000	CHINA MERCHANTS LIFE INSURANCE (CM LIFE)	CHN	(16)		3	3		34	14				
AA-5320027	00000	CHINA PACIFIC INS CO LTD	HKG	14		34	34		11	9				
AA-9240021	00000	CHINA PACIFIC PROPERTY INSURANCE COMPANY LIMITED	CHN	478	73	33	106		226	87				
AA-9240029	00000	CHINA TAIPING GENERAL INSURANCE CO., LTD.	CHN		1	12	13		10					
AA-5760000	00000	CHINA TAIPING INS (SINGAPORE) PTE LTD	SGP	5						1				
AA-5320100	00000	CHINA TAIPING INSURANCE (HK) COMPANY LIMITED	HKG	195		195	195		1	101				
AA-4470003	00000	CHINA TAIPING INSURANCE (MACUA) CO., LTD.	MAC	42		32	32		30	29				
AA-9240031	00000	CHINA UNITED PROPERTY INSURANCE COMPANY LIMITED	CHN	45					38	22				
AA-0000000	00000	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD	IND	22	2	16	18		14					
AA-5320052	00000	CHONG HING INSURANCE COMPANY LIMITED	HKG	44		64	64							
AA-3770497	00000	CHRISTIANA CARE INSURANCE COMPANY, LTD.	CYM	119						39				
AA-4560017	00000	CHUBB ARABIA COOPERATIVE INS CO	SAU	1,230					656	770				
AA-1930014	00000	CHUBB INSURANCE AUSTRALIA LIMITED	AUS	28					20	19				
AA-5760071	00000	CHUBB INSURANCE SINGAPORE LIMITED	SGP	1,598		23	23		180	652				
AA-0000000	00000	CHUBB JAPAN	JPN							28				
AA-5280020	00000	CHUNG KUO INSURANCE COMPANY LTD	TWN	431	16	50	66		83	17				
AA-2284106	00000	CIA. DE SEGUROS GENERALES LAS AMERICAS S.A.	CHL						(7)					
AA-3190148	00000	CITADEL INTERNATIONAL REINSURANCE COMPANY LTD	BMU	39,431	(1,930)		(1,930)		2,996	13,577				
AA-0000000	00000	CIVICRISK INSURANCE LIMITED	GGY	229		694	694		217	180				
AA-0000000	00000	CLARE REASSURANCE, LTD	CYM	56						28				
AA-5660010	00000	COCOGEN INSURANCE INC	PHL	236					60	77				
AA-0000000	00000	COMMUNITY INSURANCE GROUP SPC, LTD	CYM	375						155				
AA-6124100	00000	COMPAGNIE ALGERIENNE DES ASSURANCES (CAAT)	DZA	65					44					
AA-6120115	00000	COMPAGNIE CENTRALE DE REASSURANCE	DZA	29					25	7				
AA-6120000	00000	COMPAGNIE D'ASSURANCES DES HYDROCARBURES	DZA	147					64	76				
AA-2284103	00000	COMPANIA DE SEGUROS DE CREDITO CONTINENTAL SA	CHL						4					
AA-0000000	00000	COMPANIA DE SEGUROS GENERALES CONTINENTAL S.A.	CHL	121					99	107				
AA-0000000	00000	CONTACT ENERGY RISK LIMITED	NZL			1	1							
AA-0000000	00000	CONTINENTAL INSURANCE LANKA LIMITED	LKA	3					2	2				
AA-3771001	00000	CONTROLLED RISK INSURANCE COMPANY, LTD.	CYM	532										
AA-0000000	00000	CORAL RE SPC LTD	CYM	2,778					3	1,145				
AA-0000000	00000	CORIMA PTE. LTD.	SGP	207		2	2		197	178				
AA-1860024	00000	CORPUS SIGORTA A.S.	TUR	358					92	150				
AA-0000000	00000	CORRVAS INSURANCE (SINGAPORE) PTE LTD	SGP	7										
AA-3770249	00000	COTTAGE INSURANCE COMPANY, LTD.	CYM	130						64				
AA-3774183	00000	CWM INSURANCE LTD.	CYM	98						49				
AA-9240073	00000	DAJIA PROPERTY & CASUALTY INS CO LTD	CHN		55	33	88		815					
AA-4530006	00000	DAMAAN ISLAMIC INSURANCE CO. (BEEMA)	QAT	285		251	251		211	263				
AA-5424100	00000	DB INSURANCE COMPANY LTD.	KOR	3,064		3,878	3,878		1,741	2,390				
AA-3770407	00000	DELMARVA PENINSULA INSURANCE COMPANY	CYM	303						150				
AA-5780030	00000	DEVES INSURANCE PUBLIC COMPANY LIMITED	THA	114		17	17		64	76				
AA-5780035	00000	DHIPAYA INSURANCE PUBLIC COMPANY LIMITED	THA	1,690		145	145		361	873				
AA-0000000	00000	DHIVEHI INSURANCE COMPANY	MDV	(9)	19	190	209		61					
AA-4490001	00000	DHOFAR INSURANCE COMPANY S.A.O.G	OMN	202		2	2		50	92				
AA-0000000	00000	DIRAMIC INSURANCE LIMITED	GIB	82										
AA-1860002	00000	DOGA SIGORTA A.S. TURKEY	TUR	519		90	90			241				
AA-4530005	00000	DOHA INSURANCE COMPANY	QAT	3,929		78	78		1,970	6,695				
AA-4660180	00000	DUBAI INS CO (SAD)	ARE	670		14	14		322	397				
AA-4660003	00000	DUBAI ISLAMIC INS & REINS CO	ARE			50	50							

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-4660011	00000	DUBAI NATL INS & REINS CO (PSC)	ARE	203		15	15		(13)	111				
AA-0000000	00000	DURHAM CASUALTY COMPANY LTD.	BMU	90						45				
AA-0000000	00000	EASTPACK RISK MANAGEMENT LTD	NZL	171						39				
AA-0000000	00000	EEC, SPC	CYM	137						31				
AA-0000000	00000	EEH, SPC	CYM	31										
AA-5640000	00000	EFU GENERAL INSURANCE COMPANY LIMITED	PAK	75					1	25				
AA-0000000	00000	EGA REINSURANCE LIMITED	ARE						6					
AA-4690014	00000	EGYPTIAN NUCLEAR INSURANCE POOL	EGY						163	479				
AA-3190181	00000	ELCO INSURANCE COMPANY LIMITED	BMU						1					
AA-3770239	00000	EMERALD ASSURANCE CAYMAN LTD.	CYM	150						74				
AA-0000000	00000	EMERITUS REINSURANCE COMPANY	BWA	36						6				
AA-4660230	00000	EMIRATES INSURANCE COMPANY	ARE	1,015		66	66		822	823				
AA-0000000	00000	ENERGAS INSURANCE (L) LTD	MYS			64	64							
AA-0000000	00000	ENGLISH CREEK ASSURANCE, LTD	BMU	196										
AA-0000000	00000	ENPET INSURANCE LTD	IMN						(1)					
AA-0120005	00000	ENTERPRISE INSURANCE COMPANY LIMITED	GHA	105		48	48		69	61				
AA-3190410	00000	EPIC INSURANCE COMPANY LTD	BMU	456					409	387				
AA-5780008	00000	ERGO INSURANCE THAILAND PUBLIC COMPANY LIMITED	THA	12		278	278		14	348	56			
AA-5480058	00000	ETIQA GENERAL TAKAFUL BERHAD	MYS	1,522		1,799	1,799		327	320				
AA-5480035	00000	ETIQA INSURANCE BERHAD	MYS	1,389					79	1,415				
AA-5480041	00000	ETIQA TAKAFUL BERHAD	MYS	(1)						4				
AA-9160004	00000	EURASIA INSURANCE COMPANY	KAZ	580					294	400				
AA-1860025	00000	EUREKO SIGORTA	TUR	163					60	94				
AA-5180004	00000	EURO ARAB INSURANCE GROUP	JOR	38					28	33				
AA-1120580	00000	EXCESS INSURANCE COMPANY, LTD.	GBR		30	35	65							
AA-8884103	00000	FAIRFIRST INSURANCE LTD	LKA	83		1	1		11	26				
AA-5320042	00000	FALCON INSURANCE COMPANY (HONG KONG) LIMITED	HKG	10,177	1,173	13,216	14,389		4,566	4,014				
AA-5780130	00000	FALCON INSURANCE PUBLIC COMPANY LTD.	THA	247		(5)	(5)		10	24	(5)			
AA-0000000	00000	FID CHILE SEGUROS GENERALES S.A.	CHL	134					56	64				
AA-1824102	00000	FIDELIDADE COMPANHIA DE SEGUROS	PRT	4	96		96							
AA-0000000	00000	FIDELIDADE IMPAR	MOZ	83						25				
AA-4470004	00000	FIDELIDADE MACAU INS CO LTD	MAC							9				
AA-3770408	00000	FLORIDA HEALTH SCIENCES CENTER LTD	CYM	1,425						590				
AA-3770487	00000	FORSETI RISK MANAGEMENT INDEMNIFICATION CO, SPC	CYM	139						116				
AA-9700001	00000	FORTE INSURANCE (CAMBODIA) PLC.	KHM	10					5	7				
AA-5660033	00000	FPG INSURANCE COMPANY INC.	PHL	135		3	3		2	53				
AA-0000000	00000	FREEDOM FINANCE INSURANCE COMPANY JSC	KAZ	59					51	50				
AA-3770236	00000	FREESTATE HEALTHCARE INSURANCE COMPANY LTD	CYM	920						149				
AA-5280027	00000	FUBON INSURANCE COMPANY LTD.	TWN	2,913	15	600	615		284	872				
AA-5280016	00000	FUBON LIFE INS CO	TWN	5					5					
AA-0000000	00000	FUTURE GENERALI INDIA INSURANCE CO. LTD.	IND	28	19	381	400		4					
AA-5320054	00000	FWD GENERAL INSURANCE COMPANY LIMITED	HKG	17					37	17				
AA-3770123	00000	GEISINGER ASSURANCE COMPANY, LTD.	CYM	900						446				
AA-5340310	00000	GENERAL INSURANCE CORPORATION OF INDIA	IND			7,422	7,422		3,294					
AA-4530007	00000	GENERAL TAKAFUL INSURANCE COMPANY	QAT	8					7	6				
AA-0000000	00000	GENERALI CHINA INSURANCE CO. LTD	CHN	132	66	483	549		45	33				
AA-5480062	00000	GENERALI INSURANCE MALAYSIA BERHAD	MYS	72					5	37				
AA-0000000	00000	GENESIS ENERGY INSURANCE PTE LTD	SGP	140						65				
AA-0120000	00000	GHANA UNION ASSUR CO LTD	GHA	97					97	81				
AA-0000000	00000	GHR RISK MANAGEMENT (LABUAN) LIMITED	MYS	116		8	8			53				
AA-0120006	00000	GLICO GENERAL INSURANCE COMPANY LIMITED	GHA	42					1					
AA-3770289	00000	GLP INSURANCE COMPANY	CYM	99						16				
AA-9680007	00000	GOTHAER ROMANIA	ROU						(5)					
AA-0000000	00000	GRACE INDEMNITY COMPANY LTD	CYM	75						31				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-0000000	00000	GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD	MYS	79					63	67				
AA-3770248	00000	GREATER ROCHESTER ASSURANCE COMPANY, LTD	CYM	115										
AA-8800000	00000	GREEN DELTA INSURANCE COMPANY LTD	BGD	3										
AA-3770251	00000	GREENLEAF INSURANCE COMPANY LTD	CYM	495						245				
AA-3770245	00000	GREENSPRING FINANCIAL INSURANCE LIMITED	CYM	1,119										
AA-1860030	00000	GRI SIGORTA A.S.	TUR	(15)										
AA-9270001	00000	GROSS INSURANCE COMPANY LLC	UZB	181					71	91				
AA-2730056	00000	GRUPO MEXICANO DE SEGUROS	MEX	12					(15)	8				
AA-2730790	00000	GRUPO NACIONAL PROVINCIAL SA	MEX	265					68	129				
AA-1990038	00000	GUARDRISK INSURANCE COMPANY LIMITED	ZAF	74		643	643		14					
AA-1994106	00000	GUARDRISK LIFE LTD	ZAF	48		112	112		43	9				
AA-4430380	00000	GULF INSURANCE COMPANY KSC	KWT	522		108	108		172	161				
AA-4690005	00000	GULF INSURANCE GROUP EGYPT	EGY	412					288	327				
AA-5180007	00000	GULF INSURANCE GROUP JORDAN	JOR	131										
AA-4560003	00000	GULF INSURANCE GROUP SAUDIA ARABIA	SAU	312		21	21		46	39				
AA-0000000	00000	GULF SIGORTA A.S.	TUR	130						51				
AA-4560028	00000	GULF UNION AL AHLIA COOPERATIVE INSURANCE CO.	SAU	33					9	7				
AA-1860340	00000	GUNES SIGORTA A.S.	TUR	2,779		350	350		1,112	3,062				
AA-9240087	00000	GUOLIAN LIFE INSURANCE CO., LTD.	CHN	41					13					
AA-0000000	00000	GUOREN PROPERTY & CASUALTY INS CO LTD	CHN			26	26		35					
AA-5640500	00000	HABIB INSURANCE COMPANY LIMITED	PAK	40						3				
AA-1860010	00000	HALK SIGORTA AS	TUR		3	309	312							
AA-9160007	00000	HALYK INSURANCE COMPANY	KAZ	848					109	422				
AA-5420070	00000	HANWHA GENERAL INSURANCE COMPANY LTD	KOR	48		1	1		50	29				
AA-5760023	00000	HARBOUR INSURANCE PTE LTD.	SGP	2,282					(33)	2,144				
AA-4360377	00000	HAREL INSURANCE COMPANY LTD	ISR	41					12	16				
AA-3190907	00000	HARTFORD HEALTHCARE INDEMNITY SERVICES, LTD	BMU	135						101				
AA-7140021	00000	HD INSURANCE COMPANY LIMITED	VNM	87					36	31				
AA-5340021	00000	HDFC ERGO GENERAL INSURANCE COMPANY	IND	529	25	265	290		287	275				
AA-5340017	00000	HDFC GENERAL INSURANCE LIMITED	IND	17	1	79	80		9					
AA-1930061	00000	HDI GLOBAL SE AUSTRALIA	AUS	75					39	36				
AA-1864100	00000	HDI SIGORTA AS	TUR	95					11	19				
AA-0000000	00000	HEALTH AND MEDICAL PRACTICE INSURANCE PTE. LTD. (HMPI)	SGP			939	939							
AA-0000000	00000	HER MAJESTY THE QUEEN IN RIGHT OF NEW ZEALAND	NZL	578		163	163							
AA-5420027	00000	HEUNGKUK FIRE & MARINE INS	KOR	18					12	8				
AA-8880001	00000	HNB GENERAL INSURANCE LTD	LKA	5					1	3				
AA-5080002	00000	HOLLARD MOCAMBIQUE COMPANHIA DE SEGUROS SA.	MOZ	207						33				
AA-0000000	00000	HONORHEALTH CAPTIVE INSURANCE EXCHANGE	CYM	195										
AA-5280035	00000	HOTAI INSURANCE CO., LTD.	TWN	23		1	1		16	14				
AA-0000000	00000	HS INSURANCE CO., LTD, MICRONESIA	JPN	147					112	97				
AA-9240067	00000	HUATAI PROPERTY & CASUALTY INSURANCE COMPANY LTD.	CHN	262	195	932	1,127		707	44				
AA-9240069	00000	HYUNDAI INSURANCE (CHINA) COMPANY LIMITED	CHN	153					61	87				
AA-1580084	00000	HYUNDAI JAPAN	JPN	4					6	15				
AA-5420015	00000	HYUNDAI MARINE & FIRE INSURANCE COMPANY LTD	KOR	2,109		177	177		1,573	1,463				
AA-5760053	00000	IAG RE SINGAPORE PTE. LTD.	SGP						26					
AA-0000000	00000	ICARE INSURANCE PUBLIC COMPANY LIMITED	THA			3	3				(1)			
AA-5344106	00000	ICICI LOMBARD GENERAL INSURANCE COMPANY	IND	798		25	25		285	522				
AA-5344110	00000	IFFCO TOKIO GENERAL INSURANCE CO. LTD.	IND	53	3	2	5		7	38				
AA-0000000	00000	ILAF TAKAFUL INSURANCE COMPANY	KWT	81					(2)	38				
AA-5780026	00000	INDARA INSURANCE PUBLIC COMPANY LIMITED	THA	14	18	129	147		17	8	3			
AA-5760001	00000	INDIA INTERNATIONAL INSURANCE PTE LTD	SGP	17,014	3,536	23,329	26,865		11,422	7,983				
AA-9700005	00000	INFINITY GENERAL INSURANCE PLC	KHM	12						1				
AA-9220050	00000	INGOSSTRAKH INSURANCE COMPANY	RUS						(33)					
AA-9150002	00000	INSURANCE CO ARDI GRP LTD	GEO	8					7	8				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-3130011	.00000	INSURANCE COMPANY OF BAHAMAS LIMITED	BHS	1,580						654				
AA-9220005	.00000	INSURANCE COMPANY OF GAZ INDUSTRY SOGAZ	RUS							(35)				
AA-3770021	.00000	INSURANCE COMPANY OF SPRINGFIELD, INC.	CYM	352						136				
AA-9200003	.00000	INSURANS ISLAM TAIB GENERAL TAKAFUL SDN BHD	BRN	143					4	46				
AA-0000000	.00000	INTEGRA SIGORTA VE REASURANS BROKERLIGI A.S.	TUR			43	43			55				
AA-3770054	.00000	INTEL HEALTH SVCS INS CO LTD	CYM	153						76				
AA-3194152	.00000	INTERNATIONAL INDEMNITY LTD.	BMU	97						40				
AA-0000000	.00000	IRON HORSE INSURANCE COMPANY PTE LTD	SGP	339						156				
AA-4660006	.00000	ISLAMIC ARAB INSURANCE COMPANY SALAMA	ARE	277						90				
AA-1580077	.00000	JI ACCIDENT & FIRE INS CO LTD	JPN	26										
AA-5180006	.00000	JORDAN INSURANCE COMPANY	JOR	20						10				
AA-0000000	.00000	JP INSURANCE PUBLIC COMPANY LTD	THA		2		2							
AA-9150005	.00000	JSC INSURANCE COMPANY ALPHA	GEO	17					1	1				
AA-9150004	.00000	JSC INSURANCE COMPANY UNISON	GEO	55					30	22				
AA-9150006	.00000	JSC TBC INSURANCE	GEO	12					10	11				
AA-5640700	.00000	JUBILEE GENERAL INSURANCE	PAK	88						7				
AA-3191345	.00000	JUNO ASSURANCE, LTD.	BMU	630						525				
AA-9160008	.00000	KAZAKHMYS INSURANCE	KAZ	27						8				
AA-0000000	.00000	KAZAKHSTAN ENERGY REINSURANCE COMPANY LTD.	KAZ	135						216				
AA-5424101	.00000	KB INSURANCE COMPANY LTD	KOR	814	7	1,201	1,208		667	354				
AA-9240095	.00000	KBFG INSURANCE (CHINA) CO. LTD	CHN	(109)	49	698	747		580	77				
AA-4430001	.00000	KFH TAKAFUL INSURANCE COMPANY K.S.C.C.	KWT	14		50	50		4	3				
AA-5280003	.00000	KGI LIFE INSURANCE COMPANY LTD	TWN	73					31					
AA-0000000	.00000	KING WAI GENERAL INSURANCE PUBLIC COMPANY LIMITED	THA	15		58	58		11	12				
AA-5420050	.00000	KOREAN REINSURANCE COMPANY	KOR	1,288	471	3,360	3,831		999	545				
AA-4430535	.00000	KUWAIT INS CO S A K	KWT	46					32	29				
AA-0000000	.00000	KUWAIT QATAR INSURANCE COMPANY KSCC	KWT	39						6				
AA-5484100	.00000	LABUAN REINSURANCE LIMITED	MYS			213	213							
AA-4180000	.00000	LAO VIET INSURANCE COMPANY	LAO	280					533	518				
AA-6940002	.00000	LEADWAY ASSUR CO LTD	NGA	168					10	15				
AA-3770202	.00000	LEAVEN INS CO LTD	CYM	1,185										
AA-3774181	.00000	LEGACY HEALTH SYSTEM INSURANCE COMPANY	CYM	113						47				
AA-0000000	.00000	LEGAL PRACTITIONERS LIABILITY COMMITTEE	AUS	162						75				
AA-5760031	.00000	LEXON INSURANCE PTE LTD	SGP	30						14				
AA-4460005	.00000	LIA ASSUREX SAL	LBN	48					37	44				
AA-0000000	.00000	LIBERTY GENERAL INSURANCE LIMITED	IND			224	224		83	17				
AA-4660035	.00000	LIBERTY SPECIALTY MARKETS (MENA)	ARE	478					456	237				
AA-0000000	.00000	LION INSURANCE COMPANY LIMITED	MYS			1	1							
AA-4660023	.00000	LIVA INSURANCE COMPANY	ARE	589					433	485				
AA-4490000	.00000	LIVA INSURANCE SAOC	OMN	64					52	15				
AA-7440005	.00000	LLOYD ASSURANCE	TUN	39						3				
AA-0000000	.00000	LOLC GENERAL INSURANCE LTD	LKA	2					2	2				
AA-5480030	.00000	LONPAC INSURANCE BERHAD	MYS	195					4	133				
AA-5420010	.00000	LOTTE NON LIFE INSURANCE COMPANY LTD	KOR	(299)		92	92		667	100				
AA-4990000	.00000	LOVCEN OSIGURANJE AD	MNE	17						8				
AA-4660037	.00000	MAADEN RE LIMITED	ARE	1,671					1,135	1,330				
AA-4470000	.00000	MACAU INSURANCE COMPANY	MAC	146		40	40		12	99				
AA-0000000	.00000	MAGDEBURGER SIGORTA A.S.	TUR	13					1					
AA-4560014	.00000	MALATH CO-OPERATIVE INSURANCE CO	SAU	6						2				
AA-5660040	.00000	MALAYAN INSURANCE COMPANY INC.	PHL	950		11	11		50	436				
AA-5480040	.00000	MALAYSIAN REINSURANCE BERHAD	MYS	478		250	250		309	380				
AA-0000000	.00000	MANAWA ENERGY INSURANCE LIMITED	NZL	108					113	89				
AA-4960001	.00000	MANDAL DAATGAL LLC	MNG			1,020	1,020			104				
AA-1860020	.00000	MAPFRE GENEL SIGORTA AS	TUR	8		208	208			4				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-1844116	.00000	MAPFRE GLOBAL RISKS	ESP	562					311	276				
AA-3770332	.00000	MASSACHUSETTS ASSURANCE COMPANY, LTD.	CYM						(5)					
AA-6840002	.00000	MAURITIAN EAGLE INS CO LTD	MUS			15	15		(4)					
AA-0000000	.00000	MAURITIUS UNION ASSURANCE COMPANY	MUS	10					7	7				
AA-4560004	.00000	MEDITERRANEAN & GULF INSURANCE & REINSURANCE CO	SAU	180					87	92				
AA-9120001	.00000	MEGA INS OJSC	AZE	35					14	7				
AA-0000000	.00000	MERCY HEALTH INSURANCE CO (SPC) LTD	CYM	2,900		3,398	3,398							
AA-3770258	.00000	MERITUS INSURANCE COMPANY, LTD.	CYM	65					65	54				
AA-5420060	.00000	MERITZ FIRE & MARINE INS CO LTD	KOR	4,869	864	7,947	8,811		1,782	1,069				
AA-5760021	.00000	METALS AND MINERALS INSURANCE PTE LTD	SGP	2,761					8	1,083				
AA-5180003	.00000	MIDDLE EAST INSURANCE COMPANY	JOR	3		124	124		52	62				
AA-7140012	.00000	MILITARY INSURANCE CORPORATION	VNM	62		9	9		29	35				
AA-4690615	.00000	MISR INSURANCE COMPANY	EGY	938		320	320		441	507				
AA-0000000	.00000	MITSUI SUMITOMO INSURANCE CO., LTD (THAILAND BRANCH)	THA	5						3				
AA-1580085	.00000	MITSUI SUMITOMO INSURANCE COMPANY LIMITED	JPN	46,867	2,197	23,143	25,340		20,252	33,003				
AA-5780007	.00000	MITTARE INSURANCE COMPANY LIMITED	THA	(481)		34	34		78	158	46			
AA-5760058	.00000	MMG INSURANCE SINGAPORE PTE LTD	SGP		(4)		(4)							
AA-5480055	.00000	MPI GENERALI BHD	MYS	24		54	54			44				
AA-5760026	.00000	MS FIRST CAPITAL INSURANCE LIMITED	SGP	103,746	14,832	123,584	138,416		103,087	56,579				
AA-5320050	.00000	MSIG INSURANCE (HONG KONG) LIMITED	HKG	71					57	65				
AA-5480067	.00000	MSIG INSURANCE (MALAYSIA) BERHAD	MYS	350					72	166				
AA-5760069	.00000	MSIG INSURANCE (SINGAPORE) PTE. LTD.	SGP	195		3	3		13	249				
AA-5280040	.00000	MSIG MING TAI INSURANCE CO. LTD	TWN	919	11	94	105		305	404				
AA-0000000	.00000	MUA INSURANCE (KENYA) LTD.	KEN	(4)					2					
AA-0000000	.00000	MUA SEYCHELLES INSURANCE	SYC	4					(1)	1				
AA-5784104	.00000	MUANG THAI INSURANCE PUBLIC CO., LTD	THA	369	16	218	234		188	311	1			
AA-0000000	.00000	MULTI-PURPOSE INSURANS BERHAD	MYS			78	78							
AA-4490008	.00000	MUSCAT INSURANCE COMPANY SAOC	OMN	38					30	6				
AA-0000000	.00000	NALLIAS - NOUVELLE ALLIANCE D'ASSURANCE	MLI	3					(3)	1				
AA-5280010	.00000	NAN SHAN GENERAL INSURANCE	TWN	461		214	214		81	135				
AA-0000000	.00000	NAPIER PORT IC LIMITED	COK	31						12				
AA-4560100	.00000	NATIONAL COMPANY FOR CO-OPERATIVE INSURANCE	SAU	5,656		1,760	1,760		3,336	5,913				
AA-4660019	.00000	NATIONAL GENERAL INSURANCE CO.	ARE	602		12	12		9	242				
AA-9200006	.00000	NATIONAL INSURANCE COMPANY BERHAD	BRN	91						7				
AA-5340655	.00000	NATIONAL INSURANCE COMPANY LIMITED	IND	124	(1)	2	1		58	48				
AA-5644100	.00000	NATIONAL INSURANCE COMPANY LTD (PAKISTAN)	PAK	38						3				
AA-5780065	.00000	NAVAKIJ INSURANCE PUBLIC COMPANY LIMITED	THA	(1,045)		46	46		133	222	97			
AA-1860017	.00000	NEOVA SIGORTA ANONIM SIRKETI	TUR	25						5				
AA-5340660	.00000	NEW INDIA ASSURANCE COMPANY, LIMITED	IND	(38)	10	749	759		(124)	53				
AA-1930320	.00000	NEW SOUTH WALES SELF INSURANCE CORPORATION	AUS	1,669		5,621	5,621		45	832				
AA-1960665	.00000	NEW ZEALAND INSURANCE COMPANY LTD	NZL	1,007					26	468				
AA-0000000	.00000	NEWCREST INSURANCE PTE LTD	SGP			7	7							
AA-9160009	.00000	NOMAD INSURANCE JSC	KAZ	4					3	3				
AA-5420029	.00000	NONGHYUP PROPERTY & CASUALTY INSURANCE CO., LTD.	KOR	(3)					8					
AA-3191235	.00000	NORTHSHORE UNIVERSITY HEALTHSYSTEM INS INTL	BMU			6,250	6,250							
AA-0100004	.00000	NOSSA SEGUROS	AGO	18					13					
AA-1800000	.00000	NSIA CONGO - FILIALE DU GROUPE NSIA	COD	9					19					
AA-0000000	.00000	NUCLEAR RISK INSURERS LIMITED	GBR	81					2	7				
AA-0000000	.00000	NUFARM INSURANCE PTE LTD.	SGP	326						76				
AA-3770554	.00000	NUVANCE INSURANCE COMPANY, INC.	CYM	400						299				
AA-0000000	.00000	OCTANE INSURANCE PTE LTD	SGP	241					(285)					
AA-9160002	.00000	OIL INS CO	KAZ	134					62	67				
AA-3194165	.00000	OLYMPUS REINSURANCE COMPANY LTD.	BMU			477	477							
AA-4490009	.00000	OMAN QATAR INSURANCE COMPANY	OMN	372		259	259		85	56				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-4490006	00000	OMAN UNITED INSURANCE COMPANY	OMN	210		1	1		99	110				
AA-3770080	00000	ONIKA INSURANCE COMPANY	CYM	135						38				
AA-3190898	00000	ORDWAY INDEMNITY LTD.	BMU	314						56				
AA-4660002	00000	ORIENT INSURANCE COMPANY	ARE	2,812		627	627		1,691	2,014				
AA-1860034	00000	ORIENT SIGORTA A.S.	TUR	40						20				
AA-4690016	00000	ORIENT TAKAFUL INSURANCE COMPANY	EGY	1,103		2	2		570	604				
AA-4660028	00000	ORIENT TAKAFUL UNB COMPANY	ARE	2,847		661	661		1,465	1,250				
AA-0000000	00000	ORIGIN ENERGY INSURANCE SINGAPORE PTE LTD	SGP	425						195				
AA-2280034	00000	ORION SEGUROS GENERALES S.A.	CHL	68						34				
AA-0000000	00000	OSCAR INSURANCE SERVICES PTE LTD	SGP	145						124				
AA-3190515	00000	OVAL, LTD.	BMU	1,185						588				
AA-5480056	00000	PACIFIC & ORIENT INSURANCE CO BERHAD	MYS	248					45	165				
AA-5480011	00000	PACIFIC INSURANCE BERHAD	MYS	279		20	20		41	220				
AA-0000000	00000	PACIFIC NATIONAL INSURANCE PTE. LTD.	SGP	164		708	708		(1)	113				
AA-5640755	00000	PAKISTAN REINSURANCE COMPANY LIMITED	PAK	281					23	87				
AA-9120000	00000	PASHA INSURANCE OJSC	AZE	203					(2)	30				
AA-0000000	00000	PCCW RISK FINANCE LIMITED	BMU	322					257	133				
AA-2280033	00000	PENTA VIDA COMPANIA DE SEG VIDA SA	CHL	71										
AA-0000000	00000	PEOPLE'S INSURANCE PLC	LKA	1										
AA-5660027	00000	PGA SOMPO INSURANCE CORPORATION	PHL	1,180					394	512				
AA-3190299	00000	PHOENIX ASSURANCE COMPANY LTD	TZA		3		3							
AA-0000000	00000	PHOENIX COMPANHIA DE SEGUROS DE MOÇAMBIQUE SA	MOZ	762						126				
AA-7540002	00000	PHOENIX OF ZAMBIA ASSURANCE COMPANY LTD	ZMB	13					9	7				
AA-9240019	00000	PICC PROPERTY & CASUALTY COMPANY LIMITED	CHN	15		3	3		27	6				
AA-3770312	00000	PINEAPPLE INS CO	CYM	175						131				
AA-9240110	00000	PING AN INSURANCE CO OF CHINA	CHN	15					57	3				
AA-9240027	00000	PING AN PROPERTY & CASUALTY INS CO OF CHINA LTD	CHN	742		55	55		393	402				
AA-0000000	00000	PIONEER GENERAL INSURANCE LIMITED	KEN	37					20	8				
AA-5660080	00000	PIONEER INSURANCE & SURETY CORP.	PHL	2,570	197	68	265		930	1,579				
AA-7140011	00000	PJICO INSURANCE CORPORATION	VNM	68						16				
AA-3190134	00000	PMG ASSURANCE LIMITED	BMU	214						111				
AA-0000000	00000	PRAGATI INSURANCE LTD	BGD						4					
AA-6850002	00000	PREVOYANCE ASSURANCES	SEN	21						2				
AA-0000000	00000	PRIVE SIGORTA A.S.	TUR	3						20				
AA-1780098	00000	PROBUS INSURANCE CO EUROPE LTD	IRL	40										
AA-7540001	00000	PROFESSIONAL INS CORP ZAMBIA LTD PLC	ZMB	31						10				
AA-5481000	00000	PROGRESSIVE INSURANCE BHD	MYS	15						10				
AA-5660004	00000	PRUDENTIAL GUARANTEE AND ASSURANCE INC.	PHL	1,098		631	631		283	436				
AA-5360125	00000	PT ASUR ALLIANZ UTAMA INDONESIA	IDN	22					16	16				
AA-0000000	00000	PT ASURANSI ASEI INDONESIA	IDN	16						3				
AA-5360016	00000	PT ASURANSI ASTRA BUANA	IDN	402		20	20		148	119				
AA-5360044	00000	PT ASURANSI CAKRAWALA PROTEKSI	IDN	48						17				
AA-5360015	00000	PT ASURANSI CENTRAL ASIA	IDN	1,650		250	250		520	940				
AA-5360018	00000	PT ASURANSI DAYIN MITRA TBK	IDN	82		8	8		32	41				
AA-0000000	00000	PT ASURANSI ETIQA INTERNATIONAL INDONESIA	IDN	163		7	7		111	107				
AA-5360075	00000	PT ASURANSI FPG INDONESIA	IDN	298		43	43		345	392				
AA-0000000	00000	PT ASURANSI HARTA AMAN PRATAMA TBK	IDN	205		54	54		164	137				
AA-5360040	00000	PT ASURANSI JASA INDONESIA	IDN	12	3		3		4	4				
AA-0000000	00000	PT ASURANSI JASARAHARJA PUTERA	IDN							28				
AA-0000000	00000	PT ASURANSI MALACCA TRUST	IDN	111		6	6		80	76				
AA-0000000	00000	PT ASURANSI MITRA PELINDUNG MUSTIKA	IDN	702		284	284		206	429				
AA-5360043	00000	PT ASURANSI MSIG INDONESIA	IDN	3,150		2	2		1,248	1,587				
AA-5364106	00000	PT ASURANSI MULTI ARTHA GUNA	IDN	18		19	19							
AA-5360082	00000	PT ASURANSI SINAR MAS DIPTA	IDN	302		168	168		85	90				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-5360002	00000	PT ASURANSI TUGU PRATAMA	IDN	577		2,165	2,165		144	939				
AA-0000000	00000	PT ASURANSI UMUM MEGA	IDN	456		13	13		101	102				
AA-5360120	00000	PT ASURANSI WAHANA TATA	IDN	2,591		310	310		322	1,631				
AA-5360052	00000	PT GREAT EASTERN GENERAL INSURANCE INDONESIA	IDN	471		61	61		409	333				
AA-0000000	00000	PT LIPPO GENERAL INSURANCE	IDN	512		18	18		125	270				
AA-0000000	00000	PT MNC ASURANSI INDONESIA	IDN	11										
AA-0000000	00000	PT REASURANSI NUSANTARA MAKMUR	IDN							32				
AA-0000000	00000	PT RELIANCE INSURANCE INDONESIA	IDN	3										
AA-5360037	00000	PT SOMPO INSURANCE INDONESIA	IDN	5,986		4	4		773	3,138				
AA-7140006	00000	PVI JOINT STOCK CO	VNM	4,294		205	205		675	1,129				
AA-0000000	00000	PVI REINSURANCE	VNM			526	526		1					
AA-4530805	00000	QATAR GENERAL INSURANCE & REINSURANCE CO	QAT	189		13	13		132	135				
AA-4530810	00000	QATAR INSURANCE COMPANY	QAT	3,827		2,930	2,930		2,041	3,748				
AA-4530003	00000	QATAR ISLAMIC INS CO	QAT	649		31	31		405	349				
AA-0000000	00000	QIAN HAI REINSURANCE COMPANY LTD.	CHN	12	1	225	226		1,097		(7)			
AA-3774145	00000	QUALITY ALLIANCE ASSUR CO	CYM	275						136				
AA-0000000	00000	QUAYSIDE REINSURANCE COMPANY LIMITED	ARE	480					504	358				
AA-0000000	00000	QUEENSLAND GOVERNMENT INSURANCE FUND	AUS	1,378		2,172	2,172		1,439	1,090				
AA-4660765	00000	RAK NATIONAL INSURANCE COMPANY. P.S.C	ARE	903					323	504				
AA-1580005	00000	RAKUTEN GENERAL INSURANCE CO., LTD.	JPN	(128)	399	492	891		(38)	17,163				
AA-1584102	00000	RAKUTEN LIFE INSURANCE CO LTD	JPN							399				
AA-1860027	00000	RAY SIGORTA A.S.	TUR	1,954					1,072	1,222				
AA-0000000	00000	REAL PROPERTY RISK MANAGEMENT (NEVIS) LIMITED	NZL	220					2	132				
AA-5340023	00000	RELIANCE GENERAL INSURANCE CO. LTD.	IND	32	9	91	100		8	2				
AA-8800001	00000	RELIANCE INSURANCE LIMITED	BGD	24					12	18				
AA-3770371	00000	RENAISSANCE QUALITY INSURANCE, LTD	CYM	120						60				
AA-5480046	00000	RHB INSURANCE BERHAD	MYS	726					99	216				
AA-3190493	00000	RIDGEWAY INSURANCE COMPANY LIMITED	BMU	826		155	155			618				
AA-2930006	00000	RIMAC INTERNACIONAL CIA SEG Y REASEG	PER	28					21	21				
AA-0000000	00000	RISK REINSURANCE LTD	CYM	103		352	352			61				
AA-0000000	00000	ROCKROOM INSURANCE GROUP SPC, LTD	CYM	85						64				
AA-4690018	00000	ROYAL INSURANCE CO.	EGY	42		414	414		11					
AA-5340026	00000	ROYAL SUNDARAM GENERAL INSURANCE CO. LTD	IND	35	5	55	60		31					
AA-3130010	00000	ROYALSTAR ASSURANCE LTD	BHS	188						67				
AA-0000000	00000	RUSH UNIVERSITY MEDICAL CENTER INSURANCE CO, LTD	CYM	658					658	628				
AA-0000000	00000	SADHARAN BIMA CORPORATION	BGD	37		91	91							
AA-5780105	00000	SAFETY INSURANCE PLC.	THA	56						58				
AA-0000000	00000	SALAMA ASSURANCE ALGERIE	DZA	2					1					
AA-5420022	00000	SAMSUNG FIRE & MARINE INSURANCE CO., LTD.	KOR	2,212		6,565	6,565		4,807	354				
AA-1120208	00000	SAMSUNG FIRE & MARINE INSURANCE COMPANY OF EUROPE LTD	GBR	39						13				
AA-0000000	00000	SAMSUNG PROPERTY & CASUALTY INSURANCE COMPANY LTD	CHN						4					
AA-0100000	00000	SANLAM ANGOLA SEGUROS	AGO	29					23	7				
AA-1990905	00000	SANTAM INS LTD	ZAF						(2)					
AA-4560022	00000	SAUDI ARABIAN COOPERATIVE INSURANCE COMPANY (SAICO)	SAU	311					42	45				
AA-0000000	00000	SBI GENERAL INSURANCE COMPANY LIMITED	IND	42		125	125		89					
AA-0000000	00000	SECURITY GENERAL INSURANCE COMPANY LIMITED	PAK	10						5				
AA-2730029	00000	SEGUROS ATLAS S A	MEX	126					101	127				
AA-2730038	00000	SEGUROS BANORTE SA DE CV GRUPO FINANCIERO BANORTE	MEX						(3)					
AA-2730019	00000	SEGUROS INBURSA S.A.	MEX						8	13				
AA-4530000	00000	SEIB INS & REINS CO LLC	QAT	45					1	4				
AA-0000000	00000	SELACS INSURANCE LIMITED	NZL	38						17				
AA-0000000	00000	SEQUOYAH ASSURANCE, LTD	CYM	160						66				
AA-4530008	00000	SHARQ INSURANCE	QAT	19						2				
AA-5240000	00000	SHIKHAR INSURANCE CO LTD	NPL	9						5				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-5280045	00000	SHIN KONG FIRE & MARINE INSURANCE COMPANY LTD	TWN	755	1	35	36		210	235				
AA-5281000	00000	SHIN KONG LIFE INSURANCE CO., LTD.	TWN	89										
AA-5340025	00000	SHRIRAM GENERAL INSURANCE CO. LTD.	IND			787	787							
AA-1900000	00000	SIGMA VIENNA INS GRP	SRB							(1)				
AA-5760055	00000	SINGAPORE REINSURANCE CORPORATION LIMITED	SGP	148	214	12,750	12,964		(755)	1,008				
AA-9244104	00000	SINOSAFE GENERAL INS CO LTD	CHN	4		6	6							
AA-4190001	00000	SNIC INSURANCE BAHRAIN	BHR	2						(1)				
AA-6860930	00000	SOCIETE CENTRALE DE REASSURANCES	MAR	1,152					1,020	869				
AA-4190020	00000	SOLIDARITY BAHRAIN BSC	BHR	445		4	4		17	189				
AA-4560011	00000	SOLIDARITY SAUDI TAKAFUL CO	SAU						(10)					
AA-5760056	00000	SOMPO INSURANCE SINGAPORE PTE. LTD.	SGP	23						6				
AA-1580110	00000	SOMPO JAPAN INSURANCE INC	JPN	36,642	992	22,958	23,950		13,248	28,958				
AA-1860000	00000	SOMPO JAPAN SIGORTA AS	TUR	219		8	8		23	83				
AA-1930027	00000	SOUTH AUSTRALIAN GOVERNMENT FINANCING AUTHORITY	AUS	619					645	488				
AA-5280050	00000	SOUTH CHINA INSURANCE COMPANY LTD	TWN	231	5	4	9		133	137				
AA-2280027	00000	SOUTHBRIDGE COMPANIA DE SEGUROS GENERALES SA	CHL	974						240				
AA-5780115	00000	SOUTHEAST INSURANCE PUBLIC COMPANY, LIMITED	THA	14	1	26	27		13	15				
AA-0000000	00000	SOUTHERN INSURANCE PTE LTD	SGP	1										
AA-8880003	00000	SRI LANKA INSURANCE CORPORATION	LKA	30						13				
AA-1120200	00000	STARR INTERNATIONAL EUROPE LIMITED	GBR	30		696	696							
AA-5760064	00000	STARR INTERNATIONAL INSURANCE (SINGAPORE) PTE LTD	SGP	59					14	23				
AA-0000000	00000	STARR INTERNATIONAL SEGUROS GENERALES S.A.	CHL	631					539	523				
AA-3190761	00000	STELLAR INSURANCE LIMITED	BMU	226					1	56				
AA-0000000	00000	STRATEGIC AND PHYSICIANS INSURANCE, LTD	CYM	1,548						768				
AA-4690003	00000	SUEZ CANAL	EGY			141	141		23	48				
AA-4660005	00000	SUKOON INSURANCE PJSC	ARE	1,232		435	435		803	552				
AA-9240003	00000	SUNSHINE PROPERTY & CASUALTY INSURANCE COMPANY LIMITED	CHN	59						31				
AA-0000000	00000	SWAN GENERAL LTD	MUS	13						4				
AA-1460021	00000	SWISS RE CORPORATE SOLUTIONS LTD	CHE	153					5					
AA-1370020	00000	SWISS RE INTERNATIONAL SE	LUX	3,707					122	1,012				
AA-1460146	00000	SWISS REINSURANCE COMPANY LTD.	CHE	1,150		1,932	1,932		490	602				
AA-5480048	00000	SYARIKAT TAKAFUL MALAYSIA BERHAD	MYS	35					3	11				
AA-5280055	00000	TAIAN INSURANCE COMPANY LTD	TWN	402	3	3	6		33	12				
AA-9240037	00000	TAIKANG INS GRP INC	CHN	1		219	219							
AA-9240075	00000	TAIPING PENSION CO., LTD.	CHN	30					9	1				
AA-5280065	00000	TAIWAN FIRE & MARINE INSURANCE COMPANY	TWN	246		3	3		64	97				
AA-9200101	00000	TAKAFUL BRUNEI AM SDN BHD	BRN	562					215	254				
AA-5480042	00000	TAKAFUL IKHLAS GENERAL BERHAD	MYS			2	2							
AA-4190011	00000	TAKAFUL INTERNATIONAL CO	BHR	87		40	40		46	54				
AA-4490005	00000	TAKAFUL OMAN INS SAOG	OMN	133					106	114				
AA-5344100	00000	TATA AIG GENERAL INSURANCE COMPANY LTD	IND	263		348	348		182	146				
AA-3770105	00000	TCH INS CO LTD	CYM	53						26				
AA-0000000	00000	TELECO INSURANCE LIMITED	BMU	112						42				
AA-0000000	00000	TEMIRYO'L SUG'URTA	UZB	37					25					
AA-0000000	00000	TEPUNA HIHIKO RISK LIMITED	COK	115						103				
AA-3770046	00000	TERRAPIN INSURANCE COMPANY	CYM	1,888						936				
AA-3770469	00000	TEXAS TRINITY RIVER ASSURANCE COMPANY, LTD.	CYM	110		30	30							
AA-0000000	00000	THAI INSURANCE PCL	THA	(7)		44	44		52	38				
AA-5784105	00000	THAI SETAKIJ INSURANCE PUBLIC COMPANY LIMITED	THA	336		2,353	2,353		364	199	310			
AA-5780080	00000	THAIVIVAT INSURANCE PUBLIC COMPANY LIMITED	THA	(53)		33	33		52	5	29			
AA-0000000	00000	THE AUSTRALIAN CAPITAL TERRITORY INSURANCE AUTHORITY	AUS	150						69				
AA-5280025	00000	THE FIRST INSURANCE COMPANY LTD	TWN	90	9		9		24	33				
AA-0000000	00000	THE HONG KONG FEDERATION OF INSURERS	HKG						(4)					
AA-5180009	00000	THE MEDITERRANEAN & GULF INSURANCE COMPANY	JOR	(15)										

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-0000000	00000	THE NEW INDIA ASSURANCE CO. LTD. (MAURITIUS)	MUS			2	2							
AA-5340720	00000	THE ORIENTAL INSURANCE COMPANY LIMITED	IND	564	42	1,842	1,884		53	60				
AA-0000000	00000	THE VETERINARY PROFESSIONAL INSURANCE SOCIETY (INC.)	NZL	686		407	407		60	284				
AA-5780168	00000	THE VIRIYAH INSURANCE PUBLIC CO., LTD.	THA	25	3	18	21		2		1			
AA-0000000	00000	THR INSURANCE COMPANY, LTD	CYM	600						298				
AA-3190777	00000	THREE CROWNS INSURANCE COMPANY LIMITED	BMU	59										
AA-9240001	00000	TIANAN PROPERTY INSURANCE COMPANY LIMITED OF CHINA	CHN	(2)	2	1	3							
AA-9240093	00000	TK.CN INSURANCE CO. LTD	CHN	2,306		229	229							
AA-5280028	00000	TLG INSURANCE COMPANY, LTD	TWN	709		8	8		2					
AA-0000000	00000	TNB GLOBAL CAPTIVE	MYS	115					92	105				
AA-1580100	00000	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	JPN	955		119	119		122	330				
AA-5780001	00000	TOKIO MARINE INSURANCE (THAILAND) PUBLIC COMPANY	THA	5		8	8							
AA-5764102	00000	TOKIO MARINE INSURANCE SINGAPORE LTD	SGP	96		273	273			69				
AA-0000000	00000	TOKIO MARINE INSURANS (MALAYSIA) BERHAD	MYS	38		4	4		4	8				
AA-5760038	00000	TOKIO MARINE LIFE INSURANCE SINGAPORE LTD	SGP	56						14				
AA-5280022	00000	TOKIO MARINE NEWA INS CO LTD	TWN	1,065		221	221		305	287				
AA-5400001	00000	TRANS PACIFIC ASSURANCE LTD	PNG	9					5	4				
AA-3190525	00000	TRIMARK INSURANCE CO. LTD	BMU						6					
AA-0052658	00000	TRINITY ASSURANCE, LTD.	TCA	102						51				
AA-5320141	00000	TRINITY GEN INS CO LTD	HKG	19					36	27				
AA-3770514	00000	TRULEN INSURANCE SPC LIMITED	CYM	70						35				
AA-0000000	00000	TRUSTPOWER INSURANCE LIMITED	NZL			44	44							
AA-0000000	00000	TUFTS MEDICAL CENTER INDEMNITY COMPANY, LTD.	CYM	52						39				
AA-5320145	00000	TUGU INSURANCE COMPANY LIMITED	HKG	15	10	598	608		13	3				
AA-5480080	00000	TUNE INSURANCE MALAYSIA BERHAD	MYS	552					48	167				
AA-1864112	00000	TURK NIPPON SIGORTA AS	TUR	265					80	104				
AA-0000000	00000	TWE INSURANCE COMPANY PTE LTD	SGP	571						219				
AA-0000000	00000	UC HEALTH ASSURANCE COMPANY	CYM	353						175				
AA-1860028	00000	UNICO SIGORTA AS	TUR	(2)		48	48		50	30				
AA-0000000	00000	UNIMUTUAL INSURANCE COMPANY LIMITED, ISLE OF MAN	AUS		(1)	128	127							
AA-4660016	00000	UNION INS CO	ARE	165		150	150		31	25				
AA-5280070	00000	UNION INSURANCE CO., LTD.	TWN	194		1	1		26	58				
AA-1880002	00000	UNIQA NEZIVOTNO OSIGURANJE A.D.O.	SRB	16					14	7				
AA-0000000	00000	UNISON INSURANCE LIMITED	NZL	88						20				
AA-4460011	00000	UNITED COMMERCIAL ASSURANCE SAL	LBN	178					66	25				
AA-4560009	00000	UNITED COOPERATIVE ASSURANCE	SAU						(10)					
AA-4661025	00000	UNITED FIDELITY INSURANCE COMPANY	ARE	46		370	370		278	46				
AA-5341025	00000	UNITED INDIA INSURANCE COMPANY LTD.	IND	1,312	27	1,088	1,115		1,111	42				
AA-3771000	00000	UNITED INSURANCE COMPANY	CYM	4						2				
AA-7140023	00000	UNITED INSURANCE COMPANY OF VIETNAM	VNM	126					111	110				
AA-0000000	00000	UNIVERSITY OF MIAMI INSURANCE COMPANY	CYM	140						105				
AA-0000000	00000	UNNIO SEGUROS GENERALES S.A.	CHL	232					17	302				
AA-1080025	00000	UTMOST WORLDWIDE LTD	GBR						(2)					
AA-1860026	00000	VHV SIGORTA A.S.	TUR	42		4	4		59	57				
AA-0000000	00000	VICTORIAN MANAGED INSURANCE AUTHORITY	AUS	2,333		5,195	5,195		1,239	1,982				
AA-3190988	00000	VMC INDEMNITY COMPANY LTD	BMU	90						67				
AA-0000000	00000	WAFA ASSURANCE	MAR	38					33	35				
AA-4560006	00000	WALAA COOPERATIVE INSURANCE COMPANY	SAU	1,535		10	10		631	2,066				
AA-4431105	00000	WARBA INSURANCE COMPANY LTD	KWT	323					6	137				
AA-0000000	00000	WATANIA TAKAFUL GENERAL	ARE	39										
AA-4560005	00000	WATANIYA COOPERATIVE INSURANCE COMPANY	SAU	924		81	81		404	205				
AA-0000000	00000	WESFARMERS RISK MANAGEMENT (SINGAPORE) PTE LTD	SGP	1,097		58	58			421				
AA-0000000	00000	WESTERN AUSTRALIAN GOVERNMENT TREASURY MANAGED FUND	AUS			773	773							
AA-3770253	00000	WESTERN RESERVE ASSURANCE CO., LTD. SPC.	CYM	349						173				

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On		8	9	10	11	12	13	14	15
					6	7							Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted		Amount of Assets Pledged or Collateral Held in Trust
AA-0000000	00000	WESTGRAINS INSURANCE PTE LTD	SGP	114		78	78			93				
AA-0000000	00000	WESTSTAR INSURANCE LTD	MYS	31					23	22				
AA-8310002	00000	WHITE ROCK INS CO PCC LTD	GGY	34						15				
AA-3190186	00000	WHITE ROCK INSURANCE (SAC) LTD.	BMU	4		221	221							
AA-1780123	00000	XL INSURANCE COMPANY SE	IRL	392		1	1		171	112				
AA-9240081	00000	YINGDA TAIHE PROPERTY INSURANCE COMPANY LIMITED	CHN	(2)	46	90	136		97	33				
AA-0000000	00000	YNI CAPITAL INSURANCE CO. LTD.	GGY						9					
AA-9240030	00000	YONG AN INSURANCE COMPANY LIMITED	CHN		11	42	53							
AA-6640003	00000	ZEP-RE (PTA REINS CO)	KEN	29					24	16				
AA-9240086	00000	ZHESHANG PROPERTY AND CASUALTY INSURANCE CO LTD	CHN	7					11	1				
AA-1930995	00000	ZURICH AUSTRALIAN INSURANCE LTD.	AUS	2										
AA-3190947	00000	ZURICH GLOBAL LIMITED	BMU	3,441		226	226		535	1,102				
AA-4660009	00000	ZURICH INS MIDDLE EAST DUBAI	ARE	133		52	52		182	80				
AA-1560999	00000	ZURICH INSURANCE COMPANY LTD (CANADA)	CAN	33					(14)					
AA-5760036	00000	ZURICH INSURANCE COMPANY LTD (SINGAPORE)	SGP	128					97	112				
AA-1460190	00000	ZURICH INSURANCE COMPANY LTD.	CHE	2,209	(29)	430	401		513	982				
AA-1864102	00000	ZURICH SIGORTA ANONIM SIRKETI	TUR	26						8				
AA-1990925	00000	ZURICH SOUTH AFRICA	ZAF	44					39	20				
AA-5480022	00000	ZURICH TAKAFUL MALAYSIA BERHAD	MYS	5						2				
1399999. Total Other Non-U.S. Insurers				476,063	24,335	356,078	380,413		238,463	288,046	1,053			
9999999 Totals				642,867	26,071	525,551	551,622		289,454	388,503	1,053			

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com-pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium

NONE

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Columns 7 through 14 Totals	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	Funds Held by Company Under Reinsurance Treaties
47-0355979 ..	.20087 .	NATIONAL INDEMNITY COMPANY	NE		1,741,297	185,239	7,220	811,659	30,048	2,040,579	410,856	993,852	1,007	4,480,460		533,566		3,946,894	
47-0355979 ..	.20087 .	NATIONAL INDEMNITY COMPANY - RETROACTIVE SSAP 62 PERMITTED PRACTICE	NE	3		2,234	710	22,188		1,292	3,878			30,302	319	22		30,280	814
13-2673100 ..	.22039 .	GENERAL REINSURANCE CORPORATION	DE		341					44	5	70		119				119	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other					1,741,638	187,473	7,930	833,847	30,048	2,041,915	414,739	993,922	1,007	4,510,881	319	533,588		3,977,293	814
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,741,638	187,473	7,930	833,847	30,048	2,041,915	414,739	993,922	1,007	4,510,881	319	533,588		3,977,293	814
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																			
0899999. Total Authorized - Affiliates					1,741,638	187,473	7,930	833,847	30,048	2,041,915	414,739	993,922	1,007	4,510,881	319	533,588		3,977,293	814
06-0384680 ..	.11452 .	HARTFORD STEAM BOILERS	CT		1,412	135				244	18	730		1,127		166		961	
36-4233459 ..	.16535 .	ZURICH AMERICAN INSURANCE COMPANY	NY		28,055	3,072	16	3,205		6,502	341	5,605		18,741		1,981		16,760	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					29,467	3,207	16	3,205		6,746	359	6,335		19,868		2,147		17,721	
AA-9991159 ..	.00000 .	MICHIGAN CATASTROPHE CLAIMS ASSOC.	MI		11														
1199999. Total Authorized - Pools - Voluntary Pools					11														
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					1,771,116	190,680	7,946	837,052	30,048	2,048,661	415,098	1,000,257	1,007	4,530,749	319	535,735		3,995,014	814
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																			
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																			
2299999. Total Unauthorized - Affiliates																			
46-0927315 ..	.00000 .	CONTRARIAN RE, LLC	TN		(1)					106	6			112				112	671
82-3936503 ..	.00000 .	LEGEND RE, LLC	TN		(18)					101	5			106				106	591
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					(19)					207	11			218				218	1,262
AA-5760053 ..	.00000 .	IAG RE SINGAPORE PTE. LTD.	SGP																
2699999. Total Unauthorized - Other Non-U.S. Insurers																			
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					(19)					207	11			218				218	1,262
3299999. Total Certified - Affiliates - U.S. Non-Pool																			
3599999. Total Certified - Affiliates - Other (Non-U.S.)																			
3699999. Total Certified - Affiliates																			
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																			
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																			
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																			
5099999. Total Reciprocal Jurisdiction - Affiliates																			
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																			
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					1,771,097	190,680	7,946	837,052	30,048	2,048,868	415,109	1,000,257	1,007	4,530,967	319	535,735		3,995,232	2,076
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																			
9999999 Totals					1,771,097	190,680	7,946	837,052	30,048	2,048,868	415,109	1,000,257	1,007	4,530,967	319	535,735		3,995,232	2,076

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
47-0355979 ..	NATIONAL INDEMNITY COMPANY					533,566	3,946,894		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0355979 ..	NATIONAL INDEMNITY COMPANY - RETROACTIVE SSAP 62 PERMITTED PRACTICE			0000	30,301	30,302		106	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100 ..	GENERAL REINSURANCE CORPORATION						119		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	30,301	563,868	3,947,013	106	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	30,301	563,868	3,947,013	106	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
0899999. Total Authorized - Affiliates				XXX	30,301	563,868	3,947,013	106							XXX		
06-0384680 ..	HARTFORD STEAM BOILERS					166	961	192	935	1,122	166	956		956	1		15
36-4233459 ..	ZURICH AMERICAN INSURANCE COMPANY					1,981	16,760		18,741	22,489	1,981	20,508		20,508	2		431
0999999. Total Authorized - Other U.S. Unaffiliated Insurers				XXX		2,147	17,721	192	19,676	23,611	2,147	21,464		21,464	XXX		446
AA-9991159 ..	MICHIGAN CATASTROPHE CLAIMS ASSOC.														3		
1199999. Total Authorized - Pools - Voluntary Pools				XXX											XXX		
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	30,301	566,015	3,964,734	298	19,676	23,611	2,147	21,464		21,464	XXX		446
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX											XXX		
2299999. Total Unauthorized - Affiliates				XXX											XXX		
46-0927315 ..	CONTRARIAN RE, LLC				1,215	112			112	134	134				6		
82-3936503 ..	LEGEND RE, LLC				1,974	106			106	127	127				6		
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers				XXX	3,189	218			218	262	262				XXX		
AA-5760053 ..	IAG RE SINGAPORE PTE. LTD.														2		
2699999. Total Unauthorized - Other Non-U.S. Insurers				XXX											XXX		
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	3,189	218			218	262	262				XXX		
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX											XXX		
3699999. Total Certified - Affiliates				XXX											XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX											XXX		
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				XXX											XXX		
5099999. Total Reciprocal Jurisdiction - Affiliates				XXX											XXX		
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)				XXX											XXX		
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)				XXX	33,490	566,233	3,964,734	298	19,894	23,873	2,409	21,464		21,464	XXX		446

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Credit Risk)

		Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
ID Number From Col. 1	Name of Reinsurer From Col. 3	Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals				XXX	33,490	566,233	3,964,734	298	19,894	23,873	2,409	21,464		21,464	XXX		446

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44	45	46	47	48	49	50	51	52	53
		37	Overdue					43										
			38	39	40	41	42											
		Current	1 - 29 Days	30 - 90 Days	91 - 120 Days	Over 120 Days	Total Overdue Cols. 38+39 +40+41	Total Due Cols. 37+42 (In total should equal Cols. 7+8)	Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	Amounts Received Prior 90 Days	Percentage Overdue Col. 42/Col. 43	Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	Is the Amount in Col. 50 Less Than 20%? (Yes or No)	Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
47-0355979 ..	NATIONAL INDEMNITY COMPANY	192,459						192,459			192,459						YES	
	NATIONAL INDEMNITY COMPANY - RETROACTIVE SSAP 62																	
47-0355979 ..	PERMITTED PRACTICE	2,944						2,944		531	2,944		423				YES	
13-2673100 ..	GENERAL REINSURANCE CORPORATION																YES	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other		195,403						195,403		531	195,403		423				XXX	
0499999. Total Authorized - Affiliates - U.S. Non-Pool		195,403						195,403		531	195,403		423				XXX	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																	XXX	
0899999. Total Authorized - Affiliates		195,403						195,403		531	195,403		423				XXX	
06-0384680 ..	HARTFORD STEAM BOILERS			13		122	135	135			135	122		100.0	90.4	90.4	NO	
36-4233459 ..	ZURICH AMERICAN INSURANCE COMPANY	3,087						3,087			3,087		2,347				YES	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		3,087		13		122	135	3,222			3,222	122	2,347	4.2	2.2	3.8	XXX	
AA-9991159 ..	MICHIGAN CATASTROPHE CLAIMS ASSOC.																YES	
1199999. Total Authorized - Pools - Voluntary Pools																	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		198,490		13		122	135	198,625		531	198,625	122	2,770	0.1	0.1	0.1	XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																	XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																	XXX	
2299999. Total Unauthorized - Affiliates																	XXX	
46-0927315 ..	CONTRARIAN RE, LLC																YES	
82-3936503 ..	LEGEND RE, LLC																YES	
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers																	XXX	
AA-5760053 ..	IAG RE SINGAPORE PTE. LTD.																YES	
2699999. Total Unauthorized - Other Non-U.S. Insurers																	XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)																	XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool																	XXX	
3599999. Total Certified - Affiliates - Other (Non-U.S.)																	XXX	
3699999. Total Certified - Affiliates																	XXX	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																	XXX	
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool																	XXX	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)																	XXX	
5099999. Total Reciprocal Jurisdiction - Affiliates																	XXX	

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44	45	46	47	48	49	50	51	52	53
		37	Overdue					43										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41	Total Due Cols. 37+42 (In total should equal Cols. 7+8)	Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	Amounts Received Prior 90 Days	Percentage Overdue Col. 42/Col. 43	Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	Is the Amount in Col. 50 Less Than 20%? (Yes or No)	Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																	XXX	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		198,490		13		122	135	198,625		531	198,625	122	2,770	0.1	0.1	0.1	XXX	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																	XXX	
9999999 Totals		198,490		13		122	135	198,625		531	198,625	122	2,770	0.1	0.1	0.1	XXX	

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54	55	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0			69
														66	67	68	
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67	Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
47-0355979 ..	NATIONAL INDEMNITY COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0355979 ..	NATIONAL INDEMNITY COMPANY - RETROACTIVE SSAP 62 PERMITTED PRACTICE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-2673100 ..	GENERAL REINSURANCE CORPORATION	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999. Total Authorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999. Total Authorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999. Total Authorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384680 ..	HARTFORD STEAM BOILERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-4233459 ..	ZURICH AMERICAN INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999. Total Authorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991159 ..	MICHIGAN CATASTROPHE CLAIMS ASSOC.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999. Total Authorized - Pools - Voluntary Pools				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46-0927315 ..	CONTRARIAN RE, LLC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
82-3936503 ..	LEGEND RE, LLC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5760053 ..	IAG RE SINGAPORE PTE. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999. Total Unauthorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX				XXX	XXX								
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX				XXX	XXX								
3699999. Total Certified - Affiliates				XXX				XXX	XXX								
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				XXX				XXX	XXX								
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999. Total Reciprocal Jurisdiction - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)				XXX				XXX	XXX								
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)				XXX				XXX	XXX								
9999999 Totals				XXX				XXX	XXX								

SCHEDULE F - PART 3 (Continued)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0	75	76	77	78
		20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)
47-0355979 ..	NATIONAL INDEMNITY COMPANY		XXX	XXX				XXX	XXX	
47-0355979 ..	NATIONAL INDEMNITY COMPANY - RETROACTIVE SSAP 62 PERMITTED PRACTICE		XXX	XXX	106		106	XXX	XXX	106
13-2673100 ..	GENERAL REINSURANCE CORPORATION		XXX	XXX				XXX	XXX	
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	106		106	XXX	XXX	106
0499999. Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	106		106	XXX	XXX	106
0799999. Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX				XXX	XXX	
0899999. Total Authorized - Affiliates			XXX	XXX	106		106	XXX	XXX	106
06-0384680 ..	HARTFORD STEAM BOILERS	24	XXX	XXX		192	192	XXX	XXX	192
36-4233459 ..	ZURICH AMERICAN INSURANCE COMPANY		XXX	XXX				XXX	XXX	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		24	XXX	XXX		192	192	XXX	XXX	192
AA-9991159 ..	MICHIGAN CATASTROPHE CLAIMS ASSOC.		XXX	XXX				XXX	XXX	
1199999. Total Authorized - Pools - Voluntary Pools			XXX	XXX				XXX	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		24	XXX	XXX	106	192	298	XXX	XXX	298
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					XXX	XXX	XXX		XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					XXX	XXX	XXX		XXX	
2299999. Total Unauthorized - Affiliates					XXX	XXX	XXX		XXX	
46-0927315 ..	CONTRARIAN RE, LLC				XXX	XXX	XXX		XXX	
82-3936503 ..	LEGEND RE, LLC				XXX	XXX	XXX		XXX	
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					XXX	XXX	XXX		XXX	
AA-5760053 ..	IAG RE SINGAPORE PTE. LTD.				XXX	XXX	XXX		XXX	
2699999. Total Unauthorized - Other Non-U.S. Insurers					XXX	XXX	XXX		XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					XXX	XXX	XXX		XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX		
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX				XXX	XXX	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX				XXX	XXX	
5099999. Total Reciprocal Jurisdiction - Affiliates			XXX	XXX				XXX	XXX	
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX				XXX	XXX	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		24			106	192	298			298
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)										
9999999 Totals		24			106	192	298			298

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 ($000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
			NONE	
Total				

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of $50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.			
2.			
3.			
4.			
5.			

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3,Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
6.	NATIONAL INDEMNITY COMPANY	4,510,762	1,741,297	Yes [X] No [ ]
7.	ZURICH AMERICAN INSURANCE COMPANY	18,742	28,055	Yes [ ] No [X]
8.	HARTFORD STEAM BOILERS	1,127	1,412	Yes [ ] No [X]
9.	CONTRARIAN RE, LLC	111	(1)	Yes [ ] No [X]
10.	LEGEND RE, LLC	106	(18)	Yes [ ] No [X]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

		1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
	ASSETS (Page 2, Col. 3)			
1.	Cash and invested assets (Line 12)	7,425,803,196		7,425,803,196
2.	Premiums and considerations (Line 15)	635,096,365		635,096,365
3.	Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	198,625,160	(198,625,160)	
4.	Funds held by or deposited with reinsured companies (Line 16.2)	1,052,742		1,052,742
5.	Other assets	24,925,103		24,925,103
6.	Net amount recoverable from reinsurers		4,007,058,432	4,007,058,432
7.	Protected cell assets (Line 27)			
8.	Totals (Line 28)	8,285,502,566	3,808,433,272	12,093,935,838
	LIABILITIES (Page 3)			
9.	Losses and loss adjustment expenses (Lines 1 through 3)	2,141,560,484	3,331,076,909	5,472,637,393
10.	Taxes, expenses, and other obligations (Lines 4 through 8)	416,573,119		416,573,119
11.	Unearned premiums (Line 9)	583,593,113	1,000,257,717	1,583,850,830
12.	Advance premiums (Line 10)	21,514,712		21,514,712
13.	Dividends declared and unpaid (Line 11.1 and 11.2)			
14.	Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	535,733,327	(535,733,327)	
15.	Funds held by company under reinsurance treaties (Line 13)	2,076,678	(2,076,678)	
16.	Amounts withheld or retained by company for account of others (Line 14)	415,894		415,894
17.	Provision for reinsurance (Line 16)	298,467	(298,467)	
18.	Other liabilities	(15,207,118)	15,207,118	
19.	Total liabilities excluding protected cell business (Line 26)	3,686,558,676	3,808,433,272	7,494,991,948
20.	Protected cell liabilities (Line 27)			
21.	Surplus as regards policyholders (Line 37)	4,598,943,890	XXX	4,598,943,890
22.	Totals (Line 38)	8,285,502,566	3,808,433,272	12,093,935,838

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ ] No [X]

If yes, give full explanation: .....

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

		Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
		1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1.	Premiums written	172,827,887	XXX		XXX	10,046,681	XXX		XXX		XXX		XXX		XXX
2.	Premiums earned	173,051,623	XXX		XXX	9,888,755	XXX		XXX		XXX		XXX		XXX
3.	Incurred claims	133,193,054	77.0			5,234,468	52.9								
4.	Cost containment expenses														
5.	Incurred claims and cost containment expenses (Lines 3 and 4)	133,193,054	77.0			5,234,468	52.9								
6.	Increase in contract reserves														
7.	Commissions (a)	44,432	0.0			(2,279,543)	(23.1)								
8.	Other general insurance expenses	27,420,765	15.8			5,758,994	58.2								
9.	Taxes, licenses and fees	6,874,794	4.0			22,907	0.2								
10.	Total other expenses incurred	34,339,991	19.8			3,502,358	35.4								
11.	Aggregate write-ins for deductions														
12.	Gain from underwriting before dividends or refunds	5,518,578	3.2			1,151,929	11.6								
13.	Dividends or refunds														
14.	Gain from underwriting after dividends or refunds	5,518,578	3.2			1,151,929	11.6								
	DETAILS OF WRITE-INS														
1101.															
1102.															
1103.															
1198.	Summary of remaining write-ins for Line 11 from overflow page														
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)														

		Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
		15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1.	Premiums written		XXX		XXX		XXX		XXX		XXX	162,781,206	XXX
2.	Premiums earned		XXX		XXX		XXX		XXX		XXX	163,162,868	XXX
3.	Incurred claims											127,958,586	78.4
4.	Cost containment expenses												
5.	Incurred claims and cost containment expenses (Lines 3 and 4)											127,958,586	78.4
6.	Increase in contract reserves												
7.	Commissions (a)											2,323,975	1.4
8.	Other general insurance expenses											21,661,771	13.3
9.	Taxes, licenses and fees											6,851,887	4.2
10.	Total other expenses incurred											30,837,633	18.9
11.	Aggregate write-ins for deductions												
12.	Gain from underwriting before dividends or refunds											4,366,649	2.7
13.	Dividends or refunds												
14.	Gain from underwriting after dividends or refunds											4,366,649	2.7
	DETAILS OF WRITE-INS												
1101.													
1102.													
1103.													
1198.	Summary of remaining write-ins for Line 11 from overflow page												
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)												

(a) Includes $ ..... reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Premium Reserves:													
1. Unearned premiums	5,040,260		4,733,401										306,859
2. Advance premiums													
3. Reserve for rate credits													
4. Total premium reserves, current year	5,040,260		4,733,401										306,859
5. Total premium reserves, prior year	5,263,994		4,575,474										688,520
6. Increase in total premium reserves	(223,734)		157,927										(381,661)
B. Contract Reserves:													
1. Additional reserves (a)													
2. Reserve for future contingent benefits													
3. Total contract reserves, current year													
4. Total contract reserves, prior year.													
5. Increase in contract reserves													
C. Claim Reserves and Liabilities:													
1. Total current year	59,956,832		5,967,430										53,989,402
2. Total prior year	55,944,372		4,142,672										51,801,700
3. Increase	4,012,460		1,824,758										2,187,702

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	40,513,183		1,483,044										39,030,139
1.2 On claims incurred during current year	88,667,411		1,926,666										86,740,745
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	10,412,880		2,654,800										7,758,080
2.2 On claims incurred during current year	49,543,952		3,312,630										46,231,322
3. Test:													
3.1 Lines 1.1 and 2.1	50,926,063		4,137,844										46,788,219
3.2 Claim reserves and liabilities, December 31, prior year	55,944,372		4,142,672										51,801,700
3.3 Line 3.1 minus Line 3.2	(5,018,309)		(4,828)										(5,013,481)

PART 4. - REINSURANCE

	1 Total	2 Comprehensive (Hospital and Medical) Individual	3 Comprehensive (Hospital and Medical) Group	4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Medicare Title XVIII	9 Medicaid Title XIX	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
A. Reinsurance Assumed:													
1. Premiums written	9,651,872		10,489,255										(837,383)
2. Premiums earned	9,722,411		10,559,794										(837,383)
3. Incurred claims	4,625,560		5,189,855										(564,295)
4. Commissions	2,589,364		2,599,826										(10,462)
B. Reinsurance Ceded:													
1. Premiums written	195,990,503		31,194,683										164,795,820
2. Premiums earned	196,088,016		30,731,212										165,356,804
3. Incurred claims	141,269,350		14,993,433										126,275,917
4. Commissions	35,877,184		8,821,077										27,056,107

(a) Includes $ ..... premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3 Medicare Supplement	4 Vision Only	5 Dental Only	6 Federal Employees Health Benefits Plan	7 Medicare Title XVIII	8 Medicaid Title XIX	9 Credit A&H	10 Disability Income	11 Long-Term Care	12 Other Health	13 Total
A. Direct:													
1. Incurred claims		15,038,047										254,798,797	269,836,844
2. Beginning claim reserves and liabilities		12,853,767										93,938,301	106,792,068
3. Ending claim reserves and liabilities		18,102,447										98,099,685	116,202,132
4. Claims paid		9,789,367										250,637,413	260,426,780
B. Assumed Reinsurance:													
1. Incurred claims		5,189,855										(564,295)	4,625,560
2. Beginning claim reserves and liabilities		7,133,093										6,805,531	13,938,624
3. Ending claim reserves and liabilities		8,851,412										5,254,472	14,105,884
4. Claims paid		3,471,536										986,764	4,458,300
C. Ceded Reinsurance:													
1. Incurred claims		14,993,433										126,275,917	141,269,350
2. Beginning claim reserves and liabilities		15,844,188										48,942,132	64,786,320
3. Ending claim reserves and liabilities		20,986,428										49,364,755	70,351,183
4. Claims paid		9,851,193										125,853,294	135,704,487
D. Net:													
1. Incurred claims		5,234,469										127,958,585	133,193,054
2. Beginning claim reserves and liabilities		4,142,672										51,801,700	55,944,372
3. Ending claim reserves and liabilities		5,967,431										53,989,402	59,956,833
4. Claims paid		3,409,710										125,770,883	129,180,593
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses		5,234,468										127,958,586	133,193,054
2. Beginning reserves and liabilities		4,142,672										51,801,700	55,944,372
3. Ending reserves and liabilities		5,967,430										53,989,402	59,956,832
4. Paid claims and cost containment expenses		3,409,710										125,770,884	129,180,594

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	8,547	2,064	2,607	350	1,103			9,843	XXX
2. 2015	122,040	89,063	32,977	63,441	41,202	1,172	42	1,009	439	211	23,939	XXX
3. 2016	490,025	319,929	170,096	301,970	198,915	14,137	4,777	8,563	2,622	2,733	118,356	XXX
4. 2017	837,846	530,684	307,162	580,396	360,146	21,980	8,141	14,971	3,461	2,962	245,599	XXX
5. 2018	1,183,590	731,835	451,755	883,473	527,710	22,975	7,470	19,635	4,380	5,339	386,523	XXX
6. 2019	1,335,498	807,689	527,809	897,814	579,330	30,924	13,477	23,870	6,203	5,420	353,598	XXX
7. 2020	2,034,508	906,293	1,128,215	1,142,362	398,011	20,227	8,844	20,089	4,583	3,569	771,240	XXX
8. 2021	1,907,308	1,207,706	699,602	692,733	426,324	24,101	10,010	23,509	5,701	6,730	298,308	XXX
9. 2022	2,381,251	1,491,461	889,790	776,803	510,973	23,891	9,789	27,869	6,975	5,017	300,826	XXX
10. 2023	2,784,420	1,724,593	1,059,827	600,440	375,063	13,883	5,517	26,302	4,649	4,454	255,396	XXX
11. 2024	2,897,735	1,830,079	1,067,656	351,083	207,582	5,447	2,073	18,659	2,110	18,315	163,424	XXX
12. Totals	XXX	XXX	XXX	6,299,062	3,627,320	181,344	70,490	185,579	41,123	54,750	2,927,052	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	79,601	22,188	24,273	1,292			15,228	3,878	7,681			99,425	
2. 2015	858	850	3,569	1,915	1	1	688	357	188	98		2,083	
3. 2016	15,234	9,944	42,483	23,317	478	262	8,323	4,496	2,321	1,255		29,565	
4. 2017	18,503	11,198	61,253	34,933	590	314	12,138	6,787	3,261	1,848		40,665	
5. 2018	50,405	32,437	132,544	71,689	1,091	624	26,300	13,926	6,844	3,676		94,832	
6. 2019	58,858	40,223	121,847	73,885	2,876	1,860	23,388	13,574	6,780	4,081		80,126	
7. 2020	79,427	51,143	228,723	135,989	2,739	1,617	41,626	24,136	12,242	7,259		144,613	
8. 2021	101,280	73,371	364,917	218,221	6,485	3,781	68,431	39,296	19,990	11,722		214,712	
9. 2022	223,378	155,469	519,416	313,858	8,868	5,104	93,479	53,713	27,765	16,392		328,370	
10. 2023	296,323	213,179	808,660	489,744	6,382	3,809	127,277	71,104	49,241	28,717		481,330	
11. 2024	296,235	227,048	1,121,521	684,025	2,102	1,306	134,066	74,164	78,389	46,002		599,768	
12. Totals	1,220,102	837,050	3,429,206	2,048,868	31,612	18,678	550,944	305,431	214,702	121,050		2,115,489	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	80,394	19,031
2. 2015	70,926	44,904	26,022	58.1	50.4	78.9				1,662	421
3. 2016	393,509	245,588	147,921	80.3	76.8	87.0				24,456	5,109
4. 2017	713,092	426,828	286,264	85.1	80.4	93.2				33,625	7,040
5. 2018	1,143,267	661,912	481,355	96.6	90.4	106.6				78,823	16,009
6. 2019	1,166,357	732,633	433,724	87.3	90.7	82.2				66,597	13,529
7. 2020	1,547,435	631,582	915,853	76.1	69.7	81.2				121,018	23,595
8. 2021	1,301,446	788,426	513,020	68.2	65.3	73.3				174,605	40,107
9. 2022	1,701,469	1,072,273	629,196	71.5	71.9	70.7				273,467	54,903
10. 2023	1,928,508	1,191,782	736,726	69.3	69.1	69.5				402,060	79,270
11. 2024	2,007,502	1,244,310	763,192	69.3	68.0	71.5				506,683	93,085
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,763,390	352,099

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 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	100,252	100,815	102,148	114,273	114,128	114,114	114,095	127,091	127,063	127,041	(22)	(50)
2. 2015	22,771	26,213	21,780	19,464	26,672	24,426	25,692	25,688	25,596	25,362	(234)	(326)
3. 2016	XXX	109,956	122,262	108,642	123,460	138,796	144,385	147,992	149,575	140,916	(8,659)	(7,076)
4. 2017	XXX	XXX	235,412	241,875	238,831	249,881	257,248	264,300	268,040	273,340	5,300	9,040
5. 2018	XXX	XXX	XXX	330,865	325,837	358,331	379,827	412,692	458,710	462,932	4,222	50,240
6. 2019	XXX	XXX	XXX	XXX	375,543	385,775	386,088	406,100	406,775	413,357	6,582	7,257
7. 2020	XXX	XXX	XXX	XXX	XXX	927,651	918,938	912,701	904,208	895,363	(8,845)	(17,338)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	507,296	490,395	510,416	486,942	(23,474)	(3,453)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631,420	606,329	596,931	(9,398)	(34,489)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	720,042	694,550	(25,492)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	714,257	XXX	XXX
										12. Totals	(60,020)	3,805

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior	000	5,992	4,552	10,248	14,244	18,768	20,286	23,726	26,558	35,298	XXX	XXX
2. 2015	(1,874)	6,490	8,228	8,639	14,385	20,918	20,935	23,263	23,368	23,369	XXX	XXX
3. 2016	XXX	(1,621)	31,767	63,554	89,184	97,314	102,643	109,964	112,278	112,416	XXX	XXX
4. 2017	XXX	XXX	28,766	111,206	138,444	175,067	186,375	202,865	222,301	234,089	XXX	XXX
5. 2018	XXX	XXX	XXX	76,415	158,392	205,328	226,285	269,999	338,908	371,267	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	85,269	192,776	228,821	281,344	319,578	335,930	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	512,274	651,002	690,464	722,924	755,734	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	112,665	186,820	233,532	280,500	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,590	219,544	279,933	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120,341	233,744	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146,875	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	37,383	41,267	43,780	66,002	70,074	73,003	67,919	76,740	54,288	34,331
2. 2015	15,584	11,827	6,911	4,869	4,189	1,180	2,373	2,425	2,228	1,986
3. 2016	XXX	72,453	58,114	28,988	24,516	33,759	31,110	30,431	31,520	22,993
4. 2017	XXX	XXX	143,134	102,428	63,432	60,897	37,951	35,633	31,600	31,671
5. 2018	XXX	XXX	XXX	178,133	112,595	109,757	95,634	86,233	77,521	73,229
6. 2019	XXX	XXX	XXX	XXX	213,655	159,575	98,469	72,197	62,720	57,776
7. 2020	XXX	XXX	XXX	XXX	XXX	356,561	207,204	168,265	142,071	110,224
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	325,172	248,766	220,006	175,831
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	443,950	323,378	245,324
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486,894	375,089
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	497,398

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	1,757	1,757		(1,244)	(1,244)	(34)	(34)	9	9			1
3. 2016	4,026	4,026		4,736	4,736	187	187	25	25			
4. 2017												
5. 2018												1
6. 2019	12,382	6,191	6,191	5,157	2,579	502	196	546	213	9	3,217	443
7. 2020	(4)	(2)	(2)									
8. 2021												
9. 2022												
10. 2023												
11. 2024												
12. Totals	XXX	XXX	XXX	8,649	6,071	655	349	580	247	9	3,217	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022													
10. 2023													
11. 2024													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	(1,269)	(1,269)		(72.2)	(72.2)						
3. 2016	4,948	4,948		122.9	122.9						
4. 2017											
5. 2018											
6. 2019	6,205	2,988	3,217	50.1	48.3	52.0					
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												(3)
3. 2016												
4. 2017												
5. 2018												
6. 2019												
7. 2020												
8. 2021												
9. 2022	757	609	148	1,190	952	64	41	23		92	284	887
10. 2023	9,020	7,252	1,768	11,253	9,202	419	288	207		704	2,389	4,686
11. 2024	12,513	10,164	2,349	9,575	7,660	341	242	231	61	354	2,184	5,108
12. Totals	XXX	XXX	XXX	22,018	17,814	824	571	461	61	1,150	4,857	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022	19	15	3	2								5	7
10. 2023	91	73	82	66			5	4	5	4		36	35
11. 2024	1,688	1,350	2,122	1,719	9	8	95	76	157	126		792	611
12. Totals	1,798	1,438	2,207	1,787	9	8	100	80	162	130		833	653

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022	1,299	1,010	289	171.6	165.8	195.3				5	
10. 2023	12,062	9,637	2,425	133.7	132.9	137.2				34	2
11. 2024	14,218	11,242	2,976	113.6	110.6	126.7				741	51
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	780	53

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	472	236	236	58	29	(76)	(39)	85	40		37	25
3. 2016	16,851	8,425	8,426	16,537	8,269	2,681	1,234	667	236	32	10,146	1,389
4. 2017	28,923	14,576	14,347	17,014	8,507	3,293	1,546	196	42	59	10,408	1,621
5. 2018	29,068	14,589	14,479	18,176	9,088	3,528	1,665	230		63	11,181	1,466
6. 2019	28,482	14,254	14,228	17,380	8,690	3,042	1,196	783		93	11,319	1,220
7. 2020	25,059	12,525	12,534	8,909	4,455	1,209	560	129		3	5,232	565
8. 2021	27,345	13,681	13,664	8,762	4,773	1,367	639	137	7	8	4,847	571
9. 2022	32,401	16,214	16,187	6,945	3,719	1,405	666	185		3	4,150	845
10. 2023	38,868	19,450	19,418	8,292	4,146	794	355	267		35	4,852	1,170
11. 2024	51,815	25,955	25,860	3,818	1,912	361	150	307	2	16	2,422	1,210
12. Totals	XXX	XXX	XXX	105,891	53,588	17,604	7,972	2,986	327	312	64,594	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			2	1								1	
3. 2016			174	87			18	9	12	6		102	2
4. 2017	75	38	1,023	512	19	9	109	54	80	40		653	1
5. 2018	816	408	705	353	30	15	75	37	62	31		844	5
6. 2019	288	144	1,135	568	25	12	128	64	82	41		829	7
7. 2020	551	276	5,351	2,676	44	22	645	322	317	159		3,453	5
8. 2021	2,919	1,460	5,310	2,655	137	69	649	324	365	182		4,690	17
9. 2022	7,035	3,517	5,342	2,671	483	242	651	325	515	257		7,014	65
10. 2023	5,566	2,783	9,496	4,748	193	96	844	422	1,034	517		8,567	87
11. 2024	8,163	4,088	17,821	8,928	156	78	1,273	638	2,152	1,078		14,755	261
12. Totals	25,413	12,714	46,359	23,199	1,087	543	4,392	2,195	4,619	2,311		40,908	450

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	69	31	38	14.6	13.1	16.1				1	
3. 2016	20,089	9,841	10,248	119.2	116.8	121.6				87	15
4. 2017	21,809	10,748	11,061	75.4	73.7	77.1				548	105
5. 2018	23,622	11,597	12,025	81.3	79.5	83.1				760	84
6. 2019	22,863	10,715	12,148	80.3	75.2	85.4				711	118
7. 2020	17,155	8,470	8,685	68.5	67.6	69.3				2,950	503
8. 2021	19,646	10,109	9,537	71.8	73.9	69.8				4,114	576
9. 2022	22,561	11,397	11,164	69.6	70.3	69.0				6,189	825
10. 2023	26,486	13,067	13,419	68.1	67.2	69.1				7,531	1,036
11. 2024	34,051	16,874	17,177	65.7	65.0	66.4				12,968	1,787
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	35,859	5,049

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			
	1	2	3	4	5	6	7	8	9	10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 2015	1,695	1,362	333	1,213	967	46	20	147	98	5	321	916
3. 2016	9,092	7,308	1,784	4,003	3,184	802	284	1,596	422	13	2,511	1,807
4. 2017	26,125	20,961	5,164	10,243	8,134	1,158	441	4,691	806	85	6,711	3,043
5. 2018	28,911	22,985	5,926	16,777	13,354	2,197	1,027	2,427	860	143	6,160	3,813
6. 2019	38,720	31,066	7,654	21,237	16,555	2,386	896	3,159	971	164	8,360	4,098
7. 2020	54,306	44,892	9,414	20,415	16,438	2,353	1,013	3,700	966	153	8,051	3,026
8. 2021	66,399	54,640	11,759	36,923	29,685	3,102	1,229	5,495	1,707	237	12,899	4,421
9. 2022	60,295	49,714	10,581	32,046	25,829	2,296	886	4,624	1,162	114	11,089	6,040
10. 2023	60,145	50,154	9,991	15,088	12,501	840	336	4,232	995	46	6,328	4,424
11. 2024	63,603	53,416	10,187	2,869	2,594	258	113	2,529	253	2	2,696	4,765
12. Totals	XXX	XXX	XXX	160,814	129,241	15,438	6,245	32,600	8,240	962	65,126	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			2	1								1	
3. 2016	6	6	176	141			32	25	14	11		45	3
4. 2017			1,133	862			206	151	88	65		349	
5. 2018			1,116	873	6	5	202	153	89	68		314	9
6. 2019	1,013	819	3,140	2,545	181	145	578	445	326	253		1,031	46
7. 2020	2,027	1,660	10,091	8,206	134	107	1,856	1,436	853	661		2,891	71
8. 2021	3,136	2,517	5,661	4,761	456	365	1,040	830	640	511		1,949	291
9. 2022	7,210	5,803	16,646	13,724	632	505	3,084	2,399	1,591	1,244		5,488	606
10. 2023	18,437	14,821	9,084	7,761	231	188	1,019	775	2,452	1,911		5,767	1,453
11. 2024	16,016	13,061	22,648	18,953	128	104	1,512	1,183	5,684	4,479		8,208	3,484
12. Totals	47,845	38,687	69,697	57,827	1,768	1,419	9,529	7,397	11,737	9,203		26,043	5,963

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	1,408	1,086	322	83.1	79.7	96.7				1	
3. 2016	6,629	4,073	2,556	72.9	55.7	143.3				35	10
4. 2017	17,519	10,459	7,060	67.1	49.9	136.7				271	78
5. 2018	22,814	16,340	6,474	78.9	71.1	109.2				243	71
6. 2019	32,020	22,629	9,391	82.7	72.8	122.7				789	242
7. 2020	41,429	30,487	10,942	76.3	67.9	116.2				2,252	639
8. 2021	56,453	41,605	14,848	85.0	76.1	126.3				1,519	430
9. 2022	68,129	51,552	16,577	113.0	103.7	156.7				4,329	1,159
10. 2023	51,383	39,288	12,095	85.4	78.3	121.1				4,939	828
11. 2024	51,644	40,740	10,904	81.2	76.3	107.0				6,650	1,558
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,028	5,015

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	357	182	175	242	121	37	14	31	12		163	36
3. 2016	16,522	8,432	8,090	11,599	5,801	2,253	1,066	995	441	22	7,539	511
4. 2017	26,436	13,503	12,933	12,594	6,326	2,962	1,437	899	439	160	8,253	684
5. 2018	26,808	13,686	13,122	18,576	9,316	2,107	923	1,280	527	277	11,197	617
6. 2019	28,907	14,746	14,161	11,475	5,778	2,639	1,248	1,371	326	186	8,133	632
7. 2020	32,981	16,805	16,176	10,662	5,367	2,349	1,139	979	425	151	7,059	641
8. 2021	35,485	18,037	17,448	16,712	8,368	3,200	1,557	1,373	592	43	10,768	570
9. 2022	46,221	24,183	22,038	12,361	6,228	2,143	1,026	975	393	103	7,832	597
10. 2023	80,497	44,341	36,156	13,732	7,176	1,802	880	1,369	605	212	8,242	846
11. 2024	92,351	52,688	39,663	7,712	3,940	199	87	799	287	3	4,396	644
12. Totals	XXX	XXX	XXX	115,665	58,421	19,691	9,377	10,071	4,047	1,157	73,582	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			18	9			4	2	1			12	
3. 2016	1,755	878	317	158	237	119	63	32	42	21		1,206	11
4. 2017	700	350	439	220	131	66	88	44	37	18		697	7
5. 2018	868	434	538	269	149	74	108	54	43	22		853	9
6. 2019	1,615	808	1,337	669	304	152	267	134	101	50		1,811	22
7. 2020	2,438	1,219	1,610	805	247	124	322	161	108	54		2,362	21
8. 2021	2,138	1,069	3,538	1,769	656	328	708	354	250	125		3,645	41
9. 2022	2,092	1,046	6,418	3,552	1,364	682	991	509	399	203		5,272	73
10. 2023	2,830	1,461	24,306	14,072	921	466	2,784	1,456	1,807	935		14,258	145
11. 2024	6,658	4,420	39,218	22,964	102	58	1,195	631	5,700	3,042		21,758	285
12. Totals	21,094	11,685	77,739	44,487	4,111	2,069	6,530	3,377	8,488	4,470		51,874	614

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	333	158	175	93.3	86.8	100.0				9	3
3. 2016	17,261	8,516	8,745	104.5	101.0	108.1				1,036	170
4. 2017	17,850	8,900	8,950	67.5	65.9	69.2				569	128
5. 2018	23,669	11,619	12,050	88.3	84.9	91.8				703	150
6. 2019	19,109	9,165	9,944	66.1	62.2	70.2				1,475	336
7. 2020	18,715	9,294	9,421	56.7	55.3	58.2				2,024	338
8. 2021	28,575	14,162	14,413	80.5	78.5	82.6				2,838	807
9. 2022	26,743	13,639	13,104	57.9	56.4	59.5				3,912	1,360
10. 2023	49,551	27,051	22,500	61.6	61.0	62.2				11,603	2,655
11. 2024	61,583	35,429	26,154	66.7	67.2	65.9				18,492	3,266
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	42,661	9,213

SCHEDULE P - PART 1F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												5
3. 2016	1,276	774	502	462	277	85	38	11		90	243	45
4. 2017	3,186	1,895	1,291	792	475	726	417	46	7	91	665	143
5. 2018	6,891	4,082	2,809	4,935	2,916	1,348	706	82	13	10	2,730	327
6. 2019	10,720	6,272	4,448	14,407	7,943	2,811	1,538	130	35	926	7,832	673
7. 2020	9,741	5,528	4,213	9,302	4,999	1,237	631	109	21	39	4,997	473
8. 2021	8,071	4,299	3,772	3,914	1,998	472	222	51	3	10	2,214	165
9. 2022	16,631	8,957	7,674	2,151	1,081	741	352	80	5	7	1,534	255
10. 2023	34,096	17,205	16,891	148	82	339	146	109	2	7	366	167
11. 2024	18,633	9,372	9,261	20	10	124	49	60			145	135
12. Totals	XXX	XXX	XXX	36,131	19,781	7,883	4,099	678	86	1,180	20,726	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			23	14			10	6	2	1		14	1
3. 2016			201	122			86	53	22	13		121	
4. 2017			178	105			74	44	18	11		110	
5. 2018	171	102	151	80	150	75	55	29	51	26		266	6
6. 2019	2,900	1,739	3,816	1,995	210	120	1,056	563	316	171		3,710	16
7. 2020	659	345	3,721	1,939	203	104	1,142	603	331	174		2,891	17
8. 2021	144	72	6,513	3,348	57	29	1,859	965	473	245		4,387	9
9. 2022	4,562	2,282	9,159	4,821	77	39	1,510	851	396	222		7,489	26
10. 2023	5,985	2,993	10,667	5,427	175	88	990	518	777	403		9,165	34
11. 2024	3,000	1,500	13,361	6,702	90	45	724	361	813	406		8,974	52
12. Totals	17,421	9,033	47,790	24,553	962	500	7,506	3,993	3,199	1,672		37,127	161

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	35	21	14							9	5
3. 2016	867	503	364	67.9	65.0	72.5				79	42
4. 2017	1,834	1,059	775	57.6	55.9	60.0				73	37
5. 2018	6,943	3,947	2,996	100.8	96.7	106.7				140	126
6. 2019	25,646	14,104	11,542	239.2	224.9	259.5				2,982	728
7. 2020	16,704	8,816	7,888	171.5	159.5	187.2				2,096	795
8. 2021	13,483	6,882	6,601	167.1	160.1	175.0				3,237	1,150
9. 2022	18,676	9,653	9,023	112.3	107.8	117.6				6,618	871
10. 2023	19,190	9,659	9,531	56.3	56.1	56.4				8,232	933
11. 2024	18,192	9,073	9,119	97.6	96.8	98.5				8,159	815
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	31,625	5,502

SCHEDULE P - PART 1F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	119	72	47									
3. 2016	(91)	(56)	(35)									
4. 2017	1,593	817	776			9		15			24	31
5. 2018	13,598	6,839	6,759	28,148	14,077	724	183	269	8		14,873	116
6. 2019	23,096	11,941	11,155	13,727	6,899	366	122	46		11	7,118	154
7. 2020	28,169	16,722	11,447	9,699	6,058	1,357	755	67	9	138	4,301	803
8. 2021	48,281	28,764	19,517	8,041	5,383	2,383	1,366	129	19	322	3,785	1,308
9. 2022	48,941	29,703	19,238	11,082	6,639	3,326	1,892	217	12	271	6,082	970
10. 2023	36,151	23,001	13,150	4,058	2,573	2,194	1,181	396	9	96	2,885	687
11. 2024	54,278	31,790	22,488	(10)	(6)	911	472	217	3	4	649	354
12. Totals	XXX	XXX	XXX	74,745	41,623	11,270	5,971	1,356	60	842	39,717	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016			4	2			1					3	
4. 2017			616	313			134	68	33	17		385	
5. 2018	6,002	3,001	4,629	2,316	131	66	944	466	269	133		5,993	10
6. 2019	11,516	6,166	5,839	3,060	57	30	1,269	684	331	179		8,893	19
7. 2020	11,050	5,668	7,473	4,359	307	184	1,934	1,224	560	352		9,537	73
8. 2021	4,724	3,057	15,136	8,243	120	73	3,605	2,082	930	538		10,522	129
9. 2022	7,884	4,777	14,215	8,066	972	592	3,420	2,111	1,098	676		11,367	179
10. 2023	5,881	3,285	21,779	12,462	472	287	4,251	2,623	3,149	1,940		14,935	207
11. 2024	452	331	30,526	17,262	370	228	5,015	3,036	5,385	3,264		17,627	224
12. Totals	47,509	26,285	100,217	56,083	2,429	1,460	20,573	12,294	11,755	7,099		79,262	841

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015											
3. 2016	5	2	3	(5.5)	(3.6)	(8.6)				2	1
4. 2017	807	398	409	50.7	48.7	52.7				303	82
5. 2018	41,116	20,250	20,866	302.4	296.1	308.7				5,314	679
6. 2019	33,151	17,140	16,011	143.5	143.5	143.5				8,129	764
7. 2020	32,447	18,609	13,838	115.2	111.3	120.9				8,496	1,041
8. 2021	35,068	20,761	14,307	72.6	72.2	73.3				8,560	1,962
9. 2022	42,214	24,765	17,449	86.3	83.4	90.7				9,256	2,111
10. 2023	42,180	24,360	17,820	116.7	105.9	135.5				11,913	3,022
11. 2024	42,866	24,590	18,276	79.0	77.4	81.3				13,385	4,242
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	65,358	13,904

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	2,321	1,686	635	1,984	1,440	83	47	140	63	96	657	XXX
3. 2016	15,854	10,581	5,273	7,110	4,388	72	28	484	181	184	3,069	XXX
4. 2017	24,138	15,478	8,660	9,016	5,316	924	476	1,683	443	1,367	5,388	XXX
5. 2018	29,276	18,934	10,342	13,093	7,861	345	164	1,032	367	424	6,078	XXX
6. 2019	36,535	24,450	12,085	12,214	7,069	574	304	1,286	548	535	6,153	XXX
7. 2020	42,517	31,213	11,304	9,485	6,397	612	353	927	448	433	3,826	XXX
8. 2021	58,577	42,730	15,847	14,519	10,045	442	237	1,356	629	838	5,406	XXX
9. 2022	70,427	52,287	18,140	17,891	13,494	835	530	2,200	1,014	912	5,888	XXX
10. 2023	79,067	59,498	19,569	14,527	9,646	193	93	1,810	739	370	6,052	XXX
11. 2024	82,786	62,608	20,178	6,624	4,267	36	8	1,017	395	88	3,007	XXX
12. Totals	XXX	XXX	XXX	106,463	69,923	4,116	2,240	11,935	4,827	5,247	45,524	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			1	1									
3. 2016			(1)	1								(2)	
4. 2017	48	48	(45)	(33)	3	2	(1)	(1)	7	4		(8)	2
5. 2018	161	152	(49)	(30)	1	1			(7)	(7)		(10)	9
6. 2019	24	12	635	638	1	1	17	17	23	21		11	9
7. 2020	956	577	1,099	1,195	11	7	29	30	97	85		298	21
8. 2021	1,426	1,009	1,618	1,593	35	21	40	37	261	199		521	64
9. 2022	6,973	5,394	4,306	3,940	116	76	103	91	804	602		2,199	167
10. 2023	3,812	3,272	7,741	7,016	63	46	162	142	1,005	826		1,481	282
11. 2024	8,868	7,042	24,330	18,520	55	42	387	284	2,603	1,922		8,433	725
12. Totals	22,268	17,506	39,635	32,841	285	196	737	600	4,793	3,652		12,923	1,279

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	2,208	1,551	657	95.1	92.0	103.5					
3. 2016	7,665	4,598	3,067	48.3	43.5	58.2				(2)	
4. 2017	11,635	6,255	5,380	48.2	40.4	62.1				(12)	4
5. 2018	14,576	8,508	6,068	49.8	44.9	58.7				(10)	
6. 2019	14,774	8,610	6,164	40.4	35.2	51.0				9	2
7. 2020	13,216	9,092	4,124	31.1	29.1	36.5				283	15
8. 2021	19,697	13,770	5,927	33.6	32.2	37.4				442	79
9. 2022	33,228	25,141	8,087	47.2	48.1	44.6				1,945	254
10. 2023	29,313	21,780	7,533	37.1	36.6	38.5				1,265	216
11. 2024	43,920	32,480	11,440	53.1	51.9	56.7				7,636	797
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,556	1,367

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	268	9	1,263	82	35			1,475	XXX
2. 2015	4,991	2,887	2,104	1,041	650	212	67	85	37	4	584	213
3. 2016	53,997	31,579	22,418	37,282	21,851	3,237	1,296	1,193	316	137	18,249	931
4. 2017	98,697	55,879	42,818	85,653	46,355	6,782	2,816	2,035	542	94	44,757	1,456
5. 2018	124,676	72,134	52,542	44,582	26,339	4,130	1,804	1,430	442	146	21,557	1,644
6. 2019	153,966	90,433	63,533	141,405	98,903	11,409	6,328	1,654	705	324	48,532	1,906
7. 2020	176,658	103,793	72,865	28,856	15,517	4,315	1,961	907	267	25	16,333	2,382
8. 2021	235,456	143,036	92,420	40,684	21,291	6,162	2,563	1,543	367	78	24,168	6,404
9. 2022	244,406	145,080	99,326	29,733	20,639	4,516	1,892	2,397	1,010	243	13,105	7,728
10. 2023	261,686	147,841	113,845	18,875	9,811	2,662	843	1,559	184	20	12,258	7,807
11. 2024	275,777	156,668	119,109	2,340	1,419	740	40	1,050	90	22	2,581	4,188
12. Totals	XXX	XXX	XXX	430,719	262,784	45,428	19,692	13,888	3,960	1,093	203,599	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	18,976	1,277	13,013	190			4,249	975	1,671			35,467	107
2. 2015	19	12	360	237	1	1	69	45	21	14		161	3
3. 2016	11,958	7,545	13,468	8,229	54	32	2,714	1,645	682	420		11,005	12
4. 2017	3,901	2,333	28,020	16,158	312	165	5,837	3,320	1,307	775		16,626	36
5. 2018	8,622	6,020	37,744	21,177	338	195	7,954	4,389	1,624	954		23,547	57
6. 2019	22,345	14,308	42,422	25,103	1,223	938	8,621	5,013	2,384	1,499		30,134	88
7. 2020	16,802	8,939	65,123	39,212	817	445	12,730	7,547	3,706	2,276		40,759	143
8. 2021	15,237	8,263	101,684	60,225	2,815	1,462	19,544	11,440	5,966	3,572		60,284	306
9. 2022	22,800	12,585	109,247	63,401	3,164	1,639	20,569	11,808	6,314	3,720		68,941	487
10. 2023	2,991	2,082	144,980	81,053	1,631	899	23,714	13,119	11,080	6,344		80,899	791
11. 2024	2,592	1,369	165,966	92,306	256	143	23,243	12,775	14,567	8,315		91,716	1,319
12. Totals	126,243	64,733	722,027	407,291	10,611	5,919	129,244	72,076	49,322	27,889		459,539	3,349

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	30,522	4,945
2. 2015	1,808	1,063	745	36.2	36.8	35.4				130	31
3. 2016	70,588	41,334	29,254	130.7	130.9	130.5				9,652	1,353
4. 2017	133,847	72,464	61,383	135.6	129.7	143.4				13,430	3,196
5. 2018	106,424	61,320	45,104	85.4	85.0	85.8				19,169	4,378
6. 2019	231,463	152,797	78,666	150.3	169.0	123.8				25,356	4,778
7. 2020	133,256	76,164	57,092	75.4	73.4	78.4				33,774	6,985
8. 2021	193,635	109,183	84,452	82.2	76.3	91.4				48,433	11,851
9. 2022	198,740	116,694	82,046	81.3	80.4	82.6				56,061	12,880
10. 2023	207,492	114,335	93,157	79.3	77.3	81.8				64,836	16,063
11. 2024	210,754	116,457	94,297	76.4	74.3	79.2				74,883	16,833
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	376,246	83,293

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	23,011	12,290	10,721	24,646	12,315	905	96	278	81	106	13,337	120
3. 2016	113,168	57,999	55,169	72,739	37,083	3,863	407	1,416	208		40,320	630
4. 2017	167,327	87,173	80,154	85,920	44,591	3,556	611	833	58	57	45,049	1,076
5. 2018	189,058	99,731	89,327	246,063	124,096	5,372	530	3,489	117	120	130,181	1,436
6. 2019	242,033	129,299	112,734	163,083	82,358	3,335	562	1,593	106	93	84,985	1,376
7. 2020	326,302	181,885	144,417	90,705	49,863	3,026	1,190	1,241	213	39	43,706	1,540
8. 2021	522,415	292,076	230,339	116,046	61,235	3,567	1,205	1,597	202	261	58,568	1,911
9. 2022	707,077	397,016	310,061	142,819	71,999	5,216	1,697	2,274	180	163	76,433	2,835
10. 2023	740,553	419,044	321,509	42,421	22,231	1,534	401	646	50	29	21,919	3,885
11. 2024	713,948	402,912	311,036	6,241	3,384	660	210	139	2	7	3,444	4,027
12. Totals	XXX	XXX	XXX	990,683	509,155	31,034	6,909	13,506	1,217	875	517,942	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior			1									1	
2. 2015			2,895	1,447			583	289	146	72		1,816	
3. 2016	26	26	25,368	12,824	4	4	5,103	2,563	1,281	644		15,721	3
4. 2017	10,199	5,099	25,772	14,037	93	47	5,190	2,805	1,402	751		19,917	10
5. 2018	21,261	10,631	77,733	40,189	105	66	15,654	8,035	3,996	2,047		57,781	33
6. 2019	5,038	2,524	45,269	26,487	221	110	9,140	5,295	2,515	1,438		26,329	29
7. 2020	20,789	11,066	96,866	54,240	317	199	19,525	10,853	5,128	2,841		63,426	68
8. 2021	27,037	15,398	175,999	100,477	762	448	35,511	20,107	9,305	5,254		106,930	110
9. 2022	79,631	46,485	262,888	150,297	781	409	52,977	30,029	14,013	7,893		175,177	228
10. 2023	35,108	17,982	388,242	218,769	801	450	78,024	43,610	20,352	11,399		230,317	547
11. 2024	14,560	7,648	426,339	236,332	530	324	85,596	47,066	22,022	12,191		245,486	1,680
12. Totals	213,649	116,859	1,527,372	855,099	3,614	2,057	307,303	170,652	80,160	44,530		942,901	2,708

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	
2. 2015	29,453	14,300	15,153	128.0	116.4	141.3				1,448	368
3. 2016	109,800	53,759	56,041	97.0	92.7	101.6				12,544	3,177
4. 2017	132,965	67,999	64,966	79.5	78.0	81.1				16,835	3,082
5. 2018	373,673	185,711	187,962	197.6	186.2	210.4				48,174	9,607
6. 2019	230,194	118,880	111,314	95.1	91.9	98.7				21,296	5,033
7. 2020	237,597	130,465	107,132	72.8	71.7	74.2				52,349	11,077
8. 2021	369,824	204,326	165,498	70.8	70.0	71.8				87,161	19,769
9. 2022	560,599	308,989	251,610	79.3	77.8	81.1				145,737	29,440
10. 2023	567,128	314,892	252,236	76.6	75.1	78.5				186,599	43,718
11. 2024	556,087	307,157	248,930	77.9	76.2	80.0				196,919	48,567
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	769,063	173,838

SCHEDULE P - PART 1I - 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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	15,002	10,345	4,657	2,847	1,826	117	2	163	39		1,260	XXX
3. 2016	72,151	44,445	27,706	30,669	23,469	478	54	1,436	489	91	8,571	XXX
4. 2017	125,398	74,726	50,672	135,074	80,483	1,472	149	3,400	1,062	459	58,252	XXX
5. 2018	280,751	168,727	112,024	175,391	104,442	1,720	149	5,853	1,750	1,969	76,623	XXX
6. 2019	342,584	206,610	135,974	196,405	134,995	1,973	183	7,288	2,529	1,474	67,959	XXX
7. 2020	304,428	190,021	114,407	207,143	121,314	2,892	797	7,452	2,236	1,406	93,140	XXX
8. 2021	387,091	243,875	143,216	216,536	123,759	2,135	493	5,906	1,842	1,146	98,483	XXX
9. 2022	527,847	328,380	199,467	210,337	143,262	2,436	429	8,906	2,894	1,322	75,094	XXX
10. 2023	644,016	397,846	246,170	174,527	108,575	2,207	477	9,697	1,953	624	75,426	XXX
11. 2024	687,214	435,256	251,958	104,956	69,190	853	219	6,278	724	290	41,954	XXX
12. Totals	XXX	XXX	XXX	1,453,885	911,315	16,283	2,952	56,379	15,518	8,781	596,762	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			119	115			6	5	1	1		5	
3. 2016			564	514	89	53	28	23	15	10		96	4
4. 2017	536	286	732	606	18	13	39	28	9	7		394	10
5. 2018	1,992	1,179	1,425	1,220	93	71	80	61	26	20		1,065	164
6. 2019	1,010	594	4,075	3,112	402	211	199	143	89	54		1,661	290
7. 2020	7,180	4,428	6,292	4,854	621	388	372	256	148	96		4,591	212
8. 2021	22,455	18,467	11,693	8,378	901	680	744	488	265	182		7,863	496
9. 2022	49,242	37,777	17,340	11,818	1,126	784	1,098	679	373	238		17,883	1,586
10. 2023	145,208	95,488	48,882	31,721	1,721	1,163	2,870	1,693	2,414	1,530		69,500	2,048
11. 2024	91,778	66,711	137,854	85,860	368	242	1,821	1,084	9,011	5,466		81,469	33,154
12. Totals	319,402	224,929	228,974	148,197	5,339	3,604	7,257	4,460	12,352	7,603		184,531	37,964

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	3,253	1,988	1,265	21.7	19.2	27.2				4	1
3. 2016	33,279	24,612	8,667	46.1	55.4	31.3				50	46
4. 2017	141,280	82,634	58,646	112.7	110.6	115.7				376	18
5. 2018	186,580	108,892	77,688	66.5	64.5	69.3				1,018	47
6. 2019	211,441	141,821	69,620	61.7	68.6	51.2				1,379	282
7. 2020	232,100	134,369	97,731	76.2	70.7	85.4				4,190	401
8. 2021	260,635	154,289	106,346	67.3	63.3	74.3				7,303	560
9. 2022	290,858	197,881	92,977	55.1	60.3	46.6				16,987	896
10. 2023	387,526	242,600	144,926	60.2	61.0	58.9				66,881	2,619
11. 2024	352,919	229,496	123,423	51.4	52.7	49.0				77,061	4,408
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	175,250	9,281

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							12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	945	922	23	(1,337)	(1,358)	(125)	(124)	67	62		25	46
3. 2016	3,889	2,944	945	5,485	4,804	129	133	228	131	107	774	763
4. 2017	3,301	1,650	1,651	2,256	1,128	212	106	49	22	304	1,261	700
5. 2018	3,503	1,751	1,752	2,193	1,096	318	158	18		405	1,275	700
6. 2019	3,827	1,914	1,913	2,906	1,453	293	144	232		319	1,834	762
7. 2020	4,045	2,023	2,022	1,781	890	155	77	35		242	1,004	488
8. 2021	4,565	2,283	2,282	2,138	1,069	165	82	42		355	1,194	662
9. 2022	8,234	4,892	3,342	4,106	2,398	300	165	101	1	593	1,943	1,845
10. 2023	34,135	25,294	8,841	16,313	11,916	565	397	383		1,135	4,948	6,964
11. 2024	46,904	35,174	11,730	13,885	9,559	422	285	468	86	704	4,845	12,408
12. Totals	XXX	XXX	XXX	49,726	32,955	2,434	1,423	1,623	302	4,164	19,103	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016			20	10					3	2		11	
4. 2017			117	58			2	1	19	10		69	
5. 2018			85	42			1	1	14	7		50	2
6. 2019			156	78			2	1	26	13		92	2
7. 2020			847	423			11	6	139	69		499	
8. 2021			903	451			12	6	152	76		534	
9. 2022	2	1	965	485			13	7	163	81		569	22
10. 2023	78	63	1,994	1,073			26	14	319	167		1,100	58
11. 2024	2,269	1,652	9,596	6,771	2	1	97	65	1,228	821		3,882	1,502
12. Totals	2,349	1,716	14,683	9,393	2	1	165	100	2,062	1,246		6,805	1,586

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	(1,395)	(1,420)	25	(147.6)	(154.0)	108.7					
3. 2016	5,865	5,080	785	150.8	172.6	83.1				10	1
4. 2017	2,655	1,325	1,330	80.4	80.3	80.6				59	10
5. 2018	2,629	1,304	1,325	75.0	74.5	75.6				43	7
6. 2019	3,615	1,689	1,926	94.5	88.2	100.7				78	14
7. 2020	2,968	1,465	1,503	73.4	72.4	74.3				424	75
8. 2021	3,412	1,684	1,728	74.7	73.8	75.7				452	82
9. 2022	5,650	3,138	2,512	68.6	64.1	75.2				481	88
10. 2023	19,678	13,630	6,048	57.6	53.9	68.4				936	164
11. 2024	27,967	19,240	8,727	59.6	54.7	74.4				3,442	440
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,923	882

SCHEDULE P - PART 1K - FIDELITY/SURETY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	187	94	93		(1)	3		2			6	XXX
3. 2016	12,776	6,676	6,100	3,241	1,607	325	57	496	171	2,049	2,227	XXX
4. 2017	27,304	14,157	13,147	1,731	997	225	93	146	1		1,011	XXX
5. 2018	50,893	26,677	24,216	18,253	9,197	455	85	990	290	1,060	10,126	XXX
6. 2019	60,941	31,702	29,239	12,843	6,494	455	158	426	192	705	6,880	XXX
7. 2020	73,486	38,371	35,115	12,759	11,369	287	114	370	48	116	1,885	XXX
8. 2021	85,693	45,150	40,543	23,622	17,224	681	254	830	295	2,979	7,360	XXX
9. 2022	107,962	56,642	51,320	15,968	12,240	183	25	611	136	420	4,361	XXX
10. 2023	127,532	67,818	59,714	9,396	7,965	216	89	265	72	1,007	1,751	XXX
11. 2024	149,772	79,173	70,599	1,399	907	430	155	396	152	16,668	1,011	XXX
12. Totals	XXX	XXX	XXX	99,212	67,999	3,260	1,030	4,532	1,357	25,004	36,618	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015			122	61			15	8	15	8		75	
3. 2016			1,993	1,035	82	41	273	141	245	124		1,252	6
4. 2017			2,781	1,642			435	251	245	139		1,429	2
5. 2018			7,521	4,314	77	46	1,201	676	656	360		4,059	6
6. 2019			10,170	5,844	228	116	1,988	1,096	526	307		5,549	14
7. 2020			14,943	8,137			2,894	1,536	768	410		8,522	6
8. 2021			22,773	12,468	481	242	4,385	2,333	1,189	655		13,130	20
9. 2022	341	303	42,766	22,889	55	39	8,672	4,523	1,768	968		24,880	78
10. 2023			66,484	35,462	97	51	12,079	6,295	4,232	2,267		38,817	24
11. 2024	312	157	73,962	39,144	5	3	12,309	6,348	5,812	3,092		43,656	80
12. Totals	653	460	243,515	130,995	1,025	538	44,252	23,208	15,457	8,330		141,371	236

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	157	76	81	84.0	80.9	87.1				61	14
3. 2016	6,655	3,176	3,479	52.1	47.6	57.0				958	294
4. 2017	5,563	3,123	2,440	20.4	22.1	18.6				1,139	290
5. 2018	29,153	14,968	14,185	57.3	56.1	58.6				3,207	852
6. 2019	26,636	14,207	12,429	43.7	44.8	42.5				4,326	1,223
7. 2020	32,021	21,614	10,407	43.6	56.3	29.6				6,806	1,716
8. 2021	53,961	33,471	20,490	63.0	74.1	50.5				10,305	2,825
9. 2022	70,364	41,123	29,241	65.2	72.6	57.0				19,915	4,965
10. 2023	92,769	52,201	40,568	72.7	77.0	67.9				31,022	7,795
11. 2024	94,625	49,958	44,667	63.2	63.1	63.3				34,973	8,683
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	112,713	28,658

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015				1							1	XXX
3. 2016	1,166	638	528	750	398	5	(1)	10	2	10	366	XXX
4. 2017	57,892	30,856	27,036	51,108	27,218	531	33	924	37	283	25,275	XXX
5. 2018	147,059	78,173	68,886	119,943	62,762	700	87	2,522	9	722	60,307	XXX
6. 2019	165,455	87,657	77,798	132,032	68,158	598	222	4,877	172	580	68,955	XXX
7. 2020	765,463	71,187	694,276	635,700	57,433	344	164	4,231	14	824	582,664	XXX
8. 2021	167,949	90,503	77,446	99,373	52,002	293	37	5,034	44	454	52,617	XXX
9. 2022	273,482	148,648	124,834	181,103	98,213	277	48	5,202	164	773	88,157	XXX
10. 2023	295,620	159,273	136,347	213,852	111,576	112	40	5,301	114	170	107,535	XXX
11. 2024	369,140	196,088	173,052	181,039	92,371	110	46	5,069	59	159	93,742	XXX
12. Totals	XXX	XXX	XXX	1,614,901	570,131	2,970	676	33,170	615	3,975	1,079,619	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016			15	9					1			7	
4. 2017			21	13					1	1		8	2
5. 2018	529	529	144	88			2	1	8	4		61	32
6. 2019	256	256	120	69			1	1	7	4		54	104
7. 2020	21	13	5,542	181			3	2	13	8		5,375	108
8. 2021	11	7	1,063	830			12	9	46	35		251	44
9. 2022	400	295	2,913	2,402	8	6	36	26	166	124		670	160
10. 2023	2,564	1,613	10,333	7,216	2	1	183	110	414	276		4,280	588
11. 2024	44,649	22,906	61,726	33,925	5	3	403	223	3,025	1,576		51,175	5,010
12. Totals	48,431	25,619	81,877	44,732	15	10	640	372	3,680	2,028		61,882	6,048

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	1		1								
3. 2016	781	408	373	67.0	63.9	70.6				6	1
4. 2017	52,585	27,302	25,283	90.8	88.5	93.5				8	
5. 2018	123,848	63,480	60,368	84.2	81.2	87.6				56	5
6. 2019	137,891	68,882	69,009	83.3	78.6	88.7				51	3
7. 2020	645,854	57,815	588,039	84.4	81.2	84.7				5,369	6
8. 2021	105,832	52,964	52,868	63.0	58.5	68.3				237	14
9. 2022	190,105	101,278	88,827	69.5	68.1	71.2				616	54
10. 2023	232,761	120,946	111,815	78.7	75.9	82.0				4,068	212
11. 2024	296,026	151,109	144,917	80.2	77.1	83.7				49,544	1,631
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	59,957	1,925

SCHEDULE P - PART 1M - INTERNATIONAL

($000 OMITTED)

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	29		137				23					189	
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022													
10. 2023													
11. 2024													
12. Totals	29		137				23					189	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	166	23
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	166	23

SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	55,363	44,512	10,851	25,490	19,778						5,712	XXX
3. 2016	143,061	115,021	28,040	90,224	69,563						20,661	XXX
4. 2017	221,468	178,061	43,407	151,346	116,886			2			34,462	XXX
5. 2018	237,542	190,984	46,558	166,633	134,945			2			31,690	XXX
6. 2019	181,474	145,905	35,569	152,195	131,126	1		4			21,074	XXX
7. 2020	185,579	185,573	6	96,776	97,741	1		6			(958)	XXX
8. 2021	252,161	220,822	31,339	104,652	88,679	4		22			15,999	XXX
9. 2022	227,832	220,410	7,422	107,834	103,045	8		67			4,864	XXX
10. 2023	335,127	278,681	56,446	58,621	58,329	9		126			427	XXX
11. 2024	274,421	274,277	144	10,657	10,416	5		99			345	XXX
12. Totals	XXX	XXX	XXX	964,428	830,508	28		328			134,276	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													XXX
2. 2015	838	838	13	13									XXX
3. 2016	1,368	1,368	144	144									XXX
4. 2017	2,910	2,910	309	309									XXX
5. 2018	9,879	9,879	635	635									XXX
6. 2019	12,605	12,605	2,940	2,940									XXX
7. 2020	16,575	16,575	8,736	8,736									XXX
8. 2021	21,649	21,649	11,024	11,024									XXX
9. 2022	34,278	34,278	24,925	23,511					1			1,415	XXX
10. 2023	66,771	66,264	61,991	60,307					2			2,193	XXX
11. 2024	94,866	94,449	92,328	90,942					3			1,806	XXX
12. Totals	261,739	260,815	203,045	198,561					6			5,414	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	26,341	20,629	5,712	47.6	46.3	52.6					
3. 2016	91,736	71,075	20,661	64.1	61.8	73.7					
4. 2017	154,567	120,105	34,462	69.8	67.5	79.4					
5. 2018	177,149	145,459	31,690	74.6	76.2	68.1					
6. 2019	167,745	146,671	21,074	92.4	100.5	59.2					
7. 2020	122,094	123,052	(958)	65.8	66.3	(15,966.7)					
8. 2021	137,351	121,352	15,999	54.5	55.0	51.1					
9. 2022	167,113	160,834	6,279	73.3	73.0	84.6				1,414	1
10. 2023	187,520	184,900	2,620	56.0	66.3	4.6				2,191	2
11. 2024	197,958	195,807	2,151	72.1	71.4	1,493.8				1,803	3
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,408	6

SCHEDULE P - PART 1O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	65							65	XXX
2. 2015	15,622	12,560	3,062	8,500	6,679	6	(8)	1	(2)		1,838	XXX
3. 2016	26,054	20,947	5,107	17,134	13,485	20	(6)	5	(2)		3,682	XXX
4. 2017	25,808	20,749	5,059	16,650	12,931	30	(15)	7	(4)		3,775	XXX
5. 2018	15,309	12,308	3,001	10,709	8,221	31	(10)	8	(2)		2,539	XXX
6. 2019	5,685	4,571	1,114	1,350	330	481	322	190	121		1,248	XXX
7. 2020	4,504	4,500	4	169	169	91	91	(70)	(70)			XXX
8. 2021	4,790	4,790		812	812	127	127	(27)	(27)			XXX
9. 2022	5,708	5,708		1,136	1,136	140	139	2	2		1	XXX
10. 2023	5,456	5,456		(716)	(716)	(6)	(9)	(77)	(80)		6	XXX
11. 2024	2,410	2,410		(42)	(42)	(2)	(3)	(2)	(3)		2	XXX
12. Totals	XXX	XXX	XXX	55,767	43,005	918	628	37	(67)		13,156	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	381	47	1,776	17			313					2,406	XXX
2. 2015			15	15			1	1					XXX
3. 2016	122	122	37	37	12	12	4	4	4	4			XXX
4. 2017	134	134	38	38	13	13	4	4	4	4			XXX
5. 2018	103	103	69	69	10	10	7	7	4	4			XXX
6. 2019	249	249	251	251	25	25	25	25	12	12			XXX
7. 2020	379	379	249	249	37	37	25	25	16	16			XXX
8. 2021	402	402	385	385	40	40	38	38	19	19			XXX
9. 2022	908	908	589	589	90	90	58	58	37	37			XXX
10. 2023	845	845	1,233	1,233	73	73	122	122	62	62			XXX
11. 2024	365	365	2,540	2,540	27	27	251	251	81	81			XXX
12. Totals	3,888	3,554	7,182	5,423	327	327	848	535	239	239		2,406	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,093	313
2. 2015	8,523	6,685	1,838	54.6	53.2	60.0					
3. 2016	17,338	13,656	3,682	66.5	65.2	72.1					
4. 2017	16,880	13,105	3,775	65.4	63.2	74.6					
5. 2018	10,941	8,402	2,539	71.5	68.3	84.6					
6. 2019	2,583	1,335	1,248	45.4	29.2	112.0					
7. 2020	896	896		19.9	19.9						
8. 2021	1,796	1,796		37.5	37.5						
9. 2022	2,960	2,959	1	51.9	51.8						
10. 2023	1,536	1,530	6	28.2	28.0						
11. 2024	3,218	3,216	2	133.5	133.4						
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2,093	313

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

($000 OMITTED)

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

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													XXX
2. 2015													XXX
3. 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
12. Totals													XXX

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	8,213	2,054	1,344	268	1,068			8,303	XXX
2. 2015	199	158	41									2
3. 2016	235	191	44					1			1	
4. 2017	251	202	49	999	799	101	30	44	6	2	309	7
5. 2018	246	233	13			1		3			4	1
6. 2019	690	679	11			59	59	285	285			3
7. 2020	1,265	1,255	10					6	6			2
8. 2021	3,016	3,012	4					22	22			5
9. 2022	3,021	3,015	6	36	36	2		4	2		4	7
10. 2023	584	572	12	9	9	1		3			4	5
11. 2024	673	634	39									1
12. Totals	XXX	XXX	XXX	9,257	2,898	1,508	357	1,436	321	2	8,625	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	60,215	20,864	9,346	1,085			10,644	2,903	6,010			61,363	60
2. 2015													
3. 2016			5	4			1	1				1	
4. 2017			119	96			22	17	9	7		30	2
5. 2018			96	94			17	17	7	7		2	
6. 2019			541	527			96	92	41	40		19	
7. 2020			779	776			137	136	59	58		5	
8. 2021			1,610	1,609	25	25	282	282	127	127		1	1
9. 2022			1,337	1,334			234	233	100	100		4	1
10. 2023			673	667			101	100	67	67		7	
11. 2024			377	353			43	42	44	43		26	1
12. Totals	60,215	20,864	14,883	6,545	25	25	11,577	3,823	6,464	449		61,458	65

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47,612	13,751
2. 2015											
3. 2016	7	5	2	3.0	2.6	4.5				1	
4. 2017	1,294	955	339	515.5	472.8	691.8				23	7
5. 2018	124	118	6	50.4	50.6	46.2				2	
6. 2019	1,022	1,003	19	148.1	147.7	172.7				14	5
7. 2020	981	976	5	77.5	77.8	50.0				3	2
8. 2021	2,066	2,065	1	68.5	68.6	25.0				1	
9. 2022	1,713	1,705	8	56.7	56.6	133.3				3	1
10. 2023	854	843	11	146.2	147.4	91.7				6	1
11. 2024	464	438	26	68.9	69.1	66.7				24	2
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	47,689	13,769

SCHEDULE P - PART 1R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												
3. 2016												
4. 2017												
5. 2018												
6. 2019												
7. 2020	9	4	5									
8. 2021	14	7	7									
9. 2022	7	4	3	65	65	3		3			6	1
10. 2023	1,866	1,865	1	43	43	2		9	5		6	5
11. 2024	1,497	1,495	2					1			1	1
12. Totals	XXX	XXX	XXX	108	108	5		13	5		13	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020			2	1								1	
8. 2021			6	3			1	1				3	
9. 2022			356	355			62	62	27	27		1	
10. 2023	156	156	693	692	2	2	104	104	70	70		1	1
11. 2024			805	804			101	101	101	101		1	
12. Totals	156	156	1,862	1,855	2	2	268	268	198	198		7	1

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020	2	1	1	22.2	25.0	20.0				1	
8. 2021	7	4	3	50.0	57.1	42.9				3	
9. 2022	516	509	7	7,371.4	12,725.0	233.3				1	
10. 2023	1,079	1,072	7	57.8	57.5	700.0				1	
11. 2024	1,008	1,006	2	67.3	67.3	100.0				1	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	7	

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
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	1	2	3	4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												XXX
3. 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
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022													
10. 2023													
11. 2024													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Schedule P - Part 1T - Warranty

N O N E

Schedule P - Part 1U - Pet Insurance Plans

N O N E

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

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	2,653	2,244	2,688	2,860	2,890	2,885	(5)	25
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	XXX
										12. Totals	(5)	25

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

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	193	282	265	(17)	72
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,473	2,217	(256)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,776	XXX	XXX
										12. Totals	(273)	72

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior												
2. 2015	161	154	35	(8)	(4)	(4)	(6)	(6)	(6)	(6)		
3. 2016	XXX	5,588	5,992	7,391	8,766	9,576	9,511	9,808	9,812	9,812		4
4. 2017	XXX	XXX	9,893	10,405	10,464	10,742	10,877	10,949	10,886	10,867	(19)	(82)
5. 2018	XXX	XXX	XXX	10,018	10,203	10,768	11,246	11,367	11,454	11,763	309	396
6. 2019	XXX	XXX	XXX	XXX	9,183	9,648	10,654	17,269	17,332	11,324	(6,008)	(5,945)
7. 2020	XXX	XXX	XXX	XXX	XXX	8,346	8,185	8,415	8,172	8,400	228	(15)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	7,900	8,573	9,012	9,225	213	652
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,439	10,342	10,721	379	1,282
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,829	12,634	805	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,798	XXX	XXX
										12. Totals	(4,093)	(3,708)

SCHEDULE P - PART 2D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	320											
2. 2015	591	336	310	286	278	278	275	275	272	271	(1)	(4)
3. 2016	XXX	1,375	1,758	1,747	1,788	1,762	1,756	1,476	1,440	1,379	(61)	(97)
4. 2017	XXX	XXX	3,848	4,136	4,160	4,229	4,254	3,545	3,307	3,151	(156)	(394)
5. 2018	XXX	XXX	XXX	4,476	4,758	5,367	5,603	5,211	5,089	4,887	(202)	(324)
6. 2019	XXX	XXX	XXX	XXX	12,836	6,927	8,003	7,355	7,178	7,128	(50)	(227)
7. 2020	XXX	XXX	XXX	XXX	XXX	6,668	7,372	8,220	7,987	8,017	30	(203)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	7,494	9,345	10,363	10,931	568	1,586
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,652	10,080	12,768	2,688	5,116
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,764	8,319	1,555	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,424	XXX	XXX
										12. Totals	4,371	5,453

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 2015	110	216	112	157	148	165	161	154	154	154		
3. 2016	XXX	5,249	4,914	5,056	7,711	8,185	8,181	8,162	8,068	8,172	104	10
4. 2017	XXX	XXX	7,623	7,689	7,664	8,096	8,400	8,440	8,469	8,472	3	32
5. 2018	XXX	XXX	XXX	9,396	10,529	11,026	10,968	11,014	11,102	11,275	173	261
6. 2019	XXX	XXX	XXX	XXX	7,549	6,966	7,190	7,684	8,371	8,850	479	1,166
7. 2020	XXX	XXX	XXX	XXX	XXX	9,243	8,148	8,080	8,314	8,813	499	733
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14,854	13,549	13,426	13,506	80	(43)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,489	12,253	12,326	73	(163)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,198	20,865	(333)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,985	XXX	XXX
										12. Totals	1,078	1,996

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

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		23	25	23	19	17	16	15	14	13	(1)	(2)
3. 2016	XXX	302	439	496	421	406	387	368	360	343	(17)	(25)
4. 2017	XXX	XXX	803	834	853	779	825	850	822	730	(92)	(120)
5. 2018	XXX	XXX	XXX	1,536	1,826	2,608	2,807	2,704	2,904	2,903	(1)	199
6. 2019	XXX	XXX	XXX	XXX	5,772	6,746	8,028	8,827	9,921	11,301	1,380	2,474
7. 2020	XXX	XXX	XXX	XXX	XXX	6,179	6,468	6,765	8,300	7,643	(657)	878
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4,060	4,372	6,213	6,326	113	1,954
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,450	8,636	8,775	139	325
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,546	9,053	(493)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,652	XXX	XXX
										12. Totals	371	5,683

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior												
2. 2015	23											
3. 2016	XXX	3	3	2	2	4	3	4	4	2	(2)	(2)
4. 2017	XXX	XXX	474	420	476	375	413	404	404	378	(26)	(26)
5. 2018	XXX	XXX	XXX	3,999	3,415	4,440	4,989	19,197	23,234	20,470	(2,764)	1,273
6. 2019	XXX	XXX	XXX	XXX	6,888	6,657	7,592	5,864	3,334	15,811	12,477	9,947
7. 2020	XXX	XXX	XXX	XXX	XXX	6,345	13,846	10,898	9,497	13,572	4,075	2,674
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	12,967	13,890	13,416	13,805	389	(85)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,347	16,674	16,821	147	4,474
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,255	16,224	1,969	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,941	XXX	XXX
										12. Totals	16,265	18,255

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior												
2. 2015	526	1,290	1,250	1,148	561	560	561	581	581	580	(1)	(1)
3. 2016	XXX	4,028	5,490	5,015	2,864	2,833	2,799	2,789	2,770	2,764	(6)	(25)
4. 2017	XXX	XXX	10,527	5,892	4,428	4,329	3,895	3,920	3,848	4,136	288	216
5. 2018	XXX	XXX	XXX	7,564	6,934	6,741	5,777	5,471	5,467	5,404	(63)	(67)
6. 2019	XXX	XXX	XXX	XXX	8,431	7,600	6,048	5,690	5,454	5,424	(30)	(266)
7. 2020	XXX	XXX	XXX	XXX	XXX	8,991	5,467	3,925	3,638	3,632	(6)	(293)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6,101	5,804	5,863	5,137	(726)	(667)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,501	6,237	6,698	461	(803)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,519	6,284	(2,235)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,136	XXX	XXX
										12. Totals	(2,318)	(1,906)

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	48,273	42,256	45,461	53,313	61,726	59,232	50,682	53,778	48,014	45,674	(2,340)	(8,104)
2. 2015	1,306	1,934	1,992	1,305	688	679	646	651	674	690	16	39
3. 2016	XXX	12,904	15,224	16,402	18,803	20,782	24,370	24,648	27,128	28,113	985	3,465
4. 2017	XXX	XXX	28,489	23,736	27,643	37,198	42,844	50,944	58,270	59,358	1,088	8,414
5. 2018	XXX	XXX	XXX	32,020	31,732	45,146	45,130	41,167	40,382	43,447	3,065	2,280
6. 2019	XXX	XXX	XXX	XXX	43,594	57,079	58,866	73,583	75,710	76,833	1,123	3,250
7. 2020	XXX	XXX	XXX	XXX	XXX	52,126	54,134	52,838	54,654	55,021	367	2,183
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	60,993	61,994	76,203	80,881	4,678	18,887
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71,492	71,171	78,064	6,893	6,572
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81,784	87,046	5,262	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,087	XXX	XXX
										12. Totals	21,137	36,986

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	4	3	1			1	2	2	1	1		(1)
2. 2015	8,174	9,896	6,449	6,281	14,964	13,979	15,239	15,221	15,120	14,881	(239)	(340)
3. 2016	XXX	35,984	45,985	35,417	46,039	57,409	59,966	63,457	63,269	54,196	(9,073)	(9,261)
4. 2017	XXX	XXX	50,209	59,622	54,452	55,153	59,642	59,656	58,680	63,541	4,861	3,885
5. 2018	XXX	XXX	XXX	63,644	70,422	81,882	106,824	133,556	177,813	182,642	4,829	49,086
6. 2019	XXX	XXX	XXX	XXX	84,252	98,932	105,710	110,443	109,581	108,748	(833)	(1,695)
7. 2020	XXX	XXX	XXX	XXX	XXX	110,771	111,325	113,358	112,904	103,816	(9,088)	(9,542)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	172,179	173,714	183,005	160,052	(22,953)	(13,662)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232,341	239,572	243,397	3,825	11,056
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	252,865	242,687	(10,178)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,962	XXX	XXX
										12. Totals	(38,849)	29,526

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		5	4	4	4	4	4	4	4	4		
2. 2015	2,382	769	790	640	1,143	1,147	1,146	1,143	1,141	1,139	(2)	(4)
3. 2016	XXX	8,918	8,233	6,686	8,221	8,128	7,919	7,782	7,693	7,714	21	(68)
4. 2017	XXX	XXX	41,770	54,896	58,123	57,605	56,932	57,099	56,599	56,306	(293)	(793)
5. 2018	XXX	XXX	XXX	77,038	78,212	78,484	78,058	75,289	73,712	73,580	(132)	(1,709)
6. 2019	XXX	XXX	XXX	XXX	79,719	67,389	66,601	65,558	65,528	64,828	(700)	(730)
7. 2020	XXX	XXX	XXX	XXX	XXX	102,705	94,622	95,424	94,170	92,464	(1,706)	(2,960)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	118,980	105,404	104,267	102,199	(2,068)	(3,205)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,432	103,127	86,831	(16,296)	(45,601)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159,061	136,298	(22,763)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,323	XXX	XXX
										12. Totals	(43,940)	(55,072)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior												
2. 2015	14	30	23	19	20	20	19	19	19	19		
3. 2016	XXX	1,079	897	699	720	684	675	688	687	687		(1)
4. 2017	XXX	XXX	2,009	1,816	1,543	1,412	1,339	1,318	1,283	1,294	11	(24)
5. 2018	XXX	XXX	XXX	2,109	1,777	1,513	1,356	1,319	1,280	1,299	19	(20)
6. 2019	XXX	XXX	XXX	XXX	2,347	2,103	1,740	1,696	1,677	1,681	4	(15)
7. 2020	XXX	XXX	XXX	XXX	XXX	2,076	1,757	1,724	1,450	1,397	(53)	(327)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,116	2,124	1,721	1,610	(111)	(514)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,094	2,654	2,331	(323)	(763)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,709	5,515	(1,194)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,938	XXX	XXX
										12. Totals	(1,646)	(1,662)

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior												
2. 2015	62	157	71	43	67	37	87	87	79	72	(7)	(15)
3. 2016	XXX	4,527	4,757	3,760	3,448	4,291	4,116	4,109	3,641	3,034	(607)	(1,075)
4. 2017	XXX	XXX	7,310	8,438	6,387	6,777	4,734	4,189	2,551	2,188	(363)	(2,001)
5. 2018	XXX	XXX	XXX	14,010	14,982	15,306	14,721	14,300	14,234	13,190	(1,044)	(1,110)
6. 2019	XXX	XXX	XXX	XXX	18,411	20,494	15,528	12,236	13,149	11,976	(1,173)	(260)
7. 2020	XXX	XXX	XXX	XXX	XXX	21,104	21,402	17,082	11,669	9,727	(1,942)	(7,355)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	22,501	24,799	22,827	19,421	(3,406)	(5,378)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,364	33,578	27,965	(5,613)	(399)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,553	38,411	4,858	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41,703	XXX	XXX
										12. Totals	(9,297)	(17,592)

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

1. Prior												
2. 2015												
3. 2016	XXX	367	433	398	359	390	356	357	358	365	7	8
4. 2017	XXX	XXX	27,429	25,795	24,569	24,659	24,567	24,460	24,394	24,397	3	(63)
5. 2018	XXX	XXX	XXX	65,226	59,101	59,487	58,127	57,879	57,821	57,852	31	(27)
6. 2019	XXX	XXX	XXX	XXX	68,127	71,698	64,804	64,397	64,386	64,302	(84)	(95)
7. 2020	XXX	XXX	XXX	XXX	XXX	593,089	586,207	585,967	584,414	583,820	(594)	(2,147)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	60,693	52,185	48,118	47,868	(250)	(4,317)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,417	85,504	83,747	(1,757)	(15,670)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109,011	106,490	(2,521)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138,457	XXX	XXX
										12. Totals	(5,166)	(22,312)

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	3,039	40	595	686	680	694	694	694	694	693	(1)	(1)
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	XXX
										12. Totals	(1)	(1)

SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

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	7,811	8,334	7,820	7,083	6,544	5,713	5,713	5,713	5,713	5,713		
3. 2016	XXX	25,658	23,802	21,623	20,631	20,660	20,660	20,660	20,660	20,660		
4. 2017	XXX	XXX	40,751	34,071	34,061	34,460	34,460	34,460	34,460	34,460		
5. 2018	XXX	XXX	XXX	37,132	29,395	33,032	31,688	31,688	31,688	31,688		
6. 2019	XXX	XXX	XXX	XXX	24,962	20,097	21,441	21,441	21,069	21,070	1	(371)
7. 2020	XXX	XXX	XXX	XXX	XXX				(965)	(964)	1	(964)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	16,453	14,636	15,976	15,977	1	1,341
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,203	6,208	6,212	4	9
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,462	2,493	31	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,049	XXX	XXX
12. Totals											38	15

SCHEDULE P - PART 2O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	2,378	3,069	2,457	2,454	2,311	2,624	2,624	2,624	2,624	2,683	59	59
2. 2015	1,587	3,060	2,895	2,484	2,241	1,834	1,834	1,834	1,834	1,834		
3. 2016	XXX	3,937	4,316	3,936	3,676	3,675	3,675	3,675	3,675	3,675		
4. 2017	XXX	XXX	4,256	4,105	3,771	3,764	3,764	3,764	3,764	3,764		
5. 2018	XXX	XXX	XXX	2,692	2,547	2,528	2,528	2,528	2,528	2,528		
6. 2019	XXX	XXX	XXX	XXX	798	1,179	1,179	1,179	1,179	1,179		
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2		2
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	1	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											60	61

SCHEDULE P - PART 2P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

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	XXX
12. Totals												

NONE

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

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	46,238	55,443	53,630	57,817	49,407	51,559	60,089	69,990	75,727	77,986	2,259	7,996
2. 2015	25	14	7	2	2	2	1	1				(1)
3. 2016	XXX	35	19	13	10	10	10	10	10	2	(8)	(8)
4. 2017	XXX	XXX	20	19	238	303	303	303	303	299	(4)	(4)
5. 2018	XXX	XXX	XXX	4	4	4	4	4	4	3	(1)	(1)
6. 2019	XXX	XXX	XXX	XXX	23	17	16	19	19	18	(1)	(1)
7. 2020	XXX	XXX	XXX	XXX	XXX	5	4	5	4	4		(1)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	3	2	2		(1)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5	4	(1)	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7		XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	XXX	XXX
										12. Totals	2,244	7,979

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

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	2	2	2	1	1		(1)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4	5	4	3	(1)	(2)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	5	5		3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	1	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
										12. Totals		

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

NONE

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	XXX
										12. Totals		

SCHEDULE P - PART 2T - WARRANTY

NONE

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	XXX
										12. Totals		

SCHEDULE P - PART 2U - PET INSURANCE PLANS

NONE

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	XXX
										12. Totals		

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1	2	3	4	5	6	7	8	9	10	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	000											
2. 2015											2	(1)
3. 2016	XXX										2	(2)
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									1
6. 2019	XXX	XXX	XXX	XXX	1,441	2,133	2,551	2,853	2,875	2,885	314	129
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			

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	000											
2. 2015											(3)	
3. 2016	XXX											
4. 2017	XXX	XXX										14
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	80	261	261	564	316
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,664	2,182	4,374	277
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,014	4,208	289

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	000											
2. 2015	5	14	(8)	(8)	(8)	(7)	(7)	(7)	(7)	(7)	12	12
3. 2016	XXX	1,150	2,492	5,779	7,176	8,519	8,849	9,595	9,715	9,715	764	623
4. 2017	XXX	XXX	1,604	3,160	5,566	7,571	8,531	9,247	10,171	10,254	1,171	449
5. 2018	XXX	XXX	XXX	1,224	3,631	6,162	8,421	10,059	10,585	10,950	999	462
6. 2019	XXX	XXX	XXX	XXX	1,305	3,810	5,837	15,025	16,135	10,536	879	334
7. 2020	XXX	XXX	XXX	XXX	XXX	622	1,185	2,285	2,791	5,104	382	178
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	201	687	3,323	4,717	383	171
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	666	2,458	3,965	506	274
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,869	4,585	667	416
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,117	585	364

SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	000											
2. 2015	68	231	254	264	267	271	271	271	271	271	669	247
3. 2016	XXX	291	981	1,118	1,303	1,337	1,337	1,337	1,337	1,337	1,389	415
4. 2017	XXX	XXX	497	1,461	2,213	2,636	2,778	2,828	2,827	2,825	2,382	661
5. 2018	XXX	XXX	XXX	520	2,079	3,492	4,051	4,418	4,562	4,594	2,937	867
6. 2019	XXX	XXX	XXX	XXX	751	2,894	4,689	5,483	5,833	6,172	2,888	1,164
7. 2020	XXX	XXX	XXX	XXX	XXX	422	1,883	3,646	4,774	5,317	2,031	924
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	242	3,651	7,204	9,111	2,931	1,199
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	374	3,754	7,627	2,135	3,299
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	453	3,091	1,428	1,543
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	420	542	739

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000											
2. 2015		135	43	137	141	144	144	144	144	144	6	26
3. 2016	XXX	758	1,623	4,110	5,938	6,561	6,711	6,770	6,860	6,986	197	303
4. 2017	XXX	XXX	1,968	3,213	4,241	5,891	6,771	7,335	7,636	7,793	342	335
5. 2018	XXX	XXX	XXX	2,662	7,030	8,566	8,929	9,844	10,202	10,444	331	277
6. 2019	XXX	XXX	XXX	XXX	1,774	2,868	3,991	5,429	6,151	7,088	294	316
7. 2020	XXX	XXX	XXX	XXX	XXX	1,714	3,202	4,108	6,068	6,504	256	364
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,564	7,009	8,321	9,986	232	297
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,239	5,010	7,250	201	323
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,501	7,479	242	459
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,884	119	240

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	000											
2. 2015												4
3. 2016	XXX	1	39	221	229	231	231	231	231	231	6	39
4. 2017	XXX	XXX	35	204	271	308	323	373	659	626	33	110
5. 2018	XXX	XXX	XXX	130	581	1,226	1,814	1,976	2,580	2,661	106	215
6. 2019	XXX	XXX	XXX	XXX	285	1,340	3,824	6,084	7,002	7,737	192	465
7. 2020	XXX	XXX	XXX	XXX	XXX	201	396	1,341	3,870	4,909	114	342
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	19	255	1,348	2,166	10	146
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	294	1,459	10	219
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	260	3	130
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	3	80

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	000											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX	4	9	9	9	9	9	9	9		31
5. 2018	XXX	XXX	XXX	69	88	374	678	684	13,989	14,612	10	96
6. 2019	XXX	XXX	XXX	XXX		3	345	690	697	7,072	7	128
7. 2020	XXX	XXX	XXX	XXX	XXX	206	462	2,936	3,227	4,243	238	492
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	353	1,637	2,752	3,675	418	761
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	351	3,640	5,876	166	625
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	496	2,498	75	405
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	435		130

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	000										XXX	XXX
2. 2015	62	935	1,106	1,057	533	557	557	580	580	580	XXX	XXX
3. 2016	XXX	451	2,208	3,339	2,595	2,710	2,757	2,758	2,765	2,765	XXX	XXX
4. 2017	XXX	XXX	3,149	4,094	3,428	3,752	3,715	3,828	3,841	4,148	XXX	XXX
5. 2018	XXX	XXX	XXX	1,724	4,575	5,183	5,221	5,239	5,372	5,413	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	2,626	4,909	5,123	5,295	5,280	5,415	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	1,538	2,554	2,821	3,018	3,347	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,728	4,362	4,683	4,680	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,700	4,434	4,702	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,948	4,981	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,386	XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	000	2,186	3,856	4,332	5,259	8,058	8,256	9,975	10,439	11,879	3	
2. 2015	41	212	225	228	287	363	371	371	535	536	71	137
3. 2016	XXX	180	2,433	6,838	8,744	10,343	14,751	15,199	17,340	17,371	201	718
4. 2017	XXX	XXX	736	1,640	4,452	10,270	16,024	26,370	39,139	43,264	325	1,095
5. 2018	XXX	XXX	XXX	1,080	2,123	4,714	13,046	16,247	16,837	20,570	348	1,239
6. 2019	XXX	XXX	XXX	XXX	1,977	9,814	15,327	29,185	41,091	47,583	418	1,400
7. 2020	XXX	XXX	XXX	XXX	XXX	747	2,348	3,704	12,073	15,693	916	1,323
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,092	3,052	5,218	22,991	3,557	2,541
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,735	8,505	11,717	4,417	2,824
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,705	10,883	4,379	2,637
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,622	1,709	1,160

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	000											
2. 2015	103	165	165	171	5,449	10,886	10,895	13,199	13,140	13,140	2	118
3. 2016	XXX	816	3,895	14,591	32,079	32,561	33,043	39,103	39,109	39,112	23	604
4. 2017	XXX	XXX	821	5,793	8,949	24,021	27,555	31,580	36,861	44,274	36	1,030
5. 2018	XXX	XXX	XXX	1,582	2,008	2,926	10,988	45,300	98,950	126,809	50	1,353
6. 2019	XXX	XXX	XXX	XXX	3,153	20,469	35,939	53,955	75,545	83,497	48	1,299
7. 2020	XXX	XXX	XXX	XXX	XXX	1,523	6,991	22,346	24,620	42,678	56	1,416
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	7,364	20,877	42,885	57,173	57	1,744
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,608	39,068	74,339	120	2,487
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,646	21,323	81	3,257
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,306	26	2,321

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	000	5	4	4	4	4	4	4	4	4	XXX	XXX
2. 2015	111	498	599	529	1,109	1,136	1,135	1,135	1,135	1,135	XXX	XXX
3. 2016	XXX	1,082	4,293	4,747	7,138	7,456	7,627	7,624	7,622	7,624	XXX	XXX
4. 2017	XXX	XXX	6,619	44,092	53,416	55,600	55,667	56,285	56,185	55,913	XXX	XXX
5. 2018	XXX	XXX	XXX	31,576	61,525	66,933	69,732	72,842	72,439	72,521	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	36,052	51,251	58,498	62,845	63,468	63,200	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	40,682	71,333	77,758	83,490	87,924	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	53,880	77,411	88,081	94,419	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,042	59,764	69,083	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,496	67,683	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,398	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	000												
2. 2015	11	21	19	19	19	19	19	19	19	19	32	13
3. 2016	XXX	583	694	680	679	668	668	677	677	677	469	294
4. 2017	XXX	XXX	1,239	1,259	1,224	1,236	1,235	1,235	1,235	1,235	531	169
5. 2018	XXX	XXX	XXX	1,181	1,253	1,281	1,281	1,256	1,256	1,256	530	169
6. 2019	XXX	XXX	XXX	XXX	1,391	1,645	1,619	1,603	1,603	1,602	574	187
7. 2020	XXX	XXX	XXX	XXX	XXX	922	1,023	995	974	968	389	100
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	931	1,203	1,122	1,152	481	182
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,479	1,895	1,844	1,170	683
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,859	4,565	6,914	842
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,463	9,658	1,248

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	000										XXX	XXX
2. 2015		3	3	3	3	3	3	3	3	3	XXX	XXX
3. 2016	XXX	19	304	2,185	2,187	2,208	1,978	1,979	1,929	1,902	XXX	XXX
4. 2017	XXX	XXX	24	455	376	836	839	845	852	865	XXX	XXX
5. 2018	XXX	XXX	XXX	1,778	1,836	10,103	10,103	10,111	10,111	9,426	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	13	4,478	4,478	6,266	7,302	6,645	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	128	1,015	1,469	1,473	1,563	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,028	4,892	4,969	6,825	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,782	3,980	3,885	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	532	1,558	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767	XXX	XXX

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

1. Prior	000										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX	9	358	338	355	386	355	356	356	359	XXX	XXX
4. 2017	XXX	XXX	15,009	24,227	24,310	24,443	24,433	24,437	24,390	24,389	XXX	XXX
5. 2018	XXX	XXX	XXX	35,990	55,719	58,808	57,805	57,804	57,807	57,794	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	35,058	65,886	63,979	64,011	64,347	64,250	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	463,568	558,610	567,055	577,512	578,447	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	28,847	47,146	47,648	47,628	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,323	81,680	83,119	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,049	102,348	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,732	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	000	503	504	504	504	504	504	504	504	504	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

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	000										XXX	XXX
2. 2015	(2,669)	3,035	4,169	4,556	4,896	5,713	5,713	5,713	5,713	5,713	XXX	XXX
3. 2016	XXX	(8,260)	9,690	16,295	17,374	20,660	20,660	20,660	20,660	20,660	XXX	XXX
4. 2017	XXX	XXX	(4,315)	18,627	26,713	34,460	34,460	34,460	34,460	34,460	XXX	XXX
5. 2018	XXX	XXX	XXX	(3,235)	13,864	33,032	31,688	31,688	31,688	31,688	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	257	20,097	21,441	21,441	21,069	21,070	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX				(965)	(964)	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	13,418	14,636	15,976	15,977	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,141	4,795	4,797	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	302	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	246	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	000	12	21	23	72	213	213	213	213	278	XXX	XXX
2. 2015	393	1,242	1,652	1,683	1,689	1,834	1,834	1,834	1,834	1,834	XXX	XXX
3. 2016	XXX	1,300	2,756	3,314	3,387	3,675	3,675	3,675	3,675	3,675	XXX	XXX
4. 2017	XXX	XXX	1,370	2,966	3,270	3,764	3,764	3,764	3,764	3,764	XXX	XXX
5. 2018	XXX	XXX	XXX	133	2,080	2,528	2,528	2,528	2,528	2,528	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	(814)	1,179	1,179	1,179	1,179	1,179	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		2	2	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

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

NONE

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	000	3,286	166	5,385	8,405	9,989	11,309	13,030	15,398	22,633		
2. 2015												2
3. 2016	XXX											
4. 2017	XXX	XXX	5	5	5	272	272	270	270	270	1	4
5. 2018	XXX	XXX	XXX	1	1	1	1	1	1	1		1
6. 2019	XXX	XXX	XXX	XXX		1	1	1	1	1		3
7. 2020	XXX	XXX	XXX	XXX	XXX							2
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						4
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	2	2	4
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	4
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	000												
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		3	3	1		
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	3	1	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1	

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	
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	

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	000												
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				

NONE

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	
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	

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	968	26	3			
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	

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

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	21	14	1
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	17
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior										
2. 2015	151	104	43		3	3	1	1	1	1
3. 2016	XXX	3,659	1,943	187	395	158	69	105	97	96
4. 2017	XXX	XXX	6,720	5,146	2,877	1,686	987	792	458	566
5. 2018	XXX	XXX	XXX	7,385	4,431	2,101	685	565	215	390
6. 2019	XXX	XXX	XXX	XXX	6,701	3,456	967	736	594	632
7. 2020	XXX	XXX	XXX	XXX	XXX	6,902	4,938	5,082	3,327	2,998
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6,438	5,769	3,913	2,980
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,780	4,275	2,997
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,460	5,170
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,529

SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	160									
2. 2015	201	60	37	14	10	8	5	5	1	1
3. 2016	XXX	796	571	476	459	425	420	138	102	41
4. 2017	XXX	XXX	2,010	1,789	1,445	1,525	1,461	710	479	325
5. 2018	XXX	XXX	XXX	1,940	1,292	1,230	1,250	747	504	292
6. 2019	XXX	XXX	XXX	XXX	9,604	2,173	2,288	1,287	960	728
7. 2020	XXX	XXX	XXX	XXX	XXX	4,547	3,810	3,566	2,725	2,306
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4,483	2,370	1,298	1,110
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,068	2,725	3,606
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,089	1,568
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,024

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior										
2. 2015	61	81	69	8	7	22	17	10	11	11
3. 2016	XXX	3,407	1,623	(1,125)	439	602	612	325	296	190
4. 2017	XXX	XXX	4,004	2,863	1,958	957	484	409	347	264
5. 2018	XXX	XXX	XXX	5,211	2,720	1,767	1,371	546	621	323
6. 2019	XXX	XXX	XXX	XXX	4,858	3,142	2,070	971	1,150	802
7. 2020	XXX	XXX	XXX	XXX	XXX	6,735	3,883	2,358	1,273	966
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	8,392	5,015	3,770	2,123
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,935	5,835	3,348
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,605	11,562
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,818

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015		23	25	23	19	17	16	15	14	13
3. 2016	XXX	195	280	271	190	175	156	137	129	112
4. 2017	XXX	XXX	681	520	548	351	240	165	115	104
5. 2018	XXX	XXX	XXX	1,101	851	941	358	170	171	97
6. 2019	XXX	XXX	XXX	XXX	1,885	1,621	1,613	1,397	2,339	2,314
7. 2020	XXX	XXX	XXX	XXX	XXX	2,705	2,706	2,759	3,058	2,321
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,519	2,612	4,089	4,060
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,307	5,362	4,997
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,373	5,713
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,022

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior										
2. 2015	23									
3. 2016	XXX	3	3	2	2	4	3	4	4	2
4. 2017	XXX	XXX	470	410	466	366	404	395	395	369
5. 2018	XXX	XXX	XXX	3,891	2,970	2,488	2,863	2,567	5,800	2,791
6. 2019	XXX	XXX	XXX	XXX	6,763	5,836	6,775	5,020	1,990	3,363
7. 2020	XXX	XXX	XXX	XXX	XXX	5,941	7,684	7,252	5,498	3,824
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	10,540	9,907	7,990	8,416
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,252	8,262	7,457
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,291	10,944
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,244

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 2015	223	122	90	56	16	4	3	1	1	
3. 2016	XXX	1,231	1,013	668	191	96	42	18	5	(2)
4. 2017	XXX	XXX	5,147	910	689	497	75	86	6	(12)
5. 2018	XXX	XXX	XXX	3,198	1,646	1,336	432	124	35	(19)
6. 2019	XXX	XXX	XXX	XXX	3,757	2,140	632	256	91	(3)
7. 2020	XXX	XXX	XXX	XXX	XXX	5,826	2,214	839	424	(97)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,964	656	487	27
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,592	1,054	378
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,746	746
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,913

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	19,589	19,605	21,091	29,699	37,719	37,914	30,033	32,686	20,751	16,097
2. 2015	1,123	1,684	1,720	1,058	379	306	274	279	138	147
3. 2016	XXX	12,438	12,339	8,016	8,735	8,177	5,735	3,107	4,970	6,307
4. 2017	XXX	XXX	27,265	18,016	16,343	20,276	12,201	13,135	13,841	14,379
5. 2018	XXX	XXX	XXX	30,406	26,314	29,546	25,987	23,172	18,422	20,132
6. 2019	XXX	XXX	XXX	XXX	39,589	43,417	33,898	25,604	24,310	20,927
7. 2020	XXX	XXX	XXX	XXX	XXX	50,621	43,284	38,612	33,796	31,094
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	58,646	57,116	51,601	49,562
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66,259	59,123	54,608
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79,139	74,523
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,128

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	4	3	1			1	2	2	1	1
2. 2015	8,071	4,728	1,263	1,103	2,001	773	1,962	2,022	1,980	1,741
3. 2016	XXX	27,497	28,958	15,282	10,639	21,764	21,705	24,350	24,156	15,083
4. 2017	XXX	XXX	49,352	52,557	28,253	27,893	17,578	16,337	14,465	14,121
5. 2018	XXX	XXX	XXX	56,733	54,802	61,459	55,122	53,150	47,593	45,163
6. 2019	XXX	XXX	XXX	XXX	72,949	71,453	35,722	29,383	25,318	22,626
7. 2020	XXX	XXX	XXX	XXX	XXX	103,677	83,697	68,902	71,654	51,298
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	156,347	133,234	122,799	90,927
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	213,455	180,187	135,540
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238,699	203,886
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,538

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	1,122	165	152	105	33	11	10	7	6	4
3. 2016	XXX	4,863	1,682	1,130	524	371	255	136	68	54
4. 2017	XXX	XXX	14,084	3,664	1,754	1,416	761	537	163	137
5. 2018	XXX	XXX	XXX	24,877	4,467	3,094	2,855	1,169	302	224
6. 2019	XXX	XXX	XXX	XXX	22,842	4,707	2,992	1,633	1,280	1,020
7. 2020	XXX	XXX	XXX	XXX	XXX	30,862	6,894	3,682	2,760	1,554
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	30,888	7,246	5,176	3,571
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,906	22,174	5,941
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,371	18,338
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,732

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior										
2. 2015	(9)	9	4							
3. 2016	XXX	390	203	19	41	16	7	11	10	10
4. 2017	XXX	XXX	727	547	301	176	103	83	48	59
5. 2018	XXX	XXX	XXX	845	497	232	76	62	24	43
6. 2019	XXX	XXX	XXX	XXX	857	444	121	92	75	79
7. 2020	XXX	XXX	XXX	XXX	XXX	1,035	729	728	476	429
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,025	906	598	458
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,362	752	487
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,135	934
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,857

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior										
2. 2015	61	154	68	40	65	33	83	83	76	69
3. 2016	XXX	3,224	3,015	1,428	1,129	1,956	2,095	2,087	1,670	1,091
4. 2017	XXX	XXX	7,286	7,977	5,547	5,533	3,492	2,929	1,248	1,323
5. 2018	XXX	XXX	XXX	11,934	4,884	4,898	4,312	3,883	3,818	3,732
6. 2019	XXX	XXX	XXX	XXX	18,376	15,750	10,797	5,663	4,555	5,218
7. 2020	XXX	XXX	XXX	XXX	XXX	20,975	20,386	15,612	10,196	8,164
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	21,465	19,824	17,855	12,357
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,265	28,627	24,026
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,097	36,806
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,779

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

1. Prior										
2. 2015										
3. 2016	XXX	354	67	60	4	4	1	1	1	6
4. 2017	XXX	XXX	7,910	1,465	221	190	133	23	4	8
5. 2018	XXX	XXX	XXX	13,978	2,797	662	322	75	14	57
6. 2019	XXX	XXX	XXX	XXX	15,393	5,395	576	136	38	52
7. 2020	XXX	XXX	XXX	XXX	XXX	116,727	26,972	18,869	6,881	5,363
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	18,423	4,106	423	236
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,680	3,569	520
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,040	3,189
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,981

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	2,627	(375)	152	153	146	160	160	160	160	160
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	

SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	3,763	3,341	2,352	1,663	1,106					
3. 2016	XXX	12,388	5,308	2,106	1,518					
4. 2017	XXX	XXX	15,615	5,854	2,680					
5. 2018	XXX	XXX	XXX	15,763	4,605					
6. 2019	XXX	XXX	XXX	XXX	8,532					
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,035			
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,062	1,414	1,414
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,556	1,685
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,386

SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	2,051	2,736	2,082	2,079	1,906	2,078	2,078	2,078	2,078	2,072
2. 2015	769	1,343	1,080	797	548					
3. 2016	XXX	1,971	1,090	454	240					
4. 2017	XXX	XXX	1,848	697	327					
5. 2018	XXX	XXX	XXX	867	314					
6. 2019	XXX	XXX	XXX	XXX	556					
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	

SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

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	

NONE

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	12,952	19,299	20,454	34,071	30,303	32,849	35,646	41,813	31,298	16,002
2. 2015	25	14	7	2	2	2	1	1		
3. 2016	XXX	35	19	13	10	10	10	10	10	1
4. 2017	XXX	XXX	15	13	21	31	31	32	33	28
5. 2018	XXX	XXX	XXX	4	3	3	3	3	3	2
6. 2019	XXX	XXX	XXX	XXX	23	16	16	19	18	18
7. 2020	XXX	XXX	XXX	XXX	XXX	5	4	5	4	4
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	3	2	2
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	3	3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

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	2	2	2	1	1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4	5	4	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

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		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015					1	1	2	2	2	2
3. 2016	XXX				1	1	2	2	2	2
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	209	219	296	309	313	314
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	

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015				2	1	1				
3. 2016	XXX			2	1	1				
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX	108	26	12	5	1	
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	

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015				1	1	1	1	1	1	1
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2019	XXX	XXX	XXX	XXX	414	357	440	443	443	443
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	

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015				(3)	(3)	(3)	(3)	(3)	(3)	(3)
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	193	555	564
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,123	4,374
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,208

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	194	18	7
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	817	35
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	611

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015				(3)	(3)	(3)	(3)	(3)	(3)	(3)
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	400	887	887
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,137	4,686
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,108

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	2	5	6	12	12	12	12	12	12	12
3. 2016	XXX	204	318	714	739	754	760	763	765	764
4. 2017	XXX	XXX	350	982	1,085	1,129	1,143	1,153	1,167	1,171
5. 2018	XXX	XXX	XXX	588	867	932	953	974	996	999
6. 2019	XXX	XXX	XXX	XXX	561	769	827	863	880	879
7. 2020	XXX	XXX	XXX	XXX	XXX	251	339	361	374	382
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	229	338	369	383
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	295	468	506
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	667
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	585

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	5	3								
3. 2016	XXX	291	44	45	25	13	8	2	1	2
4. 2017	XXX	XXX	157	153	75	41	24	18	4	1
5. 2018	XXX	XXX	XXX	371	123	82	58	31	9	5
6. 2019	XXX	XXX	XXX	XXX	320	116	60	24	7	7
7. 2020	XXX	XXX	XXX	XXX	XXX	131	56	26	13	5
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	142	48	28	17
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	93	65
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257	87
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	7	12	13	25	25	25	25	25	25	25
3. 2016	XXX	628	719	1,387	1,393	1,389	1,389	1,388	1,388	1,389
4. 2017	XXX	XXX	599	1,591	1,623	1,611	1,613	1,617	1,619	1,621
5. 2018	XXX	XXX	XXX	1,296	1,439	1,455	1,461	1,463	1,465	1,466
6. 2019	XXX	XXX	XXX	XXX	1,098	1,202	1,214	1,219	1,221	1,220
7. 2020	XXX	XXX	XXX	XXX	XXX	495	556	563	565	565
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	478	560	572	571
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	695	832	845
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,054	1,170
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,210

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)
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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	16	114	124	667	668	669	669	669	669	669
3. 2016	XXX	109	255	1,332	1,378	1,385	1,386	1,388	1,388	1,389
4. 2017	XXX	XXX	170	2,064	2,232	2,326	2,359	2,372	2,378	2,382
5. 2018	XXX	XXX	XXX	1,027	2,367	2,695	2,806	2,884	2,924	2,937
6. 2019	XXX	XXX	XXX	XXX	1,139	2,229	2,641	2,792	2,854	2,888
7. 2020	XXX	XXX	XXX	XXX	XXX	556	1,345	1,743	1,937	2,031
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	558	1,776	2,631	2,931
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	1,553	2,135
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	547	1,428
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	542

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	5									
2. 2015	53	11	1	2	1					
3. 2016	XXX	159	16	35	22	7	8	4	4	3
4. 2017	XXX	XXX	286	320	197	72	27	13	5	
5. 2018	XXX	XXX	XXX	1,791	646	291	159	67	22	9
6. 2019	XXX	XXX	XXX	XXX	1,841	793	334	160	88	46
7. 2020	XXX	XXX	XXX	XXX	XXX	1,593	881	399	221	71
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,540	1,565	611	291
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,553	3,150	606
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,306	1,453
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,484

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	76	165	165	917	933	916	916	916	916	916
3. 2016	XXX	307	350	1,772	1,807	1,807	1,807	1,807	1,807	1,807
4. 2017	XXX	XXX	527	2,964	3,038	3,042	3,042	3,043	3,043	3,043
5. 2018	XXX	XXX	XXX	3,236	3,801	3,815	3,821	3,812	3,812	3,813
6. 2019	XXX	XXX	XXX	XXX	3,510	4,033	4,075	4,090	4,095	4,098
7. 2020	XXX	XXX	XXX	XXX	XXX	2,510	2,944	2,972	3,023	3,026
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,530	4,339	4,404	4,421
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,297	5,961	6,040
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,424	4,424
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,765

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015		3	3	6	6	6	6	6	6	6
3. 2016	XXX	33	59	165	160	158	160	196	194	197
4. 2017	XXX	XXX	69	254	246	252	260	323	329	342
5. 2018	XXX	XXX	XXX	125	224	246	250	317	323	331
6. 2019	XXX	XXX	XXX	XXX	105	203	226	267	276	294
7. 2020	XXX	XXX	XXX	XXX	XXX	85	178	216	231	256
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	89	175	212	232
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	169	201
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	242
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	3	4		1						
3. 2016	XXX	97	26	38	20	16	12	11	9	11
4. 2017	XXX	XXX	89	83	40	30	23	14	9	7
5. 2018	XXX	XXX	XXX	210	60	32	28	17	10	9
6. 2019	XXX	XXX	XXX	XXX	204	81	52	39	31	22
7. 2020	XXX	XXX	XXX	XXX	XXX	163	69	52	37	21
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	163	104	53	41
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	104	73
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279	145
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	285

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	10	16	16	36	36	35	34	36	36	36
3. 2016	XXX	181	210	488	460	438	440	505	505	511
4. 2017	XXX	XXX	179	588	556	531	534	670	673	684
5. 2018	XXX	XXX	XXX	477	479	469	476	608	610	617
6. 2019	XXX	XXX	XXX	XXX	443	510	521	624	624	632
7. 2020	XXX	XXX	XXX	XXX	XXX	463	527	612	625	641
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	423	542	557	570
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	461	574	597
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672	846
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	644

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015										
3. 2016	XXX				5	6	6	6	6	6
4. 2017	XXX	XXX		1	26	27	28	28	30	33
5. 2018	XXX	XXX	XXX		69	83	93	102	106	106
6. 2019	XXX	XXX	XXX	XXX	49	129	155	175	191	192
7. 2020	XXX	XXX	XXX	XXX	XXX	41	90	106	112	114
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX		4	8	10
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4	10
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015					1	1				1
3. 2016	XXX				2					
4. 2017	XXX	XXX	4	2	11	10	11	6	4	
5. 2018	XXX	XXX	XXX	13	52	30	24	10	5	6
6. 2019	XXX	XXX	XXX	XXX	290	86	56	36	21	16
7. 2020	XXX	XXX	XXX	XXX	XXX	188	67	36	21	17
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	64	30	14	9
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	29	26
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	34
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015					6	5	5	5	5	5
3. 2016	XXX			2	56	45	45	45	45	45
4. 2017	XXX	XXX	5	14	134	135	140	143	143	143
5. 2018	XXX	XXX	XXX	24	305	312	317	324	326	327
6. 2019	XXX	XXX	XXX	XXX	588	645	660	666	671	673
7. 2020	XXX	XXX	XXX	XXX	XXX	415	454	464	472	473
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	112	151	161	165
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	192	229	255
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	167
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

SECTION 1B

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015										
3. 2016	XXX		2	4						
4. 2017	XXX	XXX	3	15						
5. 2018	XXX	XXX	XXX	23	1	3	6	6	7	10
6. 2019	XXX	XXX	XXX	XXX			2	6	6	7
7. 2020	XXX	XXX	XXX	XXX	XXX	12	89	129	175	238
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	92	210	290	418
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	33	166
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	75
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015		2		1						
3. 2016	XXX	10		1						
4. 2017	XXX	XXX	33	26	4	1		2		
5. 2018	XXX	XXX	XXX	211	35	19	13	13	11	10
6. 2019	XXX	XXX	XXX	XXX	75	33	34	30	24	19
7. 2020	XXX	XXX	XXX	XXX	XXX	433	276	182	138	73
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	689	430	254	129
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470	313	179
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	373	207
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	224

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015		2	2	5						
3. 2016	XXX	20	20	51						
4. 2017	XXX	XXX	52	139	28	28	28	30	31	31
5. 2018	XXX	XXX	XXX	323	95	101	105	109	111	116
6. 2019	XXX	XXX	XXX	XXX	86	118	134	142	148	154
7. 2020	XXX	XXX	XXX	XXX	XXX	528	743	774	794	803
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,011	1,264	1,292	1,308
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760	935	970
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	580	687
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	3	1	3	3	2	3	7	1		3
2. 2015	13	29	31	64	65	67	68	68	71	71
3. 2016	XXX	27	51	132	151	167	176	186	201	201
4. 2017	XXX	XXX	44	191	224	248	280	303	320	325
5. 2018	XXX	XXX	XXX	99	197	232	283	311	333	348
6. 2019	XXX	XXX	XXX	XXX	124	233	290	358	394	418
7. 2020	XXX	XXX	XXX	XXX	XXX	75	733	836	892	916
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,003	3,228	3,475	3,557
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,566	4,181	4,417
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,714	4,379
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,709

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	124	123	128		131	101	97	108	104	107
2. 2015	4	3	2	4	4	5	3	2	2	3
3. 2016	XXX	87	51	81	83	49	36	24	15	12
4. 2017	XXX	XXX	143	183	200	153	94	62	56	36
5. 2018	XXX	XXX	XXX	398	347	221	168	100	84	57
6. 2019	XXX	XXX	XXX	XXX	739	413	269	159	116	88
7. 2020	XXX	XXX	XXX	XXX	XXX	534	360	241	175	143
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,134	623	394	306
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,185	791	487
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,351	791
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,319

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	4	2	8	8	28	4	5	13		6
2. 2015	33	72	78	186	201	203	203	205	211	213
3. 2016	XXX	164	226	630	895	903	907	914	929	931
4. 2017	XXX	XXX	281	903	1,359	1,365	1,383	1,414	1,443	1,456
5. 2018	XXX	XXX	XXX	772	1,453	1,482	1,548	1,575	1,625	1,644
6. 2019	XXX	XXX	XXX	XXX	1,340	1,637	1,742	1,817	1,859	1,906
7. 2020	XXX	XXX	XXX	XXX	XXX	995	2,179	2,270	2,349	2,382
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,404	6,135	6,300	6,404
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,368	7,581	7,728
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,376	7,807
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,188

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015					1	1	1	2	2	2
3. 2016	XXX	1	5	20	9	19	21	23	24	23
4. 2017	XXX	XXX	1	22	9	22	26	30	31	36
5. 2018	XXX	XXX	XXX	10	5	21	23	36	43	50
6. 2019	XXX	XXX	XXX	XXX	4	16	29	39	43	48
7. 2020	XXX	XXX	XXX	XXX	XXX	6	19	36	46	56
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	8	23	48	57
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	58	120
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	81
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	34	11	3	5	3	1	1			
3. 2016	XXX	176	78	104	39	20	12	7	4	3
4. 2017	XXX	XXX	255	313	114	73	48	27	16	10
5. 2018	XXX	XXX	XXX	874	319	168	105	55	47	33
6. 2019	XXX	XXX	XXX	XXX	574	311	134	76	47	29
7. 2020	XXX	XXX	XXX	XXX	XXX	681	316	152	95	68
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	810	341	172	110
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,050	521	228
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,469	547
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,680

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015	61	66	66	131	120	120	120	120	120	120
3. 2016	XXX	323	358	858	616	631	630	630	630	630
4. 2017	XXX	XXX	559	1,408	1,022	1,060	1,065	1,069	1,074	1,076
5. 2018	XXX	XXX	XXX	1,694	1,346	1,408	1,415	1,420	1,436	1,436
6. 2019	XXX	XXX	XXX	XXX	1,229	1,344	1,362	1,369	1,376	1,376
7. 2020	XXX	XXX	XXX	XXX	XXX	1,367	1,481	1,513	1,530	1,540
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1,687	1,885	1,905	1,911
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,414	2,759	2,835
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,444	3,885
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,027

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

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	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	2	7	20		2	5			2	
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX				1	1	1	1	1
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		2	2
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	103	89	68		56	48	49	61	60	60
2. 2015	1									
3. 2016	XXX									
4. 2017	XXX	XXX		1	6	3	3	3	2	2
5. 2018	XXX	XXX	XXX		1					
6. 2019	XXX	XXX	XXX	XXX	3	2	2	2	2	
7. 2020	XXX	XXX	XXX	XXX	XXX	2	1			
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4	3	2	1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2	1
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior					4	1	1	13	3	
2. 2015	1	1	1	2	2	2	2	2	2	2
3. 2016	XXX									
4. 2017	XXX	XXX		1	7	7	7	7	7	7
5. 2018	XXX	XXX	XXX		1	1	1	1	1	1
6. 2019	XXX	XXX	XXX	XXX	3	3	3	3	3	3
7. 2020	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4	4	5	5
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	7	7
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

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

NONE

SECTION 2

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

NONE

SECTION 3

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

NONE

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	472	469	469	470	470	470	470	470	470	470	
3. 2016	XXX	16,854	16,831	16,851	16,851	16,851	16,851	16,851	16,851	16,851	
4. 2017	XXX	XXX	28,945	33,583	33,578	33,578	33,577	33,578	33,578	33,578	
5. 2018	XXX	XXX	XXX	24,409	24,467	24,474	24,474	24,474	24,474	24,474	
6. 2019	XXX	XXX	XXX	XXX	28,429	32,975	32,978	32,979	32,979	32,978	
7. 2020	XXX	XXX	XXX	XXX	XXX	20,506	25,000	24,999	24,999	24,999	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	22,849	27,884	27,894	27,894	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,366	27,422	27,423	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,802	38,920	119
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,696	51,696
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,815
13. Earned Premiums (Sch P-Pt. 1)	472	16,851	28,923	29,068	28,482	25,059	27,345	32,401	38,868	51,815	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	236	234	234	235	235	235	235	235	235	235	
3. 2016	XXX	8,427	8,416	8,426	8,426	8,426	8,426	8,426	8,426	8,426	
4. 2017	XXX	XXX	14,587	16,906	16,903	16,903	16,903	16,903	16,903	16,903	
5. 2018	XXX	XXX	XXX	12,260	12,289	12,292	12,292	12,292	12,292	12,292	
6. 2019	XXX	XXX	XXX	XXX	14,228	16,501	16,503	16,503	16,503	16,503	
7. 2020	XXX	XXX	XXX	XXX	XXX	10,249	12,495	12,495	12,495	12,495	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	11,433	13,951	13,956	13,956	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,696	13,724	13,724	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,416	19,476	59
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,895	25,895
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,954
13. Earned Premiums (Sch P-Pt. 1)	236	8,425	14,576	14,589	14,254	12,525	13,681	16,214	19,450	25,955	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	1,695	3,030	2,995	2,999	3,004	3,003	3,003	3,003	3,003	3,003	
3. 2016	XXX	7,757	12,178	11,901	12,008	12,074	12,416	12,521	12,521	12,521	
4. 2017	XXX	XXX	21,738	24,330	24,778	25,134	25,990	26,458	26,458	26,458	
5. 2018	XXX	XXX	XXX	26,591	27,334	29,031	29,765	30,318	30,318	30,318	
6. 2019	XXX	XXX	XXX	XXX	37,418	40,533	42,664	43,915	43,915	43,915	
7. 2020	XXX	XXX	XXX	XXX	XXX	49,073	56,920	60,730	60,828	60,829	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	54,489	65,291	65,410	65,418	7
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,305	48,127	50,955	2,828
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,106	55,310	204
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60,564	60,564
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63,603
13. Earned Premiums (Sch P-Pt. 1)	1,695	9,092	26,125	28,911	38,720	54,306	66,399	60,295	60,145	63,603	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	1,362	2,430	2,402	2,406	2,409	2,408	2,408	2,408	2,408	2,408	
3. 2016	XXX	6,240	9,793	9,558	9,642	9,696	10,196	10,281	10,281	10,281	
4. 2017	XXX	XXX	17,437	19,394	19,752	20,042	21,745	22,155	22,155	22,155	
5. 2018	XXX	XXX	XXX	21,259	21,863	23,232	25,094	25,659	25,659	25,659	
6. 2019	XXX	XXX	XXX	XXX	30,016	32,583	36,391	37,819	37,819	37,819	
7. 2020	XXX	XXX	XXX	XXX	XXX	40,615	51,716	56,475	56,553	56,554	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	35,665	46,988	47,082	47,088	6
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,144	35,058	37,331	2,273
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46,067	46,187	120
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,017	51,017
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,416
13. Earned Premiums (Sch P-Pt. 1)	1,362	7,308	20,961	22,985	31,066	44,892	54,640	49,714	50,154	53,416	XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	357	358	358	358	358	358	358	358	358	358	
3. 2016	XXX	16,520	16,374	16,373	16,373	16,373	16,373	16,373	16,373	16,373	
4. 2017	XXX	XXX	26,582	29,511	29,511	29,511	29,511	29,511	29,511	29,511	
5. 2018	XXX	XXX	XXX	23,880	23,879	23,878	23,878	23,878	23,878	23,878	
6. 2019	XXX	XXX	XXX	XXX	28,908	32,886	32,886	32,886	32,886	32,886	
7. 2020	XXX	XXX	XXX	XXX	XXX	29,003	33,608	33,609	33,609	33,609	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	30,880	36,196	36,195	36,195	(1)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40,905	41,098	41,119	21
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,305	80,086	(219)
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,549	92,549
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92,350
13. Earned Premiums (Sch P-Pt. 1)	357	16,522	26,436	26,808	28,907	32,981	35,485	46,221	80,497	92,351	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	182	182	182	182	182	182	182	182	182	182	
3. 2016	XXX	8,432	8,358	8,358	8,358	8,358	8,358	8,358	8,358	8,358	
4. 2017	XXX	XXX	13,576	15,333	15,333	15,333	15,333	15,333	15,333	15,333	
5. 2018	XXX	XXX	XXX	11,930	11,929	11,929	11,929	11,929	11,929	11,929	
6. 2019	XXX	XXX	XXX	XXX	14,746	16,760	16,760	16,760	16,760	16,760	
7. 2020	XXX	XXX	XXX	XXX	XXX	14,791	17,117	17,117	17,117	17,117	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	15,712	18,398	18,398	18,398	(1)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,495	21,679	21,693	14
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,157	44,192	35
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,640	52,640
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,688
13. Earned Premiums (Sch P-Pt. 1)	182	8,432	13,503	13,686	14,746	16,805	18,037	24,183	44,341	52,688	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	3	33	(28)	3							
2. 2015	4,988	19,064	18,994	19,104	19,090	19,082	19,093	19,099	19,102	19,107	6
3. 2016	XXX	39,888	48,163	49,139	48,891	48,579	48,592	48,624	48,626	48,632	6
4. 2017	XXX	XXX	90,521	100,059	99,888	99,333	98,947	98,999	99,004	99,011	6
5. 2018	XXX	XXX	XXX	114,048	113,213	114,980	114,642	114,756	114,751	114,762	11
6. 2019	XXX	XXX	XXX	XXX	155,235	163,746	164,592	164,624	164,585	164,841	256
7. 2020	XXX	XXX	XXX	XXX	XXX	167,254	186,763	189,537	189,536	189,758	223
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	215,802	239,502	240,316	240,202	(115)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217,697	218,955	218,627	(329)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259,649	260,902	1,253
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274,459	274,459
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	275,776
13. Earned Premiums (Sch P-Pt. 1)	4,991	53,997	98,697	124,676	153,966	176,658	235,456	244,406	261,686	275,777	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	2	26	(14)	2							
2. 2015	2,885	12,716	12,694	12,786	12,775	12,771	12,790	12,804	12,806	12,810	5
3. 2016	XXX	21,722	26,947	27,559	27,401	27,301	27,386	27,454	27,456	27,461	5
4. 2017	XXX	XXX	50,691	56,799	56,677	56,515	56,532	56,690	56,694	56,699	5
5. 2018	XXX	XXX	XXX	65,320	64,745	65,932	66,273	66,555	66,549	66,557	7
6. 2019	XXX	XXX	XXX	XXX	91,299	100,595	102,404	102,555	102,525	102,652	127
7. 2020	XXX	XXX	XXX	XXX	XXX	93,577	116,546	118,623	118,610	118,728	117
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	117,796	135,831	136,141	136,089	(52)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,293	124,012	123,801	(210)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147,854	148,591	737
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155,927	155,927
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156,668
13. Earned Premiums (Sch P-Pt. 1)	2,887	31,579	55,879	72,134	90,433	103,793	143,036	145,080	147,841	156,668	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	10										
2. 2015	23,000	18,400	18,123	18,129	18,133	18,133	18,138	18,138	18,138	18,138	
3. 2016	XXX	117,768	120,949	121,104	121,112	121,435	121,446	121,445	121,679	121,679	
4. 2017	XXX	XXX	164,424	172,118	172,127	172,702	172,753	172,769	172,535	172,535	
5. 2018	XXX	XXX	XXX	181,203	180,860	181,046	181,223	181,262	181,271	181,272	1
6. 2019	XXX	XXX	XXX	XXX	242,355	243,259	244,387	244,438	244,454	244,211	(243)
7. 2020	XXX	XXX	XXX	XXX	XXX	324,314	376,748	378,044	378,071	377,855	(216)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	468,608	532,425	532,618	532,653	34
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	641,858	645,443	646,093	649
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	736,723	736,585	(138)
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	713,861	713,861
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	713,948
13. Earned Premiums (Sch P-Pt. 1)	23,011	113,168	167,327	189,058	242,033	326,302	522,415	707,077	740,553	713,948	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	5										
2. 2015	12,285	10,232	10,092	10,096	10,099	10,099	10,113	10,114	10,114	10,114	
3. 2016	XXX	60,052	62,052	62,138	62,144	62,403	62,501	62,504	62,621	62,621	
4. 2017	XXX	XXX	85,313	89,981	89,990	90,442	90,726	90,789	90,672	90,672	
5. 2018	XXX	XXX	XXX	94,973	94,764	94,933	95,658	95,839	95,847	95,848	1
6. 2019	XXX	XXX	XXX	XXX	129,491	130,186	132,576	132,909	132,926	132,807	(118)
7. 2020	XXX	XXX	XXX	XXX	XXX	180,309	223,328	224,650	224,676	224,565	(111)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	245,547	288,102	288,289	288,307	18
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352,558	355,289	355,691	402
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416,075	416,774	699
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402,021	402,021
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402,912
13. Earned Premiums (Sch P-Pt. 1)	12,290	57,999	87,173	99,731	129,299	181,885	292,076	397,016	419,044	402,912	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015											
3. 2016	XXX										
4. 2017	XXX	XXX									
5. 2018	XXX	XXX									
6. 2019	XXX	XXX									
7. 2020	XXX	XXX									
8. 2021	XXX	XXX									
9. 2022	XXX	XXX									
10. 2023	XXX	XXX									
11. 2024	XXX	XXX									
12. Totals	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

NONE

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015											
3. 2016	XXX										
4. 2017	XXX	XXX									
5. 2018	XXX	XXX									
6. 2019	XXX	XXX									
7. 2020	XXX	XXX									
8. 2021	XXX	XXX									
9. 2022	XXX	XXX									
10. 2023	XXX	XXX									
11. 2024	XXX	XXX									
12. Totals	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

NONE

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	55,363	53,722	55,338	56,597	56,620	56,682	56,647	56,697	56,690	56,835	145
3. 2016	XXX	144,702	148,428	150,543	152,389	153,278	152,973	153,174	153,072	153,367	295
4. 2017	XXX	XXX	216,125	225,169	226,430	227,020	227,066	227,340	227,740	228,360	620
5. 2018	XXX	XXX	XXX	225,126	227,945	231,310	232,287	232,024	232,513	232,886	373
6. 2019	XXX	XXX	XXX	XXX	175,524	180,504	181,880	180,506	180,376	180,744	369
7. 2020	XXX	XXX	XXX	XXX	XXX	175,693	177,119	177,816	177,810	177,835	25
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	248,677	249,909	251,322	253,409	2,087
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227,015	230,349	232,817	2,469
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329,737	331,900	2,163
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265,876	265,876
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274,422
13. Earned Premiums (Sch P-Pt. 1)	55,363	143,061	221,468	237,542	181,474	185,579	252,161	227,832	335,127	274,421	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	44,512	44,512	45,812	46,754	46,773	46,835	46,794	46,845	46,837	46,982	145
3. 2016	XXX	115,021	118,030	119,621	121,098	121,984	121,635	121,836	121,734	122,029	295
4. 2017	XXX	XXX	173,752	180,755	181,764	182,729	182,781	183,054	183,455	184,075	620
5. 2018	XXX	XXX	XXX	181,448	183,818	187,769	188,885	188,621	189,111	189,484	373
6. 2019	XXX	XXX	XXX	XXX	141,030	150,517	152,088	150,715	150,584	150,953	369
7. 2020	XXX	XXX	XXX	XXX	XXX	170,221	171,851	172,547	172,542	172,567	25
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	216,844	218,076	219,488	221,575	2,087
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219,593	222,926	225,395	2,469
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	273,291	275,454	2,163
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	265,731	265,731
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274,277
13. Earned Premiums (Sch P-Pt. 1)	44,512	115,021	178,061	190,984	145,905	185,573	220,822	220,410	278,681	274,277	XXX

SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	15,622	15,701	15,670	15,666	15,662	15,657	15,657	15,656	15,656	15,656	
3. 2016	XXX	25,974	26,619	26,622	26,622	26,560	26,557	26,553	26,553	26,553	
4. 2017	XXX	XXX	25,194	25,468	26,070	26,020	26,014	26,006	26,003	26,003	
5. 2018	XXX	XXX	XXX	15,037	14,366	14,363	14,357	14,371	14,448	14,458	11
6. 2019	XXX	XXX	XXX	XXX	5,756	5,424	5,332	5,383	5,594	5,498	(95)
7. 2020	XXX	XXX	XXX	XXX	XXX	4,956	4,672	4,626	4,887	4,824	(62)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5,182	4,980	4,626	4,617	(9)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,903	5,775	5,775	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392	5,435	43
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524	2,524
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,412
13. Earned Premiums (Sch P-Pt. 1)	15,622	26,054	25,808	15,309	5,685	4,504	4,790	5,708	5,456	2,410	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	12,560	12,560	12,535	12,596	12,593	12,588	12,587	12,587	12,587	12,587	
3. 2016	XXX	20,947	21,466	21,568	21,569	21,506	21,504	21,500	21,500	21,500	
4. 2017	XXX	XXX	20,256	20,707	21,189	21,139	21,132	21,125	21,122	21,122	
5. 2018	XXX	XXX	XXX	11,694	11,722	11,720	11,714	11,727	11,805	11,815	11
6. 2019	XXX	XXX	XXX	XXX	4,063	3,893	3,800	3,852	4,062	3,967	(95)
7. 2020	XXX	XXX	XXX	XXX	XXX	4,790	4,506	4,460	4,720	4,658	(62)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5,182	4,980	4,626	4,617	(9)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,903	5,775	5,775	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392	5,435	43
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,524	2,524
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,412
13. Earned Premiums (Sch P-Pt. 1)	12,560	20,947	20,749	12,308	4,571	4,500	4,790	5,708	5,456	2,410	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	199	197	198	198	198	198	198	198	198	198	
3. 2016	XXX	236	306	305	306	306	306	306	306	306	
4. 2017	XXX	XXX	181	205	205	205	205	205	205	205	
5. 2018	XXX	XXX	XXX	222	204	204	204	204	204	204	
6. 2019	XXX	XXX	XXX	XXX	707	761	761	761	761	761	
7. 2020	XXX	XXX	XXX	XXX	XXX	1,211	1,373	1,363	1,363	1,365	2
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,853	3,341	3,341	3,341	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,543	1,909	1,909	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,218	1,199	(19)
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	690	690
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	673
13. Earned Premiums (Sch P-Pt. 1)	199	235	251	246	690	1,265	3,016	3,021	584	673	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior											
2. 2015	158	158	159	159	159	159	159	159	159	159	
3. 2016	XXX	190	246	246	246	246	246	246	246	246	
4. 2017	XXX	XXX	146	165	165	165	165	165	165	165	
5. 2018	XXX	XXX	XXX	215	197	197	197	197	197	197	
6. 2019	XXX	XXX	XXX	XXX	696	749	749	749	749	749	
7. 2020	XXX	XXX	XXX	XXX	XXX	1,202	1,366	1,356	1,356	1,358	2
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,848	3,338	3,337	3,337	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,535	1,902	1,902	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,206	1,192	(15)
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	647
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	634
13. Earned Premiums (Sch P-Pt. 1)	158	191	202	233	679	1,255	3,012	3,015	572	634	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	9	9	9	9	9	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14	14	15	15	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	620	620	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,253	1,274	21
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,476	1,476
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,497
13. Earned Premiums (Sch P-Pt. 1)						9	14	7	1,866	1,497	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	4	5	5	5	5	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6	6	7	7	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	616	616	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,252	1,272	20
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,475	1,475
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,495
13. Earned Premiums (Sch P-Pt. 1)						4	7	4	1,865	1,495	XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS ($000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/ Medical	833			2,328		
3. Commercial Auto/Truck Liability/ Medical	40,909			29,999		
4. Workers' Compensation	26,044			11,262		
5. Commercial Multiple Peril	51,878			42,750		
6. Medical Professional Liability - Occurrence	37,131			9,641		
7. Medical Professional Liability - Claims - Made	79,261			20,482		
8. Special Liability	12,922			21,381		
9. Other Liability - Occurrence	459,540			114,720		
10. Other Liability - Claims-Made	942,899			312,123		
11. Special Property	184,531			248,755		
12. Auto Physical Damage	6,805			12,265		
13. Fidelity/Surety	141,374			84,505		
14. Other	61,880			172,828		
15. International	189					
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence	61,462			43		
20. Products Liability - Claims-Made	9			2		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Pet Insurance Plans						
24. Totals	2,107,667			1,083,086		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	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	

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END ($000 OMITTED)									
	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	

NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS ($000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	833			2,328		
3. Commercial Auto/Truck Liability/Medical	40,909			29,999		
4. Workers' Compensation	26,044			11,262		
5. Commercial Multiple Peril	51,878			42,750		
6. Medical Professional Liability - Occurrence	37,131			9,641		
7. Medical Professional Liability - Claims - Made	79,261			20,482		
8. Special Liability	12,922			21,381		
9. Other Liability - Occurrence	459,540			114,720		
10. Other Liability - Claims-Made	942,899			312,123		
11. Special Property	184,531			248,755		
12. Auto Physical Damage	6,805			12,265		
13. Fidelity/Surety	141,374			84,505		
14. Other	61,880			172,828		
15. International	189					
16. Reinsurance - Nonproportional Assumed Property	5,417			(36,736)		
17. Reinsurance - Nonproportional Assumed Liability	2,405					
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence	61,462			43		
20. Products Liability - Claims-Made	9			2		
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Pet Insurance Plans						
24. Totals	2,115,489			1,046,348		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	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	

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END ($000 OMITTED)									
	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	

NONE

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (Continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	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	

NONE

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... $ .....

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [X]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [X]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [X]

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2015		
1.603	2016		
1.604	2017		
1.605	2018		
1.606	2019		
1.607	2020		
1.608	2021		
1.609	2022		
1.610	2023		
1.611	2024		
1.612	Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as " Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? ..... Yes [X] No [ ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [X] No [ ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:

(in thousands of dollars)

5.1 Fidelity 10,548

5.2 Surety 142,912

6. Claim count information is reported per claim or per claimant (Indicate which). ..... per claimant .....

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [X] No [ ]

7.2 (An extended statement may be attached.)

In 2000, the Company entered into a retroactive agreement which is not reflected in Schedule P pursuant to NAIC instructions. The Company had been reporting Schedule P claims counts net of its Quota Share reinsurance in the 2017 Annual Statement and prior. The Schedule P claim counts were corrected to report gross counts in the Annual Statement for 2018 and subsequent years. .....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken: 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama AL	L	14,413,768	13,273,807		5,234,227	7,024,410	13,663,402	779	
2. Alaska AK	L	2,094,856	2,053,306		189,775	(735,192)	7,914,381	236	
3. Arizona AZ	L	21,648,568	24,581,126		5,220,945	12,740,812	29,888,195	2,843	
4. Arkansas AR	L	8,264,782	7,827,284		2,444,216	2,678,373	17,098,156	399	
5. California CA	L	192,862,570	183,205,117		98,332,899	128,133,421	329,459,515	5,441	
6. Colorado CO	L	32,735,315	33,027,968		8,910,752	17,640,776	41,058,300	1,512	
7. Connecticut CT	L	13,046,951	13,527,027		2,898,909	14,393,024	40,382,069	1,065	
8. Delaware DE	L	5,717,373	6,215,882		11,376,622	1,752,322	13,386,359	157	
9. District of Columbia DC	L	6,611,344	6,270,149		1,211,007	3,115,918	8,892,850	501	
10. Florida FL	L	98,803,945	80,429,276		32,944,451	39,185,318	91,640,847	19,323	
11. Georgia GA	L	51,628,060	47,581,359		15,730,051	25,578,975	59,582,701	1,772	
12. Hawaii HI	L	1,625,969	2,620,988		156,500	778,022	2,855,409	402	
13. Idaho ID	L	3,855,327	3,748,236		3,349,586	3,855,996	4,508,005	540	
14. Illinois IL	L	63,754,223	59,997,074		38,394,745	47,781,959	149,746,148	1,816	
15. Indiana IN	L	28,615,994	29,641,568		10,401,141	17,574,973	30,329,990		
16. Iowa IA	L	8,372,427	7,716,626		1,561,272	3,114,240	9,118,694	555	
17. Kansas KS	L	10,989,874	10,774,394		7,067,650	9,146,734	13,663,831		
18. Kentucky KY	L	8,798,901	8,891,597		3,525,438	3,762,850	5,476,053		
19. Louisiana LA	L	20,590,199	19,638,361		7,610,786	10,748,195	22,372,254		
20. Maine ME	L	3,235,518	3,461,788		1,259,963	1,496,638	4,111,667	107	
21. Maryland MD	L	16,682,442	15,214,877		3,747,156	8,870,418	20,685,026	2,045	
22. Massachusetts MA	L	57,144,919	56,199,436		19,442,933	36,261,433	108,500,654	1,236	
23. Michigan MI	L	24,253,133	22,265,330		15,146,194	9,595,252	32,774,582	1,330	
24. Minnesota MN	L	18,376,112	18,100,114		1,658,268	16,014,045	47,077,022	1,552	
25. Mississippi MS	L	12,235,832	12,318,961		5,854,876	9,928,116	20,759,572	822	
26. Missouri MO	L	22,976,506	19,975,160		9,321,817	13,244,099	29,015,405	816	
27. Montana MT	L	1,651,994	1,605,345		275,931	410,141	1,945,644	42	
28. Nebraska NE	L	6,621,367	6,489,726		3,159,761	3,989,848	5,080,142	473	
29. Nevada NV	L	6,873,586	7,980,627		3,236,697	4,329,718	10,563,780	455	
30. New Hampshire NH	L	4,807,238	4,368,527		2,477,015	4,650,069	9,040,514	279	
31. New Jersey NJ	L	58,634,755	54,926,512		11,084,191	26,535,311	98,039,112	1,870	
32. New Mexico NM	L	4,158,223	3,776,328		2,072,874	3,318,231	6,135,023	723	
33. New York NY	L	231,100,828	231,075,505		101,974,385	149,319,887	502,810,958	2,752	
34. North Carolina NC	L	43,193,952	38,067,218		7,973,561	38,734,114	72,042,147	2,195	
35. North Dakota ND	L	2,977,062	3,853,364		123,737	2,088,461	3,715,010	36	
36. Ohio OH	L	38,109,736	36,720,120		16,877,805	31,300,244	52,226,199	1,989	
37. Oklahoma OK	L	12,918,580	13,078,203		3,043,891	5,323,418	11,698,996	551	
38. Oregon OR	L	11,882,028	11,553,072		3,894,799	4,893,900	18,779,871	876	
39. Pennsylvania PA	L	57,186,599	66,007,801		65,427,675	45,517,976	123,040,527	2,115	
40. Rhode Island RI	L	15,895,521	13,768,257		9,171,586	5,357,657	24,308,631	707	
41. South Carolina SC	L	15,188,568	14,987,028		3,968,363	5,430,386	9,668,755	1,193	
42. South Dakota SD	L	2,448,265	2,206,042		648,850	1,095,137	2,184,539	109	
43. Tennessee TN	L	36,198,999	33,519,653		18,130,233	28,121,075	63,736,025	2,439	
44. Texas TX	L	122,752,178	117,929,388		47,176,595	78,628,163	188,545,492	12,589	
45. Utah UT	L	10,779,193	10,118,467		3,564,414	15,319,354	20,124,441	355	
46. Vermont VT	L	838,402	847,130		(33,036)	26,042	1,729,523	423	
47. Virginia VA	L	31,246,625	30,056,157		14,907,777	24,447,444	49,881,235	1,822	
48. Washington WA	L	12,817,383	13,235,939		3,066,571	4,513,068	17,434,524	1,561	
49. West Virginia WV	L	1,734,906	1,772,798		638,955	325,932	1,731,455		
50. Wisconsin WI	L	11,440,262	11,425,776		10,166,745	7,276,969	11,754,938	1,879	
51. Wyoming WY	L	800,661	678,440		99,920	304,725	592,262	17	
52. American Samoa AS	N								
53. Guam GU	Q	206,414	191,846			119,247	119,247		
54. Puerto Rico PR	N								
55. U.S. Virgin Islands VI	N								
56. Northern Mariana Islands MP	N								
57. Canada CAN	N	1,288,074	878,914			324,428	392,115		
58. Aggregate other alien OT	XXX	681,492,330	733,618,938		270,459,413	275,238,267	1,048,934,836		
59. Totals	XXX	2,174,578,636	2,173,293,933		916,580,890	1,210,620,337	3,510,217,029	82,699	
DETAILS OF WRITE-INS									
58001. AFG Afghanistan	XXX					(4)	3,669		
58002. ARE United Arab Emirates	XXX	862,521	973,324		9,767	482,354	1,965,499		
58003. AUS Australia	XXX	402,449,852	450,813,325		152,920,240	153,424,383	647,160,226		
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	278,179,957	281,832,289		117,529,406	121,331,534	399,805,442		
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	681,492,330	733,618,938		270,459,413	275,238,267	1,048,934,836		

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 51
2. R - Registered - Non-domiciled RRGs 0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI) 0
4. Q - Qualified - Qualified or accredited reinsurer 1
5. D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile 0
6. N - None of the above - Not allowed to write business in the state 5

(b) Explanation of basis of allocation of premiums by states, etc.

Ocean Marine - by address of assured.

Aircraft, Inland Marine, Earthquake, Malpractice, Workers' Compensation, Products Liability, Liability, Liability Other than Auto, Surety, Accident and Health - by state or country in which coverage is applicable or by address of the assured.

Commercial Multiple Peril, Allied Lines, Fire, Boiler and Machinery - by location of risks.

Auto Liability, Auto Physical Damage - where the vehicle is principally garaged, or by address of the assured, or in the state or country where coverage is applicable.

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	[illegible]						
29. Nevada	[illegible]						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Total							

NONE

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

PART 1 - ORGANIZATIONAL CHART

Please see insert

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domi-ciliary Loca-tion	10 Relation-ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner-ship Provide Percen-tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re-quired? (Yes/No)	16 *

Asterisk	Explanation

Please see insert

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	35-2652105	AHP Housing Fund 220, LLC	(2,223)								(2,223)	
00000	85-0678113	AHP Housing Fund 261, LLC	(314,876)								(314,876)	
00000	85-0756678	AHP Housing Fund 267, LLC	(777,972)								(777,972)	
12640	20-5101850	Alleghany Reinsurance Company										(3,201,350)
42390	23-2240321	AmGUARD Insurance Company		56,531,745					*		56,531,745	1,066,952,852
13795	27-2949746	AttPro RRG Reciprocal Risk Retention Group										19,061,565
16495	83-1551360	AZGUARD Insurance Company		504,695,512					*		504,695,512	121,022,150
13070	26-1599479	Berkshire Hathaway Assurance Corporation	(700,000,000)								(700,000,000)	475,000
10391	51-0400307	Berkshire Hathaway Direct Insurance Company										1,042,845,809
00000	AA-1780051	Berkshire Hathaway European Ins Designated Activity Company										2,140,801,624
20044	47-0529945	Berkshire Hathaway Homestate Insurance Company										(122,316,448)
00000	47-0813844	Berkshire Hathaway Inc.	55,100,000,000								55,100,000,000	
00000	98-0413928	Berkshire Hathaway International Insurance Limited										1,895,938,762
62345	47-0766667	Berkshire Hathaway Life Insurance Company of Nebraska		177,946,630							177,946,630	8,186,812,160
22276	63-0202590	Berkshire Hathaway Specialty Insurance Company										4,484,931,471
14939	90-0914085	BHG Life Insurance Company										(10,047,230,522)
11014	39-1981312	BHHC Special Risks Insurance Company										4,176,229
00000	37-1838540	BIFCO, LLC		950,000							950,000	
00000	52-0913637	Boat America Corporation	4,100,526	(4,100,526)								
00000	52-2060649	British Insurance Company of Cayman	(74,105,804)								(74,105,804)	
00000	98-0373231	Burlington Northern Santa Fe Insurance Company, Ltd.										5,999,551
00000	23-2810550	C & R Insurance Services, Inc.		795,202							795,202	
		Calpe Insurance Company Limited										91,661,639
10472	39-0971527	Capitol Indemnity Corporation							*			90,234,119
10328	39-0988659	Capitol Specialty Insurance Corporation							*			468,721,415
34274	47-0591908	Central States Indemnity Co. of Omaha										1,590,918
27812	47-0530077	Columbia Insurance Company	(17,968,894,196)	(950,000)							(17,969,844,196)	(3,211,169,924)
35939	84-0769120	Continental Divide Insurance Company										73,820,110
13027	26-1168626	Covington Specialty Insurance Company										454,963,658
82880	86-0287520	CSI Life Insurance Company										5,398,301
10855	95-6042929	Cypress Insurance Company										84,211,579
00000	43-2094256	Douglas Building, LLC	(3,406,248)								(3,406,248)	
14702	01-0125870	EastGUARD Insurance Company		7,845,689					*		7,845,689	261,355,336
		El Sol Del Paraguay S.A.										970,363
35157	13-3333610	Fair American Insurance and Reinsurance Company										216,756,871
15201	46-1213970	Fair American Select Insurance Company										115,678,903

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	06-1026471	Faraday Underwriting Limited									7,254,620	
39136	06-1325038	Finial Reinsurance Company	(70,000,000)								(70,000,000)	(99,356,335)
11591	91-1933661	First Berkshire Hathaway Life Insurance Company										397,949,390
14138	45-2524450	GEICO Advantage Insurance Company		(152,843,723)							(152,843,723)	1,600,612,241
41491	52-1264413	GEICO Casualty Company	(311,215,592)	(10,000)							(311,225,592)	4,389,217,172
14139	45-2524467	GEICO Choice Insurance Company	(124,723,477)	700,000							(124,023,477)	1,082,035,555
00000	52-1135801	GEICO Corporation	798,100,127	(879,342,948)							(81,242,821)	
29181	74-6061214	GEICO County Mutual Insurance Company										1,087,937,447
35882	75-1588101	GEICO General Insurance Company					2,044,385,130				2,044,385,130	(486,563)
22055	52-0794134	GEICO Indemnity Company	(353,010,000)	10,000							(353,000,000)	4,090,352,833
00000	52-1168724	GEICO Insurance Agency, Inc.	(610,500,000)								(610,500,000)	
37923	52-1658500	GEICO Marine Insurance Company	(8,252,843)	(3,218,575)							(11,471,418)	463,466,203
14137	45-2524492	GEICO Secure Insurance Company	(1,598,741)	(48,500,000)							(50,098,741)	3,673,394,969
27863	75-6021171	GEICO Texas County Mutual Insurance Company										989,034,850
00000	06-1026471	General Re Corporation	1,446,000,000								1,446,000,000	
86258	13-2572994	General Re Life Corporation	(136,000,000)								(136,000,000)	2,401,768,979
00000	AA-1990120	General Reinsurance Africa Ltd.										106,518,836
00000	98-0127319	General Reinsurance AG										2,981,016,991
00000	AA-1930285	General Reinsurance Australia Ltd										131,753,000
	AA-1930033	General Reinsurance Life Australia Ltd.										701,329,399
22039	13-2673100	General Reinsurance Corporation	(1,170,000,000)								(1,170,000,000)	5,322,372,000
37362	06-0876629	General Star Indemnity Company	(106,000,000)								(106,000,000)	1,001,175,000
11967	13-1958482	General Star National Insurance Company	(14,000,000)								(14,000,000)	79,958,000
38962	06-1024360	Genesis Insurance Company										121,707,175
22063	53-0075853	Government Employees Insurance Company	646,695,740	1,087,305,773			(2,044,385,130)				(310,383,618)	(2,837,608,217)
00000	13-2750341	GRC Realty Corporation	(20,000,000)								(20,000,000)	
97764	06-1053475	Idealife Insurance Company										20,453,088
00000	AA-1120840	Kyoei Fire & Marine Insurance Co. Limited										73,025
33138	73-0994137	Landmark American Insurance Company										2,598,505,978
13589	26-4202047	MedPro RRG Risk Retention Group										959,470,356
34231	14-1584861	MLMIC Insurance Company	(35,000,000)								(35,000,000)	2,623,376,397
26522	23-1575334	Mount Vernon Fire Insurance Company										238,365,889
14420	45-5343535	Mount Vernon Specialty Insurance Company										1,795,690
20079	47-6021331	National Fire & Marine Insurance Company	358,153								358,153	398,048,255
20087	47-0355979	National Indemnity Company	(35,290,706,005)	(694,954,216)	(4,650,000,000)						(40,635,660,221)	(54,268,392,546)
20060	41-0971481	National Indemnity Company of Mid-America	(33,000,000)								(33,000,000)	32,593,764
42137	59-2266845	National Indemnity Company of the South	(36,000,000)								(36,000,000)	6,535,030
20052	36-2403971	National Liability & Fire Insurance Company										259,310,758
31470	23-2459204	NorGUARD Insurance Company		66,039,861					*		66,039,861	1,206,457,173
00000		NRG Victory Reinsurance Limited										118,765,634

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
34630	47-0762702	Oak River Insurance Company										13,296,486
00000	95-4035997	Occidental Petroleum Corporation	(886,079,501)								(886,079,501)	
37060	48-0884451	Old United Casualty Company										1,013,170
00000	34-1953155	Pilot Travel Centers LLC			4,650,000,000						4,650,000,000	
18619	56-0997453	Platte River Insurance Company							*			16,528,316
39594	73-1088591	PLICO, Inc.										94,405,070
42226	22-2386692	Princeton Insurance Company										856,347,302
15756	47-2408195	Radnor Specialty Insurance Company										1,995,434
11673	47-0530076	Redwood Fire and Casualty Insurance Company										(109,727,667)
00000	37-1915011	Riverside Village Investments, LLC	(15,606,710)								(15,606,710)	
00000	01-0788257	RSUI Group, Inc.	200,000,000								200,000,000	
22314	16-0366830	RSUI Indemnity Company	(200,000,000)								(200,000,000)	(576,654,737)
00000	93-4680139	Sirius XM Holdings Inc.	(26,060,357)								(26,060,357)	
00000	35-6038355	Somerset Services, LLC	(4,000,000)								(4,000,000)	
00000	AA-1121575	Tenecom Limited										302,888,479
00000	AA-1120290	The British Aviation Insurance Company Limited										64,470
11843	35-0506406	The Medical Protective Company	4,000,000	(795,202)							3,204,798	1,890,548,095
00000	AA-1121310	The Scottish Lion Insurance Company Limited										2,774
00000	80-0795986	Transatlantic Holdings, Inc.	250,000,000								250,000,000	
19453	13-5616275	Transatlantic Reinsurance Company	(230,000,000)								(230,000,000)	3,671,944,474
00000	AA-1120077	Transfercom Limited										193,296,273
		TransRe Europe S.A.	(10,000,000)								(10,000,000)	437,307,013
		TransRe London Limited										1,155,669,219
		TransRe London Services Limited	(10,000,000)								(10,000,000)	
00000	95-4834036	U.S. Investment Corporation	68,060,000								68,060,000	
35416	23-2049904	U.S. Underwriters Insurance Company										47,615,009
25895	23-1383313	United States Liability Insurance Company	(68,060,000)								(68,060,000)	535,071,963
00000	47-2207326	Vantage Reinsurance, LLC										(1,013,170)
32280	95-4077789	Wellfleet Insurance Company										345,818,721
20931	13-2668999	Wellfleet New York Insurance Company										252,066,086
11981	06-1678760	WestGUARD Insurance Company		(118,105,221)					*		(118,105,221)	130,056,102
		Difference Due to Differences in Reserve Methods										1,404,236,941
9999999 Control Totals									XXX			

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Alleghany Reinsurance Company	Alleghany Insurance Holdings LLC	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
National Fire & Marine Insurance Company	Berkshire Hathaway Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
National Indemnity Company	Berkshire Hathaway Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
National Liability & Fire Insurance Company	Berkshire Hathaway Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
BHG Life Insurance Company	Berkshire Hathaway Life Insurance Company of Nebraska	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
First Berkshire Hathaway Life Insurance Company	Berkshire Hathaway Life Insurance Company of Nebraska	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Columbia Insurance Company	BH Columbia Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Santa Fe Pacific Insurance Company	BNSF Railway Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Marine Insurance Company	Boat America Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Capitol Specialty Insurance Corporation	Capitol Indemnity Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Platte River Insurance Company	Capitol Indemnity Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Capitol Indemnity Corporation	CapSpecialty, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
CSI Life Insurance Company	Central States Indemnity Co. of Omaha	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Central States Indemnity Co. of Omaha	Central States of Omaha Companies, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Berkshire Hathaway Assurance Corporation	Columbia Insurance Company	51.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Berkshire Hathaway Direct Insurance Company	Columbia Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
CalGO Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Advantage Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Choice Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Indemnity Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Protection Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Secure Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Government Employees Insurance Company	GEICO Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO Casualty Company	GEICO Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
General Reinsurance Corporation	General Re Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Idealife Insurance Company	General Re Life Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
General Re Life Corporation	General Reinsurance Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
General Star Indemnity Company	General Reinsurance Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
General Star National Insurance Company	General Reinsurance Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Genesis Insurance Company	General Reinsurance Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
GEICO General Insurance Company	Government Employees Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
AttPro RRG Reciprocal Risk Retention Group	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
MedPro RRG Risk Retention Group	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
PLICO, Inc.	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Princeton Insurance Company	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
The Medical Protective Company	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Wellfleet Insurance Company	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Wellfleet New York Insurance Company	MedPro Group Inc	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
U.S. Underwriters Insurance Company	Mount Vernon Fire Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Radnor Specialty Insurance Company	Mount Vernon Specialty Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Berkshire Hathaway Assurance Corporation	National Indemnity Company	49.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Berkshire Hathaway Homestate Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Berkshire Hathaway Life Insurance Company of Nebraska	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Berkshire Hathaway Specialty Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
BHHC Special Risks Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Continental Divide Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Cypress Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Finial Reinsurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
MLMIC Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
National Indemnity Company of Mid-America	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
National Indemnity Company of the South	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Oak River Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Redwood Fire and Casualty Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
WestGUARD Insurance Company	National Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
RSUI Indemnity Company	RSUI Group, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Covington Specialty Insurance Company	RSUI Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Landmark American Insurance Company	RSUI Indemnity Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Transatlantic Reinsurance Company	Transatlantic Holdings, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Fair American Insurance and Reinsurance Company	Transatlantic Reinsurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Fair American Select Insurance Company	Transatlantic Reinsurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
United States Liability Insurance Company	U.S. Investment Corporation	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Mount Vernon Fire Insurance Company	United States Liability Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Mount Vernon Specialty Insurance Company	United States Liability Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Old United Casualty Company	Van Enterprises, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
Old United Life Insurance Company	Van Enterprises, Inc.	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
AmGUARD Insurance Company	WestGUARD Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
AZGUARD Insurance Company	WestGUARD Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
EastGUARD Insurance Company	WestGUARD Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO
NorGUARD Insurance Company	WestGUARD Insurance Company	100.000	NO	Berkshire Hathaway Inc.	Berkshire Hathaway Group	100.000	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

		Responses
	MARCH FILING	
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
	APRIL FILING	
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management's Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
	MAY FILING	
8.	Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
	JUNE FILING	
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	MARCH FILING	
11.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	YES
15.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
18.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
20.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
24.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
27.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	YES
28.	Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?	YES
29.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	YES
	APRIL FILING	
30.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
32.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
33.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	YES
36.	Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	YES
37.	Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
	AUGUST FILING	
38.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations:

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Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]

12. Financial Guaranty Insurance Exhibit [Document Identifier 240]

13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]

15. Trusteed Surplus Statement [Document Identifier 490]

16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]

17. Reinsurance Summary Supplemental Filing [Document Identifier 401]

18. Medicare Part D Coverage Supplement [Document Identifier 365]

22. Bail Bond Supplement [Document Identifier 500]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]

25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]

26. Relief from the Requirements for Audit Committees [Document Identifier 226]

30. Credit Insurance Experience Exhibit [Document Identifier 230]

31. Long-Term Care Experience Reporting Forms [Document Identifier 306]

33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]

37. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504.	Security fund deposit	1,365,471	1,365,471		
2505.	Self-insured claims deposit	135,043	135,043		
2506.	Miscellaneous receivable	229,197		229,197	145,830
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,729,711	1,500,514	229,197	145,830

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404.	Service fee Income	141	(108,756)		(108,615)
2497.	Summary of remaining write-ins for Line 24 from overflow page	141	(108,756)		(108,615)

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504.	Security deposits	1,365,471	1,230,276	(135,195)
2505.	Self-insured claims deposit	135,043	179,105	44,061
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,500,514	1,409,381	(91,133)

Additional Write-ins for Schedule T Line 58

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
58004. BEL Belgium	XXX					1	(25)		
58005. BGD Bangladesh	XXX	10,170	1,616			(4,430)	5,150		
58006. BHR Bahrain	XXX	(81,503)	(11,024)			(6,802)			
58007. BMU Bermuda	XXX	103,778	462,494			184,061	510,648		
58008. BWA Botswana	XXX	12	6			1	1		
58009. CHE Switzerland	XXX	129,910	131,402			54,919	166,196		
58010. CHL Chile	XXX	46,551	51,397			(10,009)	25,875		
58011. CHN China	XXX	(74)	(74)			9	16,044		
58012. COK Cook Islands	XXX	93,316	71,397			7,736	99,629		
58013. COL Colombia	XXX	896	457			73	73		
58014. CRI Costa Rica	XXX	117	60			9	9		
58015. CYM Cayman Islands	XXX	2,202,487	3,030,410			9,404,451	15,843,201		
58016. DEU Germany	XXX	242	131			19	3		
58017. DOM Dominican Republic	XXX	16	8			1	1		
58018. EGY Egypt	XXX		7,273			2,873	14,108		
58019. FJI Fiji	XXX	769,861	732,248		84,225	109,686	698,660		
58020. FRA France	XXX	52	40			6	6		
58021. GBR United Kingdom	XXX	835,699	688,277			349,250	723,320		
58022. GIN Guinea	XXX	2,806,938	507,361			311,146	311,146		
58023. GRC Greece	XXX	365	191			28	28		
58024. GTM Guatemala	XXX	69	35			5	5		
58025. GUY Guyana	XXX					(77)	(77)		
58026. HKG Hong Kong, Special Administrative Region of China	XXX	76,593,459	74,194,117		44,183,542	54,900,586	165,560,563		
58027. HND Honduras	XXX	1							
58028. IDN Indonesia	XXX	330,842	343,172		192,985	(32,488)	785,384		
58029. IND India	XXX					(751)	(535)		
58030. IRQ Iraq	XXX	(125,000)	100,342		83,000	122,153	74,170		
58031. ISR Israel	XXX						(1)		
58032. ITA Italy	XXX	164	87			12	12		
58033. JEY Jersey	XXX					(9,004)	35,927		
58034. JOR Jordan	XXX		9,075			3,582	22,976		
58035. KHM Cambodia	XXX	4,707	5,908			(341)	1,893		
58036. KNA Saint Kitts and Nevis	XXX					(2)	(1)		
58037. KOR Korea (South), Republic of	XXX	1,145,221	996,674			511,367	1,650,178		
58038. KWT Kuwait	XXX	30,611	31,609			10,899	85,944		
58039. LKA Sri Lanka	XXX					(6)			
58040. LUX Luxembourg	XXX	7,493	7,506			(7,645)	30,991		
58041. MAC Macao, Special Administrative Region of China	XXX	434,344	532,541		389,092	132,200	2,017,457		
58042. MHL Marshall Islands	XXX		1,418		(1,410,368)	(3,419,049)	60,192		
58043. MKD Macedonia, Republic of	XXX					(6,643)	89,518		
58044. MLT Malta	XXX	19,891	5,093			2,665	2,665		
58045. MNG Mongolia	XXX	3,592	28,398			(7,790)	20,095		
58046. MOZ Mozambique	XXX	11,053	10,060			4,796	10,641		
58047. MUS Mauritius	XXX	2,027,090	674,309		319,661	1,209,900	1,270,084		
58048. MYS Malaysia	XXX	(1,373)	(5,009)			3,670	34,792		
58049. NAM Namibia	XXX	261	133			20	20		
58050. NCL New Caledonia	XXX	6,028	1,662			168	168		
58051. NOR Norway	XXX					387	2,127		
58052. NPL Nepal	XXX					(6)	11,608		
58053. NZL New Zealand	XXX	168,619,374	174,228,269		63,349,940	50,126,331	170,902,179		
58054. OMN Oman	XXX		2,355			924	11,332		
58055. PAK Pakistan	XXX	12,600	3,176			(17,385)	37,801		

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Schedule T Line 58

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
58056. PER Peru	XXX	784	401			61	61		
58057. PNG Papua New Guinea	XXX	575,206	498,566			(23,363)	170,554		
58058. PYF French Polynesia	XXX	135,591	128,442			33,887	33,887		
58059. QAT Qatar	XXX	239,081	342,459		2,055	136,458	1,433,116		
58060. SAU Saudi Arabia	XXX	103,779	169,964			38,935	243,625		
58061. SGP Singapore	XXX	20,611,032	23,246,140		10,309,520	7,100,361	33,657,615		
58062. SLB Solomon Islands	XXX	13,411	13,454			1,255	4,064		
58063. SRB Serbia	XXX	31	16			2	2		
58064. SWZ Swaziland	XXX	63	32			5	5		
58065. THA Thailand	XXX	960	490			(1,592)	6,948		
58066. TLS Timor-Leste (East Timor)	XXX	9	1						
58067. TON Tonga	XXX	86,781	83,895			10,334	88,897		
58068. TUR Turkey	XXX	7,615	7,615		17,549	(14,990)	2,194,293		
58069. TWN Taiwan, Republic of China	XXX					(121)	2		
58070. VGB British Virgin Islands	XXX	218,007	367,386			114,020	748,170		
58071. VNM Viet Nam	XXX						709		
58072. VUT Vanuatu	XXX	92,056	85,707		5,666	11,969	54,869		
58073. WSM Samoa	XXX	55,467	42,695		2,539	(7,062)	34,369		
58074. ZAF South Africa	XXX					(193)	2,007		
58075. ZWE Zimbabwe	XXX	827	422			65	65		
58997. Summary of remaining write-ins for Line 58 from overflow page	XXX	278,179,957	281,832,289		117,529,406	121,331,534	399,805,442		

SUMMARY INVESTMENT SCHEDULE

	Investment Categories	Gross Investment Holdings 1 Amount	Gross Investment Holdings 2 Percentage of Column 1 Line 13	Admitted Assets as Reported in the Annual Statement 3 Amount	Admitted Assets as Reported in the Annual Statement 4 Securities Lending Reinvested Collateral Amount	Admitted Assets as Reported in the Annual Statement 5 Total (Col. 3 + 4) Amount	Admitted Assets as Reported in the Annual Statement 6 Percentage of Column 5 Line 13
1.	Long-Term Bonds (Schedule D, Part 1):						
	1.01 U.S. governments	6,823,343	0.091	6,823,343		6,823,343	0.092
	1.02 All other governments		0.000				0.000
	1.03 U.S. states, territories and possessions, etc. guaranteed		0.000				0.000
	1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed		0.000				0.000
	1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed		0.000				0.000
	1.06 Industrial and miscellaneous		0.000				0.000
	1.07 Hybrid securities		0.000				0.000
	1.08 Parent, subsidiaries and affiliates		0.000				0.000
	1.09 SVO identified funds		0.000				0.000
	1.10 Unaffiliated bank loans		0.000				0.000
	1.11 Unaffiliated certificates of deposit		0.000				0.000
	1.12 Total long-term bonds	6,823,343	0.091	6,823,343		6,823,343	0.092
2.	Preferred stocks (Schedule D, Part 2, Section 1):						
	2.01 Industrial and miscellaneous (Unaffiliated)		0.000				0.000
	2.02 Parent, subsidiaries and affiliates		0.000				0.000
	2.03 Total preferred stocks		0.000				0.000
3.	Common stocks (Schedule D, Part 2, Section 2):						
	3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	1,825,919,920	24.433	1,825,919,920		1,825,919,920	24.589
	3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000				0.000
	3.03 Parent, subsidiaries and affiliates Publicly traded		0.000				0.000
	3.04 Parent, subsidiaries and affiliates Other		0.000				0.000
	3.05 Mutual funds		0.000				0.000
	3.06 Unit investment trusts		0.000				0.000
	3.07 Closed-end funds		0.000				0.000
	3.08 Exchange traded funds		0.000				0.000
	3.09 Total common stocks	1,825,919,920	24.433	1,825,919,920		1,825,919,920	24.589
4.	Mortgage loans (Schedule B):						
	4.01 Farm mortgages		0.000				0.000
	4.02 Residential mortgages		0.000				0.000
	4.03 Commercial mortgages		0.000				0.000
	4.04 Mezzanine real estate loans		0.000				0.000
	4.05 Total valuation allowance		0.000				0.000
	4.06 Total mortgage loans		0.000				0.000
5.	Real estate (Schedule A):						
	5.01 Properties occupied by company		0.000				0.000
	5.02 Properties held for production of income		0.000				0.000
	5.03 Properties held for sale		0.000				0.000
	5.04 Total real estate		0.000				0.000
6.	Cash, cash equivalents and short-term investments:						
	6.01 Cash (Schedule E, Part 1)	407,196,509	5.449	407,196,509		407,196,509	5.484
	6.02 Cash equivalents (Schedule E, Part 2)	1,390,182,403	18.602	1,390,182,403		1,390,182,403	18.721
	6.03 Short-term investments (Schedule DA)	3,795,681,021	50.791	3,795,681,021		3,795,681,021	51.115
	6.04 Total cash, cash equivalents and short-term investments	5,593,059,933	74.842	5,593,059,933		5,593,059,933	75.319
7.	Contract loans		0.000				0.000
8.	Derivatives (Schedule DB)	4,900,853	0.066				0.000
9.	Other invested assets (Schedule BA)	42,478,345	0.568				0.000
10.	Receivables for securities		0.000				0.000
11.	Securities Lending (Schedule DL, Part 1)		0.000		XXX	XXX	XXX
12.	Other invested assets (Page 2, Line 11)		0.000				0.000
13.	Total invested assets	7,473,182,394	100.000	7,425,803,196		7,425,803,196	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13	
	3.2 Totals, Part 3, Column 11	
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15	
	6.2 Totals, Part 3, Column 13	
7.	Deduct current year's other-than-temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12	
	7.2 Totals, Part 3, Column 10	
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11	
	8.2 Totals, Part 3, Column 9	
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12	
	3.2 Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase/(decrease):	
	5.1 Totals, Part 1, Column 9	
	5.2 Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column	
8.	Deduct amortization of premium and mortgage interest points and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13	
	9.2 Totals, Part 3, Column 13	
10.	Deduct current year's other-than-temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11	
	10.2 Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus Line 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year			13,728,345
2.	Cost of acquired:			
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	28,995,114		
	2.2 Additional investment made after acquisition (Part 2, Column 9)	33,504,886		62,500,000
3.	Capitalized deferred interest and other:			
	3.1 Totals, Part 1, Column 16			
	3.2 Totals, Part 3, Column 12			
4.	Accrual of discount			
5.	Unrealized valuation increase/(decrease):			
	5.1 Totals, Part 1, Column 13			
	5.2 Totals, Part 3, Column 9			
6.	Total gain (loss) on disposals, Part 3, Column 19			
7.	Deduct amounts received on disposals, Part 3, Column 16			33,750,000
8.	Deduct amortization of premium and depreciation			
9.	Total foreign exchange change in book/adjusted carrying value:			
	9.1 Totals, Part 1, Column 17			
	9.2 Totals, Part 3, Column 14			
10.	Deduct current year's other-than-temporary impairment recognized:			
	10.1 Totals, Part 1, Column 15			
	10.2 Totals, Part 3, Column 11			
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)			42,478,345
12.	Deduct total nonadmitted amounts			42,478,345
13.	Statement value at end of current period (Line 11 minus Line 12)			

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year			1,985,078,656
2.	Cost of bonds and stocks acquired, Part 3, Column 7			771,797
3.	Accrual of discount			52,264
4.	Unrealized valuation increase/(decrease):			
	4.1. Part 1, Column 12			
	4.2. Part 2, Section 1, Column 15			
	4.3. Part 2, Section 2, Column 13	435,042,760		
	4.4. Part 4, Column 11	12,559,931		447,602,691
5.	Total gain (loss) on disposals, Part 4, Column 19			109,167,858
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7			709,909,547
7.	Deduct amortization of premium			20,456
8.	Total foreign exchange change in book/adjusted carrying value:			
	8.1. Part 1, Column 15			
	8.2. Part 2, Section 1, Column 19			
	8.3. Part 2, Section 2, Column 16			
	8.4. Part 4, Column 15			
9.	Deduct current year's other-than-temporary impairment recognized:			
	9.1. Part 1, Column 14			
	9.2. Part 2, Section 1, Column 17			
	9.3. Part 2, Section 2, Column 14			
	9.4. Part 4, Column 13			
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2			
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)			1,832,743,263
12.	Deduct total nonadmitted amounts			
13.	Statement value at end of current period (Line 11 minus Line 12)			1,832,743,263

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description			1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS	1.	United States	6,823,343	6,850,967	6,783,770	6,855,000
Governments (Including all obligations guaranteed by governments)	2.	Canada				
	3.	Other Countries				
	4.	Totals	6,823,343	6,850,967	6,783,770	6,855,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5.	Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6.	Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7.	Totals				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8.	United States				
	9.	Canada				
	10.	Other Countries				
	11.	Totals				
Parent, Subsidiaries and Affiliates	12.	Totals				
	13.	Total Bonds	6,823,343	6,850,967	6,783,770	6,855,000
PREFERRED STOCKS	14.	United States				
Industrial and Miscellaneous (unaffiliated)	15.	Canada				
	16.	Other Countries				
	17.	Totals				
Parent, Subsidiaries and Affiliates	18.	Totals				
	19.	Total Preferred Stocks				
COMMON STOCKS	20.	United States	1,825,919,920	1,825,919,920	385,856,194	
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	21.	Canada				
	22.	Other Countries				
	23.	Totals	1,825,919,920	1,825,919,920	385,856,194	
Parent, Subsidiaries and Affiliates	24.	Totals				
	25.	Total Common Stocks	1,825,919,920	1,825,919,920	385,856,194	
	26.	Total Stocks	1,825,919,920	1,825,919,920	385,856,194	
	27.	Total Bonds and Stocks	1,832,743,263	1,832,770,887	392,639,964	

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	4,081,640,475	6,823,343				XXX	4,088,463,818	89.1	3,269,511,324	86.7	4,088,463,818	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	4,081,640,475	6,823,343				XXX	4,088,463,818	89.1	3,269,511,324	86.7	4,088,463,818	
2. All Other Governments												
2.1 NAIC 1	499,052,363					XXX	499,052,363	10.9	502,535,193	13.3	499,052,363	
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals	499,052,363					XXX	499,052,363	10.9	502,535,193	13.3	499,052,363	
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1						XXX						
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals						XXX						

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1						XXX						
6.2 NAIC 2						XXX						
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals						XXX						
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 4,580,692,838	6,823,343					4,587,516,181	100.0	XXX	XXX	4,587,516,181	
12.2 NAIC 2	(d)								XXX	XXX		
12.3 NAIC 3	(d)								XXX	XXX		
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)						(c)		XXX	XXX		
12.6 NAIC 6	(d)						(c)		XXX	XXX		
12.7 Totals	4,580,692,838	6,823,343					(b) 4,587,516,181	100.0	XXX	XXX	4,587,516,181	
12.8 Line 12.7 as a % of Col. 7	99.9	0.1					100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.1 NAIC 1	3,766,021,171	6,025,346					XXX	XXX	3,772,046,517	100.0	3,772,046,517	
13.2 NAIC 2							XXX	XXX				
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX	(c)			
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	3,766,021,171	6,025,346					XXX	XXX	(b) 3,772,046,517	100.0	3,772,046,517	
13.8 Line 13.7 as a % of Col. 9	99.8	0.2					XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.1 NAIC 1	4,580,692,838	6,823,343					4,587,516,181	100.0	3,772,046,517	100.0	4,587,516,181	XXX
14.2 NAIC 2												XXX
14.3 NAIC 3												XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	4,580,692,838	6,823,343					4,587,516,181	100.0	3,772,046,517	100.0	4,587,516,181	XXX
14.8 Line 14.7 as a % of Col. 7	99.9	0.1					100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	99.9	0.1					100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1											XXX	
15.2 NAIC 2											XXX	
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals											XXX	
15.8 Line 15.7 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12								XXX	XXX	XXX	XXX	

(a) Includes $ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $ ..... current year of bonds with Z designations and $ ..... prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes $ ..... current year, $ ..... prior year of bonds with 5GI designations and $ ..... current year, $ ..... prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 $ .....4,580,692,838 ; NAIC 2 $ ..... ; NAIC 3 $ ..... ; NAIC 4 $ ..... ; NAIC 5 $ ..... ; NAIC 6 $ .....

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	4,081,640,475	6,823,343				XXX	4,088,463,818	89.1	3,269,511,324	86.7	4,088,463,818	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	4,081,640,475	6,823,343				XXX	4,088,463,818	89.1	3,269,511,324	86.7	4,088,463,818	
2. All Other Governments												
2.01 Issuer Obligations	499,052,363					XXX	499,052,363	10.9	502,535,193	13.3	499,052,363	
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals	499,052,363					XXX	499,052,363	10.9	502,535,193	13.3	499,052,363	
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX						
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals						XXX						
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX						
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities						XXX						
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals						XXX						
6. Industrial and Miscellaneous												
6.01 Issuer Obligations						XXX						
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities						XXX						
6.05 Totals						XXX						
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans - Issued						XXX						
8.06 Affiliated Bank Loans - Acquired						XXX						
8.07 Totals						XXX						

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	4,580,692,838	6,823,343				XXX	4,587,516,181	100.0	XXX	XXX	4,587,516,181	
12.02 Residential Mortgage-Backed Securities						XXX			XXX	XXX		
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	4,580,692,838	6,823,343					4,587,516,181	100.0	XXX	XXX	4,587,516,181	
12.10 Line 12.09 as a % of Col. 7	99.9	0.1					100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01 Issuer Obligations	3,766,021,171	6,025,346				XXX	XXX	XXX	3,772,046,517	100.0	3,772,046,517	
13.02 Residential Mortgage-Backed Securities						XXX	XXX	XXX				
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09 Totals	3,766,021,171	6,025,346					XXX	XXX	3,772,046,517	100.0	3,772,046,517	
13.10 Line 13.09 as a % of Col. 9	99.8	0.2					XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	4,580,692,838	6,823,343				XXX	4,587,516,181	100.0	3,772,046,517	100.0	4,587,516,181	XXX
14.02 Residential Mortgage-Backed Securities						XXX						XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX						XXX
14.09 Totals	4,580,692,838	6,823,343					4,587,516,181	100.0	3,772,046,517	100.0	4,587,516,181	XXX
14.10 Line 14.09 as a % of Col. 7	99.9	0.1					100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	99.9	0.1					100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations						XXX					XXX	
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX					XXX	
15.09 Totals											XXX	
15.10 Line 15.09 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12								XXX	XXX	XXX	XXX	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	3,595,514,895	3,595,514,895			
2. Cost of short-term investments acquired	9,260,177,438	9,260,177,438			
3. Accrual of discount	201,514,914	201,514,914			
4. Unrealized valuation increase/(decrease)					
5. Total gain (loss) on disposals	3,304,243	3,304,243			
6. Deduct consideration received on disposals	9,239,086,919	9,239,086,919			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value	(25,743,550)	(25,743,550)			
9. Deduct current year's other-than-temporary impairment recognized					
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,795,681,021	3,795,681,021			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	3,795,681,021	3,795,681,021			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	6,139,274
2.	Cost paid/(consideration received) on additions:	
	2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	
	2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	
3.	Unrealized valuation increase/(decrease):	
	3.1 Section 1, Column 17	(1,238,421)
	3.2 Section 2, Column 19	(1,238,421)
4.	SSAP No. 108 Adjustments	
5.	Total gain (loss) on termination recognized, Section 2, Column 22	
6.	Considerations received/(paid) on terminations, Section 2, Column 15	
7.	Amortization:	
	7.1 Section 1, Column 19	
	7.2 Section 2, Column 21	
8.	Adjustment to the book/adjusted carrying value of hedged item:	
	8.1 Section 1, Column 20	
	8.2 Section 2, Column 23	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Section 1, Column 18	
	9.2 Section 2, Column 20	
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	4,900,853
11.	Deduct nonadmitted assets	4,900,853
12.	Statement value at end of current period (Line 10 minus Line 11)	

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges:	
	3.11 Section 1, Column 15, current year minus	
	3.12 Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other:	
	3.13 Section 1, Column 18, current year minus	
	3.14 Section 1, Column 18, prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item:	
	3.21 Section 1, Column 17, current year to date minus	
	3.22 Section 1, Column 17, prior year	
	Change in amount recognized	
	3.23 Section 1, Column 19, current year to date minus	
	3.24 Section 1, Column 19, prior year plus	
	3.25 SSAP No. 108 Adjustments	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
	4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	
	4.22 Amount recognized (Section 2, Column 16)	
	4.23 SSAP No. 108 Adjustments	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
	5.1 Total gain (loss) recognized for terminations in prior year	
	5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check	
1.	Part A, Section 1, Column 14	4,900,853	
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance		
3.	Total (Line 1 plus Line 2)		4,900,853
4.	Part D, Section 1, Column 6		
5.	Part D, Section 1, Column 7		
6.	Total (Line 3 minus Line 4 minus Line 5)		4,900,853

		Fair Value Check	
7.	Part A, Section 1, Column 16	4,900,853	
8.	Part B, Section 1, Column 13		
9.	Total (Line 7 plus Line 8)		4,900,853
10.	Part D, Section 1, Column 9		
11.	Part D, Section 1, Column 10		
12	Total (Line 9 minus Line 10 minus Line 11)		4,900,853

		Potential Exposure Check	
13.	Part A, Section 1, Column 21		
14.	Part B, Section 1, Column 20		
15.	Part D, Section 1, Column 12		
16.	Total (Line 13 plus Line 14 minus Line 15)		

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	755,863,758	19,811,885	736,051,873	
2. Cost of cash equivalents acquired	9,354,550,329	1,289,588,478	8,064,961,851	
3. Accrual of discount	8,375,201	8,375,201		
4. Unrealized valuation increase/(decrease)				
5. Total gain (loss) on disposals	(3,269,909)	(3,269,909)		
6. Deduct consideration received on disposals	8,721,185,262	525,342,125	8,195,843,137	
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value	(4,151,714)	(4,151,714)		
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,390,182,403	785,011,816	605,170,587	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	1,390,182,403	785,011,816	605,170,587	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5		NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol						13	14	15	16	17			
CUSIP Identification	Name or Description	Code	City	State	Name of Vendor or General Partner		Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase/(Decrease)	Current Year's (Depreciation) or (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Investment Income	Commitment for Additional Investment	Percentage of Ownership
000000-00-0	BERKSHIRE HATHAWAY GLOBAL INSURANCE SERVICES, LLC		Omaha	NE	INITIAL LLC MEMBER		12/30/2014		13,728,345	13,728,345	13,728,345								100.000
2699999. Joint Venture Interests - Other - Affiliated									13,728,345	13,728,345	13,728,345								XXX
000000-00-0	LOAN TO XCEEDANCE INC		Worcester	MA	NON-AFFILIATE LOAN		09/13/2024		24,000,000	24,000,000	24,000,000						970,667		100.000
000000-00-0	LOAN TO SHIMMICK CORPORATION		Irvine	CA	NON-AFFILIATE LOAN		03/20/2024		4,750,000	4,750,000	4,750,000						136,893		100.000
3199999. Non-collateral Loans - Unaffiliated									28,750,000	28,750,000	28,750,000						1,107,560		XXX
6099999. Total - Unaffiliated									28,750,000	28,750,000	28,750,000						1,107,560		XXX
6199999. Total - Affiliated									13,728,345	13,728,345	13,728,345								XXX
6299999 - Totals									42,478,345	42,478,345	42,478,345						1,107,560		XXX

1.

Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...$	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$	1G ..$
1B	2A ...$	2B ..$	2C ..$				
1C	3A ...$	3B ..$	3C ..$				
1D	4A ...$	4B ..$	4C ..$				
1E	5A ...$	5B ..$	5C ..$				
1F	6 .....$						

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1	2	Location		5	6	7	8	9	10	11
		3	4							
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Percentage of Ownership
000000-00-0	LOAN TO XCEEDANCE INC	Worcester	MA	NON-AFFILIATE LOAN	09/13/2024		24,000,000			100.000
000000-00-0	LOAN TO SHIMMICK CORPORATION	Irvine	CA	NON-AFFILIATE LOAN	03/20/2024		4,995,114	33,504,886		100.000
3199999. Non-collateral Loans - Unaffiliated							28,995,114	33,504,886		XXX
6099999. Total - Unaffiliated							28,995,114	33,504,886		XXX
6199999. Total - Affiliated										XXX
6299999 - Totals							28,995,114	33,504,886		XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum-brances, Prior Year	Unrealized Valuation Increase/ (De-crease)	Current Year's (Depre-ciation) or (Amorti-zation)/ Accretion	Current Year's Other-Than-Temporary Impair-ment Recog-nized	Capital-ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum-brances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
000000-00-0	LOAN TO SHIMMICK CORPORATION	Irvine	CA	NON-AFFILIATE LOAN	03/20/2024	12/18/2024								33,750,000	33,750,000				
3199999. Non-collateral Loans - Unaffiliated														33,750,000	33,750,000				
6099999. Total - Unaffiliated														33,750,000	33,750,000				
6199999. Total - Affiliated																			
6299999 - Totals														33,750,000	33,750,000				

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912810-EW-4	UNITED STATES TREASURY NOTE	0			1.A	771,797	101.6560	762,422	750,000	763,059		(8,738)			6.000	4.392	FA	16,997	22,500	03/19/2024	02/15/2026
91282C-GV-7	UNITED STATES TREASURY NOTE				1.A	9,705	99.3590	9,936	10,000	9,846		114			3.750	5.007	AO	80	375	10/03/2023	04/15/2026
91282C-GV-7	UNITED STATES TREASURY NOTE	SD			1.A	4,198,703	99.3590	4,277,421	4,305,000	4,251,717		39,364			3.750	4.755	AO	34,594	161,438	10/03/2023	04/15/2026
91282C-JC-6	UNITED STATES TREASURY NOTE	SD			1.A	1,803,565	100.6250	1,801,188	1,790,000	1,798,721		(4,540)			4.625	4.338	AO	17,740	82,788	12/05/2023	10/15/2026
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						6,783,770	XXX	6,850,967	6,855,000	6,823,343		26,200			XXX	XXX	XXX	69,411	267,101	XXX	XXX
0109999999. Total - U.S. Government Bonds						6,783,770	XXX	6,850,967	6,855,000	6,823,343		26,200			XXX	XXX	XXX	69,411	267,101	XXX	XXX
0309999999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1309999999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
2419999999. Total - Issuer Obligations						6,783,770	XXX	6,850,967	6,855,000	6,823,343		26,200			XXX	XXX	XXX	69,411	267,101	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
2459999999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
2469999999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
2479999999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit							XXX								XXX	XXX	XXX			XXX	XXX
2509999999 - Total Bonds						6,783,770	XXX	6,850,967	6,855,000	6,823,343		26,200			XXX	XXX	XXX	69,411	267,101	XXX	XXX

1.

Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...$ 6,823,343	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$	1G ..$
1B	2A ...$	2B ..$	2C ..$				
1C	3A ...$	3B ..$	3C ..$				
1D	4A ...$	4B ..$	4C ..$				
1E	5A ...$	5B ..$	5C ..$				
1F	6 .....$						

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identi-fication	Description	Code	For-eign	Number of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	NAIC Desig-nation, NAIC Desig-nation Modifier and SVO Admini-strative Symbol	Date Acquired
4509999999 - Total Preferred Stocks								XXX											XXX	XXX

NONE

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:					
1A	1A ...$	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$ ..... 1G ..$ .....
1B	2A ...$	2B ..$	2C ..$			
1C	3A ...$	3B ..$	3C ..$			
1D	4A ...$	4B ..$	4C ..$			
1E	5A ...$	5B ..$	5C ..$			
1F	6 .....$					

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
037833-10-0	APPLE INC			5,523,150.000	1,383,107,223	250.420	1,383,107,223	152,943,204		5,467,919		319,735,154		319,735,154		11/30/2016	
037833-10-0	APPLE INC	SD		850.000	212,857	250.420	212,857	23,538		842		49,206		49,206		11/30/2016	
060505-10-4	BANK OF AMERICA CORPORATION			1,400,000.000	61,530,000	43.950	61,530,000	32,984,000		1,400,000		14,392,000		14,392,000		08/29/2017	
14040H-10-5	CAPITAL ONE FINANCIAL CORPORATION			2,137,000.000	381,069,840	178.320	381,069,840	199,905,452		5,128,800		100,866,400		100,866,400		03/30/2023	
5019999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					1,825,919,920	XXX	1,825,919,920	385,856,194		11,997,561		435,042,760		435,042,760		XXX	XXX
5109999999. Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)					1,825,919,920	XXX	1,825,919,920	385,856,194		11,997,561		435,042,760		435,042,760		XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds						XXX										XXX	XXX
5609999999. Total - Common Stocks - Unit Investment Trusts						XXX										XXX	XXX
5809999999. Total - Common Stocks - Closed-End Funds						XXX										XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates						XXX										XXX	XXX
5989999999 - Total Common Stocks					1,825,919,920	XXX	1,825,919,920	385,856,194		11,997,561		435,042,760		435,042,760		XXX	XXX
5999999999 - Total Preferred and Common Stocks					1,825,919,920	XXX	1,825,919,920	385,856,194		11,997,561		435,042,760		435,042,760		XXX	XXX

1.

Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...$	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$	1G ..$
1B	2A ...$	2B ..$	2C ..$				
1C	3A ...$	3B ..$	3C ..$				
1D	4A ...$	4B ..$	4C ..$				
1E	5A ...$	5B ..$	5C ..$				
1F	6 .....$						

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912810-EW-4	UNITED STATES TREASURY NOTE		03/19/2024	WELLS FARGO SECURITIES LLC		771,797	750,000	4,203
0109999999. Subtotal - Bonds - U.S. Governments						771,797	750,000	4,203
2509999997. Total - Bonds - Part 3						771,797	750,000	4,203
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						771,797	750,000	4,203
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
5989999997. Total - Common Stocks - Part 3							XXX	
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks							XXX	
5999999999. Total - Preferred and Common Stocks							XXX	
6009999999 - Totals						771,797	XXX	4,203

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi-fication	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date
912828-D5-6	UNITED STATES TREASURY NOTE		08/15/2024	MATURITY 100.0000		700,000	700,000	732,040	707,178		(7,178)		(7,178)		700,000				16,625	08/15/2024
91282C-EA-5	UNITED STATES TREASURY NOTE		02/29/2024	MATURITY 100.0000		150,000,000	150,000,000	149,844,039	149,987,214		12,786		12,786		150,000,000				1,125,000	02/29/2024
0109999999. Subtotal - Bonds - U.S. Governments						150,700,000	150,700,000	150,576,079	150,694,392		5,608		5,608		150,700,000				1,141,625	XXX
2509999997. Total - Bonds - Part 4						150,700,000	150,700,000	150,576,079	150,694,392		5,608		5,608		150,700,000				1,141,625	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						150,700,000	150,700,000	150,576,079	150,694,392		5,608		5,608		150,700,000				1,141,625	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
060505-10-4	BANK OF AMERICA CORPORATION		09/25/2024	WALLACHBETH CAPITAL LLC	5,089,000.000	200,829,720		150,006,926	171,346,630	(21,339,704)			(21,339,704)		150,006,926		50,822,794	50,822,794	3,765,860	
172967-42-4	CITIGROUP INC		11/15/2024	WALLACHBETH CAPITAL LLC	5,173,700.000	358,379,827		300,034,763	266,135,128	33,899,635			33,899,635		300,034,763		58,345,064	58,345,064	11,278,666	
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						559,209,547	XXX	450,041,689	437,481,758	12,559,931			12,559,931		450,041,689		109,167,858	109,167,858	15,044,526	XXX
5989999997. Total - Common Stocks - Part 4						559,209,547	XXX	450,041,689	437,481,758	12,559,931			12,559,931		450,041,689		109,167,858	109,167,858	15,044,526	XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks						559,209,547	XXX	450,041,689	437,481,758	12,559,931			12,559,931		450,041,689		109,167,858	109,167,858	15,044,526	XXX
5999999999. Total - Preferred and Common Stocks						559,209,547	XXX	450,041,689	437,481,758	12,559,931			12,559,931		450,041,689		109,167,858	109,167,858	15,044,526	XXX
6009999999 - Totals						709,909,547	XXX	600,617,768	588,176,150	12,559,931	5,608		12,565,539		600,741,689		109,167,858	109,167,858	16,186,151	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	For-eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
TREASURY BILL	@		08/19/2024	WELLS FARGO SECURITIES LLC	02/20/2025	198,675,000		3,498,000			200,000,000	195,177,000			0.000	4.888	N/A		
TREASURY BILL	@		12/09/2024	WELLS FARGO SECURITIES LLC	06/12/2025	343,385,000		816,666			350,000,000	342,568,335			0.000	4.291	N/A		
TREASURY BILL	@		07/15/2024	WELLS FARGO SECURITIES LLC	01/16/2025	249,480,730		5,781,215			250,000,000	243,699,515			0.000	5.114	N/A		
TREASURY BILL	@		07/29/2024	WELLS FARGO SECURITIES LLC	01/30/2025	647,418,596		13,619,125			650,000,000	633,799,472			0.000	5.056	N/A		
TREASURY BILL	@		08/05/2024	WELLS FARGO SECURITIES LLC	02/06/2025	199,060,000		3,812,222			200,000,000	195,247,778			0.000	4.814	N/A		
TREASURY BILL	@		09/03/2024	WELLS FARGO SECURITIES LLC	03/06/2025	49,587,111		761,264			50,000,000	48,825,847			0.000	4.757	N/A		
TREASURY BILL	@		10/21/2024	WELLS FARGO SECURITIES LLC	04/24/2025	197,294,278		1,652,166			200,000,000	195,642,112			0.000	4.406	N/A		
TREASURY BILL	@		11/04/2024	WELLS FARGO SECURITIES LLC	05/08/2025	147,745,749		976,250			150,000,000	146,769,500			0.000	4.354	N/A		
TREASURY BILL	@		11/18/2024	WELLS FARGO SECURITIES LLC	05/22/2025	245,779,792		1,227,153			250,000,000	244,552,640			0.000	4.406	N/A		
TREASURY BILL	@		11/18/2024	WELLS FARGO SECURITIES LLC	03/18/2025	297,219,666		1,573,083			300,000,000	295,646,583			0.000	4.455	N/A		
TREASURY BILL	@		12/16/2024	WELLS FARGO SECURITIES LLC	06/20/2025	392,142,222		600,888			400,000,000	391,541,332			0.000	4.250	N/A		
TREASURY BILL	@		12/23/2024	WELLS FARGO SECURITIES LLC	06/26/2025	636,748,665		451,750			650,000,000	636,296,915			0.000	4.260	N/A		
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						3,604,536,809		34,769,782			3,650,000,000	3,569,767,029			XXX	XXX	XXX		
0109999999. Total - U.S. Government Bonds						3,604,536,809		34,769,782			3,650,000,000	3,569,767,029			XXX	XXX	XXX		
AUSTRALIA T-BILL	@	B	11/19/2024	HSBC SECURITIES (AUS)	02/28/2025	178,775,740		1,566,270		(14,926,956)	179,947,358	192,136,425			0.000	4.157	N/A		
AUSTRALIA T-BILL	@	B	09/17/2024	HSBC SECURITIES (AUS)	01/31/2025	12,368,472		158,873		(1,098,136)	12,410,163	13,307,735			0.000	4.150	N/A		
0219999999. Subtotal - Bonds - All Other Governments - Issuer Obligations						191,144,212		1,725,143		(16,025,092)	192,357,521	205,444,160			XXX	XXX	XXX		
0309999999. Total - All Other Government Bonds						191,144,212		1,725,143		(16,025,092)	192,357,521	205,444,160			XXX	XXX	XXX		
0509999999. Total - U.S. States, Territories and Possessions Bonds															XXX	XXX	XXX		
0709999999. Total - U.S. Political Subdivisions Bonds															XXX	XXX	XXX		
0909999999. Total - U.S. Special Revenues Bonds															XXX	XXX	XXX		
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds															XXX	XXX	XXX		
1309999999. Total - Hybrid Securities															XXX	XXX	XXX		
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds															XXX	XXX	XXX		
1909999999. Subtotal - Unaffiliated Bank Loans															XXX	XXX	XXX		
2419999999. Total - Issuer Obligations						3,795,681,021		36,494,925		(16,025,092)	3,842,357,521	3,775,211,189			XXX	XXX	XXX		
2429999999. Total - Residential Mortgage-Backed Securities															XXX	XXX	XXX		
2439999999. Total - Commercial Mortgage-Backed Securities															XXX	XXX	XXX		
2449999999. Total - Other Loan-Backed and Structured Securities															XXX	XXX	XXX		
2459999999. Total - SVO Identified Funds															XXX	XXX	XXX		
2469999999. Total - Affiliated Bank Loans															XXX	XXX	XXX		
2479999999. Total - Unaffiliated Bank Loans															XXX	XXX	XXX		
2509999999. Total Bonds						3,795,681,021		36,494,925		(16,025,092)	3,842,357,521	3,775,211,189			XXX	XXX	XXX		
7109999999. Total - Parent, Subsidiaries and Affiliates											XXX				XXX	XXX	XXX		
7709999999 - Totals						3,795,681,021		36,494,925		(16,025,092)	XXX	3,775,211,189			XXX	XXX	XXX		

1.

Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...$ 3,795,681,021	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$	1G ..$
1B	2A ...$	2B ..$	2C ..$				
1C	3A ...$	3B ..$	3C ..$				
1D	4A ...$	4B ..$	4C ..$				
1E	5A ...$	5B ..$	5C ..$				
1F	6 .....$						

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amorti-zation)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Refer-ence Entity	Hedge Effectiveness at Inception and at Year-end (b)
0079999999. Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
0149999999. Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
0219999999. Subtotal - Purchased Options - Hedging Other														XXX							XXX	XXX
0289999999. Subtotal - Purchased Options - Replications														XXX							XXX	XXX
0359999999. Subtotal - Purchased Options - Income Generation														XXX							XXX	XXX
XCEEDANCE INTL LTD 990066544		NA		Direct	12/24/2022	12/24/2034		351,064	0.010000				3,928,406		3,928,406	(787,612)						
XCEEDANCE INTL LTD 990066551		NA		Direct	12/24/2022	12/24/2034		351,064	30.300000				972,447		972,447	(450,809)						
0369999999. Subtotal - Purchased Options - Other - Call Options and Warrants													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX
0429999999. Subtotal - Purchased Options - Other													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX
0439999999. Total Purchased Options - Call Options and Warrants													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX
0449999999. Total Purchased Options - Put Options														XXX							XXX	XXX
0459999999. Total Purchased Options - Caps														XXX							XXX	XXX
0469999999. Total Purchased Options - Floors														XXX							XXX	XXX
0479999999. Total Purchased Options - Collars														XXX							XXX	XXX
0489999999. Total Purchased Options - Other														XXX							XXX	XXX
0499999999. Total Purchased Options													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX
0569999999. Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
0639999999. Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
0709999999. Subtotal - Written Options - Hedging Other														XXX							XXX	XXX
0779999999. Subtotal - Written Options - Replications														XXX							XXX	XXX
0849999999. Subtotal - Written Options - Income Generation														XXX							XXX	XXX
0919999999. Subtotal - Written Options - Other														XXX							XXX	XXX
0929999999. Total Written Options - Call Options and Warrants														XXX							XXX	XXX
0939999999. Total Written Options - Put Options														XXX							XXX	XXX
0949999999. Total Written Options - Caps														XXX							XXX	XXX
0959999999. Total Written Options - Floors														XXX							XXX	XXX
0969999999. Total Written Options - Collars														XXX							XXX	XXX
0979999999. Total Written Options - Other														XXX							XXX	XXX
0989999999. Total Written Options														XXX							XXX	XXX
1049999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
1109999999. Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
1169999999. Subtotal - Swaps - Hedging Other														XXX							XXX	XXX
1229999999. Subtotal - Swaps - Replication														XXX							XXX	XXX
1289999999. Subtotal - Swaps - Income Generation														XXX							XXX	XXX
1349999999. Subtotal - Swaps - Other														XXX							XXX	XXX
1359999999. Total Swaps - Interest Rate														XXX							XXX	XXX
1369999999. Total Swaps - Credit Default														XXX							XXX	XXX
1379999999. Total Swaps - Foreign Exchange														XXX							XXX	XXX
1389999999. Total Swaps - Total Return														XXX							XXX	XXX
1399999999. Total Swaps - Other														XXX							XXX	XXX
1409999999. Total Swaps														XXX							XXX	XXX
1479999999. Subtotal - Forwards														XXX							XXX	XXX
1509999999. Subtotal - SSAP No. 108 Adjustments														XXX							XXX	XXX
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108														XXX							XXX	XXX
1709999999. Subtotal - Hedging Other														XXX							XXX	XXX
1719999999. Subtotal - Replication														XXX							XXX	XXX
1729999999. Subtotal - Income Generation														XXX							XXX	XXX
1739999999. Subtotal - Other													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amorti-zation)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Refer-ence Entity	Hedge Effectiveness at Inception and at Year-end (b)
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives														XXX							XXX	XXX
1759999999 - Totals													4,900,853	XXX	4,900,853	(1,238,421)					XXX	XXX

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
ASSOCIATED BANK, NA	GREEN BAY, WISCONSIN					1,365,587	XXX.
AUSTRALIA AND NEW ZEALAND BANKING GROUP LTD.	AUSTRALIA		3.633	512,130		34,182,308	XXX.
THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD.	HONG KONG		3.568	14,495,291	662,928	336,529,300	XXX.
PNC BANK	PITTSBURGH, PA		3.180	211,904		25,589,873	XXX.
WELLS FARGO BANK, N.A.	OMAHA, NEBRASKA		4.650	39,020		9,529,440	XXX.
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories		XXX	XXX				XXX
0199999. Totals - Open Depositories		XXX	XXX	15,258,345	662,928	407,196,509	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories		XXX	XXX				XXX
0299999. Totals - Suspended Depositories		XXX	XXX				XXX
0399999. Total Cash on Deposit		XXX	XXX	15,258,345	662,928	407,196,509	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX		XXX
0599999 Total - Cash		XXX	XXX	15,258,345	662,928	407,196,509	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	405,127,868	4. April	358,130,002	7. July	544,884,649	10. October	437,514,454
2. February	564,858,455	5. May	354,097,843	8. August	363,741,220	11. November	396,405,924
3. March	383,698,265	6. June	364,255,392	9. September	560,872,390	12. December	407,196,509

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	TREASURY BILL		11/20/2024	4.460	02/20/2025	447,243,750		2,260,125
	TREASURY BILL		11/12/2024	4.142	02/11/2025	29,859,917		164,000
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						477,103,667		2,424,125
0109999999. Total - U.S. Government Bonds						477,103,667		2,424,125
	HONG KONG T-BILLS		10/28/2024	3.500	01/15/2025	147,893,024		887,377
	AUSTRALIA T-BILL		12/16/2024	4.180	03/14/2025	160,015,126		300,396
0219999999. Subtotal - Bonds - All Other Governments - Issuer Obligations						307,908,150		1,187,773
0309999999. Total - All Other Government Bonds						307,908,150		1,187,773
0509999999. Total - U.S. States, Territories and Possessions Bonds								
0709999999. Total - U.S. Political Subdivisions Bonds								
0909999999. Total - U.S. Special Revenues Bonds								
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
1309999999. Total - Hybrid Securities								
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds								
1909999999. Subtotal - Unaffiliated Bank Loans								
2419999999. Total - Issuer Obligations						785,011,817		3,611,898
2429999999. Total - Residential Mortgage-Backed Securities								
2439999999. Total - Commercial Mortgage-Backed Securities								
2449999999. Total - Other Loan-Backed and Structured Securities								
2459999999. Total - SVO Identified Funds								
2469999999. Total - Affiliated Bank Loans								
2479999999. Total - Unaffiliated Bank Loans								
2509999999. Total Bonds						785,011,817		3,611,898
949921-12-6	ALLSPRING GOVT MONEY MKT FD - SELECT		12/16/2024	4.370		605,170,586	2,098,762	33,618,714
8309999999. Subtotal - All Other Money Market Mutual Funds						605,170,586	2,098,762	33,618,714
8609999999 - Total Cash Equivalents						1,390,182,403	2,098,762	37,230,612

1.

Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A ...$ 785,011,817	1B ..$	1C ..$	1D ..$	1E ..$	1F ..$	1G ..$
1B	2A ...$	2B ..$	2C ..$				
1C	3A ...$	3B ..$	3C ..$				
1D	4A ...$	4B ..$	4C ..$				
1E	5A ...$	5B ..$	5C ..$				
1F	6 .....$						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama AL						
2. Alaska AK						
3. Arizona AZ						
4. Arkansas AR						
5. California CA	S	WORKERS COMPENSATION			212,857	212,857
6. Colorado CO						
7. Connecticut CT						
8. Delaware DE	B	WORKERS COMPENSATION			108,640	109,295
9. District of Columbia DC						
10. Florida FL						
11. Georgia GA	B	ADMISSION REQUIREMENTS			108,640	109,295
12. Hawaii HI						
13. Idaho ID						
14. Illinois IL						
15. Indiana IN						
16. Iowa IA						
17. Kansas KS						
18. Kentucky KY						
19. Louisiana LA						
20. Maine ME						
21. Maryland MD						
22. Massachusetts MA	B	ADMISSIONS REQUIREMENTS AND WORKERS COMPENSATION			158,021	158,975
23. Michigan MI						
24. Minnesota MN						
25. Mississippi MS						
26. Missouri MO						
27. Montana MT						
28. Nebraska NE	B	ADMISSIONS REQUIREMENTS INCLUDING CREDITORS	4,647,122	4,668,371		
29. Nevada NV	B	ADMISSIONS REQUIREMENTS AND WORKERS COMPENSATION			341,657	342,125
30. New Hampshire NH						
31. New Jersey NJ						
32. New Mexico NM						
33. New York NY						
34. North Carolina NC	B	ADMISSION REQUIREMENTS			311,058	312,982
35. North Dakota ND						
36. Ohio OH						
37. Oklahoma OK						
38. Oregon OR	B	ADMISSION REQUIREMENTS, SURETY AND WORKERS COMPENSATION			375,301	377,566
39. Pennsylvania PA						
40. Rhode Island RI						
41. South Carolina SC						
42. South Dakota SD						
43. Tennessee TN						
44. Texas TX						
45. Utah UT						
46. Vermont VT						
47. Virginia VA						
48. Washington WA						
49. West Virginia WV						
50. Wisconsin WI						
51. Wyoming WY						
52. American Samoa AS						
53. Guam GU	B	ADMISSION REQUIREMENTS			50,871	50,828
54. Puerto Rico PR						
55. U.S. Virgin Islands VI						
56. Northern Mariana Islands MP						
57. Canada CAN						
58. Aggregate Alien and Other OT	XXX	XXX			13,022,671	13,022,077
59. Subtotal	XXX	XXX	4,647,122	4,668,371	14,689,716	14,696,000
DETAILS OF WRITE-INS						
5801. U.S. Department of Labor	B	WORKERS COMPENSATION			712,188	711,594
5802. Monetary Authority of Macao	ST	REGULATORY REQUIREMENTS			12,310,483	12,310,483
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX			13,022,671	13,022,077

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page:
Physicians, including surgeons and osteopaths

SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid 3 Amount	Direct Losses Paid 4 Number of Claims	5 Direct Losses Incurred	Direct Losses Unpaid 6 Amount Reported	Direct Losses Unpaid 7 Number of Claims	8 Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL					(1,840)			13,828
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO					(20,072)			38,988
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY	250,677	3,359,268	14,250		1,515,181	182,346		11,409,218
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	10,449,821	16,953,541	8,442,091	54	7,576,813	5,784,620	234	14,295,695
59. Total	10,700,498	20,312,809	8,456,341	54	9,070,082	5,966,966	234	25,757,729
DETAILS OF WRITE-INS								
58001. AUS Australia	10,449,821	16,953,541	8,442,091	54	7,577,443	5,784,620	234	14,291,763
58002. NZL New Zealand					(630)			3,932
58003.								
58998. Summary of remaining write-ins for Line 58 from overflow page								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	10,449,821	16,953,541	8,442,091	54	7,576,813	5,784,620	234	14,295,695

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page:
Hospitals

SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid 3 Amount	Direct Losses Paid 4 Number of Claims	5 Direct Losses Incurred	Direct Losses Unpaid 6 Amount Reported	Direct Losses Unpaid 7 Number of Claims	8 Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY	3,250,000	1,638,356	5,342,711	2	4,506,065	16,330,240	10	7,109,619
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	(6,327)	(6,327)	37,218		220,947	214,551	2	39,424
59. Total	3,243,673	1,632,029	5,379,929	2	4,727,012	16,544,791	12	7,149,043
DETAILS OF WRITE-INS								
58001. AUS Australia	(6,327)	(6,327)	37,218		220,947	214,551	2	39,424
58002.								
58003.								
58998. Summary of remaining write-ins for Line 58 from overflow page								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	(6,327)	(6,327)	37,218		220,947	214,551	2	39,424

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page:
Other health care professionals, including dentists, chiropractors, and podiatrists

SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid 3 Amount	Direct Losses Paid 4 Number of Claims	5 Direct Losses Incurred	Direct Losses Unpaid 6 Amount Reported	Direct Losses Unpaid 7 Number of Claims	8 Direct Losses Incurred But Not Reported
1. Alabama AL	152,185	136,665			83,602			279,605
2. Alaska AK	50,879	44,723	(698)	1	25,340	1	1	99,391
3. Arizona AZ	747,056	621,462			377,640	11	11	1,285,108
4. Arkansas AR	125,794	105,012			60,121			263,506
5. California CA	1,197,928	1,076,684	154,500	4	822,701	11	11	1,921,651
6. Colorado CO	573,440	474,338			288,606	3	3	941,589
7. Connecticut CT	342,140	300,941			263,368	85,019	5	627,990
8. Delaware DE	100,579	82,240			51,109			155,222
9. District of Columbia DC	30,252	23,833			14,035			52,267
10. Florida FL	1,415,543	1,166,951	250,000	1	955,715	3	3	2,291,245
11. Georgia GA	744,905	625,759			380,154	5	5	1,234,534
12. Hawaii HI	75,114	70,421			39,393			168,113
13. Idaho ID	160,301	134,415	315	1	80,697	1	1	286,778
14. Illinois IL	499,604	403,801			251,787	4	4	758,277
15. Indiana IN	17,201	14,215			9,090			23,366
16. Iowa IA	98,730	93,006			54,480	3	3	196,919
17. Kansas KS	14,120	9,309			6,359			11,093
18. Kentucky KY	15,052	12,405			7,470			23,138
19. Louisiana LA	4,731	3,184			2,219			3,700
20. Maine ME	61,085	51,325			31,057			95,950
21. Maryland MD	700,919	586,822			367,661	2	2	1,038,119
22. Massachusetts MA	657,593	520,823			318,101	5	5	1,037,371
23. Michigan MI	374,567	317,065			276,891	85,003	5	625,003
24. Minnesota MN	173,421	156,547			90,906	1	1	348,199
25. Mississippi MS	285,005	236,788			136,766	1	1	560,141
26. Missouri MO	175,519	160,531			94,741	1	1	340,106
27. Montana MT	52,981	46,328			27,637			95,548
28. Nebraska NE	102,515	84,203			52,982	1	1	133,568
29. Nevada NV	258,202	205,479			126,686	1	1	382,683
30. New Hampshire NH	163,878	125,567			74,748	7	7	262,476
31. New Jersey NJ	776,519	643,716			398,468	5	5	1,219,383
32. New Mexico NM	120,727	112,370	1,125,000	2	1,193,299	3	3	225,335
33. New York NY	791,232	685,180	10,000	1	399,452	7	7	1,339,090
34. North Carolina NC	635,050	535,792			326,826	3	3	1,015,893
35. North Dakota ND	33,171	27,790			17,768			46,513
36. Ohio OH	686,505	586,747			357,211	1	1	1,148,464
37. Oklahoma OK	214,011	192,038			111,471	3	3	436,104
38. Oregon OR	250,254	219,019			130,390	2	2	460,066
39. Pennsylvania PA	747,695	611,368			384,652	8	8	1,064,853
40. Rhode Island RI	89,364	77,376			48,211			140,852
41. South Carolina SC	272,400	224,514	12,500	1	147,806	6	6	437,166
42. South Dakota SD	34,430	31,275			18,331			67,496
43. Tennessee TN	767,471	662,456			389,247	1	1	1,461,155
44. Texas TX	2,736,714	2,344,659	8,000	1	1,897,746	480,014	16	4,758,903
45. Utah UT	160,877	132,916			81,664	2	2	278,567
46. Vermont VT	36,820	30,846			18,650			57,928
47. Virginia VA	457,769	371,683			227,155	5	5	723,577
48. Washington WA	456,882	400,839			243,727	4	4	782,673
49. West Virginia WV	29,930	32,965			15,409			110,206
50. Wisconsin WI	223,221	184,417			112,346			366,416
51. Wyoming WY	45,610	42,326			25,002	1	1	88,756
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	627,636	891,478	1,037,030	18	83,340	2,009,659	31	5,575,514
59. Total	19,565,527	16,932,612	2,596,647	30	12,000,233	2,659,807	169	37,347,566
DETAILS OF WRITE-INS								
58001. AUS Australia	627,636	891,478	1,037,030	18	83,693	2,009,659	31	5,573,190
58002. NZL New Zealand					(353)			2,324
58003.								
58998. Summary of remaining write-ins for Line 58 from overflow page								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	627,636	891,478	1,037,030	18	83,340	2,009,659	31	5,575,514

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

Designate the type of health care providers reported on this page:
Other health care facilities

SUPPLEMENT "A" TO SCHEDULE T
EXHIBIT OF MEDICAL PROFESSIONAL LIABILITY PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, etc.	1 Direct Premiums Written	2 Direct Premiums Earned	Direct Losses Paid 3 Amount	Direct Losses Paid 4 Number of Claims	5 Direct Losses Incurred	Direct Losses Unpaid 6 Amount Reported	Direct Losses Unpaid 7 Number of Claims	8 Direct Losses Incurred But Not Reported
1. Alabama AL								
2. Alaska AK								
3. Arizona AZ								
4. Arkansas AR								
5. California CA								
6. Colorado CO								
7. Connecticut CT								
8. Delaware DE								
9. District of Columbia DC								
10. Florida FL								
11. Georgia GA								
12. Hawaii HI								
13. Idaho ID								
14. Illinois IL								
15. Indiana IN								
16. Iowa IA								
17. Kansas KS								
18. Kentucky KY								
19. Louisiana LA								
20. Maine ME								
21. Maryland MD								
22. Massachusetts MA								
23. Michigan MI								
24. Minnesota MN								
25. Mississippi MS								
26. Missouri MO								
27. Montana MT								
28. Nebraska NE								
29. Nevada NV								
30. New Hampshire NH								
31. New Jersey NJ								
32. New Mexico NM								
33. New York NY								
34. North Carolina NC								
35. North Dakota ND								
36. Ohio OH								
37. Oklahoma OK								
38. Oregon OR								
39. Pennsylvania PA								
40. Rhode Island RI								
41. South Carolina SC								
42. South Dakota SD								
43. Tennessee TN								
44. Texas TX								
45. Utah UT								
46. Vermont VT								
47. Virginia VA								
48. Washington WA								
49. West Virginia WV								
50. Wisconsin WI								
51. Wyoming WY								
52. American Samoa AS								
53. Guam GU								
54. Puerto Rico PR								
55. U.S. Virgin Islands VI								
56. Northern Mariana Islands MP								
57. Canada CAN								
58. Aggregate other alien OT	316,731	304,051	968,696	6	1,925,053	1,278,248	6	756,192
59. Total	316,731	304,051	968,696	6	1,925,053	1,278,248	6	756,192
DETAILS OF WRITE-INS								
58001. AUS Australia			968,696	6	1,771,445	1,278,248	5	493,770
58002. HKG Hong Kong	316,731	304,051			159,616		1	225,266
58003. MKD Macedonia					(6,008)			37,156
58998. Summary of remaining write-ins for Line 58 from overflow page								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	316,731	304,051	968,696	6	1,925,053	1,278,248	6	756,192

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2024
(To Be Filed by March 1)

NAIC Group Code 0031 NAIC Company Code 22276

Company Name BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY .....

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
$ 394,530,868	$ 397,780,867	$ 121,638,350	$ 168,823,011	$ 508,552	$ 11,698,293	..... 1.0 %	..... 0.0 %

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? ..... Yes [ ] No [X]
2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? ..... Yes [ ] No [X]
2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified:.....$ .....
2.32 Amount estimated using reasonable assumptions:.....$ .....

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
$	$	$	$	..... %	..... %

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

SUPPLEMENTAL SCHEDULE FOR REINSURANCE COUNTERPARTY REPORTING EXCEPTION - ASBESTOS AND POLLUTION CONTRACTS

For The Year Ended December 31, 2024 ($000 Omitted)

(To Be Filed by March 1)

Original Reinsurer				Retroactive Reinsurer		Reinsurance Recoverables On					Original Reinsurer Collateral			15	Reinsurance Recoverable On Paid Losses and Paid Loss Adjustment Expenses						23	24
1	2	3	4	5	6	7	8	9	10	11	12	13	14		16	Overdue					22	
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	ID Number	Name of Reinsurer Reported Schedule F, Part 3	Paid Losses	Paid LAE	Unpaid Case Losses & LAE	IBNR Losses & LAE	Cols. 7 + 8 + 9 + 10 Totals	Funds Held	Letters of Credit	Trust Funds and Other Allowed Offset Items	Amounts Approved as Other Offset Items	Current	17 1 to 29 Days	18 30 to 90 Days	19 91 to 120 Days	20 Over 120 Days	21 Total Overdue Cols. 17 + 18 + 19 + 20	Total Due Cols. 16 + 21	Percentage Overdue Col. 21/ Col. 22	Percentage More Than 90 Days Overdue Col. (19 + 20)/Col. 22
13-2673100	22039	GENERAL REINSURANCE CORPORATION	DE	47-0355979	NATIONAL INDEMNITY COMPANY	647	27	7,011	1,672	9,357	807			9,357	1				673	673	674	99.9	99.9
0399999. Total Authorized - Affiliates - U.S. Non-Pool - Other						647	27	7,011	1,672	9,357	807			9,357	1				673	673	674	99.9	99.9
0499999. Total Authorized - Affiliates - U.S. Non-Pool						647	27	7,011	1,672	9,357	807			9,357	1				673	673	674	99.9	99.9
0799999. Total Authorized - Affiliates - Other (Non-U.S.)																						
0899999. Total Authorized - Affiliates						647	27	7,011	1,672	9,357	807			9,357	1				673	673	674	99.9	99.9
06-0237820	20699	ACE PROP & CAS INS CO.	PA	47-0355979	NATIONAL INDEMNITY COMPANY	19		665	159	843				843					19	19	19	100.0	100.0
94-6078058	21911	ALLIANZ REINSURANCE AMERICA, INC .	CA	47-0355979	NATIONAL INDEMNITY COMPANY	31	10	1		42				42					41	41	41	100.0	100.0
36-0719665	19232	ALLSTATE INSURANCE COMPANY	IL	47-0355979	NATIONAL INDEMNITY COMPANY	123	9	245	59	436				436					132	132	132	100.0	100.0
36-2661954	10103	AMERICAN AGRICULTURAL INS COMPANY	IN	47-0355979	NATIONAL INDEMNITY COMPANY	66		36	9	111				110					66	66	66	100.0	100.0
52-2048110	19720	AMERICAN ALTERNATIVE REINSURANCE CORP.	DE	47-0355979	NATIONAL INDEMNITY COMPANY		(1)			(1)				(1)					(1)	(1)	(1)	100.0	100.0
59-0593886	10111	AMERICAN BANKERS INS COMP OF FL	FL	47-0355979	NATIONAL INDEMNITY COMPANY		10			10				10					10	10	10	100.0	100.0
94-1390273	19801	ARGONAUT INS CO.	IL	47-0355979	NATIONAL INDEMNITY COMPANY	(35)				(35)				(34)					(34)	(34)	(34)	100.0	100.0
13-5358230	24678	ARROWOOD IND CO.	DE	47-0355979	NATIONAL INDEMNITY COMPANY	34	5			39				40				(1)	40	39	39	100.0	100.0
23-1502700	21970	BEDIVERE INSURANCE COMPANY	PA	47-0355979	NATIONAL INDEMNITY COMPANY	111	(13)			98				99					98	98	98	100.0	100.0
39-0971527	10472	CAPITOL INDEMNITY CORPORATION	WI	47-0355979	NATIONAL INDEMNITY COMPANY	39	5			44				44					44	44	44	100.0	100.0
38-3464294	10642	CHEROKEE INSURANCE COMPANY	MI	47-0355979	NATIONAL INDEMNITY COMPANY	(6)				(6)				(6)					(6)	(6)	(6)	100.0	100.0
36-2114545	20443	CONTINENTAL CASUALTY COMPANY	IL	47-0355979	NATIONAL INDEMNITY COMPANY	55	56	40	10	161				161	8		37		66	103	111	92.8	59.5
39-0264050	21458	EMPLOYERS INS OF WAUSAU	WI	47-0355979	NATIONAL INDEMNITY COMPANY	(4)		19	5	20				19					(4)	(4)	(4)	100.0	100.0
42-0234980	21415	EMPLOYERS MUTUAL CAS CO	IA	47-0355979	NATIONAL INDEMNITY COMPANY	70	2	25	6	103				103	6		2		65	67	73	91.8	89.0
05-0316605	21482	FACTORY MUT INS CO	RI	47-0355979	NATIONAL INDEMNITY COMPANY	13	11			24				24					24	24	24	100.0	100.0
23-0723970	22713	INSURANCE CO OF NA	PA	47-0355979	NATIONAL INDEMNITY COMPANY	118	28	6,517	1,464	8,127	7			8,127	8		2		136	138	146	94.5	93.2
13-5540698	19429	INSURANCE CO. OF THE ST. OF PENNSYLVANIA	IL	47-0355979	NATIONAL INDEMNITY COMPANY		1			1				1					1	1	1	100.0	100.0
13-4941245	29742	INTEGON NATIONAL INSURANCE COMPANY	NC	47-0355979	NATIONAL INDEMNITY COMPANY	27	4			31				31					31	31	31	100.0	100.0
04-1543470	23043	LIBERTY MUTUAL INSURANCE COMPANY	MA	47-0355979	NATIONAL INDEMNITY COMPANY	3	1	13	3	20				20	4						4		
36-1410470	22977	LUMBERMENS MUTUAL CASUALTY INSURANCE COMPANY	IL	47-0355979	NATIONAL INDEMNITY COMPANY	27	3			30				30					30	30	30	100.0	100.0
36-3101262	38970	MARKEL INSURANCE COMPANY	IL	47-0355979	NATIONAL INDEMNITY COMPANY			170	40	210				210									
59-0615164	22241	MEDMARC CASUALTY INS CO (DEPENDABLE)	VT	47-0355979	NATIONAL INDEMNITY COMPANY	11				11				11					11	11	11	100.0	100.0
31-0978280	23515	MIDWESTERN INDEMNITY COMPANY	NH	47-0355979	NATIONAL INDEMNITY COMPANY	27	3			30				30					30	30	30	100.0	100.0
38-0865250	11991	NATIONAL CASUALTY COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY	8	3	13	3	27				28	4		2		6	8	12	66.7	50.0
47-0698507	23680	ODYSSEY RE (TRANSAMERICA)	CT	47-0355979	NATIONAL INDEMNITY COMPANY	1	17	95	23	136				136	1				17	17	18	94.4	94.4
13-3531373	10006	PARTNERRE INSURANCE OF NEW YORK	NY	47-0355979	NATIONAL INDEMNITY COMPANY	(8)	42	50	12	96				97					35	35	35	100.0	100.0
13-2919779	18333	PEERLESS INDEMNITY	IL	47-0355979	NATIONAL INDEMNITY COMPANY			1		1				1									
36-3030511	37257	PRAETORIAN INS. CO	PA	47-0355979	NATIONAL INDEMNITY COMPANY																		
34-6513736	24260	PROGRESSIVE CASUALTY INSURANCE COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY		2			2				2					2	2	2	100.0	100.0
34-0472535	24279	PROGRESSIVE MAX INSURANCE COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY	27	6			33				33					33	33	33	100.0	100.0
16-0366830	22314	RSUI	NH	47-0355979	NATIONAL INDEMNITY COMPANY	(14)	5			(9)				(8)					(8)	(8)	(8)	100.0	100.0
41-0406690	24767	ST. PAUL FIRE & MARINE INSURANCE COMPANY	CT	47-0355979	NATIONAL INDEMNITY COMPANY	(12)				(12)				(12)					(12)	(12)	(12)	100.0	100.0
75-1670124	38318	STARR INDEMNITY - REPUBLIC INSURANCE COMPANY	TX	47-0355979	NATIONAL INDEMNITY COMPANY	10	6	18	4	38				39					17	17	17	100.0	100.0
31-4423946	10952	STONEBRIDGE CAS INS (AEGON)	OH	47-0355979	NATIONAL INDEMNITY COMPANY	3	(6)	18	4	19				19					(3)	(3)	(3)	100.0	100.0
94-1517098	25534	TIG INSURANCE COMPANY	CA	47-0355979	NATIONAL INDEMNITY COMPANY	256	183	799	188	1,426				1,427	6		2		431	433	439	98.6	98.2
75-0784127	33014	TRANSPORT INS COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY	44	35			79				77					77	77	77	100.0	100.0
47-0547953	25844	UNION INSURANCE COMPANY	IA	47-0355979	NATIONAL INDEMNITY COMPANY	(1)				(1)				(1)					(1)	(1)	(1)	100.0	100.0
86-0114294	21172	VANLINER INSURANCE COMPANY	MO	47-0355979	NATIONAL INDEMNITY COMPANY	7				7				6					6	6	6	100.0	100.0
13-1290712	20583	XL REINSURANCE AMERICA, INC	NY	47-0355979	NATIONAL INDEMNITY COMPANY	(97)	(51)	4,710	1,122	5,684				5,681	1		1		(152)	(151)	(150)	100.7	101.3
0999999. Total Authorized - Other U.S. Unaffiliated Insurers						953	376	13,435	3,111	17,875	7			17,875	38		46	(1)	1,247	1,292	1,330	97.1	93.7
AA-9995022	00000	EXCESS & CASUALTY REINSURANCE ASSOC	NY	47-0355979	NATIONAL INDEMNITY COMPANY	102	66	1,072	256	1,496				1,496					168	168	168	100.0	100.0
1199999. Total Authorized - Pools - Voluntary Pools						102	66	1,072	256	1,496				1,496					168	168	168	100.0	100.0

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

SUPPLEMENTAL SCHEDULE FOR REINSURANCE COUNTERPARTY REPORTING EXCEPTION - ASBESTOS AND POLLUTION CONTRACTS

For The Year Ended December 31, 2024 ($000 Omitted)

(To Be Filed by March 1)

Original Reinsurer				Retroactive Reinsurer		Reinsurance Recoverables On					Original Reinsurer Collateral			15	Reinsurance Recoverable On Paid Losses and Paid Loss Adjustment Expenses						23	24
1	2	3	4	5	6	7	8	9	10	11	12	13	14		16	Overdue					22	
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	ID Number	Name of Reinsurer Reported Schedule F, Part 3	Paid Losses	Paid LAE	Unpaid Case Losses & LAE	IBNR Losses & LAE	Cols. 7 + 8 + 9 + 10 Totals	Funds Held	Letters of Credit	Trust Funds and Other Allowed Offset Items	Amounts Approved as Other Offset Items	Current	17 1 to 29 Days	18 30 to 90 Days	19 91 to 120 Days	20 Over 120 Days	21 Total Overdue Cols. 17 + 18 + 19 + 20	Total Due Cols. 16 + 21	Percentage Overdue Col. 21/ Col. 22	Percentage More Than 90 Days Overdue Col. (19 + 20)/Col. 22
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	DEU	47-0355979	NATIONAL INDEMNITY COMPANY	(24)	19	107	25	127				127	4				(9)	(9)	(5)	180.0	180.0
1299999. Total Authorized - Other Non-U.S. Insurers						(24)	19	107	25	127				127	4				(9)	(9)	(5)	180.0	180.0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)						1,678	488	21,625	5,064	28,855	814			28,855	43		46	(1)	2,079	2,124	2,167	98.0	95.9
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool																							
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)																							
2299999. Total Unauthorized - Affiliates																							
00-0000000	00000	ALEXANDER & ALEXANDER	IL	47-0355979	NATIONAL INDEMNITY COMPANY		42			42				42					42	42	42	100.0	100.0
22-2320779	38989	CHUBB CUSTOM INSURANCE COMPANY	NJ	47-0355979	NATIONAL INDEMNITY COMPANY																		
22-0630294	11625	COLLEGE INSURANCE COMPANY	VT	47-0355979	NATIONAL INDEMNITY COMPANY		1			1				1					1	1	1	100.0	100.0
22-2868548	31348	CRUM AND FORSTER INSURANCE COMPANY	VT	47-0355979	NATIONAL INDEMNITY COMPANY	(17)	(4)	101	18	98				98					(21)	(21)	(21)	100.0	100.0
95-1466743	19852	FINANCIAL INDEMNITY COMPANY	IL	47-0355979	NATIONAL INDEMNITY COMPANY	12	1			13				13					13	13	13	100.0	100.0
04-2198460	21822	FIRST STATE INSURANCE COMPANY	CT	47-0355979	NATIONAL INDEMNITY COMPANY		3			3				3					3	3	3	100.0	100.0
58-1438724	21806	HARBOR SPECIALTY INSURANCE	NJ	47-0355979	NATIONAL INDEMNITY COMPANY	29	9			38				37					37	37	37	100.0	100.0
02-0308052	22527	HOME INSURANCE COMPANY	NH	47-0355979	NATIONAL INDEMNITY COMPANY			20		20				20									
47-0412734	11487	IMPERIAL CASUALTY & INDEMNITY	VT	47-0355979	NATIONAL INDEMNITY COMPANY			21	5	26				26									
02-0172170	23841	NEW HAMPSHIRE INSURANCE COMPANY	PA	47-0355979	NATIONAL INDEMNITY COMPANY			27		27				27									
34-1094197	24252	PROGRESSIVE AMERICAN INSURANCE COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY	1				1				1					1	1	1	100.0	100.0
31-4290270	12475	REPUBLIC FRANKLIN INSURANCE COMPANY	OH	47-0355979	NATIONAL INDEMNITY COMPANY	27	4			31				30					30	30	30	100.0	100.0
63-0598629	11762	VESTA FI RE INSURANCE CORPORATION	VT	47-0355979	NATIONAL INDEMNITY COMPANY	22				22				22					24	24	24	100.0	100.0
58-2139927	10172	WESTCHESTER SURPLUS LINES/U.S. FIRE	GA	47-0355979	NATIONAL INDEMNITY COMPANY			48		48				48									
36-4233459	16535	ZURICH AMERICAN INSURANCE COMPANY	NY	47-0355979	NATIONAL INDEMNITY COMPANY			77	19	96				98									
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers						74	56	294	42	466				466					130	130	130	100.0	100.0
AA-1930020	00000	A.M.P. FIRE AND GENERAL INS CO. LTD	AUS	47-0355979	NATIONAL INDEMNITY COMPANY	8	2	1		11				12					11	11	11	100.0	100.0
AA-1580015	00000	AIOI (CHIYODA) INS. CO. LTD	JPN	47-0355979	NATIONAL INDEMNITY COMPANY	33	22			55				54					54	54	54	100.0	100.0
AA-5320010	00000	ASIA INSURANCE COMPANY, LTD.	HKG	47-0355979	NATIONAL INDEMNITY COMPANY	21	3	1		25				25					24	24	24	100.0	100.0
AA-1360015	00000	ASSICURAZIONI GEN S.P.A.	ITA	47-0355979	NATIONAL INDEMNITY COMPANY	11	5	7	2	25				25					16	16	16	100.0	100.0
AA-2980055	00000	BANCO DE SEGUROS DEL ESTADO	URY	47-0355979	NATIONAL INDEMNITY COMPANY			95	23	118				117									
AA-5780015	00000	BANGKOK INSURANCE COMPANY, LTD	THA	47-0355979	NATIONAL INDEMNITY COMPANY	21	3	1		25				25					24	24	24	100.0	100.0
AA-3191004	00000	BISON INSURANCE COMPANY, LTD.	BMU	47-0355979	NATIONAL INDEMNITY COMPANY	3	(2)	28	7	36				35	4		2		(6)	(4)			
AA-1560210	00000	COMMONWEALTH INSURANCE COMPANY	CHN	47-0355979	NATIONAL INDEMNITY COMPANY	5	8	38	9	60				60	2		2		9	11	13	84.6	69.2
AA-1320080	00000	COMPAGNIE EUROPEENNE DE REASSURANE		47-0355979	NATIONAL INDEMNITY COMPANY			7	2	9				9									
AA-1120580	00000	EXCESS INSURANCE COMPANY	GBR	47-0355979	NATIONAL INDEMNITY COMPANY	7	(2)			5				5					5	5	5	100.0	100.0
AA-2230425	00000	INSTITUTO DE RESSEGUROS DO BRASIL	BRA	47-0355979	NATIONAL INDEMNITY COMPANY	27	5			32				32					32	32	32	100.0	100.0
AA-1320167	00000	LA LICORNE COMPAGNIE DE REASSURANCES	FRA	47-0355979	NATIONAL INDEMNITY COMPANY	11	1	1		13				13					12	12	12	100.0	100.0
AA-5420060	00000	MERITZ FIRE & MARINE INSURANCE COMPANY LTD.	KIR	47-0355979	NATIONAL INDEMNITY COMPANY	21	3	1		25				25					24	24	24	100.0	100.0
AA-4360625	00000	MIGDAL INSURANCE COMPANY, LIMITED	ISR	47-0355979	NATIONAL INDEMNITY COMPANY	29	4	7	2	42				41					33	33	33	100.0	100.0
AA-5340660	00000	NEW INDIA ASSURANCE COMPANY LIMITED	IND	47-0355979	NATIONAL INDEMNITY COMPANY	21	3	1		25				25					24	24	24	100.0	100.0
AA-1960665	00000	NEW ZEALAND INC CO LTD.	NZL	47-0355979	NATIONAL INDEMNITY COMPANY	2	2	1		5				5					4	4	4	100.0	100.0
AA-1580060	00000	NIPPONKOA INS CO LTD (JAPAN)	JPN	47-0355979	NATIONAL INDEMNITY COMPANY	2	2	1		5				5					4	4	4	100.0	100.0
AA-5760040	00000	OVERSEAS UNION INSURANCE COMPANY	SGP	47-0355979	NATIONAL INDEMNITY COMPANY	17	14	18	4	53				53					31	31	31	100.0	100.0
AA-1720060	00000	POHJOLA INSURANCE COMPANY, LTD	FIN	47-0355979	NATIONAL INDEMNITY COMPANY	23	3			26				25					25	25	25	100.0	100.0
AA-1080005	00000	RED SEA INSURANCE COMPANY, LTD	GBR	47-0355979	NATIONAL INDEMNITY COMPANY	8	2	1		11				12					11	11	11	100.0	100.0
AA-2731005	00000	SEGUROS LA REPUBLICA S.A.	MEX	47-0355979	NATIONAL INDEMNITY COMPANY	50	31	3	1	85				85	1				80	80	81	98.8	98.8
AA-1580065	00000	SOMPO (NISSAN FIRE & MARINE INS CO. LTD)	JPN	47-0355979	NATIONAL INDEMNITY COMPANY	27	3			30				30					30	30	30	100.0	100.0

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

SUPPLEMENTAL SCHEDULE FOR REINSURANCE COUNTERPARTY REPORTING EXCEPTION - ASBESTOS AND POLLUTION CONTRACTS

For The Year Ended December 31, 2024 ($000 Omitted)

(To Be Filed by March 1)

Original Reinsurer				Retroactive Reinsurer		Reinsurance Recoverables On					Original Reinsurer Collateral			15	Reinsurance Recoverable On Paid Losses and Paid Loss Adjustment Expenses						23	24
1	2	3	4	5	6	7	8	9	10	11	12	13	14		16	Overdue				22		
																17	18	19	20	21		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	ID Number	Name of Reinsurer Reported Schedule F, Part 3	Paid Losses	Paid LAE	Unpaid Case Losses & LAE	IBNR Losses & LAE	Cols. 7 + 8 + 9 + 10 Totals	Funds Held	Letters of Credit	Trust Funds and Other Allowed Offset Items	Amounts Approved as Other Offset Items	Current	1 to 29 Days	30 to 90 Days	91 to 120 Days	Over 120 Days	Total Overdue Cols. 17 + 18 + 19 + 20	Total Due Cols. 16 + 21	Percentage Overdue Col. 21/ Col. 22	Percentage More Than 90 Days Overdue Col. (19 + 20)/Col. 22
AA-1340260	00000	SPARKASSEN VERSICHERUNG ST. JOHN'S INSURANCE COMPANY, LTD.	GNB	47-0355979	NATIONAL INDEMNITY COMPANY	25	21	26	6	78				80			1		47	48	48	100.0	97.9
AA-3190582	00000		BMU	47-0355979	NATIONAL INDEMNITY COMPANY	18	1	7	2	28				27	2				17	17	19	89.5	89.5
AA-1121480	00000	UNIONAMERICA	GBR	47-0355979	NATIONAL INDEMNITY COMPANY	39	11			50				50					50	50	50	100.0	100.0
AA-5480075	00000	UNITED MALAYAN INSURANCE COMPANY, BHD	MUS	47-0355979	NATIONAL INDEMNITY COMPANY	8	2	1		11				12					11	11	11	100.0	100.0
AA-1340255	00000	WURTTEMBERGISCHE AG.	DEU	47-0355979	NATIONAL INDEMNITY COMPANY	17	14	16	4	51				52					30	30	30	100.0	100.0
AA-4361275	00000	ZION INSURANCE COMPANY, LTD	ISR	47-0355979	NATIONAL INDEMNITY COMPANY	28	5	7	1	41				41					31	31	31	100.0	100.0
2699999. Total Unauthorized - Other Non-U.S. Insurers						482	166	269	63	980				980	9		5		633	638	647	98.6	97.8
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)						556	222	563	105	1,446				1,446	9		5		763	768	777	98.8	98.2
3299999. Total Certified - Affiliates - U.S. Non-Pool																							
3599999. Total Certified - Affiliates - Other (Non-U.S.)																							
3699999. Total Certified - Affiliates																							
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)																							
4699999. Total Reciprocal Jurisdictiion - Affiliates - U.S. Non-Pool																							
4999999. Total Reciprocal Jurisdictiion - Affiliates - Other (Non-U.S.)																							
5099999. Total Reciprocal Jurisdictiion - Affiliates																							
5699999. Total Reciprocal Jurisdictiion Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)																							
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)						2,234	710	22,188	5,169	30,301	814			30,301	52		51	(1)	2,842	2,892	2,944	98.2	96.5
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)																							
9999999 - Totals						2,234	710	22,188	5,169	30,301	814			30,301	52		51	(1)	2,842	2,892	2,944	98.2	96.5

SUPPLEMENT FOR THE YEAR 2024 OF THE BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES

(To Be Filed by March 1)

NAIC Group Code 0031 NAIC Company Code 22276

		Direct Business Only			
		Prior Year	Current Year		
		1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1.	Completed operations	4,200,375	4,286,110		2
2.	Errors & omissions (E&O)	127,869,691	124,113,069	91,435,533	92,030,110
3.	Directors & officers (D&O)	144,455,546	141,164,643	121,638,350	124,675,645
4.	Environmental liability	1,061,436	945,000		2
5.	Excess workers' compensation				
6.	Commercial excess & umbrella	543,913,891	527,445,909	61,341,219	50,771,787
7.	Personal umbrella				
8.	Employment liability	19,331,531	22,868,557	10,786,082	8,556,755
9.	Aggregate write-ins for facilities & premises (CGL)	69,575,443	52,057,047	15,940,846	42,249,334
10.	Internet & cyber liability	7,720,770	6,507,179	23,836,814	1,204,587
11.	Aggregate write-ins for other	683,567	516,717		2
12.	Total ASL 17 - other liability (sum of lines 1 through 11)	918,812,250	879,904,231	324,978,843	319,488,224
	DETAILS OF WRITE-INS				
0901.	9 - Premises & Operations	6,248,661	6,702,166		
0902.	9 - Commercial General Liability	63,317,139	45,329,965	15,890,846	42,124,320
0903.	9 - Liquor Liability	5,894	20,450		
0998.	Summary of remaining write-ins for Line 9 from overflow page	3,749	4,466	50,000	125,014
0999.	Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	69,575,443	52,057,047	15,940,846	42,249,334
1101.	Aggregate other lines of business less than 10% of category	683,567	516,717		2
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	683,567	516,717		2

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Other Liabilities by Lines of Business Line 9

		Direct Business Only			
		Prior Year	Current Year		
		1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
0904.	9 - Contractual Liability	3,666	4,466		
0905.	9 - Personal Injury			50,000	125,002
0906.	9 - Comprehensive Personal	83			
0907.	9 - Construction & Alteration				12
0908.	9 - Aggregate Write-ins for F&P				
0909.					
0910.					
0997.	Summary of remaining write-ins for Line 9 from overflow page	3,749	4,466	50,000	125,014