



ANNUAL STATEMENT  
For the Year Ended December 31, 2015  
OF THE CONDITION AND AFFAIRS OF THE

American Country Insurance Company

NAIC Group Code	04795	04795	NAIC Company Code	38237	Employer's ID Number	36-4168532
	(Current Period)	(Prior Period)				
Organized under the Laws of	Illinois		State of Domicile or Port of Entry	Illinois		
Country of Domicile	United States					
Incorporated/Organized	12/07/1978		Commenced Business	12/31/1979		
Statutory Home Office	150 Northwest Point Blvd., 3rd Floor		Elk Grove Village, IL, US 60007			
	(Street and Number)		(City or Town, State, Country and Zip Code)			
Main Administrative Office	150 Northwest Point Blvd., 3rd Floor		Elk Grove Village, IL, US 60007		847-472-6700	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	150 Northwest Point Blvd., 3rd Floor		Elk Grove Village, IL, US 60007			
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	150 Northwest Point Blvd., 3rd Floor		Elk Grove Village, IL, US 60007		847-700-8603	
	(Street and Number)		(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Internet Web Site Address	www.atlas-fin.com					
Statutory Statement Contact	Paul Anthony Romano		847-700-8603			
	(Name)		(Area Code) (Telephone Number) (Extension)			
	promano@atlas-fin.com		847-264-2716			
	(E-Mail Address)		(Fax Number)			

OFFICERS

Name	Title	Name	Title
Scott David Wollney	President, CEO	Paul Anthony Romano	VP Finance, CFO, Treasurer
Leslie Patterson DiMaggio	Secretary, VP Operations & IT		

OTHER OFFICERS

Bruce Wayne Giles	VP Product Development & Underwriting	Joseph Raymond Shugrue	VP Claims
-------------------	---------------------------------------	------------------------	-----------

DIRECTORS OR TRUSTEES

Leslie Patterson DiMaggio	Bruce Wayne Giles	Paul Anthony Romano	Joseph Raymond Shugrue
Scott David Wollney			

State of Illinois ss  
County of Cook

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.

 Scott David Wollney President, CEO	 Paul Anthony Romano VP Finance, CFO, Treasurer	 Leslie Patterson DiMaggio Secretary, VP Operations & IT
--	--	---

Subscribed and sworn to before me  
this 23rd day of February, 2016

- 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

  
Louis Charouhis, Sr. Staff Accountant  
March 1, 2019



ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	38,089,894		38,089,894	32,622,196
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 (less \$ ..... encumbrances).....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ .....3,694,273 , Schedule E-Part 1), cash equivalents (\$ .....1,499,946 , Schedule E-Part 2) and short-term investments (\$ ..... , Schedule DA).....	5,194,219		5,194,219	3,458,119
6. Contract loans (including \$ ..... premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA) .....	2,011,316		2,011,316	1,622,928
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) .....	45,295,429		45,295,429	37,703,243
13. Title plants less \$ ..... charged off (for Title insurers only).....				
14. Investment income due and accrued .....	136,320		136,320	154,434
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	7,906,485		7,906,485	3,927,443
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums).....	25,510,670		25,510,670	27,055,891
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	4,440,430		4,440,430	8,713,173
16.2 Funds held by or deposited with reinsured companies .....				
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 .....	128,724		128,724	78,911
18.2 Net deferred tax asset.....	6,192,513	2,544,466	3,648,046	1,842,213
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software.....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	2,381		2,381	
24. Health care (\$ ..... ) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets .....	610,313	250,137	360,176	367,869
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	90,223,263	2,794,603	87,428,660	79,843,176
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27)	90,223,263	2,794,603	87,428,660	79,843,176
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. Deposits in pools and associations.....	357,677		357,677	357,675
2502. Prepaid expenses.....	203,879	203,879		
2503. Other assets - advance commissions.....	34,884	34,884		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	13,873	11,374	2,499	10,194
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	610,313	250,137	360,176	367,869

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	18,163,303	21,871,744
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	2,282,753	4,549,819
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	5,992,338	4,382,722
4. Commissions payable, contingent commissions and other similar charges .....	2,691,615	2,395,234
5. Other expenses (excluding taxes, licenses and fees) .....	864,352	672,722
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	562,834	352,321
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....		
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....31,582,786 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) .....	21,173,688	16,596,794
10. Advance premium .....		
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	5,924,067	9,393,892
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	25,526	12,294
14. Amounts withheld or retained by company for account of others .....	268,369	133,557
15. Remittances and items not allocated .....	235,103	75,556
16. Provision for reinsurance (including \$ ..... certified) (Schedule F, Part 8) .....		
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	435,224	841,859
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 .....	756,532	139,244
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	59,375,704	61,417,757
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	59,375,704	61,417,757
29. Aggregate write-ins for special surplus funds .....		
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 .....	4,600,000	
34. Gross paid in and contributed surplus .....	11,514,652	11,514,652
35. Unassigned funds (surplus) .....	6,938,304	1,910,766
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) .....	28,052,956	18,425,419
38. Totals (Page 2, Line 28, Col. 3)	87,428,660	79,843,176
DETAILS OF WRITE-INS		
2501. Unearned ceded commissions.....	689,647	131,958
2502. Other liability - premium deficiency reserve.....	54,104	
2503. Escheatables.....	12,781	5,470
2598. Summary of remaining write-ins for Line 25 from overflow page .....		1,816
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	756,532	139,244
2901. ....		
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)		
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) .....	37,703,911	29,437,144
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7) .....	13,648,124	10,740,150
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	8,400,650	7,583,397
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	10,569,853	8,664,600
5. Aggregate write-ins for underwriting deductions .....	16,845	
6. Total underwriting deductions (Lines 2 through 5) .....	32,635,472	26,988,146
7. Net income of protected cells .....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	5,068,439	2,448,998
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	361,779	484,216
10. Net realized capital gains (losses) less capital gains tax of \$ .....10,883 (Exhibit of Capital Gains (Losses)).....	(77,103)	(18,577)
11. Net investment gain (loss) (Lines 9 + 10) .....	284,676	465,639
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....34 amount charged off \$ .....170,917 ) .....	(170,883)	(139,277)
13. Finance and service charges not included in premiums .....	168,003	134,563
14. Aggregate write-ins for miscellaneous income .....	(147,577)	66,286
15. Total other income (Lines 12 through 14) .....	(150,456)	61,571
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	5,202,658	2,976,208
17. Dividends to policyholders .....		(586)
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	5,202,658	2,976,794
19. Federal and foreign income taxes incurred .....	1,814,304	1,020,674
20. Net income (Line 18 minus Line 19) (to Line 22) .....	3,388,354	1,956,120
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	18,425,419	15,089,652
22. Net income (from Line 20) .....	3,388,354	1,956,120
23. Net transfers (to) from Protected Cell accounts .....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....(22,290) .....	(37,765)	(81,816)
25. Change in net unrealized foreign exchange capital gain (loss) .....		
26. Change in net deferred income tax .....	217,609	3,143,160
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	1,459,339	(3,106,698)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....		
29. Change in surplus notes .....	4,600,000	
30. Surplus (contributed to) withdrawn from protected cells .....		
31. Cumulative effect of changes in accounting principles .....		
32. Capital changes:		
32.1 Paid in .....		
32.2 Transferred from surplus (Stock Dividend) .....		
32.3 Transferred to surplus .....		
33. Surplus adjustments:		
33.1 Paid in .....		1,425,000
33.2 Transferred to capital (Stock Dividend) .....		
33.3 Transferred from capital .....		
34. Net remittances from or (to) Home Office .....		
35. Dividends to stockholders .....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....		
37. Aggregate write-ins for gains and losses in surplus .....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	9,627,538	3,335,766
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	28,052,956	18,425,419
DETAILS OF WRITE-INS		
0501. Premium deficiency expense.....	16,845	
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) .....	16,845	
1401. Miscellaneous income.....	5,983	968
1402. Fines and penalties.....	(51,102)	(1,393)
1403. Retroactive reinsurance income/(expense).....	(102,458)	63,830
1498. Summary of remaining write-ins for Line 14 from overflow page .....		2,880
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above) .....	(147,577)	66,286
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
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	36,377,158	28,743,943
2. Net investment income .....	607,747	797,705
3. Miscellaneous income .....	(150,456)	61,571
4. Total (Lines 1 through 3) .....	36,834,449	29,603,219
5. Benefit and loss related payments .....	14,988,594	16,140,337
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	16,429,319	13,634,042
8. Dividends paid to policyholders .....		(586)
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses).....	1,875,000	990,000
10. Total (Lines 5 through 9) .....	33,292,913	30,763,793
11. Net cash from operations (Line 4 minus Line 10) .....	3,541,536	(1,160,574)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	16,564,534	6,444,849
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....	1	
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	16,564,535	6,444,849
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	22,389,014	6,991,361
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....	385,740	1,500,000
13.6 Miscellaneous applications .....	1	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	22,774,755	8,491,361
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) .....	(6,210,221)	(2,046,512)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	4,600,000	
16.2 Capital and paid in surplus, less treasury stock.....		1,425,000
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied).....	(195,216)	626,639
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	4,404,784	2,051,640
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	1,736,100	(1,155,446)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	3,458,119	4,613,565
19.2 End of year (Line 18 plus Line 19.1) .....	5,194,219	3,458,119

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 .....				
2.	Allied lines .....				
3.	Farmowners multiple peril .....				
4.	Homeowners multiple peril .....				
5.	Commercial multiple peril .....				
6.	Mortgage guaranty .....				
8.	Ocean marine .....				
9.	Inland marine .....				
10.	Financial guaranty .....				
11.1	Medical professional liability-occurrence .....				
11.2	Medical professional liability-claims-made .....				
12.	Earthquake .....				
13.	Group accident and health .....				
14.	Credit accident and health (group and individual) .....				
15.	Other accident and health .....				
16.	Workers' compensation .....	99,607	2,810	4,488	97,929
17.1	Other liability-occurrence .....	605,896	255,245	310,550	550,592
17.2	Other liability-claims-made .....				
17.3	Excess workers' compensation.....				
18.1	Products liability-occurrence .....				
18.2	Products liability-claims-made .....				
19.1,19.2	Private passenger auto liability .....				
19.3,19.4	Commercial auto liability .....	38,885,292	15,369,133	19,579,468	34,674,958
21.	Auto physical damage .....	2,669,788	954,458	1,263,348	2,360,897
22.	Aircraft (all perils) .....				
23.	Fidelity .....				
24.	Surety .....	20,221	15,148	15,834	19,535
26.	Burglary and theft .....				
27.	Boiler and machinery .....				
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	42,280,804	16,596,794	21,173,688	37,703,911
DETAILS OF WRITE-INS					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. 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 .....					
2.	Allied lines .....					
3.	Farmowners multiple peril .....					
4.	Homeowners multiple peril .....					
5.	Commercial multiple peril .....					
6.	Mortgage guaranty .....					
8.	Ocean marine .....					
9.	Inland marine .....					
10.	Financial guaranty .....					
11.1	Medical professional liability-occurrence .....					
11.2	Medical professional liability-claims-made .....					
12.	Earthquake .....					
13.	Group accident and health .....					
14.	Credit accident and health (group and individual) ...					
15.	Other accident and health .....					
16.	Workers' compensation .....	4,488				4,488
17.1	Other liability-occurrence .....	276,947	33,603			310,550
17.2	Other liability-claims-made .....					
17.3	Excess workers' compensation .....					
18.1	Products liability-occurrence .....					
18.2	Products liability-claims-made .....					
19.1,19.2	Private passenger auto liability .....					
19.3,19.4	Commercial auto liability .....	16,593,903	2,985,564			19,579,468
21.	Auto physical damage .....	1,173,229	90,120			1,263,348
22.	Aircraft (all perils) .....					
23.	Fidelity .....					
24.	Surety .....	15,834				15,834
26.	Burglary and theft .....					
27.	Boiler and machinery .....					
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	18,064,401	3,109,287			21,173,688
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	Balance (Sum of Lines 35 through 37)					21,173,688
DETAILS OF WRITE-INS						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Sum. 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.      Daily pro-rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....						
2. Allied lines .....						
3. Farmowners multiple peril .....						
4. Homeowners multiple peril .....						
5. Commercial multiple peril .....						
6. Mortgage guaranty .....						
8. Ocean marine .....						
9. Inland marine .....						
10. Financial guaranty .....						
11.1 Medical professional liability-occurrence .....						
11.2 Medical professional liability-claims-made .....						
12. Earthquake .....						
13. Group accident and health .....						
14. Credit accident and health (group and individual) .....						
15. Other accident and health .....						
16. Workers' compensation .....	960,046	99,607	72,585	202,627	830,004	99,607
17.1 Other liability-occurrence .....	898,537	605,896		727,079	171,458	605,896
17.2 Other liability-claims-made .....						
17.3 Excess workers' compensation .....						
18.1 Products liability-occurrence .....						
18.2 Products liability-claims- made .....						
19.1,19.2 Private passenger auto liability .....						
19.3,19.4 Commercial auto liability .....	68,855,140	38,885,292	207,152	57,343,669	11,718,623	38,885,292
21. Auto physical damage .....	3,345,792	2,669,788	48	2,944,857	400,983	2,669,788
22. Aircraft (all perils) .....						
23. Fidelity .....						
24. Surety .....		20,221				20,221
26. Burglary and theft .....						
27. Boiler and machinery .....						
28. Credit .....						
29. International .....						
30. Warranty .....						
31. Reinsurance- nonproportional assumed property .....	XXX					
32. Reinsurance- nonproportional assumed liability .....	XXX					
33. Reinsurance- nonproportional assumed financial lines .....	XXX					
34. Aggregate write-ins for other lines of business .....						
35. TOTALS	74,059,515	42,280,804	279,785	61,218,232	13,121,068	42,280,804
DETAILS OF WRITE-INS						
3401. ....						
3402. ....						
3403. ....						
3498. Sum. 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 recorded on an annualized basis \$ .....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		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 .....								
2.	Allied lines .....								
3.	Farmowners multiple peril .....								
4.	Homeowners multiple peril .....								
5.	Commercial multiple peril .....						3,000	(3,000)	
6.	Mortgage guaranty .....								
8.	Ocean marine .....								
9.	Inland marine .....						823	(823)	
10.	Financial guaranty .....								
11.1	Medical professional liability-occurrence .....								
11.2	Medical professional liability-claims-made .....								
12.	Earthquake .....								
13.	Group accident and health .....								
14.	Credit accident and health (group and individual) .....								
15.	Other accident and health .....								
16.	Workers' compensation .....	1,535,631	477,548	1,599,151	414,027	759,642	1,152,786	20,884	21.3
17.1	Other liability-occurrence .....		646		646	(19,486)	261	(19,101)	(3.5)
17.2	Other liability-claims-made .....								
17.3	Excess workers' compensation .....								
18.1	Products liability-occurrence .....								
18.2	Products liability-claims-made .....								
19.1,19.2	Private passenger auto liability .....		175,519		175,519	125,532	222,548	78,503	56,073,414.3
19.3,19.4	Commercial auto liability .....	27,747,909	15,227,149	27,872,324	15,102,734	17,163,700	20,385,521	11,880,912	34.3
21.	Auto physical damage .....	2,614,537	1,588,111	2,614,538	1,588,110	53,678	99,049	1,542,740	65.3
22.	Aircraft (all perils) .....								
23.	Fidelity .....								
24.	Surety .....		75,528		75,528	80,237	7,756	148,009	757.6
26.	Burglary and theft .....								
27.	Boiler and machinery .....								
28.	Credit .....								
29.	International .....								
30.	Warranty .....								
31.	Reinsurance-nonproportional assumed property .....	XXX							
32.	Reinsurance-nonproportional assumed liability .....	XXX							
33.	Reinsurance-nonproportional assumed financial lines .....	XXX							
34.	Aggregate write-ins for other lines of business .....								
35.	TOTALS .....	31,898,076	17,544,502	32,086,013	17,356,565	18,163,303	21,871,744	13,648,124	36.2
DETAILS OF WRITE-INS									
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....								
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above) .....								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8  Net Losses Unpaid (Cols. 4 +5 + 6 - 7)	9  Net Unpaid Loss Adjustment Expenses
		1	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		
1.	Fire .....									
2.	Allied lines .....									
3.	Farmowners multiple peril .....									
4.	Homeowners multiple peril .....									
5.	Commercial multiple peril .....									
6.	Mortgage guaranty .....									
8.	Ocean marine .....									
9.	Inland marine .....									29,311
10.	Financial guaranty .....									
11.1	Medical professional liability-occurrence .....									
11.2	Medical professional liability-claims-made .....									
12.	Earthquake .....									
13.	Group accident and health .....								(a)	
14.	Credit accident and health (group and individual) .....								(a)	
15.	Other accident and health .....									
16.	Workers' compensation .....	1,369,099	931,217	1,747,873	552,443	275,000	624,496	692,297	759,642	115,043
17.1	Other liability-occurrence .....	14,070	10,955	14,070	10,955		(30,441)		(19,486)	(6,371)
17.2	Other liability-claims-made .....									
17.3	Excess workers' compensation .....									
18.1	Products liability-occurrence .....									
18.2	Products liability-claims-made .....									
19.1,19.2	Private passenger auto liability .....		122,638		122,638		2,894		125,532	2,559
19.3,19.4	Commercial auto liability .....	19,089,516	9,104,063	19,406,139	8,787,440	17,748,527	8,459,731	17,831,998	17,163,700	5,849,031
21.	Auto physical damage .....	105,461	83,520	105,462	83,519		(29,840)	1	53,678	2,776
22.	Aircraft (all perils) .....									
23.	Fidelity .....									
24.	Surety .....		80,576		80,576		(339)		80,237	(11)
26.	Burglary and theft .....									
27.	Boiler and machinery .....									
28.	Credit .....									
29.	International .....									
30.	Warranty .....									
31.	Reinsurance-nonproportional assumed property .....	XXX				XXX				
32.	Reinsurance-nonproportional assumed liability .....	XXX				XXX				
33.	Reinsurance-nonproportional assumed financial lines .....	XXX				XXX				
34.	Aggregate write-ins for other lines of business .....									
35.	TOTALS .....	20,578,146	10,332,969	21,273,544	9,637,571	18,023,527	9,026,501	18,524,296	18,163,303	5,992,338
DETAILS OF WRITE-INS										
3401.	.....									
3402.	.....									
3403.	.....									
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....									
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above) .....									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	10,151,968			10,151,968
1.2 Reinsurance assumed .....	5,484,529			5,484,529
1.3 Reinsurance ceded .....	10,315,116			10,315,116
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3) .....	5,321,381			5,321,381
2. Commission and brokerage:				
2.1 Direct, excluding contingent .....		7,658,003		7,658,003
2.2 Reinsurance assumed, excluding contingent .....		3,475,601		3,475,601
2.3 Reinsurance ceded, excluding contingent .....		7,671,266		7,671,266
2.4 Contingent-direct .....		701,457		701,457
2.5 Contingent-reinsurance assumed .....		374,618		374,618
2.6 Contingent-reinsurance ceded .....		701,457		701,457
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) .....		3,836,955		3,836,955
3. Allowances to manager and agents .....				
4. Advertising .....		35,747		35,747
5. Boards, bureaus and associations .....	51,616	391,606	3,799	447,021
6. Surveys and underwriting reports .....		37,736		37,736
7. Audit of assureds' records .....				
8. Salary and related items:				
8.1 Salaries .....	1,664,144	2,267,745	66,733	3,998,622
8.2 Payroll taxes .....	118,194	142,647	4,300	265,142
9. Employee relations and welfare .....	221,749	292,069	8,330	522,147
10. Insurance .....	37,029	51,082		88,111
11. Directors' fees .....	34,836	40,684		75,520
12. Travel and travel items .....	50,443	120,410	637	171,490
13. Rent and rent items .....	173,095	209,710	36	382,840
14. Equipment .....	25,985	31,285		57,271
15. Cost or depreciation of EDP equipment and software .....	277,687	382,955	946	661,588
16. Printing and stationery .....	11,773	14,141	202	26,116
17. Postage, telephone and telegraph, exchange and express .....	52,113	60,483	19	112,615
18. Legal and auditing .....	180,999	283,184	62,113	526,296
19. Totals (Lines 3 to 18) .....	2,899,664	4,361,484	147,114	7,408,262
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....		1,572,940		1,572,940
20.2 Insurance department licenses and fees .....		88,216		88,216
20.3 Gross guaranty association assessments .....		(15,523)		(15,523)
20.4 All other (excluding federal and foreign income and real estate) .....		17,868		17,868
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		1,663,501		1,663,501
21. Real estate expenses .....				
22. Real estate taxes .....				
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....	179,606	707,913	387	887,906
25. Total expenses incurred .....	8,400,650	10,569,853	147,501	(a) 19,118,005
26. Less unpaid expenses-current year .....	5,992,338	4,118,801		10,111,140
27. Add unpaid expenses-prior year .....	4,382,722	3,420,277		7,802,999
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)	6,791,034	9,871,329	147,501	16,809,864
DETAILS OF WRITE-INS				
2401. Bank charges.....	206	450,732		450,938
2402. Outside services.....	171,719	39,796		211,515
2403. Public company costs.....		180,056		180,056
2498. Summary of remaining write-ins for Line 24 from overflow page .....	7,681	37,329	387	45,397
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	179,606	707,913	387	887,906

(a) Includes management fees of \$ ..... to affiliates and \$ ..... (31,209) to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....66,188	.....70,459
1.1	Bonds exempt from U.S. tax .....	(a).....34,917	.....61,444
1.2	Other bonds (unaffiliated) .....	(a).....506,855	.....457,943
1.3	Bonds of affiliates .....	(a).....	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....	.....
2.11	Preferred stocks of affiliates .....	(b).....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	(e).....666	.....666
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....20,000	.....20,000
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income .....	628,626	610,512
11.	Investment expenses .....		(g).....147,501
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....
13.	Interest expense .....		(h).....101,232
14.	Depreciation on real estate and other invested assets .....		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		.....248,733
17.	Net investment income (Line 10 minus Line 16) .....		361,779
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) .....		.....
1501.	.....		.....
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) .....		.....

(a) Includes \$ .....2,008 accrual of discount less \$ .....229,862 amortization of premium and less \$ .....50,216 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 \$ .....8 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 \$ .....101,232 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....					
1.1	Bonds exempt from U.S. tax .....	(16,036)		(16,036)		
1.2	Other bonds (unaffiliated) .....	(50,184)		(50,184)	(62,701)	
1.3	Bonds of affiliates .....					
2.1	Preferred stocks (unaffiliated) .....					
2.11	Preferred stocks of affiliates .....					
2.2	Common stocks (unaffiliated) .....					
2.21	Common stocks of affiliates .....					
3.	Mortgage loans .....					
4.	Real estate .....					
5.	Contract loans .....					
6.	Cash, cash equivalents and short-term investments .....					
7.	Derivative instruments .....					
8.	Other invested assets .....				2,648	
9.	Aggregate write-ins for capital gains (losses) .....					
10.	Total capital gains (losses) .....	(66,220)		(66,220)	(60,053)	
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 NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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).....			
8. Other invested assets (Schedule BA) .....			
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) .....			
13. Title plants (for Title insurers only).....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			
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 .....			
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.....	2,544,466	4,110,401	1,565,934
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software.....			
21. Furniture and equipment, including health care delivery assets.....			
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 .....	250,137	143,541	(106,596)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,794,603	4,253,942	1,459,339
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27)	2,794,603	4,253,942	1,459,339
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. Prepaid expense.....	203,879	133,625	(70,254)
2502. Other assets - advance comm.....	34,884		(34,884)
2503. Other assets - security deposit.....	11,374	9,916	(1,458)
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	250,137	143,541	(106,596)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of American Country Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the Illinois Department of Insurance.

Prescribed statutory accounting practices (SAP) include the National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP), as well as state laws, regulations, and general administrative rules. Permitted statutory accounting practices encompass all accounting practices not so prescribed when such practices are approved by the insurance department of the insurer’s state of domicile. The Company did not use any permitted or prescribed practices during 2015 or 2014.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Illinois is shown below:

<u>NET INCOME</u>		<u>State of Domicile</u>	<u>2015</u>	<u>2014</u>
(1)	Illinois Company state basis (page 4, line 20, columns 1 & 2)	IL	\$ 3,388,354	\$ 1,956,120
(2)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(3)	NAIC SAP (1-2=3)	IL	\$ 3,388,354	\$ 1,956,120
<u>SURPLUS</u>				
(4)	Illinois Company state basis (page 3, line 37, columns 1 & 2)	IL	\$ 28,052,956	\$ 18,425,419
(5)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(6)	NAIC SAP (4-5=6)	IL	\$ 28,052,956	\$ 18,425,419

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 and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates. Significant estimates and assumptions affect various provisions including losses. The liabilities for unpaid losses and loss adjustment expenses, although supported by actuarial analysis and other data, are ultimately based on management’s reasoned expectations of future events.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed on a daily pro rata basis.

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

In addition, the Company uses the following accounting policies:

- 1) Short-term investments are stated at cost.
- 2) Bonds are stated at amortized cost using the interest method if they are NAIC designation 1 or 2. Bonds are stated at the lower of amortized cost or fair value if they are NAIC designation 3 through 6.
- 3) The Company does not own common stock.
- 4) The Company does not own preferred stock.
- 5) The Company does not own mortgage loans on real estate.
- 6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative that are valued using the prospective method.
- 7) The Company does not have investments in subsidiaries.
- 8) The Company has ownership in joint ventures. The Company carries these interests based on the underlying GAAP equity of the investee.
- 9) The Company does not own derivative instruments.
- 10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, *Property-Casualty Contracts – Premiums*.
- 11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- 12) The Company has not modified its capitalization policy from the prior period.
- 13) The Company does not have pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors:

There were no accounting changes or corrections of errors as of December 31, 2015 and 2014.

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill:

There were no business combinations during the period covered by this statement.

4. Discontinued Operations:

The Company has not discontinued any operations during the period covered by this statement.

5. Investments:

A. Mortgage Loans

The Company had no mortgage loans.

B. Debt Restructuring

The Company does not have any restructured debts in which it is a creditor.

C. Reverse Mortgages

The Company does not have any reverse mortgages.

D. Loan-Backed Securities

- 1) Prepayment assumptions were obtained from Bloomberg market data and the Company’s investment manager’s internal estimates.
- 2) The Company does not have any loan-backed securities with a recognized other-than-temporary impairment.
- 3) The Company does not have any loan-backed securities with a recognized other-than-temporary impairment.
- 4) All impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss are as follows:

(a) The aggregate amount of unrealized losses:			
1.	Less than 12 Months	\$	<u>187,995</u>
2.	12 Months or Longer	\$	<u>59,521</u>

(b) The aggregate related fair value of securities with unrealized losses:			
1.	Less than 12 Months	\$	<u>14,346,938</u>
2.	12 Months or Longer	\$	<u>2,206,906</u>

- 5) Bonds in an unrealized loss position are regularly reviewed for other-than-temporary declines in value. Factors considered in determining whether a decline is other-than-temporary include the length of time a bond has been in an unrealized loss position and the reasons for the decline in value. Assessments include judgments about an obligor’s or guarantor’s current and projected financial position, projected ability to service and repay its debt obligations, the existence of, and realizable value for, any collateral backing the obligations, and the macro-economic and micro-economic outlooks for specific industries and issuers. Estimating the future cash flows of loan-backed securities also involves assumptions regarding the underlying collateral such as prepayment rates, default and recovery rates, existence of subordinated classes capable of absorbing losses, and third-party servicing abilities.

E. Repurchase Agreements

The Company does not have any repurchase agreements.

F. Real Estate

The Company does not have any investments in real estate.

G. Investments in Low-Income Housing Tax Credits

The Company does not have investments in low-income housing tax credits.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1) Restricted Assets (Including Pledged)

Gross Restricted					
Current Year					
1	2	3	4	5	
Restricted Asset Category	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)	
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0
b. Collateral held under security lending agreements	0	0	0	0	0
c. Subject to repurchase agreements	0	0	0	0	0
d. Subject to reverse repurchase agreements	0	0	0	0	0
e. Subject to dollar repurchase agreements	0	0	0	0	0
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0
g. Placed under options contracts	0	0	0	0	0
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0
i. FHLB capital stock	0	0	0	0	0
j. On deposit with states	3,612,351	0	0	0	3,612,351
k. On deposit with other regulatory bodies	0	0	0	0	0
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0
o. Total restricted Assets	\$3,612,351	\$0	\$0	\$0	\$3,612,351
(a) Subset of column 1					
(b) Subset of column 3					

Gross Restricted			Percentage		
6	7		9	10	
Restricted Asset Category	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	0.0%	0.0%
b. Collateral held under security lending agreements	0	0	0	0.0	0.0
c. Subject to repurchase agreements	0	0	0	0.0	0.0
d. Subject to reverse repurchase agreements	0	0	0	0.0	0.0
e. Subject to dollar repurchase agreements	0	0	0	0.0	0.0
f. Subject to dollar reverse repurchase agreements	0	0	0	0.0	0.0
g. Placed under options contracts	0	0	0	0.0	0.0
h. Letter stock or securities restricted as to sale- excluding FHLB capital stock	0	0	0	0.0	0.0
i. FHLB capital stock	0	0	0	0.0	0.0
j. On deposit with states	3,558,806	53,545	3,612,351	4.0	4.1
k. On deposit with other regulatory bodies	0	0	0	0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0.0	0.0
m. Pledged as collateral not captured in other categories	20,291,134	(20,291,134)	0	0.0	0.0
n. Other restricted assets	0	0	0	0.0	0.0
o. Total restricted Assets	\$23,849,940	(\$20,237,589)	\$3,612,351	4.0%	4.1%

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)

Gross Restricted				
Current Year				
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)
Other Restricted Assets				
Bonds for intercompany pooling agreement	0.0	\$0	\$0	\$0.0
Total	\$0.0	\$0	\$0	\$0.0

(a) Subset of column 1  
(b) Subset of column 3

Gross Restricted			Percentage	
6	7		9	10
Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Other Restricted Assets				
Bonds for intercompany pooling agreement	\$20,291,134 (\$20,291,134)	\$0.0	0.0%	0.0%
Total	\$20,291,134 (\$20,291.134)	\$0.0	0.0%	0.0%

3) Detail of Other Restricted Assets

The Company has no other restricted assets.

I. Working Capital Finance Investments

The Company does not have any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities

The Company does not have offsetting or netting to report.

K. Structured Notes

The Company does not have any structured notes.

6. Joint Ventures, Partnerships, and Limited Liability Companies:

- A. The Company has no investments in joint ventures, partnerships, or limited liability companies that exceed 10% of the admitted assets.
- B. The Company has no investments in impaired joint ventures, partnerships, or limited liability companies.

7. Investment Income:

- A. Investment income due and accrued with amounts that are over 90 days past due will be excluded from surplus.
- B. There was no accrued investment income excluded in this statement.

8. Derivative Investments:

The Company does not own any derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes:

A. The components of the net deferred tax asset/ (liability) at December 31 are as follows:

1.		12/31/2015		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
(a)	Gross deferred tax assets	\$6,438,585	\$65,494	\$6,504,079
(b)	Statutory valuation allowance adjustments	0	0	0
(c)	Adjusted gross deferred tax assets (1a-1b)	6,438,585	65,494	6,504,079
(d)	Deferred tax assets nonadmitted	2,544,466	0	2,544,466
(e)	Subtotal net admitted deferred tax asset (1c-1d)	3,894,119	65,494	3,959,613
(f)	Deferred tax liabilities	142,011	169,555	311,566
(g)	Net admitted deferred tax asset (1e-1f)	\$3,752,108	\$(104,061)	\$3,648,047

		12/31/2014		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
(a)	Gross deferred tax assets	\$6,189,542	\$43,204	\$6,232,746
(b)	Statutory valuation allowance adjustments	0	0	0
(c)	Adjusted gross deferred tax assets (1a-1b)	6,189,542	43,204	6,232,746
(d)	Deferred tax assets nonadmitted	4,110,401	0	4,110,401
(e)	Subtotal net admitted deferred tax asset (1c-1d)	2,079,141	43,204	2,122,345
(f)	Deferred tax liabilities	82,201	197,931	280,132
(g)	Net admitted deferred tax asset (1e-1f)	\$1,996,940	\$(154,727)	\$1,842,213

		Change		
		(7)	(8)	(9)
		Ordinary	Capital	(Col 7+8) Total
(a)	Gross deferred tax assets	\$249,043	\$22,290	\$271,333
(b)	Statutory valuation allowance adjustments	0	0	0
(c)	Adjusted gross deferred tax assets (1a-1b)	249,043	22,290	271,333
(d)	Deferred tax assets nonadmitted	(1,565,935)	0	(1,565,935)
(e)	Subtotal net admitted deferred tax asset (1c-1d)	1,814,978	22,290	1,837,268
(f)	Deferred tax liabilities	59,810	(28,376)	31,434
(g)	Net admitted deferred tax asset (1e-1f)	\$1,755,168	\$50,666	\$1,805,834

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

12/31/2015			
(1)	(2)	(3) (Col 1+2)	
Ordinary	Capital	Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$2,527,359	\$65,494	\$2,592,853
(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)	1,055,193	0	1,055,193
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	1,055,193	0	1,055,193
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	3,660,736
(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.	311,566	0	311,566
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c) )	\$3,894,118	\$65,494	\$3,959,612

12/31/2014			
(4)	(5)	(6) (Col 4+5)	
Ordinary	Capital	Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$1,251,558	\$43,204	\$1,294,762
(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)	547,451	0	547,451
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	547,451	0	547,451
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	1,658,321
(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.	280,132	0	280,132
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c) )	\$2,079,141	\$43,204	\$2,122,345

Change			
(7)	(8)	(9) (Col 7+8)	
Ordinary	Capital	Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$1,275,801	\$22,290	\$1,298,091
(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)	507,742	0	507,742
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	507,742	0	507,742
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	2,002,416
(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.	31,434	0	31,434
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c) )	\$1,814,977	\$22,290	\$1,837,267

3. Admission thresholds:

12/31/2015	12/31/2014
------------	------------

(a) Ratio percentage used to determine recovery period and threshold limitation amount	325.08	266.07
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$24,404,910	\$16,583,206

4. Impact of tax planning strategies:

12/31/2015		12/31/2014		Change	
(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) Ordinary (Col 1-3)	(6) Capital (Col 2-4)
(a) Determination of adjusted gross deferred tax asset and net admitted deferred tax assets, by tax character as a percentage.					
1. Adjusted gross DTAs amount from note 9A1(c)	\$6,438,585	\$65,494	\$6,189,542	\$43,204	\$224,043
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$3,894,119	\$65,494	\$2,079,141	\$43,204	\$1,814,978
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%	0%	0%	0%

(b) Does the Company's tax planning strategies include the use of reinsurance? Yes\_\_\_ No\_\_X\_\_

NOTES TO FINANCIAL STATEMENTS

Line 9A1g, Column 3

If greater than zero, it should equal the Asset Page, Line 18.2, Column 3 and the Liability Page, Line 7.2, Column 1 should equal zero.

If not greater than zero, it should equal the Liability Page, Line 7.2, Column 1 and the Asset Page, Line 18.2, Column 3 should equal zero.

If equal to zero, the Liability Page, Line 7.2 Column 1 should equal zero and the Asset Page, Line 18.2, Column 3 should equal zero.

- B. The Company does not have any unrecognized deferred tax liabilities.
- C. Current income taxes incurred and net deferred tax assets and liabilities consist of the following major components:

		(1)	(2)	(3)
		12/31/2015	12/31/2014	(Col 1 - 2) Change
1.	Current Income Tax:			
(a)	Federal	\$1,814,304	\$ 1,020,674	\$793,630
(b)	Foreign	0	0	0
(c)	Subtotal	1,814,304	1,020,674	793,630
(d)	Federal income tax on net capital gains	10,883	29,060	(18,177)
(e)	Utilization of capital loss carryforwards	0	0	0
(f)	Other	0	0	0
(g)	Federal and foreign income taxes incurred	\$1,825,187	\$ 1,049,734	\$775,453
2.	Deferred Tax Assets:			
(a)	Ordinary			
(1)	Discounting of unpaid losses	\$ 433,128	\$ 571.216	\$(138,088)
(2)	Unearned premium reserve	1,482,158	1,128,582	353,576
(3)	Policyholder reserves	0	0	0
(4)	Investments	0	0	0
(5)	Deferred acquisition costs	0	0	0
(6)	Policyholder dividends accrual	0	0	0
(7)	Fixed assets	0	0	0
(8)	Compensation and benefits accrual	26,167	24,263	1,904
(9)	Pension accrual	0	0	0
(10)	Receivables - nonadmitted assets	87,548	48,804	38,744
(11)	Net operating loss carry-forward	3,673,347	4,103,207	(429,860)
(12)	Tax credit carry-forward	87,447	84,949	2,498
(13)	Other (including items <5% of total ordinary tax assets	648,790	228,522	420,268
(99)	Subtotal	\$6,438,585	\$6,189,543	\$ 249,042
(b)	Statutory valuation allowance adjustment	0	0	0
(c)	Nonadmitted	2,544,466	4,110,401	(1,565,935)
(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$3,894,119	\$2,079,142	\$1,814,977
(e)	Capital:			
(1)	Investments	\$ 65,494	\$ 43.204	\$ 22,290
(2)	Net capital loss carry-forward	0	0	0
(3)	Real estate	0	0	0
(4)	Other (including items <5% of total capital tax assets)	0	0	0
(99)	Subtotal	\$ 65,494	\$ 43.204	\$ 22,290
(f)	Statutory valuation allowance adjustment	0	0	0
(g)	Nonadmitted	0	0	0
(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 65,494	\$ 43.204	\$ 22,290
(i)	Admitted deferred tax assets (2d + 2h)	\$3,959,613	\$2,122,346	\$1,837,267



NOTES TO FINANCIAL STATEMENTS

		(1)	(2)	(3)
		12/31/2015	12/31/2014	(Col 1 - 2) Change
3.	Deferred Tax Liabilities:			
(a)	Ordinary			
(1)	Investments	\$ 68,966	\$ 33,885	\$ 35,081
(2)	Fixed assets	32,306	31,383	923
(3)	Deferred and uncollected premium	0	0	0
(4)	Policyholder reserves	0	0	0
(5)	Salvage and subrogation	19,434	16,933	2,501
(6)	Other (including items <5% of total ordinary tax liabilities)	21,305	0	21,305
(99)	Subtotal	\$ 142,011	\$ 82,201	\$59,810
(b)	Capital:			
(1)	Investments	\$ 169,555	\$ 197,931	\$ ( 28,376)
(2)	Real estate	0	0	0
(3)	Other (including items <5% of total capital tax liabilities)	0	0	0
(99)	Subtotal	\$ 169,555	\$ 197,931	\$ ( 28,376)
(c)	Deferred tax liabilities (3a99 + 3b99)	\$ 311,566	\$ 280,132	\$ 31,434
4	Net deferred tax assets/liabilities (2i - 3c)	\$ 3,648,047	\$1,842,214	\$1,805,833

The Company has no valuation allowance in 2015 or 2014. Management continually assesses the need for a valuation allowance and has determined beginning in 2014 that due to a change in circumstances related to future projections of taxable income that its net operating loss deferred tax asset is more likely than not to be utilized.

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the change in nonadmitted assets is reported separately from the change in net deferred income taxes in the surplus section of the Annual Statement):

	(1)	(2)	(3)
	12/31/2015	12/31/2014	(Col 2 - 1) Change
Adjusted gross deferred tax asset	\$6,504,079	\$6,232,746	\$ ( 271,333)
Total deferred tax liabilities	(311,566)	(280,132)	(31,434)
Net deferred tax asset	6,192,513	5,952,614	(239,899)
Tax effect of unrealized (gains)/losses	65,494	43,204	(22,290)
Change in net deferred income tax	\$6,127,019	\$5,909,410	\$ ( 217,609)

D. The provision for federal income taxes is different from that which would be obtained by applying the enacted federal income tax rate to income before taxes. The significant items causing these differences are as follows:

Net gain (loss) from operations	\$5,279,762	
Realized capital gain/(loss)	(66,220)	
Total statutory gain/(loss)	\$5,213,542	
Statutory gain (loss) taxed at enacted rate	\$1,824,740	35.00 %
Nonadmitted assets DTA (increase)/decrease	(37,309)	(0.72)%
Tax exempt interest	(18,280)	(0.35)%
Non-deductible expenses	4,366	0.08 %
Tax rate change	(165,939)	(3.18)%
Prior year true-up	0	(0.00)%
Total effective tax	\$1,607,578	30.83 %
Current federal income tax incurred	\$1,825,187	35.01 %
(Increase) or decrease in net DTAs excluding unrealized gains/losses	(217,609)	(4.17)%
Total effective tax	\$1,607,578	30.84 %

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carry-forwards

- 1) As of December 31, 2015, the operating loss carry-forward or tax credit carry-forwards for tax purposes are as follows:

	<u>Year Generated</u>	<u>Amount</u>	<u>Expiration Date</u>	<u>Limits</u>
Operating loss	2001-2010	\$ 6,884,054	12/31/2021-12/31/2030	2010 Event Section 382
	2011	\$ 3,611,224	12/31/2031	2013 Event Section 382
		<u>Amount</u>	<u>Expiration Date</u>	
Alternative minimum tax credit		\$ 87,447	N/A	

- 2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future losses:

2014	\$ 849,656
2015	2,092,662
Total	<u>\$ 2,942,318</u>

- 3) The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code was \$0 at December 31, 2015.

F. Consolidated Federal Income Tax Return

- 1) The Company is a member of the Atlas Financial Holdings, Inc. (AFH) consolidated Federal income tax return. The entities included in AFH’s consolidated tax group for the current year are as follows: AFH (the Parent), American Insurance Acquisition, American Service Insurance Company, Inc. (ASI), Gateway Insurance Company, the Company, Anchor Holdings Group, Anchor Group Management, Global Liberty Insurance Company of New York, Plainview Premium Finance Company (Delaware) and Plainview Premium Finance Company of California.
- 2) The Company is party to a tax sharing agreement with AFH and other members of the AFH and Subsidiaries consolidated Federal tax return. The method of allocation between the companies is subject to a written agreement approved by the Board of Directors. The method of allocation is primarily made on a separate return basis with a current credit for separate company net operating losses to the extent the group received a benefit greater than the separate company tax result and the loss was used in the consolidated tax return. Intercompany balances are to be settled within 30 days of the filing of the consolidated return.

- G. The Company did not have any material federal or foreign income tax loss contingencies.

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A., B. &
- C. On March 11, 2015, Atlas Financial Holdings, Inc. (AFH) and American Insurance Acquisition, Inc. (AIA), the Company's ultimate parent and direct parent, respectively, acquired Anchor Holdings Group, Inc. (AHG), the parent company of Global Liberty Insurance Company of New York (GLI) along with its affiliated underwriting and premium finance companies. AFH and AIA purchased all the outstanding common shares of AHG, GLI, and affiliates for a combination of cash and AFH preferred shares subject to final adjustment based on year-end financial results.
- On May 1, 2015, the Company received a contribution in the amount of \$4.6 million in the form of a surplus note from its parent, AIA.
- D. At December 31, 2015 and 2014, the Company had payables of \$435,224 and \$841,859 respectively, and receivables of \$2,381 and \$0, respectively, with affiliated companies. The terms of the settlement require that these amounts be settled within 90 days.
- E. The Company has no material contingent exposure in any undertakings or guarantees for the benefit of any affiliate or subsidiary.
- F. The Company has a service agreement with its parent company to reimburse, at cost, any expense incurred by the parent for the benefit of the Company.
- G. All outstanding shares of the Company are owned by its parent, AIA, an insurance holding company domiciled in the State of Delaware. AIA is owned by AFH, a Cayman holding company. Shares of AFH are traded on the NASDAQ under the symbol AFH.
- H. The Company does not own any shares of stock or debt instruments of its parent or affiliates.
- I. The Company does not have any investments in Subsidiary, Controlled or Affiliated companies.
- J. The Company does not have any investments in impaired Subsidiary, Controlled or Affiliated companies.
- K. The Company does not have any investments in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream noninsurance holding company.

NOTES TO FINANCIAL STATEMENTS

11. Debt:

During the period covered by this statement, the Company had no outstanding debt.

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans:

A., B., C. &  
D. Defined Benefit Plan

The Company does not participate in a defined benefit plan.

E. Defined Contribution Plans

The Company does not participate in a defined contribution plan.

F. Multiemployer Plans

The Company does not participate in a multiemployer plan.

G. Consolidated/Holding Company Plans

The Company participates in a 401(k) Retirement Savings Plan (RSP), sponsored by ASI. The RSP, covering substantially all employees, provides for the elective deferral of salary by eligible employees, subject to certain limitations. The Company matches 100% of the first 2.5% of the employee’s elective deferral and 50% of the next 2.5% of the employee’s elective deferral each pay period. Matching contributions are subject to a vesting schedule. All RSP assets are held by an independent trustee. The Company has no legal obligation for benefits under this plan. The Company’s contributions to the RSP were \$76,867 and \$61,447 as of December 31, 2015 and 2014, respectively.

H. Postemployment Benefits and Compensated Absences

The Company does not provide post-employment benefits.

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

The Company does not provide post-retirement health benefits.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

- 1) The Company has 5,000,000 shares of common stock authorized, issued, and outstanding. Par value per share is \$1.
- 2) The Company has no preferred stock outstanding.
- 3) The maximum amount of dividends which can be paid by insurance companies domiciled in the State of Illinois to shareholders without prior approval of the Illinois Department of Insurance is subject to restrictions relating to statutory policyholders’ surplus and statutory income. The maximum dividend payment that could be made during 2016 without prior approval may not exceed the greater of: (1) 10% of the Company’s surplus at December 31, 2015 which was \$2,805,296 or (2) net income for the twelve months ending December 31, 2015 which was \$3,388,354.
- 4) The Company did not pay any dividends during 2015 and 2014.
- 5) Within the limitations of 3 above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- 6) The Company has no other restrictions on its unassigned funds (surplus).
- 7) The Company does not have any advances to surplus.
- 8) The Company does not hold any stock for special purposes.
- 9) The Company has no special surplus funds.
- 10) The portion of unassigned funds (surplus) reduced by cumulative unrealized losses as of December 31, 2015 is \$187,126.
- 11) The Company issued the following surplus debentures or similar obligations:

		Par Value	Carrying	Principal	Total	Unapproved	Date of
		(Face	Value of	and/or	Principal	Principal	
<u>Date Issued</u>	<u>Interest Rate</u>	Amount of	<u>Note</u>	Paid	and/or	and/or	<u>Maturity</u>
		<u>Note)</u>		Current	<u>Interest Paid</u>	<u>Interest</u>	
May 1, 2015	Prime + 2%	\$4,600,000	\$4,600,000	\$101,232	\$101,232	\$4,660,871	May 1, 2020
	not to						
	exceed 10%						

A surplus note in the amount of \$4,600,000 was issued to AIA in exchange for cash.

The surplus note has the following repayment conditions and restrictions: Each payment of interest on and principal of the surplus note may be made only with the prior approval of the Illinois Department of Insurance and only to the extent the Company has sufficient surplus earnings to make such payment. In addition, no principal or interest shall be paid if the payment reduces the Company’s surplus below \$18,400,000.

The surplus note has the following subordination terms: Repayment of the principal and interest shall be and is hereby subordinated to the prior payment of, or provision for, all general liabilities of the Company and the claims of policyholders and creditors of the Company, but shall rank superior to the claim, interest and equity of the shares or shareholders of the Company, and such subordination shall be equally applicable in the case of any merger, consolidation, liquidation, rehabilitation, reorganization, dissolution, sale or other disposal of all, or substantially all, of the assets of the Company.

NOTES TO FINANCIAL STATEMENTS

12) The impact of the quasi-reorganization is as follows:

	Change in <u>Year Surplus</u>	Change in Gross Paid-in <u>and Contributed Surplus</u>
2015	\$ 0	\$ 0
2014	\$ 0	\$ 0
2013	\$ 1,518,799	\$ (28,560,348)

13) The effective date of all quasi-reorganizations in the prior 10 years is December 31, 2013.

14. Liabilities, Contingencies and Assessments:

A. Contingent Commitments

The Company has no contingent commitments outstanding.

B. Assessments

- 1) The Company is subject to guaranty fund and other assessments by the states in which it writes business. The Company has received notification of several insolvencies in the states of Illinois, Kentucky and Pennsylvania. It’s expected that these insolvencies will result in a prospective-based guaranty fund assessment against the Company in the future. Under SSAP No. 35R, *Guaranty Fund and Other Assessments*, the Company has established a liability of \$27,035 to cover these assessments.
- 2) The Company has not recognized any assets for premium tax credits or policy surcharges as of December 31, 2015.

C. Gain Contingencies

The Company has no gain contingencies.

D. Claims Related Extra Contractual Obligations (ECO) and Bad Faith Losses Stemming from Lawsuits

The Company has not paid any amount to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2015.

E. Product Warranties

The Company has no exposure to product warranties.

F. Joint and Several Liabilities

The Company does not have any joint and several liabilities.

G. All Other Contingencies

The Company is subject to various legal actions arising in the ordinary course of business. While no estimate of potential losses can be made, management and its legal counsel do not expect that these matters will have a material adverse effect on the Company’s overall financial position. The Company has no assets that it considers to be impaired.

15. Leases:

A. Lessee Operating Lease

- 1) The Company’s affiliates lease office space and equipment under various noncancelable operating leases expiring in various years through 2021. Certain of those leases provide for escalation based on increases in operating expenses. Generally, management expects that leases will be renewed or replaced by other leases in the normal course of business. Rental expense as of December 31, 2015 and 2014 was \$364,378 and \$356,894, respectively.
- 2) The Company does not have any future minimum rental commitments.  
  
The Company does not have any rentals to be received in the future under non-cancelable subleases.
- 3) The Company is not involved in any sales-leaseback transactions.

B. Lessor Leases

The Company is not involved in any significant leasing business activities.

16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk:

The Company has no financial instruments with off-balance sheet risks.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities:

The Company had no transfers of receivables reported as sales, no transfers and servicing of financial assets and no wash sales.

NOTES TO FINANCIAL STATEMENTS

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

The Company does not serve as an administrator for uninsured accident and health plans or for the uninsured portion of partially insured plans. The Company does not have Medicare or other similarly structured cost based reimbursement contracts.

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

The Company has no direct written premiums through managing general agents based on Illinois Regulation 215 ILCS 5/141a.

20. Fair Value Measurements:

- A.  
1) Fair Value Measurements of Reporting Date

Description	Level 1	Level 2	Level 3	Total
a. Assets at fair value				
Bond				
Industrial and Misc.	\$0	\$190,000	\$0	\$190,000
Total assets at fair value	\$0	\$190,000	\$0	\$190,000

- 2) The Company does not have any fair value measurements categorized within Level 3.  
4) The fair values of the Level 2 securities are obtained from independent pricing services or from the Company’s investment manager and are determined using quoted market prices from an orderly market at the reporting date for those or similar investments. If quoted market prices from an orderly market are not available, the fair values are determined by the Company’s investment manager using an income approach valuation technique (present value using the discount rate adjustment technique). The Company does not have any fair value measurements categorized within Level 3.  
5) The Company does not have derivative assets and liabilities.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Long Term Bonds	\$37,705,002	\$38,089,895	\$6,547,655	\$31,157,347	\$0	\$0

- D. The Company does not have any assets that are not practicable to estimate fair value as of December 31, 2015.

21. Other Items:

- A. Unusual or Infrequent Items.

The Company had no unusual or infrequent items to report.

- B. Troubled Debt Restructuring: Debtors

The Company has not restructured any debt.

- C. Other Disclosures

Assets in the amount of \$3,612,351 and \$3,558,806 at December 31, 2015 and 2014, respectively, were on deposit with various government authorities or trustees as required by law. At the request of the U.S. Treasury Department, the Company had a trust in the amount of \$20,291,134 at December 31, 2014 as collateral for the benefit of ASI to cover reinsurance balances created by the intercompany pooling agreement.

The Company has elected to round all amounts to the nearest whole dollar.

- D. Business Interruption Insurance Recoveries

The Company had no business interruption insurance recoveries.

- E. State Transferable and Non-transferable Tax Credits

The Company does not have state transferable or non-transferable tax credits.

- F. Subprime Mortgage Related Risk Exposure

The Company does not have any risk exposure to subprime mortgages.

22. Events Subsequent:

There are no material subsequent events.

NOTES TO FINANCIAL STATEMENTS

23. Reinsurance:

A. Unsecured Reinsurance Recoverables

Unsecured reinsurance balances recoverable on losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurer, authorized or unauthorized, in excess of 3% of year-end policyholders' surplus as of December 31, 2015 is summarized as follows:

NAIC Company Code	F.E.I.N.	Name	Amount
42897	36-3223936	American Service Insurance Co.	\$75,519,000
22039	13-2673100	General Reinsurance Corp.	1,662,000
25364	13-1675535	Swiss Reinsurance America Corp.	7,473,000

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance balances in dispute at December 31, 2015.

C. Reinsurance Assumed and Ceded

- (1) The maximum amount of return commission, which would have been due to reinsurers if they or the Company had cancelled all of the Company's reinsurance, with the return of unearned premium is as follows at December 31, 2015:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$21,173,688	\$1,921,498	\$26,788,959	\$2,431,081	\$(5,615,271)	\$(509,583)
b. All Other	117,459	0	4,793,827	1,701,481	(4,676,368)	(1,701,481)
c. TOTAL	<u>\$21,291,147</u>	<u>\$1,921,498</u>	<u>\$31,582,786</u>	<u>\$4,132,562</u>	<u>\$(10,291,639)</u>	<u>\$(2,211,064)</u>

- d. Direct Unearned Premium Reserve: \$31,465,327  
Line (c) of Column 3 must equal Page 3, Line 9, first inside amount.

- (2) The additional or return commissions, predicated on loss experience or on any other form of profit sharing arrangements in this statement as a result of existing contractual arrangements are accrued as follows:

	(1) Direct	(2) Assumed	(3) Ceded	(4) Net
a. Contingent Commission	\$(656,520)	\$(575,333)	\$(656,520)	\$(575,333)
b. Sliding Scale Adjustment	0	221,131	0	221,131
c. Other Profit Commission Arrangement	0	0	0	0
d. TOTAL	<u>\$(656,520)</u>	<u>\$(354,202)</u>	<u>\$(656,520)</u>	<u>\$(354,202)</u>

- (3) The Company does not have protected cells.

D. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance balances as of December 31, 2015.

E. Commutation of Ceded Reinsurance

The Company has not commuted any reinsurance agreements or balances in 2015.

F. Retroactive Reinsurance

The Company has no retroactive reinsurance agreements. However, due to the pooling agreement, the Company is recording its share of retroactive reinsurance income on the statement of income generated by the pool's retroactive reinsurance agreements.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance agreements accounted for as a deposit.

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

The Company has not entered into any property and casualty run-off agreements.

I. Certified Reinsurer Downgraded or Status Subject to Revocation

The Company has no certified reinsurer that was downgraded or subject to revocation.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company does not have retroactive reinsurance agreements covering asbestos and pollution liabilities.

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination:

The Company does not have any retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves as of December 31, 2014 were \$26.3 million. As of December 31, 2015, \$16.6 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 \$9.7 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally on commercial auto lines of insurance. Therefore, there has been no prior-year development since December 31, 2014 to December 31, 2015. Any change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements:

A. The Company is a member of an intercompany pooling arrangement in 2015 as follows:

<u>NAIC#</u>	<u>Company</u>	<u>Pool Member Status</u>	<u>%</u>
42897	American Service Insurance Company, Inc.	Lead	50
38237	American Country Insurance Company	Affiliate	30
28339	Gateway Insurance Company	Affiliate	20

B. All property and casualty lines of business were subject to the pooling arrangement.

C. The Company reinsures business with non-affiliated reinsurers prior to pooling with its affiliated Pool members.

D. None of the pool members were a party to reinsurance agreements with non-affiliated reinsurers covering business subject to the pooling arrangement that had a contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements in 2015.

E. There were no discrepancies between entries regarding pooled business on the assumed and ceded reinsurance schedules of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants in 2015.

F. There was no intercompany sharing of the provision for reinsurance.

G. As of December 31, 2015, ASI owes the Company \$1,086,253 which consists of the following: agents balances deferred of \$3,662,681, reinsurance recoverable of \$3,446,590, receivable from affiliate of \$77,582, reinsurance payable on paid losses of \$(2,267,761) and ceded reinsurance payable net of commission of \$(3,832,839).

27. Structured Settlements:

A.

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$432,500	\$0

B. The company has obtained a release of liability from the claimant.

28. Health Care Receivables:

The Company does not have pharmaceutical rebate receivables or risk sharing receivables.

29. Participating Policies:

The Company does not issue participating policies.

30. Premium Deficiency Reserves:

1.	Liability carried for premium deficiency reserves	\$	0
2.	Date of the most recent evaluation of this liability		<u>2/17/2016</u>
3.	Was anticipated investment income utilized in the calculation? Yes [X] No [ ]		

31. High Deductibles:

The Company does not issue policies with high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses:

The Company does not discount its loss reserves.

33. Asbestos/Environmental Reserves:

The Company has no exposure for asbestos or environmental claims.

34. Subscriber Savings Accounts:

The Company is not a reciprocal insurance company; therefore it has no subscriber savings accounts.

35. Multiple Peril Crop Insurance:

NOTES TO FINANCIAL STATEMENTS

The Company does not write multiple peril crop insurance.

36. Financial Guaranty Insurance:

The Company does not write financial guaranty insurance.



GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

Illinois.....
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:

.....
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

.....12/31/2010
- 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.

.....12/31/2010
- 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).

.....06/29/2012
- 3.4

By what department or departments? Illinois Department of Insurance.....
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ N/A ☐
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes ☐ No ☒

4.12 renewals? Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes ☐ No ☒

4.22 renewals? Yes ☐ No ☒
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒
- 5.2

If yes, provide the name of 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 ☒
- 6.2

If yes, give full information .....
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐
- 7.2

If yes,

7.21 State the percentage of foreign control .....100.0

1 Nationality	2 Type of Entity
Cayman.....	Corporation.....
.....	.....
.....	.....
.....	.....
.....	.....

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [ X ]  
8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [ X ]  
8.4 If response to 8.3 is yes, please provide 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
BDO USA LLP, 200 Ottawa Avenue NW, Suite 300, Grand Rapids, MI 49503.....  
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?  
Charles C. Emma, EVP Advisors, Inc., 115 Campbell Street, Suite 100C, Geneva, IL 60134, actuary associated with an actuarial consulting firm.....  
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?  
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]  
13.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]  
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]  
14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [ X ] No [ ]  
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
c. Compliance with applicable governmental laws, rules and regulations;  
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
e. Accountability for adherence to the code.  
14.11 If the response to 14.1 is no, please explain:  
14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [ X ]  
14.21 If the response to 14.2 is yes, provide information related to amendment(s)  
14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [ X ]  
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

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

INVESTMENT

- 24.01 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 24.03)
- Yes [ X ] No [ ]
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- Yes [ ] No [ ] NA [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$.....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- \$.....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [ ] No [ ] NA [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [ ] No [ ] NA [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?
- Yes [ ] No [ ] NA [ X ]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.103 Total payable for securities lending reported on the liability page \$.....

GENERAL INTERROGATORIES

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

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

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

25.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

25.31 Pledged as collateral to FHLB – including assets backing funding agreements

25.32 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

3,612,351

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

26.2 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.

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

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

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

28.01 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
Fifth Third Bank	5001 Kingsley Drive, Maildrop 1MOB2J, Cincinnati, OH 45227

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

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

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

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of America	Fifth Third Bank	..08/10/2015..	Cost Efficiency

GENERAL INTERROGATORIES

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
109875.....	Asset Allocation & Management Company, LLC.....	30 West Monroe Street, 3rd Floor, Chicago, IL 60603.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [   ] No [ X ]

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	.....39,589,841	.....39,204,951	.....(384,890)
30.2 Preferred Stocks.....	.....	.....	.....
30.3 Totals	39,589,841	39,204,951	(384,890)

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

Statement values of bonds and preferred stock have been determined in accordance with the guidelines of the NAIC. Fair value is obtained from widely accepted third party vendors and/or broker dealers for these securities.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [ X ] No [   ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [   ] No [ X ]

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

Prices are obtained from widely accepted third party vendors, the dealer/markets makers for these securities. These prices are non-binding but represent their best estimate of fair value per market conditions.....

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [ X ] No [   ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ .....411,978
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office.....	\$.....145,652
Michigan Assigned Claims Facility.....	\$.....114,902

- 34.1 Amount of payments for legal expenses, if any? \$ .....108,653
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
DLA Piper LLP.....	\$.....67,704
McGlinchey Stafford.....	\$.....36,747

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

1 Name	2 Amount Paid
.....	\$ .....
.....	\$ .....
.....	\$ .....

GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force? .....

Yes [ ] No [ X ]

1.2

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

\$ .....

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		2
		Current Year		Prior Year
2.1	Premium Numerator	\$ .....	\$	.....
2.2	Premium Denominator	\$ .....37,703,911	\$	.....29,437,144
2.3	Premium Ratio (2.1/2.2)	.....		.....
2.4	Reserve Numerator	\$ .....	\$	.....
2.5	Reserve Denominator	\$ .....47,612,082	\$	.....47,401,079
2.6	Reserve Ratio (2.4/2.5)	.....		.....

3.1

Does the reporting entity issue both participating and non-participating policies? .....

Yes [ ] No [ X ]

3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies.....

\$ .....

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 & 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: .....  
The Company has a reinsurance program that covers a maximum loss of \$10 million.....

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: .....  
None.....

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?.....  
The Company has minimal exposure to property losses.....

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?.....

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 uninsured catastrophe loss  
.....

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?.....

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.....1

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

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?.....

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.....

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.

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, 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?

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  

(a) The entity does not utilize reinsurance; or,

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

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

[ ]

16.1



GENERAL INTERROGATORIES  
PART 2 - PROPERTY & 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 that 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 [ X ] No [ ]

12.6

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

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$78,448

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$500,000

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 [ X ] No [ ]

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:  
Reinsurance premium is allocated according to the assessed exposure for each individual cedant. Reinsurance recoveries and reinstatement premium costs, where applicable,are allocated prorata to the gross loss

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 [ X ]

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [ X ] No [ ]

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [ ] No [ X ]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [ ] No [ X ]

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

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

\* Disclose type of coverage:

GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5.....	\$.....
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.....	\$.....

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

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

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 the funds administered as of the reporting date. .... \$.....

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Gross Premiums Written</b> (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	110,584,256	92,022,877	73,299,574	46,743,458	17,882,871
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	6,015,628	4,811,915	2,928,842	1,689,034	3,704,885
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	20,221	83,370	26,376	52,345	66,162
5. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
6. Total (Line 35) .....	116,620,105	96,918,162	76,254,792	48,484,837	21,653,918
<b>Net Premiums Written</b> (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	39,590,795	31,286,269	25,679,813	13,946,731	7,671,273
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	2,669,788	2,056,739	1,300,585	574,327	3,019,862
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	20,221	83,370	26,376	52,345	66,162
11. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
12. Total (Line 35) .....	42,280,804	33,426,378	27,006,775	14,573,403	10,757,297
<b>Statement of Income</b> (Page 4)					
13. Net underwriting gain (loss) (Line 8) .....	5,068,439	2,448,998	723,752	(621,202)	(5,139,516)
14. Net investment gain (loss) (Line 11) .....	284,676	465,639	1,175,931	837,041	2,118,063
15. Total other income (Line 15) .....	(150,456)	61,571	(6,037)	155,218	190,244
16. Dividends to policyholders (Line 17) .....		(586)	228		
17. Federal and foreign income taxes incurred (Line 19) .....	1,814,304	1,020,674	298,649	(85,953)	(503,084)
18. Net income (Line 20) .....	3,388,354	1,956,120	1,594,770	457,010	(2,328,125)
<b>Balance Sheet Lines</b> (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	87,428,660	79,843,176	67,824,321	49,379,557	45,747,611
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	7,906,485	3,927,443	2,598,524	1,132,316	1,334,458
20.2 Deferred and not yet due (Line 15.2) .....	25,510,670	27,055,891	21,875,395	14,881,225	3,164,048
20.3 Accrued retrospective premiums (Line 15.3) .....					
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	59,375,704	61,417,757	52,734,669	35,808,703	33,149,241
22. Losses (Page 3, Line 1) .....	18,163,303	21,871,744	24,402,683	16,923,393	20,812,485
23. Loss adjustment expenses (Page 3, Line 3) .....	5,992,338	4,382,722	2,345,367	2,392,712	4,332,957
24. Unearned premiums (Page 3, Line 9) .....	21,173,688	16,596,794	12,607,560	7,003,930	4,043,363
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) .....	28,052,956	18,425,419	15,089,652	13,570,854	12,598,370
<b>Cash Flow</b> (Page 5)					
27. Net cash from operations (Line 11) .....	3,541,536	(1,160,574)	10,207,365	(9,826,046)	(14,168,777)
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	28,052,956	18,425,419	15,089,652	13,570,854	12,598,370
29. Authorized control level risk-based capital .....	7,507,448	6,232,776	5,027,964	1,825,741	2,126,437
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b>					
(Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1) .....	84.1	86.5	86.9	77.1	71.4
31. Stocks (Lines 2.1 & 2.2) .....					
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) .....	11.5	9.2	12.4	21.9	28.6
35. Contract loans (Line 6) .....					
36. Derivatives (Line 7) .....					
37. Other invested assets (Line 8) .....	4.4	4.3	0.7	0.9	
38. Receivables for securities (Line 9) .....					
39. Securities lending reinvested collateral assets (Line 10) .....					
40. Aggregate write-ins for invested assets (Line 11) .....					
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1) .....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1) .....					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....					
46. Affiliated mortgage loans on real estate .....					
47. All other affiliated .....					
48. Total of above Lines 42 to 47 .....					
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)					

FIVE-YEAR HISTORICAL DATA

	(Continued)				
	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Capital and Surplus Accounts</b> (Page 4)					
51. Net unrealized capital gains (losses) (Line 24) .....	(37,765)	(81,816)	(3,673)	1,621	
52. Dividends to stockholders (Line 35) .....					
53. Change in surplus as regards policyholders for the year (Line 38) .....	9,627,538	3,335,766	1,518,799	972,484	2,867,039
<b>Gross Losses Paid</b> (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	45,164,402	32,971,903	15,627,921	22,288,526	31,171,178
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	4,202,648	3,088,476	1,896,535	1,533,546	2,228,552
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....					420,940
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	75,528	79,673	105,300	143,223	255,757
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
59. Total (Line 35) .....	49,442,578	36,140,052	17,629,757	23,965,295	34,076,427
<b>Net Losses Paid</b> (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	15,692,927	12,129,614	2,006,611	8,822,087	14,106,721
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	1,588,110	1,061,803	665,791	797,747	1,806,627
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....					97,140
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	75,528	79,673	105,300	143,223	255,757
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
65. Total (Line 35) .....	17,356,565	13,271,089	2,777,703	9,763,057	16,266,245
<b>Operating Percentages</b> (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	36.2	36.5	47.9	50.6	68.1
68. Loss expenses incurred (Line 3) .....	22.3	25.8	16.0	18.1	14.1
69. Other underwriting expenses incurred (Line 4) .....	28.0	29.4	32.7	36.6	42.1
70. Net underwriting gain (loss) (Line 8) .....	13.4	8.3	3.4	(5.3)	(47.9)
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	25.4	25.7	25.9	28.1	63.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	58.5	62.2	63.9	68.7	82.1
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) .....	150.7	181.4	179.0	107.4	85.4
<b>One Year Loss Development (000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11) .....	668	(796)	36	(408)	769
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) .....	3.6	(5.3)	0.3	(3.2)	7.9
<b>Two Year Loss Development (000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	1,840	(543)	1,640	(885)	1,935
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) .....	12.2	(4.0)	13.0	(9.1)	14.8

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF .....			DURING THE YEAR 2015				NAIC Company Code 38237				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												
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 \$ .....  
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Connecticut				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												4,983
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												4,983
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 \$ .....

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF District of Columbia				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												1,400
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												1,400
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 \$ .....

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Illinois				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....						(10,000)		.678	.678			
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....	960,046	961,835		2,765	1,535,631	(167,535)	1,644,099	37,801	178,036	181,435		9,538
17.1	Other liability-Occurrence.....	36,346	24,375		20,100		(290)			(11)		5,050	361
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....	5,266,480	5,267,753		134,472	2,451,397	1,551,079	3,335,329	1,295,845	1,475,411	656,237	646,834	52,320
21.1	Private passenger auto physical damage .....					(696)	(696)						
21.2	Commercial auto physical damage .....	41,518	56,888		13,343	18,626	13,676	2,891	(2,433)	(4,147)		5,179	412
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	6,304,390	6,310,851		170,680	4,004,958	1,386,234	4,982,319	1,331,890	1,649,967	837,672	657,063	62,631
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 \$ 4,174

(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 .....





ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	37,059	39,070		15,228		(872)			(33)		4,721	651
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....	1,185,673	816,345		645,974	367,115	339,934	301,643	53,476	101,616	73,922	128,894	20,844
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	68,476	70,068		31,563	35,533	32,445	2,814	2,531	2,442		7,983	1,204
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	1,291,208	925,483		692,765	402,649	371,507	304,457	56,006	104,026	73,922	141,599	22,699
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 \$ 5,957

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Iowa				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence	5,424	5,704		2,712		(107)			(4)		727	121
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	333,839	287,649		144,428	59,920	102,343	84,841	8,667	32,938	26,496	37,888	7,470
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	25,103	21,491		12,729	7,270	7,270		105	105		3,372	562
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTAL (a)	364,366	314,844		159,869	67,191	109,507	84,841	8,772	33,039	26,496	41,987	8,153
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 \$ 2,554

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Kentucky				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	23,402	24,897		9,960		(422)			(16)		2,925	522
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	132,638	220,350		43,246	161,223	75,141	51,275	13,187	(10,419)		16,646	2,961
19.4	Other commercial auto liability .....	568,674	835,709		204,425	401,114	396,113	272,598	27,067	80,477	89,562	71,487	12,693
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	24,973	31,253		1,795	7,732	8,850	2,338	630	363		3,060	557
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	749,687	1,112,209		259,427	570,069	479,682	326,211	40,884	70,406	89,562	94,118	16,734
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 \$ 8,148

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Massachusetts				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												13,871
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												13,871
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 \$ .....  
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Michigan				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	164,125	164,235		75,139		4,713	8,442		(141)		24,402	2,130
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	4,182,185	4,263,171		1,887,594	6,989,998	2,497,766	1,767,795	2,667,876	1,992,876	200,000	536,756	54,283
19.4	Other commercial auto liability .....	6,410,782	6,074,921		2,854,425	2,670,548	3,472,333	3,057,638	471,305	998,609	649,252	821,752	83,210
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	984,177	857,842		490,750	855,949	751,978	17,115	24,497	(1,971)		131,973	12,774
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	11,741,269	11,360,169		5,307,908	10,516,496	6,726,790	4,850,990	3,163,678	2,989,374	849,252	1,514,883	152,398
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 \$ .....81,821

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Minnesota				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	62,867	47,625		31,868		(847)			(32)		8,031	1,298
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	1,386,593	2,072,146		504,646	863,017	406,878	450,736	312,131	171,975		195,782	28,634
19.4	Other commercial auto liability .....	3,111,323	3,547,968		1,352,680	1,162,963	1,484,995	1,814,693	143,979	451,748	432,528	439,651	64,250
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	311,398	339,914		125,486	248,660	240,147	19,929	12,467	6,250		43,303	6,430
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	4,872,181	6,007,654		2,014,679	2,274,640	2,131,173	2,285,358	468,577	629,941	432,528	686,766	100,612
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 \$ 70,245

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Mississippi				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												4,686
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												4,686
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 \$ .....

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Nevada				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	14,177	11,943		9,076		(194)			(7)		1,697	548
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....	2,827,922	3,274,411		488,452	686,062	615,366	692,687	156,364	282,819	209,464	343,668	109,221
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	7,110	10,861		1,654	8,828	8,828		105	105		894	275
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	2,849,209	3,297,215		499,182	694,890	623,999	692,687	156,469	282,916	209,464	346,259	110,044
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 \$ 4,698

(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 .....





ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF New York				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	251,626	208,228		127,417		719	5,628	496	(225)		27,153	14,581
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	5,205,777	4,548,691		2,665,160	1,956,714	4,395,692	3,552,629	702,204	920,268	302,436	539,331	301,669
19.4	Other commercial auto liability .....	29,719,368	25,638,988		15,207,401	6,879,921	6,319,540	17,587,520	1,161,828	2,750,889	2,049,063	3,109,681	1,722,206
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	1,091,908	765,087		541,550	540,905	550,660	32,754	13,960	8,933		119,711	63,275
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	36,268,679	31,160,994		18,541,527	9,377,539	11,266,611	21,178,532	1,878,488	3,679,865	2,351,499	3,795,877	2,101,732
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 \$ 65,278  
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....					38,000	14,000		6,602	6,602			5,176
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....					38,000	14,000		6,602	6,602			5,176
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 \$ .....  
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Oklahoma				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	44,982	46,405		24,833		(973)			(37)		6,694	1,215
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....	827,903	1,030,438		438,982	346,079	(1,352,909)	387,586	108,202	(207,135)	90,344	119,790	22,368
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	37,431	45,431		17,716	3,573	6,387	2,814	420	420		5,594	1,011
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	910,316	1,122,273		481,531	349,652	(1,347,495)	390,400	108,622	(206,751)	90,344	132,078	24,595
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 \$ .....4,158

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Pennsylvania				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	26,655	22,561		13,799		(137)			(5)		2,917	550
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	452,269	456,720		222,379	135,858	198,211	165,248	26,017	19,012		38,065	9,331
19.4	Other commercial auto liability .....	2,184,824	2,086,101		1,038,133	591,832	227,488	666,479	118,248	300,274	223,560	141,801	45,077
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	72,514	85,617		41,264	78,143	78,246	2,891	1,793	1,183		7,576	1,496
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	2,736,262	2,651,000		1,315,575	805,832	503,808	834,618	146,057	320,464	223,560	190,358	56,454
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 \$ .....3,027

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF South Dakota				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												5,666
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												5,666
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 \$ .....  
(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Texas				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	146,911	136,462		68,169		(2,093)			(79)		18,403	2,661
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	16,040	20,133		4,708	78,221	125,894	177,922	10,563	(11,258)		1,765	291
19.4	Other commercial auto liability .....	3,649,241	5,032,843		1,042,287	1,400,991	1,637,068	1,817,919	266,387	468,136	395,258	469,238	66,096
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	583,794	759,397		153,412	748,209	743,248	17,532	28,782	23,866		78,822	10,574
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	4,395,986	5,948,835		1,268,575	2,227,421	2,504,117	2,013,373	305,733	480,665	395,258	568,228	79,621
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 \$ 62,860

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Utah				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												575
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....												
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety.....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....												575
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 \$ .....

(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 .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Wisconsin				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	84,963	81,612		41,178		(3,432)			(91)		11,675	827
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....	1,393,609	1,549,834		662,115	506,936	219,359	653,504	68,056	108,690	107,296	166,380	13,558
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	97,390	118,828		50,316	61,804	63,748	4,383	3,390	2,857		12,189	947
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	1,575,962	1,750,274		753,609	568,740	279,675	657,887	71,446	111,455	107,296	190,244	15,332
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 \$ .....17,332

(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 .....





ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2015				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....						(10,000)		.678	.678			
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....	960,046	961,835		2,765	1,535,631	(167,535)	1,644,099	37,801	178,036	181,435		9,538
17.1	Other liability-Occurrence .....	898,537	813,117		439,480		(3,936)	14,070	496	(681)		114,395	25,467
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	11,375,502	11,581,210		5,327,732	10,185,030	7,699,582	6,165,605	3,731,979	3,082,455	502,436	1,328,344	397,169
19.4	Other commercial auto liability .....	57,479,638	55,442,961		24,213,774	17,562,879	15,026,708	30,672,437	3,886,024	6,851,074	5,002,983	6,497,064	2,255,670
21.1	Private passenger auto physical damage .....					(696)	(696)						
21.2	Commercial auto physical damage .....	3,345,792	3,162,677		1,481,577	2,615,232	2,505,484	105,461	86,245	40,406		419,657	99,518
22.	Aircraft (all perils) .....												
23.	Fidelity .....												
24.	Surety .....												
26.	Burglary and theft .....												
27.	Boiler and machinery .....												
28.	Credit .....												
30.	Warranty .....												
34.	Aggregate write-ins for other lines of business .....												
35.	TOTAL (a) .....	74,059,515	71,961,801		31,465,327	31,898,076	25,049,607	38,601,672	7,743,223	10,151,968	5,686,853	8,359,460	2,787,361
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 \$ 330,252

(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 .....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14	15
					6	7	8							
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
Affiliates - U.S. Intercompany Pooling														
36-3223936	42897	AMERICAN SERV INS CO INC	IL	42,281	2,268	9,706	11,974	354	3,663	21,174				
0199999 - Total Affiliates - U.S. Intercompany Pooling				42,281	2,268	9,706	11,974	354	3,663	21,174				
0899999 - Total Affiliates - Total Affiliates				42,281	2,268	9,706	11,974	354	3,663	21,174				
Other U.S. Unaffiliated Insurers														
23-2023242	33855	LINCOLN GEN INS CO	PA		15		15							
0999999 - Total Other U.S. Unaffiliated Insurers					15		15							
Pools and Associations - Mandatory Pools														
AA-9992118	00000	NATIONAL WORKERS COMP REINS POOL	NY	73		379	379			12				358
AA-9991108	00000	CONNECTICUT COMMERCIAL AUTO INS PROCEDURE	CT			9	9							
AA-9991115	00000	ILLINOIS COMMERCIAL AUTO INS PROCEDURE	IL	14		4	4			7				
AA-9991117	00000	INDIANA COMMERCIAL AUTO INS PROCEDURE	IN	1										
AA-9991118	00000	IOWA COMMERCIAL AUTO INS PROCEDURE	IA											
AA-9991120	00000	KENTUCKY COMMERCIAL AUTO INS PROCEDURE	KY	2		1	1			1				
AA-9991125	00000	MINNESOTA COMMERCIAL AUTO INS PROCEDURE	MN	15		8	8			7				
AA-9991131	00000	NEVADA COMMERCIAL AUTO INS PROCEDURE	NV	2		2	2			1				
AA-9991137	00000	NEW YORK SPECIAL RISK DISTRIBUTION PROGRAM	NY	169		338	338			86				
AA-9991141	00000	OHIO COMMERCIAL AUTO INS PROCEDURE	OH											
AA-9991142	00000	OKLAHOMA COMMERCIAL AUTO INS PROCEDURE	OK	2						1				
AA-9991144	00000	PENNSYLVANIA COMMERCIAL AUTO INS PROCEDURE	PA	1										
AA-9992090	00000	WISCONSIN SPECIAL RISK DISTRIBUTION PROGRAM	RI	1		1	1			1				
1099999 - Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities				280		742	742			116				358
1299999 - Pools and Associations - Total Pools and Associations				280		742	742			116				358
9999999 Totals				42,561	2,283	10,448	12,731	354	3,663	21,290				358

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE F - PART 2

**Premium Portfolio Reinsurance Effected or (Canceled) during Current Year**

1 ID Number	2 NAIC Company Code	3 Premium Portion Reinsurance Ceded or (Cancelled) during Current Year	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio					
0299999 Total Reinsurance Assumed by Portfolio					
NONE					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
Authorized - Affiliates - U.S. Intercompany Pooling																		
36-3223936	42897	AMERICAN SERV INS CO INC	IL		61,218	2,766	681	19,529	124	16,937	8,673	26,789	20	75,519	3,833		71,686	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					61,218	2,766	681	19,529	124	16,937	8,673	26,789	20	75,519	3,833		71,686	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					61,218	2,766	681	19,529	124	16,937	8,673	26,789	20	75,519	3,833		71,686	
Authorized - Other U.S. Unaffiliated Insurers																		
13-5358230	24678	ARROWOOD IND CO	DE			32	3	46						81		11	70	
13-2673100	22039	GENERAL REINS CORP	DE		3,570	121	11	807	1	228	6	138	350	1,662	989		673	
06-0383750	19682	HARTFORD FIRE IN CO	CT													5	(5)	
38-0855585	22012	MOTORS INS CORP	MI			5		177						182		13	169	
86-0274508	31089	REPWEST INS CO	AZ			13	1	16						30		1	29	
75-1444207	30058	SCOR REINS CO	NY															
41-0406690	24767	ST PAUL FIRE & MARINE INS CO	CT			1		3						4			4	
13-1675535	25364	SWISS REINS AMER CORP	NY		8,797	314	27	647		1,278	418	4,471	318	7,473	1,069		6,404	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					12,367	486	42	1,696	1	1,506	424	4,609	668	9,432	2,058	30	7,344	
Authorized - Pools - Mandatory Pools																		
AA-9991159	00000	MICHIGAN CATASTROPHIC CLAIMS ASSN	MI		369	427	37	4				185		653	33		620	
1099999 - Total Authorized - Pools - Mandatory Pools					369	427	37	4				185		653	33		620	
Authorized - Other Non-U.S. Insurers																		
AA-1340125	00000	HANNOVER RUECK SE	DEU			(1)		39						38		11	27	
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR		89				19		7			26			26	
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR		46				10		4			14			14	
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR		25				5		2			7			7	
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		4				1					1			1	
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR		25				5		2			7			7	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		40				9		3			12			12	
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		44				9		3			12			12	
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		15				3		1			4			4	
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		96				21		7			28			28	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR															
1299999 - Total Authorized - Other Non-U.S. Insurers					384	(1)		39		82	29			149		11	138	
1399999 - Total Authorized - Total Authorized					74,338	3,678	760	21,268	125	18,525	9,126	31,583	688	85,753	5,924	41	79,788	
Unauthorized - Other U.S. Unaffiliated Insurers																		
59-2599788	24619	AEQUICAP INS CO	FL										12	12			12	12
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers													12	12			12	12
Unauthorized - Other non-U.S. Insurers																		
AA-3190829	00000	Markel Bermuda Ltd	BMU			2		6						8			8	13
2599999 - Total Unauthorized - Other Non-U.S. Insurers						2		6						8			8	13
2699999 - Total Unauthorized - Total Unauthorized						2		6					12	20			20	25
4099999 - Total Authorized, Unauthorized and Certified					74,338	3,680	760	21,274	125	18,525	9,126	31,583	700	85,773	5,924	41	79,808	25
9999999 Totals					74,338	3,680	760	21,274	125	18,525	9,126	31,583	700	85,773	5,924	41	79,808	25

NOTE: 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.	SWISS REINS AMER CORP	36.250	8,797
2.			
3.			
4.			
5.			

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on-the total recoverables, 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
1.	AMERICAN SERV INS CO INC	75,519	61,218	Yes [ X ] No [ ]
2.	SWISS REINS AMER CORP	7,473	8,797	Yes [ ] No [ X ]
3.	GENERAL REINS CORP	1,662	3,570	Yes [ ] No [ X ]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)																			
1	2	3	4	5	6	Reinsurance Recoverable On										Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties	
4.	MICHIGAN CATASTROPHIC CLAIMS ASSN.....					653		369	Yes [ ]	No [ X ]									
5.	MOTORS INS CORP.....					182			Yes [ ]	No [ X ]									

## 23

## 23

23

23

# ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE F - PART 5

**Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)**[illegible]

1. Amounts in dispute totaling \$ \_\_\_\_\_ are included in Column 5.
2. Amounts in dispute totaling \$ \_\_\_\_\_ are excluded from Column 14.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount



Schedule F - Part 6 - Section 1

NONE

Schedule F - Part 6 - Section 2

NONE

Schedule F - Part 7

NONE

Schedule F - Part 8

NONE

SCHEDULE F - PART 9

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) .....	45,295,429		45,295,429
2. Premiums and considerations (Line 15) .....	33,417,155		33,417,155
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	4,440,430	(3,976,171)	464,259
4 Funds held by or deposited with reinsured companies (Line 16.2).....			
5. Other assets .....	4,275,647		4,275,647
6. Net amount recoverable from reinsurers .....		78,437,006	78,437,006
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	87,428,660	74,460,835	161,889,495
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	26,438,394	49,045,268	75,483,663
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	4,118,801	656,520	4,775,322
11. Unearned premiums (Line 9) .....	21,173,688	31,398,286	52,571,974
12. Advance premiums (Line 10) .....			
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12) .....	5,924,067	(5,924,067)	
15. Funds held by company under reinsurance treaties (Line 13) .....	25,526	(25,526)	
16. Amounts withheld or retained by company for account of others (Line 14) .....	268,369		268,369
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	1,426,859	(689,647)	737,211
19. Total liabilities excluding protected cell business (Line 26) .....	59,375,704	74,460,835	133,836,539
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37) .....	28,052,956	X X X	28,052,956
22. Totals (Line 38) .....	87,428,660	74,460,835	161,889,495

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?    Yes [ X ]    No [   ]

If yes, give full explanation:  
The following amounts are related to the grossing up of balances ceded to affiliates under pooling arrangements: line 3-(3,446,590); line 6 - 71,685,450; line 9 - 45,263,029; line 10 - 19,712; line 11 - 26,788,959; line 14 - (3,832,838).....

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 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	589	433	142	7	3		17	293	XXX
2. 2006	54,783	39,507	15,276	27,039	16,653	4,212	1,288	4,689		539	17,999	XXX
3. 2007	55,853	35,722	20,132	34,310	21,730	4,610	1,810	4,497		857	19,877	XXX
4. 2008	61,848	39,041	22,807	39,212	25,981	5,889	2,773	4,351		1,263	20,696	XXX
5. 2009	46,174	15,897	30,277	27,156	9,383	3,870	1,165	4,018		1,137	24,496	XXX
6. 2010	25,414	3,252	22,162	15,297	2,328	2,016	183	2,379		772	17,181	XXX
7. 2011	22,647	4,725	17,921	12,939	1,516	1,961	68	1,873		608	15,190	XXX
8. 2012	22,409	3,535	18,874	10,747	600	1,916	10	2,134		339	14,187	XXX
9. 2013	25,166	3,762	21,404	10,227	1,387	1,981	85	2,060	16	330	12,780	XXX
10. 2014	32,314	2,876	29,437	9,299	422	1,309	11	2,212		455	12,388	XXX
11. 2015	43,677	5,972	37,704	5,739	375	341	20	1,905		285	7,591	XXX
12. Totals	XXX	XXX	XXX	192,552	80,808	28,248	7,419	30,121	16	6,604	162,679	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. ....	502	346	115	24			2	9	9			251	XXX
2. ....	16		3									18	XXX
3. ....	207	1	2									208	XXX
4. ....	273		3				5					280	XXX
5. ....	378	2	8	1	7		20					412	XXX
6. ....	225		3	10			22	(3)	2			245	XXX
7. ....	583	133	8	10	31	16	114	2	5			581	XXX
8. ....	2,110	695	12	19	19	11	163	6	2			1,575	XXX
9. ....	1,618	48	922	154	4	3	359	115	174	13	155	2,744	XXX
10. ....	2,069	32	1,110	163	17		335	92	139	6	153	3,378	XXX
11. ....	3,170	256	9,438	2,718	20		3,361	399	1,848		1,117	14,463	XXX
12. ....	11,150	1,513	11,625	3,099	98	30	4,382	619	2,180	19	1,426	24,155	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	248	3
2. ....	35,958	17,941	18,017	65.6	45.4	117.9			30.0	18	
3. ....	43,625	23,541	20,085	78.1	65.9	99.8			30.0	208	
4. ....	49,731	28,755	20,977	80.4	73.7	92.0			30.0	276	5
5. ....	35,458	10,550	24,908	76.8	66.4	82.3			30.0	384	27
6. ....	19,944	2,518	17,426	78.5	77.4	78.6			30.0	217	28
7. ....	17,515	1,745	15,771	77.3	36.9	88.0			30.0	448	133
8. ....	17,104	1,341	15,762	76.3	37.9	83.5			30.0	1,407	168
9. ....	17,346	1,821	15,525	68.9	48.4	72.5			30.0	2,338	406
10. ....	16,491	724	15,766	51.0	25.2	53.6			30.0	2,985	393
11. ....	25,823	3,768	22,054	59.1	63.1	58.5			30.0	9,633	4,830
12. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	18,163	5,992

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	17,094	17,563	17,940	17,980	18,952	18,155	17,853	17,978	18,116	18,130	14	151
2. 2006	13,732	13,891	13,555	13,291	13,278	13,454	13,371	13,310	13,311	13,328	17	18
3. 2007	XXX	13,331	13,703	14,581	14,787	15,399	15,405	15,635	15,550	15,587	37	(48)
4. 2008	XXX	XXX	16,100	17,377	16,993	17,269	16,812	16,806	16,482	16,626	144	(180)
5. 2009	XXX	XXX	XXX	19,052	19,655	20,714	20,943	20,897	20,590	20,890	300	(7)
6. 2010	XXX	XXX	XXX	XXX	15,308	15,195	14,810	15,129	14,905	15,045	139	(85)
7. 2011	XXX	XXX	XXX	XXX	XXX	12,212	15,295	14,283	13,839	13,892	53	(392)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12,088	12,573	13,240	13,625	385	1,052
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,990	11,773	13,319	1,546	1,330
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,389	13,422	(1,967)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,301	XXX	XXX
12. Totals											668	1,840

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	7,231	11,797	10,027	14,508	16,121	16,660	17,175	17,598	17,888	XXX	XXX
2. 2006	5,189	8,303	10,410	7,507	10,307	12,158	12,907	13,183	13,281	13,310	XXX	XXX
3. 2007	XXX	5,157	8,954	5,596	9,391	12,083	13,986	14,628	15,225	15,380	XXX	XXX
4. 2008	XXX	XXX	7,603	3,743	9,493	12,782	14,318	15,299	15,765	16,346	XXX	XXX
5. 2009	XXX	XXX	XXX	1,752	9,161	14,406	17,089	18,501	19,762	20,479	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	5,967	10,078	12,186	13,542	14,365	14,802	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	5,017	9,037	11,000	12,462	13,317	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,420	6,584	9,471	12,053	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,599	6,671	10,736	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,305	10,176	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,686	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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	4,694	2,792	1,844	976	859	403	40	112	131	85
2. 2006	3,183	1,558	699	827	305	197	24	4	3	3
3. 2007	XXX	3,582	1,796	2,351	776	406	37	56	13	2
4. 2008	XXX	XXX	3,721	4,878	1,712	832	145	106	26	7
5. 2009	XXX	XXX	XXX	8,251	2,929	1,197	390	346	24	27
6. 2010	XXX	XXX	XXX	XXX	4,103	1,893	281	292	46	18
7. 2011	XXX	XXX	XXX	XXX	XXX	2,553	1,945	377	286	111
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,408	(54)	774	150
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,464	63	1,012
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,793	1,191
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,682

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	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2006												
3. 2007												
4. 2008												
5. 2009												
6. 2010												
7. 2011												
8. 2012												
9. 2013												
10. 2014												
11. 2015												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO  
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12  Number of Claims Reported Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX		(4)				6	(3)	XXX	
2. 2006	16,774	8,738	8,036	8,864	4,655	864	494	1,537	74	6,116	5,133	
3. 2007	16,517	10,166	6,350	11,750	7,451	1,096	806	1,308	70	5,898	5,621	
4. 2008	19,854	12,461	7,394	16,152	10,597	1,788	1,067	1,300	99	7,576	7,300	
5. 2009	11,760	4,292	7,467	8,094	3,218	800	309	1,034	46	6,401	4,032	
6. 2010	5,430	30	5,400	3,268		244		650	43	4,162	1,905	
7. 2011	2,912	(16)	2,929	1,751		160		192	24	2,103	1,111	
8. 2012	714		714	412		40		47	7	499	240	
9. 2013						1				1	4	
10. 2014											2	
11. 2015												
12. Totals	XXX	XXX	XXX	50,291	25,920	4,989	2,675	6,069	369	32,754	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	14		3				2					19	2
2.	1											1	1
3.	15											15	3
4.	8											8	2
5.	12											12	4
6.	14											14	3
7.	39											39	9
8.	19											19	4
9.													
10.													
11.													
12.	123		3				2					128	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	17	3
2.	11,266	5,149	6,118	67.2	58.9	76.1			30.0	1	
3.	14,170	8,257	5,913	85.8	81.2	93.1			30.0	15	
4.	19,247	11,663	7,584	96.9	93.6	102.6			30.0	8	
5.	9,940	3,527	6,414	84.5	82.2	85.9			30.0	12	
6.	4,175		4,175	76.9		77.3			30.0	14	
7.	2,143		2,143	73.6		73.2			30.0	39	
8.	518		518	72.6		72.6			30.0	19	
9.	1		1						30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	126	3

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK  
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12  Number of Claims Reported Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX	136	3	132	1	1		265	XXX	
2. 2006	25,363	21,978	3,385	13,101	9,181	2,986	613	1,898	47	8,192	5,509	
3. 2007	26,565	17,600	8,966	15,253	9,800	2,907	571	2,025	146	9,814	5,244	
4. 2008	24,513	15,822	8,691	12,558	8,982	2,544	577	1,913	312	7,455	3,794	
5. 2009	21,320	7,141	14,180	11,676	3,753	2,428	606	2,077	273	11,822	3,015	
6. 2010	11,161	867	10,294	7,159	882	1,483	134	1,135	78	8,762	1,593	
7. 2011	9,946	788	9,158	6,116	492	1,457	23	1,280	64	8,336	1,508	
8. 2012	14,730	945	13,785	7,258	30	1,653	1	1,813	59	10,692	1,941	
9. 2013	20,882	892	19,990	8,879	792	1,880	42	1,713	160	11,639	2,520	
10. 2014	28,779	1,640	27,140	8,057	358	1,256	10	1,205	261	10,150	3,283	
11. 2015	39,853	5,177	34,675	4,124	251	279	15	1,179	122	5,316	3,578	
12. Totals	XXX	XXX	XXX	94,318	34,524	19,005	2,595	16,238		1,522	92,442	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	9											9	1
2.	11											11	1
3.	189	1										188	4
4.	264		2				5					270	10
5.	232		7				20					259	17
6.	206			10			26	3	2			221	11
7.	336	9		10			111	2	5			431	20
8.	1,366	210	1	19	1	3	132	6	2			1,263	101
9.	1,573	8	773	5	1		245	1	161		150	2,739	285
10.	2,048	31	1,011	77	8		261	20	129		147	3,330	587
11.	3,057	246	9,298	2,594	6		3,231	292	1,831		1,090	14,290	1,370
12.	9,292	505	11,091	2,715	16	3	4,030	324	2,131		1,387	23,012	2,406

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9	
2.	17,997	9,794	8,203	71.0	44.6	242.3			30.0	11	
3.	20,374	10,372	10,002	76.7	58.9	111.6			30.0	188	
4.	17,285	9,560	7,725	70.5	60.4	88.9			30.0	266	5
5.	16,440	4,360	12,081	77.1	61.1	85.2			30.0	239	20
6.	10,012	1,029	8,983	89.7	118.6	87.3			30.0	196	25
7.	9,304	537	8,767	93.6	68.2	95.7			30.0	317	114
8.	12,225	270	11,956	83.0	28.5	86.7			30.0	1,137	126
9.	15,226	848	14,378	72.9	95.1	71.9			30.0	2,333	406
10.	13,975	495	13,480	48.6	30.2	49.7			30.0	2,951	378
11.	23,005	3,398	19,606	57.7	65.6	56.5			30.0	9,515	4,775
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	17,163	5,849



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 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	463	431	7	6	1		1	33	XXX
2. 2006	1,652	1,916	(265)	356	140	54		107		15	377	75
3. 2007	473	340	133	686	271	30	7	25		3	462	20
4. 2008	772	319	453	352	16	29		18			382	24
5. 2009	1,616	747	869	681	82	66	8	44		30	701	52
6. 2010	1,685	484	1,201	695		78		39		15	813	77
7. 2011	2,951	818	2,133	1,951	78	223	3	75		58	2,168	150
8. 2012	3,873	1,054	2,819	1,653	2	180		38		13	1,869	101
9. 2013	1,568	1,511	56	403	400	43	42	20	16	1	9	37
10. 2014	242	88	154	9	1	2		7			17	8
11. 2015	305	207	98	3		2		11			16	11
12. Totals	XXX	XXX	XXX	7,252	1,422	715	66	385	16	136	6,847	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21  Direct and Assumed	22  Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	475	345	113	24				9	9			219	4
2.	3		3									6	
3.	2		2									4	
4.	1		1									2	
5.	54	2	2	1	7							61	2
6.	3		2									6	
7.	208	124	8		31	16	4					111	2
8.	725	485	11		18	8	5		1			267	3
9.	41	40	149	149	3	3	116	116	13	13	5	2	1
10.	20	1	99	73	9		61	57	9	6	6	61	3
11.	18		65		14		27		16		9	139	7
12.	1,550	998	454	247	82	27	212	182	48	19	21	875	22

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	218	
2.	523	140	383	31.7	7.3	(144.6)			30.0	6	
3.	744	278	466	157.4	81.9	350.7			30.0	4	
4.	401	16	385	51.9	5.1	84.9			30.0	2	
5.	854	92	762	52.8	12.4	87.6			30.0	54	7
6.	818		818	48.6		68.1			30.0	6	
7.	2,500	222	2,278	84.7	27.1	106.8			30.0	92	19
8.	2,631	496	2,135	67.9	47.0	75.8			30.0	251	15
9.	787	777	11	50.2	51.4	18.6			30.0	1	
10.	216	139	77	89.5	158.8	50.1			30.0	44	16
11.	156	1	155	51.1	0.3	158.6			30.0	82	57
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	760	115

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 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)	
1. Prior	XXX	XXX	XXX									XXX
2. 2006	24	429	(406)		2						(2)	
3. 2007	1	6	(5)	14	11	1		2			6	1
4. 2008	4	(5)	9		2			2			1	
5. 2009	4	1	4		1						(1)	
6. 2010	2		2									
7. 2011												
8. 2012												
9. 2013												
10. 2014												
11. 2015												
12. Totals	XXX	XXX	XXX	14	15	1	1	5			4	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	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			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.		2	(2)		0.4	0.4			30.0		
3.	17	11	6	1,866.7	171.4	(111.1)			30.0		
4.	3	2	1	64.3	(33.3)	13.8			30.0		
5.		1	(1)		200.0	(33.3)			30.0		
6.									30.0		
7.									30.0		
8.									30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 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. 2006												XXX
3. 2007												XXX
4. 2008												XXX
5. 2009	3		3									XXX
6. 2010												XXX
7. 2011												XXX
8. 2012												XXX
9. 2013												XXX
10. 2014												XXX
11. 2015												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									30.0		
3.									30.0		
4.									30.0		
5.									30.0		
6.									30.0		
7.									30.0		
8.									30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2006	58	209	(151)		9		2				(11)	1
3. 2007	86	100	(14)		21	3	3	1			(20)	4
4. 2008	143	102	41	52	28	6	1	9			38	13
5. 2009	125	32	94	299	14	16	4	5			301	12
6. 2010	95	14	81	2		1		1			4	10
7. 2011	129	14	115									23
8. 2012	162	13	149	5		4					9	13
9. 2013	305	36	269	5		19					24	3
10. 2014	460	40	420									2
11. 2015	655	104	551	1							1	5
12. Totals	XXX	XXX	XXX	363	72	50	10	15			345	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.	.3											.3	.1
10.				.11								(11)	
11.	9	1		20				6				(17)	4
12.	12	1		30				6				(25)	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.		.11	(11)		.5.2	.7.2			30.0		
3.	.4	.24	(20)	.4.7	.23.8	.140.1			30.0		
4.	.66	.29	.38	.46.3	.28.1	.91.6			30.0		
5.	.320	.19	.301	.254.8	.58.6	.321.8			30.0		
6.	.4		.4	.3.8		.4.4			30.0		
7.				.0.2		.0.3			30.0		
8.	.9		.9	.5.3		.5.8			30.0		
9.	.27		.27	.8.8		.9.9			30.0	.3	
10.		.11	(11)		.27.8	(2.7)			30.0	(11)	
11.	10	26	(16)	1.6	25.5	(3.0)			30.0	(11)	(6)
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(19)	(6)

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	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed			
1. Prior	XXX	XXX	XXX									XXX
2. 2006												
3. 2007												
4. 2008												
5. 2009												
6. 2010												
7. 2011												
8. 2012												
9. 2013												
10. 2014												
11. 2015												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 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. 2014												XXX
3. 2015												XXX
4. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1.							29					29	
2.													
3.													
4.							29					29	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX			29
2.									30.0			
3.									30.0			
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX			29

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 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	(34)	(1)	14		5		41	(15)	XXX
2. 2014	1,661	21	1,640	1,180	9	51		1,000		190	2,221	611
3. 2015	2,565	204	2,361	1,610	123	60	5	715		164	2,258	795
4. Totals	XXX	XXX	XXX	2,755	131	125	5	1,720		395	4,464	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	6											6	1
2.	1			1				1				(1)	1
3.	85	9	5	34			3		1		1	51	38
4.	93	9	5	35			3	1	1		1	56	40

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6	
2.	2,232	12	2,220	134.4	55.1	135.4			30.0		(1)
3.	2,480	170	2,309	96.7	83.5	97.8			30.0	47	4
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	53	3



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  Number of Claims Reported Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX	1,086	1,011	33	27			366	82	XXX
2. 2014	1,171	1,088	83	54	54					4		XXX
3. 2015	299	279	20	1	1							XXX
4. Totals	XXX	XXX	XXX	1,141	1,065	33	27			370	82	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	81			1			(8)	(8)				80	
2.							13	13					
3.			71	71			101	101			18		
4.	81		72	72			106	106			18	80	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	80	
2.	67	67		5.7	6.2				30.0		
3.	172	172		57.6	61.7				30.0		
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	80	

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	
				4	5	6	7	8	9		
	Direct and Assumed	Ceded	Net (Cols. 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. 2006											
3. 2007											
4. 2008											
5. 2009											
6. 2010											
7. 2011											
8. 2012											
9. 2013											
10. 2014											
11. 2015											
12. Totals	XXX	XXX	XXX								XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13  Direct and Assumed	14  Ceded	15  Direct and Assumed	16  Ceded	17  Direct and Assumed	18  Ceded	19  Direct and Assumed	20  Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26	27	28	29	30	31	32	33		35	36	
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid	
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX			
2.									30.0			
3.									30.0			
4.									30.0			
5.									30.0			
6.									30.0			
7.									30.0			
8.									30.0			
9.									30.0			
10.									30.0			
11.									30.0			
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX			

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

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	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	4,399	5,299	5,155	4,957	4,924	4,795	4,778	4,808	4,774	4,770	(4)	(38)
2. 2006	4,969	4,857	4,773	4,768	4,668	4,609	4,594	4,598	4,581	4,581		(17)
3. 2007	XXX	4,395	4,476	5,030	4,837	4,686	4,589	4,622	4,609	4,605	(4)	(17)
4. 2008	XXX	XXX	5,888	6,878	6,362	6,316	6,315	6,327	6,274	6,284	10	(43)
5. 2009	XXX	XXX	XXX	5,599	5,536	5,405	5,280	5,340	5,372	5,379	8	39
6. 2010	XXX	XXX	XXX	XXX	4,172	4,376	3,452	3,514	3,502	3,526	23	11
7. 2011	XXX	XXX	XXX	XXX	XXX	1,933	1,830	1,905	1,897	1,950	53	45
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	546	436	440	471	31	36
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	4	1	(3)	(7)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											114	9

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	10,785	10,628	11,156	11,371	12,475	11,745	11,628	11,608	11,787	11,917	130	310
2. 2006	6,299	6,490	6,284	6,037	6,151	6,397	6,332	6,266	6,286	6,305	19	38
3. 2007	XXX	6,258	6,172	6,528	6,951	7,705	7,799	7,987	7,936	7,977	41	(10)
4. 2008	XXX	XXX	5,834	5,966	6,034	6,389	5,902	5,899	5,678	5,812	134	(87)
5. 2009	XXX	XXX	XXX	8,480	9,367	10,448	10,429	10,133	9,862	10,003	141	(130)
6. 2010	XXX	XXX	XXX	XXX	7,476	7,071	7,571	7,803	7,724	7,845	121	42
7. 2011	XXX	XXX	XXX	XXX	XXX	6,375	8,880	7,828	7,536	7,483	(53)	(345)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	8,766	9,418	9,808	10,141	333	723
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,882	10,912	12,503	1,592	1,621
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,196	12,146	(2,050)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,597	XXX	XXX
12. Totals											409	2,163

SCHEDULE P - PART 2D- WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	1,135	1,074	1,142	1,113	1,100	1,128	946	1,066	1,057	950	(107)	(117)
2. 2006	379	333	313	308	286	280	278	277	276	276	(1)	(3)
3. 2007	XXX	337	392	407	411	432	441	452	439	441	2	(11)
4. 2008	XXX	XXX	342	273	322	368	405	398	367	367		(31)
5. 2009	XXX	XXX	XXX	629	703	697	780	753	725	718	(7)	(35)
6. 2010	XXX	XXX	XXX	XXX	714	832	881	906	784	779	(5)	(127)
7. 2011	XXX	XXX	XXX	XXX	XXX	1,611	2,284	2,256	2,145	2,202	57	(54)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,826	1,797	2,101	2,097	(4)	301
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	46	7	(40)	(18)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	67	64	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128	XXX	XXX
12. Totals											(41)	(95)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	406	352	353	362	314	358	358	355	358	355	(3)	
2. 2006	3	1	1	1	(1)	(2)	(2)	(2)	(2)	(2)		
3. 2007	XXX	5	5	5	4	4	4	4	4	4		
4. 2008	XXX	XXX	2	1		(1)	(1)	(1)	(1)	(1)		
5. 2009	XXX	XXX	XXX	1		(1)	(1)	(1)	(1)	(1)		
6. 2010	XXX	XXX	XXX	XXX	1							
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(3)	

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	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL  
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX	1	2	2	2	2				(2)
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												(2)

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	312	158	129	160	124	123	136	134	125	125		(9)
2. 2006	11	7	3	2	(7)	(11)	(11)	(11)	(11)	(11)		
3. 2007	XXX	23	17	16	(9)	(20)	(20)	(20)	(20)	(20)		
4. 2008	XXX	XXX	47	27	56	28	30	29	29	29		
5. 2009	XXX	XXX	XXX	90	97	81	235	257	296	296		40
6. 2010	XXX	XXX	XXX	XXX	43	15	10	3	3	3		
7. 2011	XXX	XXX	XXX	XXX	XXX	15	9	1				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3	10	9	9		(1)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	15	27	12	(133)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(11)	(10)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(16)	XXX	XXX
12. Totals											2	(103)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1	29	28	27
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											28	27

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	234	76	52	(24)	(183)
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,191	1,220	29	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,592	XXX	XXX
4. Totals											5	(183)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	92	246	154	25
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											154	25

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior												
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

SCHEDULE P - PART 2O - REINSURANCE  
Nonproportional Assumed Liability

1. Prior												
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

SCHEDULE P - PART 2P - REINSURANCE  
Nonproportional Assumed Financial Lines

1. Prior												
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												



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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	1											
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior												
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. 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)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000.											
2. 2006												
3. 2007	XXX											
4. 2008	XXX	XXX										
5. 2009	XXX	XXX	XXX									
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000.	2,100	3,175	4,037	4,468	4,607	4,670	4,717	4,755	4,751	3,434	3,833
2. 2006	1,738	3,205	4,042	3,961	4,334	4,497	4,562	4,578	4,580	4,580	2,933	2,199
3. 2007	XXX	1,644	3,397	3,278	4,250	4,420	4,497	4,556	4,583	4,589	3,235	2,382
4. 2008	XXX	XXX	2,712	2,666	4,784	5,709	6,061	6,228	6,256	6,276	3,909	3,389
5. 2009	XXX	XXX	XXX	239	3,451	4,528	5,055	5,248	5,348	5,367	2,297	1,732
6. 2010	XXX	XXX	XXX	XXX	1,415	2,657	3,151	3,410	3,468	3,512	1,096	806
7. 2011	XXX	XXX	XXX	XXX	XXX	652	1,336	1,668	1,817	1,911	584	517
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	209	317	394	452	115	122
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1		4
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.000.	4,615	7,789	5,571	9,357	10,641	11,001	11,371	11,645	11,909	1,557	1,602
2. 2006	1,317	2,704	3,942	1,137	3,549	5,232	5,911	6,169	6,265	6,294	2,056	3,453
3. 2007	XXX	1,307	2,738	(510)	2,283	4,781	6,587	7,155	7,641	7,789	1,976	3,264
4. 2008	XXX	XXX	1,253	(3,202)	339	2,651	3,741	4,528	4,982	5,542	1,728	2,057
5. 2009	XXX	XXX	XXX	(1,605)	1,592	5,387	7,242	8,301	9,140	9,745	1,551	1,447
6. 2010	XXX	XXX	XXX	XXX	1,791	4,087	5,538	6,532	7,231	7,626	801	782
7. 2011	XXX	XXX	XXX	XXX	XXX	1,711	4,018	5,305	6,396	7,057	795	692
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,955	4,290	6,651	8,879	990	850
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,890	5,862	9,925	1,232	1,002
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,223	8,945	1,436	1,261
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,137	1,220	988

SCHEDULE P - PART 3D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	.000.	.305	.509	.227	.353	.413	.522	.609	.707	.740	.70	.32
2. 2006	.172	.212	.247	.243	.255	.261	.266	.268	.269	.270	.39	.36
3. 2007	XXX	.104	.209	.271	.290	.305	.325	.342	.435	.438	.17	.3
4. 2008	XXX	XXX	.45	.129	.191	.233	.329	.363	.364	.365	.20	.4
5. 2009	XXX	XXX	XXX	.143	.399	.478	.599	.642	.650	.657	.41	.9
6. 2010	XXX	XXX	XXX	XXX	.180	.466	.605	.704	.772	.773	.68	.9
7. 2011	XXX	XXX	XXX	XXX	XXX	.624	1,413	1,768	1,989	2,092	134	.13
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.418	1,084	1,536	1,831	.87	.10
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.4	.5	.31	.5
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		10	.3	.2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5		.3

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000.	.174	.254	.46	.195	.346	.346	.352	.355	.355	.12	.23
2. 2006				(2)	(2)	(2)	(2)	(2)	(2)	(2)		
3. 2007	XXX	.4	.4	.4	.4	.4	.4	.4	.4	.4	.1	
4. 2008	XXX	XXX		(1)	(1)	(1)	(1)	(1)	(1)	(1)		
5. 2009	XXX	XXX	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)		
6. 2010	XXX	XXX	XXX	XXX								
7. 2011	XXX	XXX	XXX	XXX	XXX							
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000.											
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL  
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.000.											
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

SCHEDULE P - PART 3G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000.										.XXX	.XXX
2. 2006											.XXX	.XXX
3. 2007	.XXX										.XXX	.XXX
4. 2008	.XXX	.XXX									.XXX	.XXX
5. 2009	.XXX	.XXX	.XXX								.XXX	.XXX
6. 2010	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000.	.48	.68	.117	.123	.123	.125	.125	.125	.125	.9	.10
2. 2006				(11)	(11)	(11)	(11)	(11)	(11)	(11)	(2)	3
3. 2007	.XXX			(22)	(20)	(20)	(20)	(20)	(20)	(20)	(5)	9
4. 2008	.XXX	.XXX		(24)	24	25	29	29	29	29	2	.11
5. 2009	.XXX	.XXX	.XXX	(16)	(7)		57	69	296	296	7	6
6. 2010	.XXX	.XXX	.XXX	.XXX	.1	.3	.3	.3	.3	.3	.5	5
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX						.18	.5
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.7	.9	.9	.9	4
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3	14	24		2
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.1
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	1		1

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000.											
2. 2006												
3. 2007	.XXX											
4. 2008	.XXX	.XXX										
5. 2009	.XXX	.XXX	.XXX									
6. 2010	.XXX	.XXX	.XXX	.XXX								
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.65	.46	.25	.34
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082	1,221	.338	.273
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,542	379	379

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.85	.166	XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2006											XXX	XXX
3. 2007	XXX										XXX	XXX
4. 2008	XXX	XXX									XXX	XXX
5. 2009	XXX	XXX	XXX								XXX	XXX
6. 2010	XXX	XXX	XXX	XXX							XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	1,053	1,246	1,030	89	48	2	2		1	5
2. 2006	1,161	440	180	99	56		1			
3. 2007	XXX	1,164	397	697	170	89	2	(2)	3	
4. 2008	XXX	XXX	1,397	1,665	448	146	19	5	2	
5. 2009	XXX	XXX	XXX	2,186	705	269	26	11	3	
6. 2010	XXX	XXX	XXX	XXX	1,348	1,204	49	13	4	
7. 2011	XXX	XXX	XXX	XXX	XXX	523	68	11	10	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	156	17	6	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	3,118	1,234	626	676	539	135	6	1		
2. 2006	1,960	1,034	493	692	230	193	20			
3. 2007	XXX	2,348	1,284	1,583	565	266	33	46	10	
4. 2008	XXX	XXX	2,076	3,071	1,130	663	77	69	23	6
5. 2009	XXX	XXX	XXX	5,283	1,879	789	176	124	20	26
6. 2010	XXX	XXX	XXX	XXX	2,448	487	68	147	39	13
7. 2011	XXX	XXX	XXX	XXX	XXX	1,530	1,433	104	272	99
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,392	(259)	613	108
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,201	56	1,012
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,735	1,175
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,642

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	273	191	147	162	307	266	32	112	126	80
2. 2006	133	68	26	28	15	4	4	4	2	3
3. 2007	XXX	107	79	39	27	51	2	12		2
4. 2008	XXX	XXX	205	86	50	22	47	33	1	1
5. 2009	XXX	XXX	XXX	205	106	64	93	60	2	1
6. 2010	XXX	XXX	XXX	XXX	250	168	154	123	3	2
7. 2011	XXX	XXX	XXX	XXX	XXX	458	425	228	4	11
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	821	164	155	16
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	1	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	29
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	62	20	13	41	(26)				3	
2. 2006	2	1	1	2	1					
3. 2007	XXX	1	1	1						
4. 2008	XXX	XXX	1	2	1					
5. 2009	XXX	XXX	XXX	2	1					
6. 2010	XXX	XXX	XXX	XXX	1					
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 2 – MEDICAL  
PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4G - SPECIAL LIABILITY  
(OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX	1	2	2	2	2		
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	166	62	39	37	1					
2. 2006	7	5	2	11	3					
3. 2007	XXX	17	11	28	10					
4. 2008	XXX	XXX	41	41	27	2	2			
5. 2009	XXX	XXX	XXX	56	33	12	19	(7)		
6. 2010	XXX	XXX	XXX	XXX	41	12	7			
7. 2011	XXX	XXX	XXX	XXX	XXX	14	9			
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	1	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	(11)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(26)

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		29
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	5	
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	(2)
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(26)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	208		
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE



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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO  
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	278	499	222	82	35	16	4	3	(1)	
2. 2006	1,806	2,577	2,817	2,875	2,911	2,928	2,932	2,933	2,932	2,933
3. 2007	XXX	2,040	2,970	3,128	3,204	3,224	3,231	3,234	3,230	3,235
4. 2008	XXX	XXX	2,625	3,489	3,745	3,834	3,881	3,905	3,905	3,909
5. 2009	XXX	XXX	XXX	1,401	2,064	2,208	2,271	2,292	2,297	2,297
6. 2010	XXX	XXX	XXX	XXX	715	991	1,062	1,092	1,096	1,096
7. 2011	XXX	XXX	XXX	XXX	XXX	353	530	576	593	584
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	87	110	119	115
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,240	553	218	83	34	19	10	29	2	2
2. 2006	1,365	447	94	75	23	8	2	2	1	1
3. 2007	XXX	1,262	273	142	44	17	9	8	4	3
4. 2008	XXX	XXX	1,587	456	151	70	22	14	7	2
5. 2009	XXX	XXX	XXX	1,020	253	102	30	16	9	4
6. 2010	XXX	XXX	XXX	XXX	487	121	49	15	8	3
7. 2011	XXX	XXX	XXX	XXX	XXX	286	91	38	18	9
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	53	19	9	4
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	564	73	25	1,934	3	10	4	24	(25)	
2. 2006	4,486	4,814	4,855	5,119	5,127	5,133	5,133	5,134	5,134	5,133
3. 2007	XXX	4,842	5,331	5,604	5,614	5,619	5,620	5,623	5,623	5,621
4. 2008	XXX	XXX	6,476	7,191	7,228	7,271	7,282	7,307	7,307	7,300
5. 2009	XXX	XXX	XXX	3,673	3,938	4,018	4,028	4,040	4,040	4,032
6. 2010	XXX	XXX	XXX	XXX	1,708	1,874	1,904	1,912	1,912	1,905
7. 2011	XXX	XXX	XXX	XXX	XXX	1,004	1,113	1,130	1,132	1,111
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	241	250	252	240
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	4
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	1,181	424	171	88	48	26	9	5	2	2
2. 2006	1,152	1,746	1,898	1,975	2,023	2,045	2,053	2,057	2,057	2,056
3. 2007	XXX	1,118	1,658	1,816	1,908	1,954	1,974	1,983	1,985	1,976
4. 2008	XXX	XXX	930	1,419	1,593	1,676	1,714	1,738	1,745	1,728
5. 2009	XXX	XXX	XXX	836	1,283	1,425	1,500	1,531	1,548	1,551
6. 2010	XXX	XXX	XXX	XXX	451	686	747	775	791	801
7. 2011	XXX	XXX	XXX	XXX	XXX	447	678	741	777	795
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	483	783	904	990
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	1,022	1,232
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803	1,436
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,220

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	943	443	227	119	56	20	11	5	3	1
2. 2006	1,208	377	179	106	54	18	8	4	2	1
3. 2007	XXX	1,028	400	210	117	45	21	13	6	4
4. 2008	XXX	XXX	806	383	219	101	56	25	12	10
5. 2009	XXX	XXX	XXX	751	378	182	110	47	30	17
6. 2010	XXX	XXX	XXX	XXX	413	156	89	40	25	11
7. 2011	XXX	XXX	XXX	XXX	XXX	436	186	98	57	20
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	605	402	265	101
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948	506	285
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,145	587
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,370

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	832	172	55	640	13	11	5	2	1	
2. 2006	4,782	5,270	5,326	5,493	5,501	5,506	5,508	5,509	5,509	5,509
3. 2007	XXX	4,479	4,963	5,189	5,220	5,231	5,239	5,243	5,244	5,244
4. 2008	XXX	XXX	3,112	3,629	3,721	3,761	3,779	3,790	3,791	3,794
5. 2009	XXX	XXX	XXX	2,470	2,862	2,965	3,002	3,009	3,012	3,015
6. 2010	XXX	XXX	XXX	XXX	1,364	1,538	1,574	1,584	1,590	1,593
7. 2011	XXX	XXX	XXX	XXX	XXX	1,316	1,467	1,494	1,503	1,508
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,471	1,850	1,912	1,941
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,976	2,409	2,520
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,685	3,283
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,578

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	.79	.38	.17	.7	.4	.1	.1	.1	.1	.1
2. 2006	.9	.27	.35	.36	.38	.38	.39	.39	.39	.39
3. 2007	XXX	.3	.9	.11	.11	.11	.11	.11	.11	.17
4. 2008	XXX	XXX	.6	.9	.9	.10	.11	.11	.11	.20
5. 2009	XXX	XXX	XXX	.5	.23	.24	.27	.29	.29	.41
6. 2010	XXX	XXX	XXX	XXX	.14	.29	.35	.37	.38	.68
7. 2011	XXX	XXX	XXX	XXX	XXX	.24	.61	.67	.71	.134
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.21	.38	.43	.87
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11	.14	.31
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.3
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	.80	.42	.25	.14	.9	.8	.6	.5	.5	.4
2. 2006	.33	.13	.6	.3	.1	.1				
3. 2007	XXX	.8	.3	.1	.1	.1	.1	.1	.1	
4. 2008	XXX	XXX	.5	.2	.1	.1				
5. 2009	XXX	XXX	XXX	.18	.6	.6	.5	.3	.2	.2
6. 2010	XXX	XXX	XXX	XXX	.16	.6	.4	.1	.1	
7. 2011	XXX	XXX	XXX	XXX	XXX	.38	.13	.5	.2	.2
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.26	.8	.4	.3
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.3	.1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.3
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.7

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	.47	.15	.8	.2		.1				
2. 2006	.55	.71	.74	.74	.74	.75	.75	.75	.75	.75
3. 2007	XXX	.13	.14	.14	.14	.14	.14	.14	.14	.20
4. 2008	XXX	XXX	.12	.13	.13	.14	.14	.14	.14	.24
5. 2009	XXX	XXX	XXX	.26	.35	.37	.38	.38	.39	.52
6. 2010	XXX	XXX	XXX	XXX	.32	.38	.43	.43	.43	.77
7. 2011	XXX	XXX	XXX	XXX	XXX	.66	.81	.80	.80	.150
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.49	.51	.52	.101
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.19	.20	.37
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6	.8
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.11

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	10	7	3	1	1	1				
2. 2006										
3. 2007	XXX	1	1	1	1	1	1	1	1	1
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	31	12	8	9	4	1	1			
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	8	2	3	2	(3)	1				
2. 2006										
3. 2007	XXX	1	1	1	1	1	1	1	1	1
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE



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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	8	2		1						
2. 2006										(2)
3. 2007	XXX									(5)
4. 2008	XXX	XXX		1	1	1	2	2	2	2
5. 2009	XXX	XXX	XXX			1	1	2	2	7
6. 2010	XXX	XXX	XXX	XXX		1	1	1	1	5
7. 2011	XXX	XXX	XXX	XXX	XXX					18
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				9
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	8	2	2	1						
2. 2006										
3. 2007	XXX			1						
4. 2008	XXX	XXX		1	1					
5. 2009	XXX	XXX	XXX	2	2	2	2			
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX			1	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	4	1			(1)					(2)
2. 2006										1
3. 2007	XXX			1	1	1	1	1	1	4
4. 2008	XXX	XXX	1	4	5	5	5	5	5	13
5. 2009	XXX	XXX	XXX	3	4	5	5	5	5	12
6. 2010	XXX	XXX	XXX	XXX	2	2	2	2	2	10
7. 2011	XXX	XXX	XXX	XXX	XXX				1	23
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX			1	13
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	3
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior .....	5,445	10									
2. 2006 .....	19,919	26,391	26,396	26,509	26,509	26,509	26,509	26,509	26,509	26,509	
3. 2007 .....	XXX	20,059	27,709	27,703	27,703	27,703	27,703	27,703	27,703	27,703	
4. 2008 .....	XXX	XXX	16,858	22,704	22,703	22,702	22,702	22,702	22,702	22,702	
5. 2009 .....	XXX	XXX	XXX	15,369	18,430	18,423	18,423	18,423	18,423	18,423	
6. 2010 .....	XXX	XXX	XXX	XXX	8,100	9,792	9,792	9,792	9,792	9,792	
7. 2011 .....	XXX	XXX	XXX	XXX	XXX	8,262	10,100	10,099	10,099	10,099	
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX	12,892	21,242	21,292	21,290	(2)
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,533	23,922	24,068	146
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,341	33,320	15,980
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,728	23,728
12. Total .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,852
13. Earned Premiums (Sc P-Pt 1)	25,363	26,565	24,513	21,320	11,161	9,946	14,730	20,882	28,779	39,853	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior .....	9,484	8									
2. 2006 .....	12,495	17,393	17,397	17,445	17,445	17,445	17,445	17,445	17,445	17,445	
3. 2007 .....	XXX	13,109	18,911	18,908	18,908	18,908	18,908	18,908	18,908	18,908	
4. 2008 .....	XXX	XXX	10,016	13,163	13,163	13,163	13,163	13,163	13,163	13,163	
5. 2009 .....	XXX	XXX	XXX	3,955	4,171	4,171	4,171	4,171	4,171	4,171	
6. 2010 .....	XXX	XXX	XXX	XXX	651	752	752	752	752	752	
7. 2011 .....	XXX	XXX	XXX	XXX	XXX	687	786	786	786	786	
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX	846	1,207	1,209	1,209	
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	532	1,064	1,072	8
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,105	2,541	1,436
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,733	3,733
12. Total .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,177
13. Earned Premiums (Sc P-Pt 1)	21,978	17,600	15,822	7,141	867	788	945	892	1,640	5,177	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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior .....	49	8	(11)	3							
2. 2006 .....	1,602	1,684	1,679	1,678	1,678	1,678	1,678	1,678	1,678	1,678	
3. 2007 .....	XXX	384	488	488	488	488	488	488	488	488	
4. 2008 .....	XXX	XXX	684	690	679	679	679	679	679	679	
5. 2009 .....	XXX	XXX	XXX	1,609	1,532	1,528	1,528	1,528	1,528	1,528	
6. 2010 .....	XXX	XXX	XXX	XXX	1,772	1,781	1,774	1,774	1,774	1,774	
7. 2011 .....	XXX	XXX	XXX	XXX	XXX	2,947	2,971	3,016	2,989	2,989	
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX	3,855	5,092	5,073	5,073	
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	290	290	
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	272	(12)
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	317	317
12. Total .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305
13. Earned Premiums (Sc P-Pt 1)	1,652	473	772	1,616	1,685	2,951	3,873	1,568	242	305	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior .....	782	7	(9)	2							
2. 2006 .....	1,134	1,211	1,207	1,206	1,206	1,206	1,206	1,206	1,206	1,206	
3. 2007 .....	XXX	257	325	330	330	330	330	330	330	330	
4. 2008 .....	XXX	XXX	264	293	293	293	293	293	293	293	
5. 2009 .....	XXX	XXX	XXX	712	684	683	683	683	683	683	
6. 2010 .....	XXX	XXX	XXX	XXX	512	514	513	512	512	512	
7. 2011 .....	XXX	XXX	XXX	XXX	XXX	817	821	865	825	825	
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX	1,052	2,289	2,260	2,221	(39)
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	238	238	
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	140	(9)
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	255
12. Total .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207
13. Earned Premiums (Sc P-Pt 1)	1,916	340	319	747	484	818	1,054	1,511	88	207	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	22	(3)									
2. 2006	2	4	4	4	4	4	4	4	4	4	
3. 2007	XXX	2	4	4	4	4	4	4	4	4	
4. 2008	XXX	XXX	2	4	4	4	4	4	4	4	
5. 2009	XXX	XXX	XXX	2	4	4	4	4	4	4	
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	24	1	4	4	2						XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	427	(17)									
2. 2006	2	12	12	12	12	12	12	12	12	12	
3. 2007	XXX	12	10	10	10	10	10	10	10	10	
4. 2008	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	
5. 2009	XXX	XXX	XXX		1	1	1	1	1	1	
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)	429	6	(5)	1							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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	15										
2. 2006	43	57	57	57	57	57	57	57	57	57	
3. 2007	XXX	72	105	105	105	105	105	105	105	105	
4. 2008	XXX	XXX	110	135	174	174	174	174	174	174	
5. 2009	XXX	XXX	XXX	101	110	110	110	110	110	110	
6. 2010	XXX	XXX	XXX	XXX	47	68	68	68	68	68	
7. 2011	XXX	XXX	XXX	XXX	XXX	108	141	141	141	141	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	129	243	246	246	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	365	368	3
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283	543	260
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	392	392
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	655
13. Earned Premiums (Sc P-Pt 1)	58	86	143	125	95	129	162	305	460	655	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior	173										
2. 2006	36	47	47	47	47	47	47	47	47	47	
3. 2007	XXX	89	114	114	114	114	114	114	114	114	
4. 2008	XXX	XXX	77	88	88	88	88	88	88	88	
5. 2009	XXX	XXX	XXX	31	33	33	33	33	33	33	
6. 2010	XXX	XXX	XXX	XXX	12	12	12	12	12	12	
7. 2011	XXX	XXX	XXX	XXX	XXX	15	17	17	17	17	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	11	25	25	25	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	36	36	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	56	30
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	74
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104
13. Earned Premiums (Sc P-Pt 1)	209	100	102	32	14	14	13	36	40	104	XXX

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior											
2. 2006											
3. 2007	XXX										
4. 2008	XXX	XXX									
5. 2009	XXX	XXX	XXX								
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior											
2. 2006											
3. 2007	XXX										
4. 2008	XXX	XXX									
5. 2009	XXX	XXX	XXX								
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											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 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior											
2. 2006											
3. 2007	XXX										
4. 2008	XXX	XXX									
5. 2009	XXX	XXX	XXX								
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	
1. Prior											
2. 2006											
3. 2007	XXX										
4. 2008	XXX	XXX									
5. 2009	XXX	XXX	XXX								
6. 2010	XXX	XXX	XXX	XXX							
7. 2011	XXX	XXX	XXX	XXX	XXX						
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....						
2. Private Passenger Auto Liability/Medical .....	128					
3. Commercial Auto/Truck Liability/Medical .....	23,013			38,885		
4. Workers' Compensation .....	875			100		
5. Commercial Multiple Peril .....						
6. Medical Professional Liability-Occurrence .....						
7. Medical Professional Liability -Claims-Made .....						
8. Special Liability .....						
9. Other Liability-Occurrence .....	(26)			606		
10. Other Liability-Claims-Made .....						
11. Special Property .....	29					
12. Auto Physical Damage .....	56			2,670		
13. Fidelity/Surety .....	80			20		
14. Other .....						
15. International .....						
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 .....						
20. Products Liability-Claims-Made .....						
21. Financial Guaranty/Mortgage Guaranty .....						
22. Warranty .....						
23. Totals	24,156			42,281		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	



SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS  
(continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....						
2. Private Passenger Auto Liability/Medical .....	128					
3. Commercial Auto/Truck Liability/Medical.....	23,013			38,885		
4. Workers' Compensation .....	875			100		
5. Commercial Multiple Peril .....						
6. Medical Professional Liability-Occurrence ..						
7. Medical Professional Liability -Claims-Made .....						
8. Special Liability .....						
9. Other Liability-Occurrence .....	(26)			606		
10. Other Liability-Claims-made .....						
11. Special Property .....	29					
12. Auto Physical Damage .....	56			2,670		
13. Fidelity/Surety .....	80			20		
14. Other .....						
15. International .....						
16. Reinsurance-Nonproportional Assumed Property .....						
17. Reinsurance-Nonproportional Assumed Liability .....						
18. Reinsurance-Nonproportional Assumed Financial Lines .....						
19. Products Liability-Occurrence .....						
20. Products Liability-Claims-Made .....						
21. Financial Guaranty/Mortgage Guaranty .....						
22. Warranty .....						
23. Totals .....	24,156			42,281		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior .....										
2. 2006 .....										
3. 2007 .....	XXX									
4. 2008 .....	XXX	XXX								
5. 2009 .....	XXX	XXX	XXX							
6. 2010 .....	XXX	XXX	XXX	XXX						
7. 2011 .....	XXX	XXX	XXX	XXX	XXX					
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior .....										
2. 2006 .....										
3. 2007 .....	XXX									
4. 2008 .....	XXX	XXX								
5. 2009 .....	XXX	XXX	XXX							
6. 2010 .....	XXX	XXX	XXX	XXX						
7. 2011 .....	XXX	XXX	XXX	XXX	XXX					
8. 2012 .....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior										
2. 2006										
3. 2007	XXX									
4. 2008	XXX	XXX								
5. 2009	XXX	XXX	XXX							
6. 2010	XXX	XXX	XXX	XXX						
7. 2011	XXX	XXX	XXX	XXX	XXX					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 [ ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [ ] No [ ]
- 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 [ ]
- 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	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior .....		
1.602	2006 .....		
1.603	2007 .....		
1.604	2008 .....		
1.605	2009 .....		
1.606	2010 .....		
1.607	2011 .....		
1.608	2012 .....		
1.609	2013 .....		
1.610	2014 .....		
1.611	2015 .....		
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

\$ .....

5.2 Surety

\$ .....16
6. Claim count information is reported per claim or per claimant. (indicate which).....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.  
See Note 26 regarding intercompany pooling.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL N								
2. Alaska	AK N								
3. Arizona	AZ N								
4. Arkansas	AR N								
5. California	CA N								
6. Colorado	CO N								
7. Connecticut	CT L								
8. Delaware	DE N								
9. Dist. Columbia	DC L								
10. Florida	FL N								
11. Georgia	GA N								
12. Hawaii	HI N								
13. Idaho	ID E								
14. Illinois	IL L	6,304,390	6,310,851		4,004,958	1,386,234	4,982,319	4,174	
15. Indiana	IN L	1,291,208	925,483		402,649	371,507	304,457	5,957	
16. Iowa	IA L	364,366	314,844		67,191	109,507	84,841	2,554	
17. Kansas	KS E								
18. Kentucky	KY L	749,687	1,112,209		570,069	479,682	326,211	8,148	
19. Louisiana	LA N								
20. Maine	ME N								
21. Maryland	MD N								
22. Massachusetts	MA L								
23. Michigan	MI L	11,741,269	11,360,169		10,516,496	6,726,790	4,850,990	81,821	
24. Minnesota	MN L	4,872,181	6,007,654		2,274,640	2,131,173	2,285,358	70,245	
25. Mississippi	MS L								
26. Missouri	MO N								
27. Montana	MT N								
28. Nebraska	NE N								
29. Nevada	NV L	2,849,209	3,297,215		694,890	623,999	692,687	4,698	
30. New Hampshire	NH N								
31. New Jersey	NJ N								
32. New Mexico	NM N								
33. New York	NY L	36,268,679	31,160,994		9,377,539	11,266,611	21,178,532	65,278	
34. No. Carolina	NC N								
35. No. Dakota	ND E								
36. Ohio	OH L				38,000	14,000			
37. Oklahoma	OK L	910,316	1,122,273		349,652	(1,347,495)	390,400	4,158	
38. Oregon	OR E								
39. Pennsylvania	PA L	2,736,262	2,651,000		805,832	503,808	834,618	3,027	
40. Rhode Island	RI N								
41. So. Carolina	SC N								
42. So. Dakota	SD L								
43. Tennessee	TN E								
44. Texas	TX L	4,395,986	5,948,835		2,227,421	2,504,117	2,013,373	62,860	
45. Utah	UT L								
46. Vermont	VT N								
47. Virginia	VA N								
48. Washington	WA N								
49. West Virginia	WV E								
50. Wisconsin	WI L	1,575,962	1,750,274		568,740	279,675	657,887	17,332	
51. Wyoming	WY N								
52. American Samoa	AS N								
53. Guam	GU N								
54. Puerto Rico	PR N								
55. U.S. Virgin Islands	VI N								
56. Northern Mariana Islands	MP N								
57. Canada	CAN N								
58. Aggregate other alien	OT XXX								
59. Totals	(a) 19	74,059,515	71,961,801		31,898,076	25,049,607	38,601,672	330,252	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

Location of risk

(a) Insert the number of L responses except for Canada and Other Alien

SCHEDULE T – PART 2  
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

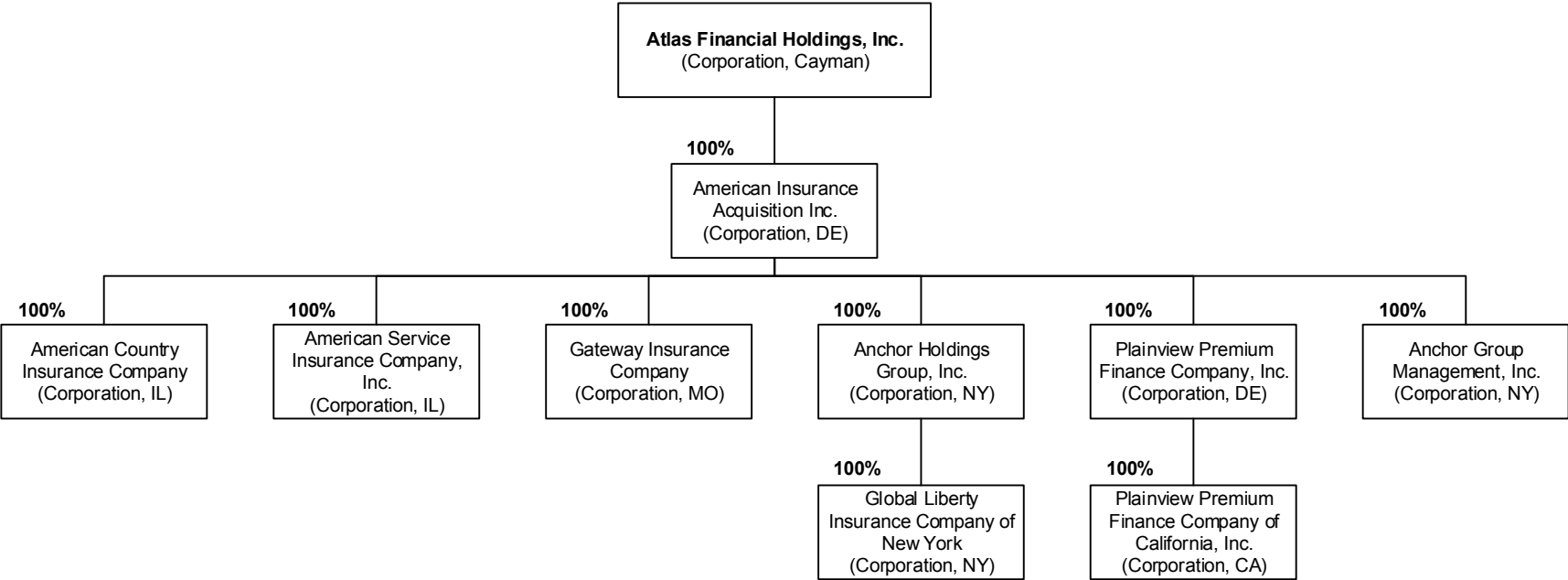
		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama .....	AL .....						
2. Alaska .....	AK .....						
3. Arizona .....	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 .....	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. US Virgin Islands .....	VI .....						
56. Northern Mariana Islands .....	MP .....						
57. Canada .....	CAN .....						
58. Aggregate Other Alien .....	OT .....						
59. Totals							

NONE

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

PART 1 - ORGANIZATIONAL CHART

As At:  
December 31, 2015



Atlas Ownership Percentages

Public Shareholders Holding Less Than 10% Each	100%
Total	100%

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE Y  
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
00000.....		00000.....	27-5466079.....			NASDAQ.....	Atlas Financial Holdings, Inc.....	CYM.....	UIP.....		Ownership.....		Atlas Financial Holdings Inc.....	
00000.....		00000.....	27-3539769.....				American Insurance Acquisition, Inc.....	DE.....	UDP.....	Atlas Financial Holdings, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
04795.....	Atlas Financial Holdings Group.....	38237.....	36-4168532.....				American Country Insurance Company.....	IL.....		American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
04795.....	Atlas Financial Holdings Group.....	42897.....	36-3223936.....				American Service Insurance Company, Inc.....	IL.....	IA.....	American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
04795.....	Atlas Financial Holdings Group.....	28339.....	43-0762309.....				Gateway Insurance Company.....	MO.....	IA.....	American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
00000.....		00000.....	06-1623351.....				Anchor Holdings Group, Inc.....	NY.....	NIA.....	American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
04795.....	Atlas Financial Holdings Group.....	11092.....	22-3733783.....				Global Liberty Insurance Company of New York.....	NY.....	IA.....	Anchor Holdings Group, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
00000.....		00000.....	06-1628915.....				Anchor Group Management, Inc.....	NY.....	NIA.....	American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
00000.....		00000.....	20-3149956.....				Plainview Premium Finance Company, Inc.....	DE.....	NIA.....	American Insurance Acquisition, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	
00000.....		00000.....	45-5343449.....				Plainview Premium Finance Company of California, Inc.....	CA.....	NIA.....	Plainview Premium Finance Company, Inc.....	Ownership.....	100.0.....	Atlas Financial Holdings Inc.....	

Asterisk	Explanation



## 68

## 68

## 68

68

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

MARCH FILING		RESPONSES
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 Risks Interrogatories be filed by April 1?	.....YES.....
MAY FILING		
8.	Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	.....WAIVED.....
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	.....YES.....
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....YES.....

The following supplemental reports are required to be filed as part of your statement filing. 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		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	.....NO.....
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	.....NO.....
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....NO.....
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	.....NO.....
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	.....YES.....
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	.....YES.....
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....NO.....
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
25.	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.....
26.	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.....
27.	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.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?.....NO.....
29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?.....NO.....
30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?.....NO.....
31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?.....NO.....
32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?.....NO.....
33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?.....NO.....

AUGUST FILING

34. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?.....NO.....

Explanation:

12.
13.
14.
15.
16.
17.
18.
19.
22.
23.
24.
25.
26.
27.
28.
29.
30.
31.
32.
33.
34.

Bar Code:





















8.

38237201520100000

12.

38237201542000000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

13.	 3 8 2 3 7 2 0 1 5 2 4 0 0 0 0 0 0
14.	 3 8 2 3 7 2 0 1 5 3 6 0 5 9 0 0 0
15.	 3 8 2 3 7 2 0 1 5 4 5 5 0 0 0 0 0
16.	 3 8 2 3 7 2 0 1 5 4 9 0 0 0 0 0 0
17.	 3 8 2 3 7 2 0 1 5 3 8 5 0 0 0 0 0
18.	 3 8 2 3 7 2 0 1 5 4 0 1 0 0 0 0 0
19.	 3 8 2 3 7 2 0 1 5 3 6 5 0 0 0 0 0
22.	 3 8 2 3 7 2 0 1 5 4 0 0 0 0 0 0 0
23.	 3 8 2 3 7 2 0 1 5 5 0 0 0 0 0 0 0
24.	 3 8 2 3 7 2 0 1 5 5 0 5 0 0 0 0 0
25.	 3 8 2 3 7 2 0 1 5 2 2 4 0 0 0 0 0
26.	 3 8 2 3 7 2 0 1 5 2 2 5 0 0 0 0 0
27.	 3 8 2 3 7 2 0 1 5 2 2 6 0 0 0 0 0
28.	 3 8 2 3 7 2 0 1 5 2 3 0 5 9 0 0 0
29.	 3 8 2 3 7 2 0 1 5 3 0 6 0 0 0 0 0
30.	 3 8 2 3 7 2 0 1 5 2 1 0 0 0 0 0 0
31.	 3 8 2 3 7 2 0 1 5 2 1 6 5 9 0 0 0
32.	 3 8 2 3 7 2 0 1 5 2 1 7 0 0 0 0 0
33.	 3 8 2 3 7 2 0 1 5 5 5 0 0 0 0 0 0
34.	 3 8 2 3 7 2 0 1 5 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P002 Additional Aggregate Lines for Page 2 Line 25.  
\*ASSETS - Assets

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
2504. Other assets - security deposit.....	11,374	11,374		
2505. Receivable from pools.....	2,499		2,499	10,194
2597. Summary of remaining write-ins for Line 25 from page 2	13,873	11,374	2,499	10,194

P003 Additional Aggregate Lines for Page 3 Line 25.  
\*LIAB - Liabilities

	1 Current Year	2 Prior Year
2504. Miscellaneous payable.....		1,816
2597. Summary of remaining write-ins for Line 25 from page 3		1,816

P004 Additional Aggregate Lines for Page 4 Line 14.  
\*STMTINCOME - Statement of Income

	1 Current Year	2 Prior Year
1404. Gain/(loss) on sale of fixed assets.....		2,880
1405. ....		
1497. Summary of remaining write-ins for Line 14 from page 4		2,880

P011 Additional Aggregate Lines for Page 11 Line 24.  
\*EXEXP - Underwriting and Investment - Part 3 - Expenses

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Miscellaneous expenses.....	7,351	35,620	387	43,358
2405. Charitable contributions.....	330	209		539
2406. Political Contributions.....		1,500		1,500
2497. Summary of remaining write-ins for Line 24 from page 11	7,681	37,329	387	45,397

SUMMARY INVESTMENT SCHEDULE

	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
Investment Categories	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3+4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities .....	6,548,414	14.457	6,548,414		6,548,414	14.457
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies .....						
1.22 Issued by U.S. government sponsored agencies .....	1,000,271	2.208	1,000,271		1,000,271	2.208
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities) .....						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations .....	1,187,988	2.623	1,187,988		1,187,988	2.623
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations .....	602,635	1.330	602,635		602,635	1.330
1.43 Revenue and assessment obligations .....	2,284,945	5.045	2,284,945		2,284,945	5.045
1.44 Industrial development and similar obligations .....						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA .....	5,840	0.013	5,840		5,840	0.013
1.512 Issued or guaranteed by FNMA and FHLMC .....	4,478,922	9.888	4,478,922		4,478,922	9.888
1.513 All other .....						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	4,204,107	9.282	4,204,107		4,204,107	9.282
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521 .....						
1.523 All other .....	3,131,610	6.914	3,131,610		3,131,610	6.914
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) .....	13,588,738	30.000	13,588,738		13,588,738	30.000
2.2 Unaffiliated non-U.S. securities (including Canada) .....	1,056,425	2.332	1,056,425		1,056,425	2.332
2.3 Affiliated securities .....						
3. Equity interests:						
3.1 Investments in mutual funds .....						
3.2 Preferred stocks:						
3.21 Affiliated .....						
3.22 Unaffiliated .....						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated .....						
3.32 Unaffiliated .....						
3.4 Other equity securities:						
3.41 Affiliated .....						
3.42 Unaffiliated .....						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated .....						
3.52 Unaffiliated .....						
4. Mortgage loans:						
4.1 Construction and land development .....						
4.2 Agricultural .....						
4.3 Single family residential properties .....						
4.4 Multifamily residential properties .....						
4.5 Commercial loans .....						
4.6 Mezzanine real estate loans .....						
5. Real estate investments:						
5.1 Property occupied by company .....						
5.2 Property held for production of income (including \$ .....of property acquired in satisfaction of debt) .....						
5.3 Property held for sale (including \$ ..... property acquired in satisfaction of debt) .....						
6. Contract loans .....						
7. Derivatives .....						
8. Receivables for securities .....						
9. Securities Lending (Line 10, Asset Page reinvested collateral) .....				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments .....	5,194,219	11.467	5,194,219		5,194,219	11.467
11. Other invested assets .....	2,011,316	4.440	2,011,316		2,011,316	4.440
12. Total invested assets	45,295,430	100.000	45,295,430		45,295,430	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 15.....

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.....	1,622,928
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	385,740
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 .....	2,648
5.2	Totals, Part 3, Column 9 .....	2,648
6.	Total gain (loss) on disposals, Part 3, Column 19.....	
7.	Deduct amounts received on disposals, Part 3, Column 16.....	
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).....	2,011,316
12.	Deduct total nonadmitted amounts.....	
13.	Statement value at end of current period (Line 11 minus Line 12).....	2,011,316

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....	32,622,187
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....	22,389,014
3.	Accrual of discount.....	2,008
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12.....	(62,701)
4.2	Part 2, Section 1, Column 15.....	
4.3	Part 2, Section 2, Column 13.....	
4.4	Part 4, Column 11.....	(62,701)
5.	Total gain (loss) on disposals, Part 4, Column 19.....	(66,221)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....	16,564,534
7.	Deduct amortization of premium.....	229,862
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.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	38,089,891
11.	Deduct total nonadmitted amounts.....	
12.	Statement value at end of current period (Line 10 minus Line 11).....	38,089,891



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 Governments (Including all obligations guaranteed by governments)	1. United States .....	8,799,290	8,754,654	8,859,247	8,713,156
	2. Canada .....				
	3. Other Countries				
	4. Totals	8,799,290	8,754,654	8,859,247	8,713,156
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	1,187,988	1,216,475	1,205,510	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	602,635	610,582	617,100	525,000
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	9,723,209	9,620,112	9,771,340	9,175,847
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	16,720,349	16,496,990	16,834,241	16,439,608
	9. Canada .....	713,535	661,189	788,023	750,000
	10. Other Countries	342,890	345,000	345,153	340,000
	11. Totals	17,776,774	17,503,179	17,967,417	17,529,608
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	38,089,896	37,705,002	38,420,614	36,943,611
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	38,089,896	37,705,002	38,420,614	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1 .....	3,264,556	6,207,190	645,777	181,712		10,299,235	26.0	4,856,650	14.6	10,299,236	
1.2 NAIC 2 .....											
1.3 NAIC 3 .....											
1.4 NAIC 4 .....											
1.5 NAIC 5 .....											
1.6 NAIC 6 .....											
1.7 Totals	3,264,556	6,207,190	645,777	181,712		10,299,235	26.0	4,856,650	14.6	10,299,236	
2. All Other Governments											
2.1 NAIC 1 .....											
2.2 NAIC 2 .....											
2.3 NAIC 3 .....											
2.4 NAIC 4 .....											
2.5 NAIC 5 .....											
2.6 NAIC 6 .....											
2.7 Totals											
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 NAIC 1 .....			1,187,988			1,187,988	3.0			1,187,988	
3.2 NAIC 2 .....											
3.3 NAIC 3 .....											
3.4 NAIC 4 .....											
3.5 NAIC 5 .....											
3.6 NAIC 6 .....											
3.7 Totals			1,187,988			1,187,988	3.0			1,187,988	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1 .....		182,136	420,499			602,635	1.5	185,706	0.6	602,635	
4.2 NAIC 2 .....											
4.3 NAIC 3 .....											
4.4 NAIC 4 .....											
4.5 NAIC 5 .....											
4.6 NAIC 6 .....											
4.7 Totals		182,136	420,499			602,635	1.5	185,706	0.6	602,635	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1 .....	2,131,786	2,996,959	3,889,114	625,102	80,248	9,723,209	24.6	9,046,763	27.2	9,723,209	
5.2 NAIC 2 .....											
5.3 NAIC 3 .....											
5.4 NAIC 4 .....											
5.5 NAIC 5 .....											
5.6 NAIC 6 .....											
5.7 Totals	2,131,786	2,996,959	3,889,114	625,102	80,248	9,723,209	24.6	9,046,763	27.2	9,723,209	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)											
6.1 NAIC 1 .....	1,102,531	11,473,158	1,433,628	52,804		14,062,121	35.5	12,956,801	39.0	10,344,466	3,717,655
6.2 NAIC 2 .....		859,294	2,665,359			3,524,653	8.9	6,216,077	18.7	3,524,653	
6.3 NAIC 3 .....		190,000				190,000	0.5			190,000	
6.4 NAIC 4 .....											
6.5 NAIC 5 .....											
6.6 NAIC 6 .....											
6.7 Totals	1,102,531	12,522,452	4,098,987	52,804		17,776,774	44.9	19,172,878	57.6	14,059,119	3,717,655
7. Hybrid Securities											
7.1 NAIC 1 .....											
7.2 NAIC 2 .....											
7.3 NAIC 3 .....											
7.4 NAIC 4 .....											
7.5 NAIC 5 .....											
7.6 NAIC 6 .....											
7.7 Totals											
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1 .....											
8.2 NAIC 2 .....											
8.3 NAIC 3 .....											
8.4 NAIC 4 .....											
8.5 NAIC 5 .....											
8.6 NAIC 6 .....											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1 .....	(d) 6,498,873	20,859,443	7,577,006	.859,618	.80,248	35,875,188	90.6	.XXX	.XXX	32,157,534	3,717,655
9.2 NAIC 2 .....	(d) .859,294	.859,294	2,665,359			3,524,653	8.9	.XXX	.XXX	3,524,653	
9.3 NAIC 3 .....	(d) 190,000	190,000				190,000	0.5	.XXX	.XXX	190,000	
9.4 NAIC 4 .....	(d)							.XXX	.XXX		
9.5 NAIC 5 .....	(d)					(c)		.XXX	.XXX		
9.6 NAIC 6 .....	(d)					(c)		.XXX	.XXX		
9.7 Totals .....	6,498,873	21,908,737	10,242,365	.859,618	.80,248	(b) 39,589,841	100.0	.XXX	.XXX	35,872,187	3,717,655
9.8 Line 9.7 as a % of Col. 6	16.4	55.3	25.9	2.2	0.2	100.0	XXX	XXX	XXX	90.6	9.4
10. Total Bonds Prior Year											
10.1 NAIC 1 .....	3,445,859	18,175,941	4,094,420	1,153,018	176,684	.XXX	.XXX	27,045,922	81.3	24,503,867	2,542,053
10.2 NAIC 2 .....	500,817	1,250,284	4,464,975			.XXX	.XXX	6,216,076	18.7	5,682,195	533,881
10.3 NAIC 3 .....						.XXX	.XXX				
10.4 NAIC 4 .....						.XXX	.XXX				
10.5 NAIC 5 .....						.XXX	.XXX	(c)			
10.6 NAIC 6 .....						.XXX	.XXX	(c)			
10.7 Totals .....	3,946,676	19,426,225	8,559,395	1,153,018	176,684	.XXX	.XXX	(b) 33,261,998	100.0	30,186,062	3,075,934
10.8 Line 10.7 as a % of Col. 8	11.9	58.4	25.7	3.5	0.5	XXX	XXX	100.0	XXX	90.8	9.2
11. Total Publicly Traded Bonds											
11.1 NAIC 1 .....	6,181,621	17,746,300	7,342,550	.806,813	.80,248	32,157,532	81.2	24,503,867	73.7	32,157,532	.XXX
11.2 NAIC 2 .....		.859,294	2,665,359			3,524,653	8.9	5,682,195	17.1	3,524,653	.XXX
11.3 NAIC 3 .....		190,000				190,000	0.5			190,000	.XXX
11.4 NAIC 4 .....											.XXX
11.5 NAIC 5 .....											.XXX
11.6 NAIC 6 .....											.XXX
11.7 Totals .....	6,181,621	18,795,594	10,007,909	.806,813	.80,248	35,872,185	90.6	30,186,062	90.8	35,872,185	.XXX
11.8 Line 11.7 as a % of Col. 6	17.2	52.4	27.9	2.2	0.2	100.0	XXX	XXX	XXX	100.0	.XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	15.6	47.5	25.3	2.0	0.2	90.6	XXX	XXX	XXX	90.6	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....	317,252	3,113,143	234,456	.52,804		3,717,655	9.4	2,542,053	7.6	.XXX	3,717,655
12.2 NAIC 2 .....								533,881	1.6	.XXX	
12.3 NAIC 3 .....										.XXX	
12.4 NAIC 4 .....										.XXX	
12.5 NAIC 5 .....										.XXX	
12.6 NAIC 6 .....										.XXX	
12.7 Totals .....	317,252	3,113,143	234,456	.52,804		3,717,655	9.4	3,075,935	9.2	.XXX	3,717,655
12.8 Line 12.7 as a % of Col. 6	8.5	83.7	6.3	1.4		100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	0.8	7.9	0.6	0.1		9.4	XXX	XXX	XXX	XXX	9.4

(a) Includes \$ 3,717,655 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ 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. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5\* designations and \$ current year, \$ prior year of bonds with 6\* designations. "5\*" 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 non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$ .

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.5	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.1	Issuer Obligations .....	2,500,263	5,548,097				8,048,360	20.3	2,557,444	7.7	8,048,360	
1.2	Residential Mortgage-Backed Securities .....	114,737	316,371	99,453	321		530,882	1.3	709,513	2.1	530,882	
1.3	Commercial Mortgage-Backed Securities .....	649,556	342,723	546,325	181,390		1,719,994	4.3	1,589,694	4.8	1,719,994	
1.4	Other Loan-Backed and Structured Securities .....											
1.5	Totals	3,264,556	6,207,191	645,778	181,711		10,299,236	26.0	4,856,651	14.6	10,299,236	
2. All Other Governments												
2.1	Issuer Obligations .....											
2.2	Residential Mortgage-Backed Securities .....											
2.3	Commercial Mortgage-Backed Securities .....											
2.4	Other Loan-Backed and Structured Securities .....											
2.5	Totals											
3. U.S. States, Territories and Possessions, Guaranteed												
3.1	Issuer Obligations .....			1,187,988			1,187,988	3.0			1,187,988	
3.2	Residential Mortgage-Backed Securities .....											
3.3	Commercial Mortgage-Backed Securities .....											
3.4	Other Loan-Backed and Structured Securities .....											
3.5	Totals			1,187,988			1,187,988	3.0			1,187,988	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1	Issuer Obligations .....		182,136	420,499			602,635	1.5	185,706	0.6	602,635	
4.2	Residential Mortgage-Backed Securities .....											
4.3	Commercial Mortgage-Backed Securities .....											
4.4	Other Loan-Backed and Structured Securities .....											
4.5	Totals		182,136	420,499			602,635	1.5	185,706	0.6	602,635	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1	Issuer Obligations .....	1,000,271		2,284,945			3,285,216	8.3	1,001,363	3.0	3,285,216	
5.2	Residential Mortgage-Backed Securities .....	1,131,515	2,996,959	1,604,169	625,102	80,248	6,437,993	16.3	8,045,400	24.2	6,437,993	
5.3	Commercial Mortgage-Backed Securities .....											
5.4	Other Loan-Backed and Structured Securities .....											
5.5	Totals	2,131,786	2,996,959	3,889,114	625,102	80,248	9,723,209	24.6	9,046,763	27.2	9,723,209	
6. Industrial and Miscellaneous												
6.1	Issuer Obligations .....	469,984	3,595,597	3,864,531			7,930,112	20.0	12,689,896	38.2	7,690,204	239,908
6.2	Residential Mortgage-Backed Securities .....	329,731	871,645	234,456	52,804		1,488,636	3.8	128,260	0.4	54,625	1,434,011
6.3	Commercial Mortgage-Backed Securities .....		1,642,974				1,642,974	4.1	941,839	2.8		1,642,974
6.4	Other Loan-Backed and Structured Securities .....	302,816	6,412,236				6,715,052	17.0	5,412,883	16.3	6,314,289	400,762
6.5	Totals	1,102,531	12,522,452	4,098,987	52,804		17,776,774	44.9	19,172,878	57.6	14,059,118	3,717,655
7. Hybrid Securities												
7.1	Issuer Obligations .....											
7.2	Residential Mortgage-Backed Securities .....											
7.3	Commercial Mortgage-Backed Securities .....											
7.4	Other Loan-Backed and Structured Securities .....											
7.5	Totals											
8. Parent, Subsidiaries and Affiliates												
8.1	Issuer Obligations .....											
8.2	Residential Mortgage-Backed Securities .....											
8.3	Commercial Mortgage-Backed Securities .....											
8.4	Other Loan-Backed and Structured Securities .....											
8.5	Totals											

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	3,970,518	9,325,830	7,757,963			21,054,311	53.2	XXX	XXX	20,814,403	239,908
9.2 Residential Mortgage-Backed Securities	1,575,983	4,184,975	1,938,078	678,227	80,248	8,457,511	21.4	XXX	XXX	7,023,500	1,434,011
9.3 Commercial Mortgage-Backed Securities	649,556	1,985,697	546,325	181,390		3,362,968	8.5	XXX	XXX	1,719,994	1,642,974
9.4 Other Loan-Backed and Structured Securities	302,816	6,412,236				6,715,052	17.0	XXX	XXX	6,314,289	400,762
9.5 Totals	6,498,873	21,908,738	10,242,366	859,617	80,248	39,589,842	100.0	XXX	XXX	35,872,186	3,717,655
9.6 Lines 9.5 as a % Col. 6	16.4	55.3	25.9	2.2	0.2	100.0	XXX	XXX	XXX	90.6	9.4
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,140,622	10,194,626	5,099,162			XXX	XXX	16,434,410	49.4	14,058,474	2,375,935
10.2 Residential Mortgage-Backed Securities	1,502,401	4,094,913	2,213,698	895,478	176,684	XXX	XXX	8,883,174	26.7	8,883,172	
10.3 Commercial Mortgage-Backed Securities	1,273,333	340,721	659,939	257,540		XXX	XXX	2,531,533	7.6	2,531,532	
10.4 Other Loan-Backed and Structured Securities	30,321	4,795,965	586,597			XXX	XXX	5,412,883	16.3	4,712,883	700,000
10.5 Totals	3,946,677	19,426,225	8,559,396	1,153,018	176,684	XXX	XXX	33,262,000	100.0	30,186,061	3,075,935
10.6 Line 10.5 as a % of Col. 8	11.9	58.4	25.7	3.5	0.5	XXX	XXX	100.0	XXX	90.8	9.2
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	3,970,518	9,085,922	7,757,962			20,814,402	52.6	14,058,474	42.3	20,814,402	XXX
11.2 Residential Mortgage-Backed Securities	1,258,732	3,355,476	1,703,621	625,423	80,248	7,023,500	17.7	8,883,173	26.7	7,023,500	XXX
11.3 Commercial Mortgage-Backed Securities	649,556	342,723	546,325	181,390		1,719,994	4.3	2,531,532	7.6	1,719,994	XXX
11.4 Other Loan-Backed and Structured Securities	302,816	6,011,474				6,314,290	15.9	4,712,883	14.2	6,314,290	XXX
11.5 Totals	6,181,622	18,795,595	10,007,908	806,813	80,248	35,872,186	90.6	30,186,061	90.8	35,872,186	XXX
11.6 Line 11.5 as a % of Col. 6	17.2	52.4	27.9	2.2	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	15.6	47.5	25.3	2.0	0.2	90.6	XXX	XXX	XXX	90.6	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations		239,908				239,908	0.6	2,375,935	7.1	XXX	239,908
12.2 Residential Mortgage-Backed Securities	317,252	829,499	234,456	52,804		1,434,011	3.6			XXX	1,434,011
12.3 Commercial Mortgage-Backed Securities		1,642,974				1,642,974	4.1			XXX	1,642,974
12.4 Other Loan-Backed and Structured Securities		400,762				400,762	1.0	700,000	2.1	XXX	400,762
12.5 Totals	317,252	3,113,143	234,456	52,804		3,717,655	9.4	3,075,935	9.2	XXX	3,717,655
12.6 Line 12.5 as a % of Col. 6	8.5	83.7	6.3	1.4		100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	0.8	7.9	0.6	0.1		9.4	XXX	XXX	XXX	XXX	9.4

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets(a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	639,804	639,804			
2. Cost of short-term investments acquired .....	18,058,297	18,058,297			
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	18,698,101	18,698,101			
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
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) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: .....

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE



SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)			
	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year.....			
2. Cost of cash equivalents acquired.....	1,499,938	1,499,938	
3. Accrual of discount.....	8	8	
4. Unrealized valuation increase (decrease).....			
5. Total gain (loss) on disposals.....			
6. Deduct consideration received on disposals.....			
7. Deduct amortization of premium.....			
8. Total foreign exchange change in book/adjusted carrying value.....			
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).....	1,499,946	1,499,946	
11. Deduct total nonadmitted amounts.....			
12. Statement value at end of current period (Line 10 minus Line 11)	1,499,946	1,499,946	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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								13	14	15	16	17			
CUSIP Identification	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation	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 B./A.C.V.	Investment Income	Commitment for Additional Investment	Percentage of Ownership
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Real Estate - Unaffiliated																			
...000000-00-0...	Single-tenant Class A office		Waukesha	WI	USREC ATCO SMA, GP LLC		...07/11/2012	1	250,000	392,432	250,000	109,714					20,000		1.279
1799999	- Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Real Estate - Unaffiliated								250,000	392,432	250,000	109,714					20,000		XXX
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated																			
...000000-00-0...	Itasca Golf Investors LLC		Itasca	IL	Itasca Golf Investors LLC		...04/15/2014	1	1,885,740	1,618,883	1,885,740	(107,066)							42.860
2199999	- Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated								1,885,740	1,618,883	1,885,740	(107,066)							XXX
4499999	- Subtotals - Unaffiliated								2,135,740	2,011,315	2,135,740	2,648					20,000		XXX
4599999	- Subtotals - Affiliated																		XXX
4699999	Totals								2,135,740	2,011,315	2,135,740	2,648					20,000		XXX

# ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE BA - PART 2

**Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year**

[illegible]

# ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE BA - PART 3

**Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year**

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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	F o r e i g n	Bond CHAR	NAIC Designation	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 B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
Bonds - U.S. Governments - Issuer Obligations																					
912828-RE-2	US TREASURY N/B	SD			1	502,912	100.6640	503,321	500,000	501,608	(588)				1.500	1.370	FA	2,534	7,500	10/04/2013	08/31/2018
912828-RF-9	US TREASURY N/B	SD			1	1,002,308	100.2030	1,002,031	1,000,000	1,000,317	(474)				1.000	0.950	FA	3,379	10,000	09/28/2011	08/31/2016
912828-RP-7	US TREASURY N/B				1	203,813	101.2850	202,570	200,000	202,712	(914)				1.750	1.260	A0	596	3,500	10/27/2014	10/31/2018
912828-RP-7	US TREASURY N/B	SD			1	50,953	101.2850	50,643	50,000	50,678	(254)				1.750	1.260	A0	149	875	10/27/2014	10/31/2018
912828-TB-6	US TREASURY N/B	SD			1	700,686	99.6870	697,813	700,000	700,208	(138)				0.750	0.730	JD	2,639	2,625	06/29/2012	06/30/2017
912828-TH-3	US TREASURY N/B	SD			1	99,391	97.7420	97,742	100,000	99,649	96				0.875	0.970	JJ	366	875	04/17/2013	07/31/2019
912828-XN-5	US TREASURY FRN				1	3,993,208	99.8380	3,993,536	4,000,000	3,993,243	35				0.292	0.440	JAJO	1,834		12/29/2015	07/31/2017
0199999 - Bonds - U.S. Governments - Issuer Obligations						6,553,271	XXX	6,547,656	6,550,000	6,548,415		(2,237)			XXX	XXX	XXX	11,497	25,375	XXX	XXX
Bonds - U.S. Governments - Residential Mortgage-Backed Securities																					
36202D-KK-6	G2 2998			2	1	5,906	117.3350	5,759	4,908	5,840	(290)				7.000	1.590	MON	29	344	05/09/2013	11/20/2030
38378D-CE-3	GNR 2012-17 KG			2	1	528,026	100.4610	513,806	511,445	525,042	(5,577)				2.500	1.500	MON	1,066	12,786	05/09/2013	07/20/2039
0299999 - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						533,932	XXX	519,565	516,353	530,882		(5,867)			XXX	XXX	XXX	1,095	13,130	XXX	XXX
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities																					
383766-D4-9	GNR 2011-27 B			2	1	529,500	101.4560	507,282	500,000	502,223	(7,526)				3.000	0.570	MON	1,250	15,000	05/09/2013	09/16/2034
383766-W4-8	GNR 2011-86 C			2	1	1,095,030	103.3350	1,033,356	1,000,000	1,070,437	(9,507)				3.854	2.690	MON	3,212	37,473	05/09/2013	09/16/2051
38378B-AS-8	GNR 2011-161 A			2	1	147,514	99.9940	146,795	146,803	147,333	(195)				1.738	0.900	MON	213	1,063	07/27/2015	01/16/2034
0399999 - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						1,772,044	XXX	1,687,433	1,646,803	1,719,993		(17,228)			XXX	XXX	XXX	4,675	53,536	XXX	XXX
0599999 - Bonds - U.S. Governments - Subtotals - U.S. Governments						8,859,247	XXX	8,754,654	8,713,156	8,799,290		(25,332)			XXX	XXX	XXX	17,267	92,041	XXX	XXX
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
57582R-DM-5	MASSACHUSETTS ST			1	1FE	603,205	121.7740	608,870	500,000	595,442	(7,763)				5.000	2.170	MN	4,167	12,083	04/30/2015	05/01/2024
97705L-66-7	WISCONSIN ST			1	1FE	602,305	121.5210	607,605	500,000	592,546	(9,759)				5.000	2.080	MN	4,167	25,000	03/17/2015	11/01/2025
1199999 - Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations						1,205,510	XXX	1,216,475	1,000,000	1,187,988		(17,522)			XXX	XXX	XXX	8,334	37,083	XXX	XXX
1799999 - Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. States, Territories and Possessions (Direct and Guaranteed)						1,205,510	XXX	1,216,475	1,000,000	1,187,988		(17,522)			XXX	XXX	XXX	8,334	37,083	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
517138-VM-2	LARIMER CNTY CO SCH DIST #R-1				1FE	191,846	103.8800	181,790	175,000	182,136	(3,570)				3.609	1.480	JD	281	6,316	03/29/2013	12/15/2017
613340-3M-8	MONTGOMERY CNTY MD			1	1FE	425,254	122.5120	428,792	350,000	420,499	(4,755)				5.000	2.450	MN	2,917	16,625	04/27/2015	11/01/2028
1899999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations						617,100	XXX	610,582	525,000	602,635		(8,325)			XXX	XXX	XXX	3,198	22,941	XXX	XXX
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						617,100	XXX	610,582	525,000	602,635		(8,325)			XXX	XXX	XXX	3,198	22,941	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																					
047061-C0-7	ATHENS-CLARKE CNTY GA UNIF GOV				1FE	339,738	123.3700	345,436	280,000	336,076	(3,662)				5.000	2.250	JJ	7,000	1,050	05/06/2015	01/01/2024
162393-EG-3	CHATTANOOGA TN ELEC REVENUE	SD		2	1FE	261,333	124.0840	266,781	215,000	259,621	(1,711)				5.000	2.340	MS	3,972		07/23/2015	09/01/2024
313560-VA-8	FANNIE MAE	SD		1		1,003,150	100.0070	1,000,077	1,000,000	1,000,271	(1,092)				0.500	0.390	MS	1,264	5,000	05/06/2013	03/30/2016
MARYLAND ST HLTH & HGR																					
574218-A8-6	EDUCTNL FACS AUTH			2	1FE	500,000	98.3990	491,995	500,000	500,000					2.079	2.070	JJ	1,992		10/09/2015	07/01/2021
NEW YORK ST DORM AUTH ST																					
64990E-CH-8	PERSO			1	1FE	604,655	120.7200	603,600	500,000	595,156	(9,499)				5.000	2.050	JD	1,111	25,000	03/25/2015	12/15/2026
917547-YL-9	UTAH BLDG OWNERSHIP AUTH LE			1	1FE	600,350	118.8320	594,160	500,000	594,092	(6,258)				5.000	2.610	MN	3,194	13,611	04/27/2015	05/15/2028
2599999 - Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations						3,309,226	XXX	3,302,049	2,995,000	3,285,216		(22,222)			XXX	XXX	XXX	18,533	44,661	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities																					
312927-C0-7	FG A80979			2	1	37,270	113.3200	38,528	33,999	37,226	(1,798)				6.000	3.010	MON	170	2,394	05/09/2013	08/01/2038
31292H-FT-6	FG C01078			2	1	3,648	116.8390	3,595	3,077	3,620	(56)				7.000	1.320	MON	18	215	05/09/2013	10/01/2030
3136A7-FL-1	FNR 2012-70 HP			2	1	646,584	100.1660	638,537	637,475	644,778	(1,624)				2.000	1.560	MON	1,062	13,249	05/09/2013	01/25/2041

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

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	F o r e i g n	Bond CHAR	NAIC Designation	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 B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
3136AH-6A-3	FNR 2014-5 LB			2	1	317,988		315,598	315,915	317,844		(1,051)			2,500	1,910	MON	658	9,000	12/10/2014	07/25/2043
3136AP-EE-8	FNR 2015-47 GA			2	1	996,663		983,735	959,772	996,449		(781)			3,000	1,990	MON	2,399	4,799	10/06/2015	06/25/2044
31388R-4M-6	FN 612928			2	1	2,767		2,661	2,611	2,649		(125)			6,000	1,680	MON	13	157	05/09/2013	12/01/2016
3138EO-SF-7	FN AJ7717			2	1	472,162		462,516	447,551	468,624		(5,743)			3,000	1,550	MON	1,119	14,107	05/09/2013	12/01/2026
3138M4-ZR-6	FN AP1651			2	1	832,594		803,116	800,895	829,914		(3,261)			3,000	2,360	MON	2,002	24,569	05/09/2013	08/01/2042
31403C-6L-0	FN 745275			2	1	41,954		42,695	38,704	41,866		(1,010)			5,000	2,580	MON	161	2,075	05/09/2013	02/01/2036
31405U-WT-2	FN 799958			2	1	143,660		141,905	135,036	142,644		(1,032)			2,233	0,920	MON	251	3,153	05/09/2013	11/01/2034
31417A-QE-2	FN AB4052			2	1	947,093		925,177	106,1990	943,240		(11,545)			4,000	2,100	MON	2,904	35,917	05/09/2013	12/01/2041
31417B-RN-9	FN AB4992			2	1	777,122		755,031	744,934	772,002		(6,914)			2,500	1,500	MON	1,552	18,623	05/09/2013	04/01/2027
31418A-JV-1	FN MA1175			2	1	966,831		932,309	930,021	963,542		(4,507)			3,000	2,360	MON	2,325	27,901	05/09/2013	09/01/2042
31419J-TQ-1	FN AE7758			2	1	275,778		272,660	259,686	273,595		(4,712)			3,500	1,730	MON	757	9,632	05/09/2013	11/01/2025
2699999 - Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities						6,462,114	XXX	6,318,063	6,180,847	6,437,993		(44,159)			XXX	XXX	XXX	15,391	165,791	XXX	XXX
3199999 - Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Subtotals - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies of Governments and Their Political Subdivisions						9,771,340	XXX	9,620,112	9,175,847	9,723,209		(66,381)			XXX	XXX	XXX	33,924	210,452	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
00287Y-AL-3	ABBVIE INC.				2FE	91,360		96,7430	90,000	91,015		(133)			2,900	2,710	MN	399	2,610	05/09/2013	11/06/2022
0258MO-DL-0	AMERICAN EXPRESS CREDIT				1FE	260,000		256,965	260,000	260,000					1,135	1,130	MJSD	115	2,200	03/13/2014	03/18/2019
06051G-EU-9	BANK OF AMERICA CORP.				2FE	304,263		295,298	300,000	303,228		(405)			3,300	3,120	JJ	4,675	9,900	05/09/2013	01/11/2023
10112R-AU-8	BOSTON PROPERTIES LP				2FE	349,609		331,653	325,000	343,604		(2,330)			3,850	2,940	FA	5,214	12,513	05/09/2013	02/01/2023
35671D-BD-6	FREEMPORT-MCMORAN C & G				2FE	288,346		222,300	285,000	286,566		(687)			2,375	2,110	MS	1,993	6,769	05/09/2013	03/15/2018
458140-AL-4	INTEL CORP.				1FE	603,708		600,798	600,000	602,827		(881)			1,350	1,100	JD	360	8,100	05/13/2015	12/15/2017
49327W-2A-1	KEY BANK NA				1FE	507,100		498,294	500,000	503,185		(1,498)			1,650	1,330	FA	3,438	8,250	05/09/2013	02/01/2018
501044-CQ-2	KROGER CO/THE			1	2FE	523,035		506,540	500,000	516,606		(2,489)			3,400	2,790	AO	3,589	17,000	05/09/2013	04/15/2022
539830-BF-5	LOCKHEED MARTIN CORP.			1	2FE	99,641		99,407	100,000	99,648		7			2,500	2,570	MN	264		11/16/2015	11/23/2020
NATIONAL RETAIL PROPERTIES INC.																					
637417-AE-6	INC.			1	2FE	260,468		250,728	250,000	257,770		(1,049)			3,800	3,260	AO	2,006	9,500	05/09/2013	10/15/2022
74153W-CE-7	PRICOA GLOBAL FUNDING 1				1FE	239,832		238,385	240,000	239,908		56			1,350	1,370	FA	1,197	3,240	08/11/2014	08/18/2017
74456Q-BJ-4	PUBLIC SERVICE ELECTRIC			1	1FE	604,216		595,890	600,000	603,607		(609)			2,000	1,820	FA	4,533	6,000	05/12/2015	08/15/2019
760759-AP-5	REPUBLIC SERVICES INC			1	2FE	535,459		520,806	510,000	528,493		(2,699)			3,550	2,900	JD	1,509	18,105	05/09/2013	06/01/2022
774341-AB-7	ROCKWELL COLLINS INC.				1FE	178,988		163,281	150,000	166,738		(4,523)			5,250	1,960	JJ	3,631	7,875	03/29/2013	07/15/2019
907818-DM-7	UNION PACIFIC CORP.			1	1FE	134,462		130,404	130,000	133,319		(462)			2,950	2,530	JJ	1,768	3,835	05/09/2013	01/15/2023
91159H-HB-9	US BANCORP.			1	1FE	468,516		469,482	465,000	469,984		(6,294)			2,200	0,820	MN	1,307	10,230	05/09/2013	11/15/2016
913017-BQ-1	UNITED TECHNOLOGIES CORP.				1FE	187,100		167,277	150,000	170,038		(6,283)			6,125	1,660	FA	3,828	9,188	03/29/2013	02/01/2019
92826C-AC-6	VISA INC.			1	1FE	872,354		873,596	870,000	872,346		(7)			2,800	2,750	JD	1,150		12/18/2015	12/14/2022
94974B-EV-8	WELLS FARGO & COMPANY				1FE	201,973		190,773	175,000	193,507		(3,266)			4,600	2,440	AO	2,013	8,050	05/09/2013	04/01/2021
98978V-AG-8	ZOETIS INC.				2FE	232,880		226,926	230,000	231,297		(607)			1,875	1,590	FA	1,797	4,313	05/09/2013	02/01/2018
136385-AR-2	CANADIAN NATL RESOURCES			A	2FE	533,495		471,189	500,000	523,535		(3,845)			3,450	2,540	MN	2,204	17,250	05/09/2013	11/15/2021
878742-AX-3	TECK RESOURCES LIMITED			A	3FE	254,528		190,000	250,000	190,000	(62,701)	(1,258)			2,500	1,960	FA	2,604	6,250	07/11/2014	02/01/2018
87938W-AQ-6	TELEFONICA EMISIONES SAU			F	2FE	243,677		244,656	240,000	241,784		(733)			3,192	2,850	AO	1,362	7,661	05/09/2013	04/27/2018
92936W-AC-1	WPP FINANCE 2010				2FE	101,476		100,3430	100,000	101,107		(145)			3,625	3,430	MS	1,148	3,625	05/09/2013	09/07/2022
3299999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						8,094,486	XXX	7,732,061	7,820,000	7,930,112	(62,701)	(40,140)			XXX	XXX	XXX	52,104	182,464	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities																					
00842C-AF-2	ABMT 2015-7 A6			2	1FM	973,605		961,633	963,817	973,605		(364)			3,000	2,490	MON	2,410	4,819	10/08/2015	10/25/2045
12489W-MY-7	CBASS 2005-CB5 AF4			2	1FM	54,582		54,588	54,3150	54,625		871			4,159	4,820	MON	192	2,340	03/29/2013	08/25/2035
46644M-AS-5	JPMWT 2015-3 A3			2	1FE	460,487		454,918	454,031	460,406		(705)			3,500	3,100	MON	1,324	9,262	05/27/2015	05/25/2045
3399999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						1,488,674	XXX	1,471,139	1,473,371	1,488,636		(198)			XXX	XXX	XXX	3,926	16,421	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities																					
05547G-AA-1	BBCMS 2015-STP A			2	1FM	308,999		303,469	300,000	308,687		(312)			3,322	2,650	MON	692	1,661	10/08/2015	09/10/2028

## E10.2

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 F o r e i g n	5			8	9			12	13	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16	17	18	19	20	21	22
CUSIP Identification	Description	Code		Bond CHAR	NAIC Designation	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			Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
36192L-AA-3..	GSMS 2012-SHOP A.....			2	1FM	725,375	101.3050	709,139	700,000	721,719		(3,656)			2.933	1.980	MON	1,711	11,976	05/21/2015	06/05/2031
61761X-AA-6..	MSC 2013-WLSR A.....			2	1FM	614,438	100.2000	601,200	600,000	612,568		(1,870)			2.695	2.130	MON	1,348	9,433	05/19/2015	01/11/2032
3499999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						1,648,812	XXX	1,613,808	1,600,000	1,642,974		(5,838)			XXX	XXX	XXX	3,751	23,070	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																					
02005A-CS-5..	AMOT 2012-4 A.....			2	1FE	505,078	100.0530	500,269	500,000	503,576		(1,502)			1.720	1.250	MON	382	5,733	04/30/2015	07/15/2019
02005A-DV-7..	AMOT 2014-1 A2.....			2	1FE	998,750	99.8820	998,820	1,000,000	998,753		3			1.290	1.410	MON	573		12/29/2015	01/15/2019
15200W-AB-1..	CNP 2012-1 A2.....			2	1FE	416,156	100.6440	402,576	400,000	408,825		(2,805)			2.160	1.420	AO	1,825	8,642	05/09/2013	10/15/2021
161571-BT-0..	CHAIT 2007-A3 A3.....			2	1FE	1,240,718	104.4190	1,240,499	1,188,000	1,240,588		(129)			5.230	1.250	MON	2,761		12/29/2015	04/15/2019
210717-AA-2..	CMRS 2014-A A1.....			2	1FE	477,065	99.0490	472,542	477,075	477,070		5			1.334	1.330	MN	1,061	8,114	07/14/2014	11/01/2020
345280-BP-8..	FORDF 2012-2 A.....			2	1FE	1,005,469	100.4790	1,004,799	1,000,000	1,005,454		(14)			1.920	1.390	MON	853		12/29/2015	01/15/2019
477877-AD-6..	JDOT 2014-B A3.....			2	1FE	799,825	99.5340	796,273	800,000	799,922		73			1.070	1.070	MON	380	8,560	08/26/2014	11/15/2018
50116P-AD-2..	KCOT 2014-1A A4.....			2	1FE	401,000	99.4040	397,618	400,000	400,762		(238)			1.670	1.570	MON	297	4,453	05/07/2015	07/15/2020
54627R-AB-6..	LCDA 2010-ELL A2.....			2	1FE	436,519	100.4870	421,729	419,685	425,653		(10,999)			2.470	0.660	FA	4,319	12,279	05/09/2013	02/01/2019
54627R-AJ-9..	LCDA 2014-ELL A1.....			2	1FE	151,446	100.5760	152,350	151,477	151,455		10			1.660	1.660	FA	1,048	2,480	07/29/2014	02/01/2022
87165L-AF-8..	SYNCT 2015-1 A.....			2	1FE	303,422	99.5660	298,699	300,000	302,992		(430)			2.370	2.120	MON	316	4,740	05/07/2015	03/15/2023
3599999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						6,735,448	XXX	6,686,174	6,636,237	6,715,050		(16,026)			XXX	XXX	XXX	13,815	55,001	XXX	XXX
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Subtotals - Industrial and Miscellaneous (Unaffiliated)						17,967,420	XXX	17,503,182	17,529,608	17,776,772	(62,701)	(62,202)			XXX	XXX	XXX	73,596	276,956	XXX	XXX
7799999 - Bonds - Total Bonds - Subtotals - Issuer Obligations						19,779,593	XXX	19,408,823	18,890,000	19,554,366	(62,701)	(90,446)			XXX	XXX	XXX	93,666	312,524	XXX	XXX
7899999 - Bonds - Total Bonds - Subtotals - Residential Mortgage-Backed Securities						8,484,720	XXX	8,308,767	8,170,571	8,457,511		(50,224)			XXX	XXX	XXX	20,412	195,342	XXX	XXX
7999999 - Bonds - Total Bonds - Subtotals - Commercial Mortgage-Backed Securities						3,420,856	XXX	3,301,241	3,246,803	3,362,967		(23,066)			XXX	XXX	XXX	8,426	76,606	XXX	XXX
8099999 - Bonds - Total Bonds - Subtotals - Other Loan-Backed and Structured Securities						6,735,448	XXX	6,686,174	6,636,237	6,715,050		(16,026)			XXX	XXX	XXX	13,815	55,001	XXX	XXX



Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Governments								
38378B-AS-8	GNR 2011-161 A		07/27/2015	KGS ALPHA CAPITAL	XXX	150,657	149,931	210
912828-XN-5	US TREASURY FRN		12/29/2015	RBS GREENWICH CAPITAL	XXX	3,993,208	4,000,000	1,759
0599999 - Bonds - U.S. Governments						4,143,865	4,149,931	1,969
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)								
57582R-DM-5	MASSACHUSETTS ST		04/30/2015	JP MORGAN SECURITIES	XXX	603,205	500,000	
97705L-6G-7	WISCONSIN ST		03/17/2015	BARCLAYS CAPITAL	XXX	602,305	500,000	9,653
1799999 - Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)						1,205,510	1,000,000	9,653
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
613340-3M-8	MONTGOMERY CNTY MD		04/27/2015	CITIGROUP	XXX	425,254	350,000	7,826
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						425,254	350,000	7,826
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
047061-C0-7	ATHENS-CLARKE CNTY GA UNIF GOV		05/06/2015	CITIGROUP	XXX	339,738	280,000	
162393-EG-3	CHATTANOOGA TN ELEC REVENUE		07/23/2015	BANK OF AMERICA	XXX	261,333	215,000	
3136AP-EE-8	FNR 2015-47 GA		10/06/2015	FIRST TENNESSEE BANK	XXX	1,012,038	974,578	650
574218-A8-6	MARYLAND ST HLTH & HGR EDUCNTL FACS AUTH		10/09/2015	JEFFERIES & CO	XXX	500,000	500,000	
64990E-CH-8	NEW YORK ST DORM AUTH ST PERSO		03/25/2015	HUTCHINSON SHOCKEY EARLEY	XXX	604,655	500,000	7,292
917547-YL-9	UTAH BLDG OWNERSHIP AUTH LE		04/27/2015	WELLS FARGO	XXX	600,350	500,000	69
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						3,318,114	2,969,578	8,011
Bonds - Industrial and Miscellaneous (Unaffiliated)								
00842C-AF-2	ABMT 2015-7 A6		10/08/2015	WELLS FARGO	XXX	1,010,156	1,000,000	2,333
02005A-CS-5	AMOT 2012-4 A		04/30/2015	CREDIT SUISSE FIRST BOSTON	XXX	505,078	500,000	478
02005A-DV-7	AMOT 2014-1 A2		12/29/2015	WELLS FARGO	XXX	998,750	1,000,000	538
05547G-AA-1	BBCMS 2015-STP A		10/08/2015	BARCLAYS CAPITAL	XXX	308,999	300,000	581
161571-BT-0	CHAIT 2007-A3 A3		12/29/2015	INTERNATIONAL FCSTONE INC	XXX	1,240,718	1,188,000	2,589
34528Q-BP-8	FORDF 2012-2 A		12/29/2015	WELLS FARGO	XXX	1,005,469	1,000,000	800
36192L-AA-3	GSMS 2012-SHOP A		05/21/2015	GOLDMAN SACHS & CO	XXX	725,375	700,000	1,483
458140-AL-4	INTEL CORP		05/13/2015	MORGAN STANLEY & CO	XXX	603,708	600,000	3,443
46644M-AS-5	JPMMT 2015-3 A3		05/27/2015	JP MORGAN SECURITIES	XXX	507,109	500,000	1,361
50116P-AD-2	KCOT 2014-1A A4		05/07/2015	WELLS FARGO	XXX	401,000	400,000	501
539830-BF-5	LOCKHEED MARTIN CORP		11/16/2015	JP MORGAN SECURITIES	XXX	99,641	100,000	
61761X-AA-6	MSC 2013-WLSR A		05/19/2015	MORGAN STANLEY & CO	XXX	614,438	600,000	943
74456Q-BJ-4	PUBLIC SERVICE ELECTRIC		05/12/2015	VARIOUS	XXX	604,216	600,000	3,000
87165L-AF-8	SYNCT 2015-1 A		05/07/2015	NOMURA SECURITIES INT'L INC	XXX	303,422	300,000	533
92826C-AC-6	VISA INC		12/18/2015	VARIOUS	XXX	872,354	870,000	569
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						9,800,433	9,658,000	19,152
8399997 - Bonds - Subtotals - Bonds - Part 3						18,893,176	18,127,509	46,611
8399998 - Bonds - Summary item from Part 5 for Bonds						3,495,838	3,092,763	3,605
8399999 - Bonds - Subtotals - Bonds						22,389,014	21,220,272	50,216
9999999 Totals						22,389,014	XXX	50,216

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks **SOLD, REDEEMED** or Otherwise **DISPOSED OF** During Current Year

CUSIP Identification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
										Unrealized Valuation Increase/ (Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B/A. C.V. (11+12-13)	Total Foreign Exchange Change in B/A. C.V.	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 Contractual Maturity Date
Bonds - U.S. Governments																				
36202D-KK-6	G2 2998		12/01/2015	MBS PAYDOWN		1,504	1,504	1,810	1,541		(37)		(37)		1,504				52	11/20/2030
38378B-AS-8	GNR 2011-161 A		12/01/2015	MBS PAYDOWN		3,128	3,128	3,143		(1)			(1)		3,128				34	01/16/2034
38378D-CE-3	GNR 2012-17 KG		12/01/2015	MBS PAYDOWN		170,394	170,394	175,918	171,223		(829)		(829)		170,394				2,250	07/20/2039
0599999 - Bonds - U.S. Governments						175,026	175,026	180,871	172,764		(867)		(867)		175,026				2,316	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
312927-CO-7	FG A80979		12/01/2015	MBS PAYDOWN		21,063	21,063	23,089	21,302		(239)		(239)		21,063				277	08/01/2038
31292H-FT-6	FG C01078		12/01/2015	MBS PAYDOWN		254	254	301	256		(2)		(2)		254				7	10/01/2030
3136A7-FL-1	FNR 2012-70 HP		12/01/2015	MBS PAYDOWN		110,760	110,760	112,343	110,830		(70)		(70)		110,760				685	01/25/2041
3136AH-6A-3	FNR 2014-5 LB		12/01/2015	MBS PAYDOWN		159,293	159,293	160,339	159,432		(138)		(138)		159,293				1,173	07/25/2043
3136AP-EE-8	FNR 2015-47 GA		12/01/2015	MBS PAYDOWN		14,805	14,805	15,375		(3)			(3)		14,805				56	06/25/2044
31388R-4M-6	FN 612928		12/01/2015	MBS PAYDOWN		5,170	5,170	5,480	5,268		(98)		(98)		5,170				144	12/01/2016
3138AX-XO-9	FN A36086		08/18/2015	VARIOUS		1,148,731	1,109,971	1,171,009	1,165,234		(8,415)		(8,415)		1,156,819		(8,088)	(8,088)	22,394	12/01/2026
3138EO-SF-7	FN AJ7717		12/01/2015	MBS PAYDOWN		99,038	99,038	104,484	99,333		(295)		(295)		99,038				936	12/01/2026
3138MA-ZR-6	FN AP1651		12/01/2015	MBS PAYDOWN		71,428	71,428	74,255	71,498		(70)		(70)		71,428				757	08/01/2042
31403C-6L-0	FN 745275		12/01/2015	MBS PAYDOWN		12,370	12,370	13,408	12,439		(69)		(69)		12,370				185	02/01/2036
31405U-WT-2	FN 799958		12/01/2015	MBS PAYDOWN		15,871	15,871	16,885	15,905		(34)		(34)		15,871				157	11/01/2034
31410K-JG-0	FN 889563		08/05/2015	VARIOUS		236,044	214,645	233,728	233,647		(3,709)		(3,709)		229,938		6,106	6,106	7,347	12/01/2037
31411K-E4-1	FN 910155		08/18/2015	VARIOUS		96,964	87,131	97,065	96,989		(1,284)		(1,284)		95,704		1,259	1,259	3,443	03/01/2037
31411W-VB-0	FN 916910		08/18/2015	VARIOUS		104,710	96,153	105,100	105,035		(2,294)		(2,294)		102,740		1,970	1,970	3,238	05/01/2037
31417A-QE-2	FN AB4052		12/01/2015	MBS PAYDOWN		131,967	131,967	143,468	132,318		(351)		(351)		131,967				1,610	12/01/2041
31417B-RN-9	FN AB4992		12/01/2015	MBS PAYDOWN		153,114	153,114	159,730	153,755		(642)		(642)		153,114				2,119	04/01/2027
31418A-JV-1	FN MA1175		12/01/2015	MBS PAYDOWN		106,126	106,126	110,327	106,367		(241)		(241)		106,126				1,692	09/01/2042
31419J-TO-1	FN AE7758		12/01/2015	MBS PAYDOWN		70,596	70,596	74,971	70,873		(277)		(277)		70,596				752	11/01/2025
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						2,558,304	2,479,755	2,621,357	2,560,481		(18,231)		(18,231)		2,557,056		1,247	1,247	46,972	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																				
00842C-AF-2	ABMT 2015-7 A6		12/01/2015	MBS PAYDOWN		36,183	36,183	36,551			(3)		(3)		36,183				143	10/25/2045
02005A-EK-0	AMOT 2014-4 A2		11/16/2015	DEUTSCHE BANK SECURITIES		499,609	500,000	499,876	499,895		37		37		499,932				6,594	06/17/2019
05947U-W3-9	BACM 2005-2 AM		04/01/2015	MBS PAYDOWN		930,000	930,000	1,000,810	941,839		(11,839)		(11,839)		930,000		(323)	(323)	10,763	07/10/2043
12189T-AW-4	BURLINGTN NORTH SANTA FE		01/15/2015	MATURITY		500,000	500,000	535,240	500,817		(817)		(817)		500,000				12,188	01/15/2015
12489W-WY-7	CBASS 2005-CB5 AF4		12/01/2015	MBS PAYDOWN		74,948	74,948	73,678	74,505		442		442		74,948				1,717	08/25/2035
17275R-AT-9	CISCO SYSTEMS INC.		06/19/2015	TRANSFER		701,883	700,000	699,958	699,969		7		7		699,976		1,907	1,907	6,117	03/03/2017
210717-AA-2	CMRS 2014-A A1		11/01/2015	MBS PAYDOWN		122,925	122,925	122,923	122,925						122,925				1,672	11/01/2020
254683-BK-0						DCENT 2014-A4 A4 INC.					24		24		424,852		2,539	2,539	6,157	12/15/2021
260543-CF-8	DOW CHEMICAL CO/THE		06/19/2015	TRANSFER		523,430	500,000	543,995	536,331		(2,242)		(2,242)		534,089		(10,659)	(10,659)	12,260	11/15/2021
29365K-AA-1	ETI 2009-A A1		02/01/2015	MBS PAYDOWN		30,283	30,283	30,738	30,321		(39)		(39)		30,283				321	02/01/2016
29717P-AL-1	ESSEX PORTFOLIO LP		06/19/2015	TRANSFER		682,427	695,000	702,110	701,043		(320)		(320)		700,723		(18,295)	(18,295)	21,762	01/15/2023
46644W-AS-5	JPMIT 2015-3 A3		12/01/2015	MBS PAYDOWN		45,969	45,969	46,623		(30)			(30)		45,969				500	05/25/2045
54627R-AB-6	LCDA 2010-ELL A2		08/01/2015	MBS PAYDOWN		333,476	333,476	346,852	334,015		(539)		(539)		333,476				4,118	02/01/2019
54627R-AJ-9	LCDA 2014-ELL A1		08/01/2015	MBS PAYDOWN		23,523	23,523	23,518	23,522		1		1		23,523				385	02/01/2022
57629W-BS-8	MASSMUTUAL GLOBAL FUNDIN		06/19/2015	TRANSFER		606,516	600,000	598,896	599,196		101		101		599,298		7,218	7,218	11,095	08/02/2018
59217G-AY-5	MET LIFE GLOB FUNDING I		06/19/2015	TRANSFER		997,040	1,000,000	1,004,580	1,003,005		(455)		(455)		1,002,549		(5,509)	(5,509)	14,125	01/10/2018
615369-AD-7	MOODY'S CORPORATION		08/05/2015	US BANK		237,451	235,000	234,619	234,652		43		43		234,695		2,756	2,756	6,822	07/15/2019
61746B-DR-4	MORGAN STANLEY		08/18/2015	CREDIT SUISSE FIRST BOSTON		300,165	300,000	298,695	298,803		160		160		1,202		1,202	1,202	7,679	07/23/2019
65474V-AG-6	NMOTR 2013-A A		08/05/2015	MITSUBISHI		999,375	1,000,000	1,001,250	1,000,736		(313)		(313)		1,000,423		(1,048)	(1,048)	3,096	02/15/2018
92553P-AJ-1	VIACOM INC.		11/24/2015	MILLENNIUM ADVISORS		298,047	300,000	322,842	318,901		(2,275)		(2,275)		316,626		(18,579)	(18,579)	11,141	12/15/2021
98152E-AG-4	WOMOT 2013-1 A		08/18/2015	BARCLAYS CAPITAL		699,672	700,000	700,000	700,000						700,000		(328)	(328)	2,552	02/15/2018
98417E-AK-6	XSTRATA CANADA FIN CORP		06/19/2015	TRANSFER		526,205	500,000	540,765	533,881		(2,032)		(2,032)		531,849		(5,644)	(5,644)	14,713	11/15/2021
76720A-AE-6	RIO TINTO FIN USA PLC		06/19/2015	TRANSFER		765,474	765,000	773,759	770,458		(951)		(951)		769,507		(4,033)	(4,033)	10,290	08/21/2017
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,361,992	10,317,307	10,563,091	10,349,642		(21,040)		(21,040)		10,410,789		(48,796)	(48,796)	166,210	XXX
8399997 - Bonds - Subtotals - Bonds - Part 4						13,095,322	12,972,088	13,365,319	13,082,887		(40,138)		(40,138)		13,142,871		(47,549)	(47,549)	215,498	XXX
8399998 - Bonds - Summary item from Part 5 for Bonds						3,469,212	3,092,763	3,495,838		(7,956)			(7,956)		3,487,883		(18,672)	(18,672)	31,062	XXX
8399999 - Bonds - Subtotals - Bonds						16,564,534	16,064,851	16,861,157	13,082,887		(48,094)		(48,094)		16,630,754		(66,221)	(66,221)	246,560	XXX
9999999 Totals						16,564,534	XXX	16,861,157	13,082,887		(48,094)		(48,094)		16,630,754		(66,221)	(66,221)	246,560	XXX

# ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks **ACQUIRED** During Year and Fully **DISPOSED OF** During Current Year[illegible]

Schedule D - Part 6 - Section 1

NONE

Schedule D - Part 6 - Section 2

NONE

Schedule DA - Part 1

NONE

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE



# ANNUAL STATEMENT FOR THE YEAR 2015 OF THE American Country Insurance Company

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

**Show Investments Owned December 31 of Current Year**

[illegible]

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, etc.	1 Type of Deposits	2 Purpose of Deposits	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					
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	Property and casualty	1,501,878	1,503,398		
15. Indiana .....	IN					
16. Iowa .....	IA					
17. Kansas .....	KS					
18. Kentucky .....	KY					
19. Louisiana .....	LA					
20. Maine .....	ME					
21. Maryland .....	MD					
22. Massachusetts .....	MA	Property and casualty and worker's compensation	150,327	148,385		
23. Michigan .....	MI	Property and casualty	1,000,317	1,002,031		
24. Minnesota .....	MN					
25. Mississippi .....	MS					
26. Missouri .....	MO					
27. Montana .....	MT					
28. Nebraska .....	NE					
29. Nevada .....	NV	Property and casualty	259,621	266,781		
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	Property and casualty	700,208	697,813		
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. US Virgin Islands .....	VI					
56. Northern Mariana Islands .....	MP					
57. Canada .....	CAN					
58. Aggregate Other Alien .....	XXX	XXX				
59. Total	XXX	XXX	3,612,351	3,618,408		
DETAILS OF WRITE-INS						
5801. ....						
5802. ....						
5803. ....						
5898. Sum of remaining write-ins for Line 58 from overflow page .....	XXX	XXX				
5899. Totals (Lines 5801 - 5803 + 5898) (Line 58 above)	XXX	XXX				



# ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-Ins	100
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Verification	SI14
Schedule DL – Part 1	E24
Schedule DL – Part 2	E25
Schedule E – Part 1 – Cash	E26
Schedule E – Part 2 – Cash Equivalents	E27
Schedule E – Part 3 – Special Deposits	E28
Schedule E – Verification Between Years	SI15
Schedule F – Part 1	20
Schedule F – Part 2	21
Schedule F – Part 3	22
Schedule F – Part 4	23
Schedule F – Part 5	24
Schedule F – Part 6 – Section 1	25
Schedule F – Part 6 – Section 2	26
Schedule F – Part 7	27
Schedule F – Part 8	28
Schedule F – Part 9	29
Schedule H – Accident and Health Exhibit – Part 1	30
Schedule H – Part 2, Part 3, and Part 4	31
Schedule H – Part 5 – Health Claims	32
Schedule P – Part 1 – Summary	33
Schedule P – Part 1A – Homeowners/Farmowners	35
Schedule P – Part 1B – Private Passenger Auto Liability/Medical	36
Schedule P – Part 1C – Commercial Auto/Truck Liability/Medical	37
Schedule P – Part 1D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	38

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 1E – Commercial Multiple Peril	39
Schedule P – Part 1F – Section 1 – Medical Professional Liability – Occurrence	40
Schedule P – Part 1F – Section 2 – Medical Professional Liability – Claims-Made	41
Schedule P – Part 1G – Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	42
Schedule P – Part 1H – Section 1 – Other Liability–Occurrence	43
Schedule P – Part 1H – Section 2 – Other Liability – Claims-Made	44
Schedule P – Part 1I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45
Schedule P – Part 1J – Auto Physical Damage	46
Schedule P – Part 1K – Fidelity/Surety	47
Schedule P – Part 1L – Other (Including Credit, Accident and Health)	48
Schedule P – Part 1M – International	49
Schedule P – Part 1N – Reinsurance – Nonproportional Assumed Property	50
Schedule P – Part 1O – Reinsurance – Nonproportional Assumed Liability	51
Schedule P – Part 1P – Reinsurance – Nonproportional Assumed Financial Lines	52
Schedule P – Part 1R – Section 1 – Products Liability – Occurrence	53
Schedule P – Part 1R – Section 2 – Products Liability – Claims – Made	54
Schedule P – Part 1S – Financial Guaranty/Mortgage Guaranty	55
Schedule P – Part 1T – Warranty	56
Schedule P – Part 2, Part 3 and Part 4 – Summary	34
Schedule P – Part 2A – Homeowners/Farmowners	57
Schedule P – Part 2B – Private Passenger Auto Liability/Medical	57
Schedule P – Part 2C – Commercial Auto/Truck Liability/Medical	57
Schedule P – Part 2D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	57
Schedule P – Part 2E – Commercial Multiple Peril	57
Schedule P – Part 2F – Section 1 – Medical Professional Liability – Occurrence	58
Schedule P – Part 2F – Section 2 – Medical Professional Liability – Claims – Made	58
Schedule P – Part 2G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	58
Schedule P – Part 2H – Section 1 – Other Liability – Occurrence	58
Schedule P – Part 2H – Section 2 – Other Liability – Claims – Made	58
Schedule P – Part 2I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	59
Schedule P – Part 2J – Auto Physical Damage	59
Schedule P – Part 2K – Fidelity, Surety	59
Schedule P – Part 2L – Other (Including Credit, Accident and Health)	59
Schedule P – Part 2M – International	59
Schedule P – Part 2N – Reinsurance – Nonproportional Assumed Property	60
Schedule P – Part 2O – Reinsurance – Nonproportional Assumed Liability	60
Schedule P – Part 2P – Reinsurance – Nonproportional Assumed Financial Lines	60
Schedule P – Part 2R – Section 1 – Products Liability – Occurrence	61
Schedule P – Part 2R – Section 2 – Products Liability – Claims-Made	61
Schedule P – Part 2S – Financial Guaranty/Mortgage Guaranty	61
Schedule P – Part 2T – Warranty	61
Schedule P – Part 3A – Homeowners/Farmowners	62

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 3B – Private Passenger Auto Liability/Medical	62
Schedule P – Part 3C – Commercial Auto/Truck Liability/Medical	62
Schedule P – Part 3D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	62
Schedule P – Part 3E – Commercial Multiple Peril	62
Schedule P – Part 3F – Section 1 – Medical Professional Liability – Occurrence	63
Schedule P – Part 3F – Section 2 – Medical Professional Liability – Claims-Made	63
Schedule P – Part 3G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	63
Schedule P – Part 3H – Section 1 – Other Liability – Occurrence	63
Schedule P – Part 3H – Section 2 – Other Liability – Claims-Made	63
Schedule P – Part 3I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	64
Schedule P – Part 3J – Auto Physical Damage	64
Schedule P – Part 3K – Fidelity/Surety	64
Schedule P – Part 3L – Other (Including Credit, Accident and Health)	64
Schedule P – Part 3M – International	64
Schedule P – Part 3N – Reinsurance – Nonproportional Assumed Property	65
Schedule P – Part 3O – Reinsurance – Nonproportional Assumed Liability	65
Schedule P – Part 3P – Reinsurance – Nonproportional Assumed Financial Lines	65
Schedule P – Part 3R – Section 1 – Products Liability – Occurrence	66
Schedule P – Part 3R – Section 2 – Products Liability – Claims-Made	66
Schedule P – Part 3S – Financial Guaranty/Mortgage Guaranty	66
Schedule P – Part 3T – Warranty	66
Schedule P – Part 4A – Homeowners/Farmowners	67
Schedule P – Part 4B – Private Passenger Auto Liability/Medical	67
Schedule P – Part 4C – Commercial Auto/Truck Liability/Medical	67
Schedule P – Part 4D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	67
Schedule P – Part 4E – Commercial Multiple Peril	67
Schedule P – Part 4F – Section 1 – Medical Professional Liability – Occurrence	68
Schedule P – Part 4F – Section 2 – Medical Professional Liability – Claims-Made	68
Schedule P – Part 4G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	68
Schedule P – Part 4H – Section 1 – Other Liability – Occurrence	68
Schedule P – Part 4H – Section 2 – Other Liability – Claims-Made	68
Schedule P – Part 4I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	69
Schedule P – Part 4J – Auto Physical Damage	69
Schedule P – Part 4K – Fidelity/Surety	69
Schedule P – Part 4L – Other (Including Credit, Accident and Health)	69
Schedule P – Part 4M – International	69
Schedule P – Part 4N – Reinsurance – Nonproportional Assumed Property	70
Schedule P – Part 4O – Reinsurance – Nonproportional Assumed Liability	70
Schedule P – Part 4P – Reinsurance – Nonproportional Assumed Financial Lines	70
Schedule P – Part 4R – Section 1 – Products Liability – Occurrence	71
Schedule P – Part 4R – Section 2 – Products Liability – Claims-Made	71

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 4S – Financial Guaranty/Mortgage Guaranty	71
Schedule P – Part 4T – Warranty	71
Schedule P – Part 5A – Homeowners/Farmowners	72
Schedule P – Part 5B – Private Passenger Auto Liability/Medical	73
Schedule P – Part 5C – Commercial Auto/Truck Liability/Medical	74
Schedule P – Part 5D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	75
Schedule P – Part 5E – Commercial Multiple Peril	76
Schedule P – Part 5F – Medical Professional Liability – Claims-Made	78
Schedule P – Part 5F – Medical Professional Liability – Occurrence	77
Schedule P – Part 5H – Other Liability – Claims-Made	80
Schedule P – Part 5H – Other Liability – Occurrence	79
Schedule P – Part 5R – Products Liability – Claims-Made	82
Schedule P – Part 5R – Products Liability – Occurrence	81
Schedule P – Part 5T – Warranty	83
Schedule P – Part 6C – Commercial Auto/Truck Liability/Medical	84
Schedule P – Part 6D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	84
Schedule P – Part 6E – Commercial Multiple Peril	85
Schedule P – Part 6H – Other Liability – Claims-Made	86
Schedule P – Part 6H – Other Liability – Occurrence	85
Schedule P – Part 6M – International	86
Schedule P – Part 6N – Reinsurance – Nonproportional Assumed Property	87
Schedule P – Part 6O – Reinsurance – Nonproportional Assumed Liability	87
Schedule P – Part 6R – Products Liability – Claims-Made	88
Schedule P – Part 6R – Products Liability – Occurrence	88
Schedule P – Part 7A – Primary Loss Sensitive Contracts	89
Schedule P – Part 7B – Reinsurance Loss Sensitive Contracts	91
Schedule P Interrogatories	93
Schedule T – Exhibit of Premiums Written	94
Schedule T – Part 2 – Interstate Compact	95
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule Y – Part 1A – Detail of Insurance Holding Company System	97
Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	98
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	99
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11

