



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

NAIC Group Code 04795, NAIC Company Code 28339, Employer's ID Number 43-0762309
Organized under the Laws of Missouri, State of Domicile or Port of Entry Missouri
Country of Domicile United States
Incorporated/Organized 05/21/1986, Commenced Business 12/01/1986
Statutory Home Office 1401 S Brentwood Blvd., Ste 100, St. Louis, MO, US 63144-1416
Main Administrative Office 150 Northwest Point Blvd, 3rd Floor, Elk Grove Village, IL, US 60007
Mail Address 150 Northwest Point Blvd, 3rd Floor, Elk Grove Village, IL, US 60007
Primary Location of Books and Records 150 Northwest Point Blvd, 3rd Floor, Elk Grove Village, IL, US 60007
Internet Web Site Address www.atlas-fin.com
Statutory Statement Contact Paul Anthony Romano, 847-700-8603

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Officers include Scott David Wollney (President, CEO), Leslie Patterson DiMaggio (Secretary, VP Operations), Paul Anthony Romano (VP, CFO, Treasurer).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Other officers include Bruce Wayne Giles (VP Product Development & Underwriting), Joseph Raymond Shugrue (VP Claims).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Directors/Trustees include Daniel Joseph Boxell, Zenovia Diane Love, Scott David Wollney, Leslie Patterson DiMaggio, Paul Anthony Romano, Bruce Wayne Giles, Joseph Raymond Shugrue, Serena Marie Lintker, Lyn Dianne Ward.

State of Illinois
County of Cook

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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.

Signature of Scott David Wollney, President, CEO

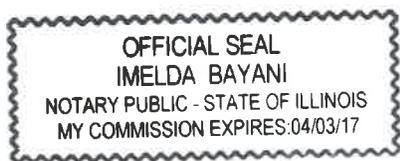
Signature of Paul Anthony Romano, VP, CFO, Treasurer

Signature of Leslie Patterson DiMaggio, Secretary, VP Operations

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

Imelda Bayani, Sr. Staff Accountant
April 3, 2017



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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).....	27,498,140		27,498,140	31,257,861
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 (\$3,669,104 , Schedule E-Part 1), cash equivalents (\$, Schedule E-Part 2) and short-term investments (\$, Schedule DA).....	3,669,104		3,669,104	2,427,670
6. Contract loans (including \$ premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA)	205,389		205,389	
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)	31,372,632		31,372,632	33,685,531
13. Title plants less \$ charged off (for Title insurers only).....				
14. Investment income due and accrued	168,484		168,484	183,646
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,789,328		3,789,328	1,730,026
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	25,033,713		25,033,713	10,056,768
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,798,106		1,798,106	3,779,012
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	50,396		50,396	351,145
18.2 Net deferred tax asset.....	4,135,817	1,985,241	2,150,576	1,071,163
19. Guaranty funds receivable or on deposit	2,052		2,052	3,478
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	156		156	5,379
24. Health care (\$) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets	329,699	297,141	32,558	32,197
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	66,680,383	2,282,381	64,398,002	50,898,344
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27)	66,680,383	2,282,381	64,398,002	50,898,344
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. Receivable from pools.....	26,358		26,358	32,197
2502. State income tax receivable.....	6,200		6,200	
2503. Prepaid expenses.....	208,857	208,857		
2598. Summary of remaining write-ins for Line 25 from overflow page	88,284	88,284		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	329,699	297,141	32,558	32,197

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	12,108,868	14,581,162
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,511,841	3,014,075
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	3,994,893	2,921,815
4. Commissions payable, contingent commissions and other similar charges	2,983,177	1,046,172
5. Other expenses (excluding taxes, licenses and fees)	576,235	448,481
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	375,223	228,681
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 \$30,451,182 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)	14,115,793	11,064,530
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	9,748,265	5,894,202
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	800,000	800,000
14. Amounts withheld or retained by company for account of others	84,455	80,368
15. Remittances and items not allocated	2,707	8,550
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		153,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	220,419	1,073,936
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	(932,417)	(3,310,345)
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	45,589,459	38,004,627
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	45,589,459	38,004,627
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,815,000	3,815,000
31. Preferred capital stock		
32. Aggregate write-ins for other-than-special surplus funds		
33. Surplus notes	3,000,000	
34. Gross paid in and contributed surplus	7,434,572	7,434,572
35. Unassigned funds (surplus)	4,558,970	1,644,145
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)	18,808,543	12,893,718
38. Totals (Page 2, Line 28, Col. 3)	64,398,002	50,898,344
DETAILS OF WRITE-INS		
2501. Unearned ceding commissions.....	459,765	87,972
2502. Escheatables.....	74,050	29,238
2503. Other liability - premium deficiency reserve.....	1,765	
2598. Summary of remaining write-ins for Line 25 from overflow page	(1,467,997)	(3,427,555)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(932,417)	(3,310,345)
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)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	25,135,942	19,624,764
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	9,098,750	7,160,100
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	5,600,434	5,055,597
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	7,055,219	5,776,399
5. Aggregate write-ins for underwriting deductions	11,230	
6. Total underwriting deductions (Lines 2 through 5)	21,765,633	17,992,096
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	3,370,309	1,632,668
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	375,557	451,354
10. Net realized capital gains (losses) less capital gains tax of \$75,247 (Exhibit of Capital Gains (Losses))	(99,429)	(35,825)
11. Net investment gain (loss) (Lines 9 + 10)	276,127	415,529
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$23 amount charged off \$113,944)	(113,922)	(92,851)
13. Finance and service charges not included in premiums	112,002	89,708
14. Aggregate write-ins for miscellaneous income	(98,384)	44,191
15. Total other income (Lines 12 through 14)	(100,303)	41,048
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	3,546,133	2,089,245
17. Dividends to policyholders		(391)
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)	3,546,133	2,089,635
19. Federal and foreign income taxes incurred	1,545,502	414,101
20. Net income (Line 18 minus Line 19) (to Line 22)	2,000,631	1,675,534
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	12,893,718	11,249,572
22. Net income (from Line 20)	2,000,631	1,675,534
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(33,114)	(61,497)	
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	968,439	1,618,724
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(145,748)	(1,497,113)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	153,000	(153,000)
29. Change in surplus notes	3,000,000	
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		
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)	5,914,825	1,644,146
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	18,808,543	12,893,718
DETAILS OF WRITE-INS		
0501. Premium deficiency expense	11,230	
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)	11,230	
1401. Miscellaneous income	3,990	646
1402. Fines and penalties	(34,068)	(929)
1403. Retroactive reinsurance income/(expense)	(68,305)	42,553
1498. Summary of remaining write-ins for Line 14 from overflow page		1,920
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(98,384)	44,191
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	15,005,020	21,673,608
2. Net investment income.....	598,907	632,719
3. Miscellaneous income.....	(100,303)	41,048
4. Total (Lines 1 through 3).....	15,503,623	22,347,375
5. Benefit and loss related payments.....	10,850,844	8,902,389
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	9,623,131	8,481,541
8. Dividends paid to policyholders.....		1,562
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	1,320,000	935,000
10. Total (Lines 5 through 9).....	21,793,975	18,320,492
11. Net cash from operations (Line 4 minus Line 10).....	(6,290,352)	4,026,883
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	13,850,526	4,131,792
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.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	13,850,526	4,131,792
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	10,323,180	11,420,787
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	300,000	
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	10,623,180	11,420,787
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).....	3,227,346	(7,288,995)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	3,000,000	
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	1,304,439	2,977,754
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	4,304,439	2,977,754
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	1,241,433	(284,358)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,427,670	2,712,029
19.2 End of year (Line 18 plus Line 19.1).....	3,669,104	2,427,670

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	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	66,405	1,873	2,992	65,286
17.1 Other liability-occurrence	403,931	170,164	207,033	367,061
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	25,923,529	10,246,088	13,052,978	23,116,639
21. Auto physical damage	1,779,859	636,305	842,233	1,573,932
22. Aircraft (all perils)				
23. Fidelity				
24. Surety	13,481	10,099	10,556	13,024
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	28,187,205	11,064,530	14,115,793	25,135,942
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	2,992				2,992
17.1 Other liability-occurrence	184,631	22,402			207,033
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	11,062,602	1,990,376			13,052,978
21. Auto physical damage	782,153	60,080			842,233
22. Aircraft (all perils)					
23. Fidelity					
24. Surety	10,556				10,556
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	12,042,935	2,072,858			14,115,793
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					14,115,793
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		66,405	(10,772)	129,396	(140,168)	66,405
17.1 Other liability-occurrence	291,965	403,931		237,809	54,156	403,931
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	46,145,243	25,923,529	47,014	38,743,703	7,448,555	25,923,529
21. Auto physical damage	2,787,743	1,779,859	15	2,402,610	385,148	1,779,859
22. Aircraft (all perils)						
23. Fidelity						
24. Surety		13,481				13,481
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	49,224,951	28,187,205	36,257	41,513,518	7,747,691	28,187,205
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 Gateway Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire								
2. Allied lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril						2,000	(2,000)	
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine						549	(549)	
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	1,632,700	321,557	1,678,239	276,018	506,428	768,524	13,922	21.3
17.1 Other liability-occurrence		431		431	(12,991)	174	(12,734)	(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	(5,669)	117,013	(5,669)	117,013	83,688	148,365	52,335	
19.3,19.4 Commercial auto liability	8,340,378	10,088,244	8,360,133	10,068,489	11,442,466	13,590,347	7,920,608	34.3
21. Auto physical damage	999,370	1,058,758	999,388	1,058,740	35,785	66,032	1,028,493	65.3
22. Aircraft (all perils)								
23. Fidelity								
24. Surety		50,352		50,352	53,492	5,171	98,673	757.7
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	10,966,779	11,636,355	11,032,091	11,571,043	12,108,868	14,581,162	9,098,750	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 Gateway 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 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 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									19,540
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	3,302,587	485,755	3,420,047	368,295	747,669	210,652	820,188	506,428	76,695
17.1 Other liability-occurrence	2,211	7,303	2,211	7,303		(20,294)		(12,991)	(4,247)
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		81,758		81,758	9,646	1,929	9,646	83,688	1,707
19.3,19.4 Commercial auto liability	5,045,352	5,890,804	5,077,863	5,858,293	5,532,890	5,594,952	5,543,669	11,442,466	3,899,342
21. Auto physical damage	58,885	55,689	58,894	55,680		(19,899)	(4)	35,785	1,863
22. Aircraft (all perils)									
23. Fidelity									
24. Surety		53,718		53,718		(226)		53,492	(7)
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	8,409,035	6,575,027	8,559,015	6,425,048	6,290,206	5,767,114	6,373,500	12,108,868	3,994,893
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 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	4,401,192			4,401,192
1.2 Reinsurance assumed	3,553,596			3,553,596
1.3 Reinsurance ceded	4,407,199			4,407,199
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	3,547,589			3,547,589
2. Commission and brokerage:				
2.1 Direct, excluding contingent		4,926,829		4,926,829
2.2 Reinsurance assumed, excluding contingent		2,311,020		2,311,020
2.3 Reinsurance ceded, excluding contingent		4,929,623		4,929,623
2.4 Contingent-direct		807,364		807,364
2.5 Contingent-reinsurance assumed		249,745		249,745
2.6 Contingent-reinsurance ceded		807,364		807,364
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)		2,557,971		2,557,971
3. Allowances to manager and agents				
4. Advertising		23,832		23,832
5. Boards, bureaus and associations	34,411	261,070	1,955	297,436
6. Surveys and underwriting reports		25,158		25,158
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,109,429	1,511,830	66,133	2,687,392
8.2 Payroll taxes	78,796	95,098	4,300	178,194
9. Employee relations and welfare	147,832	194,713	8,330	350,875
10. Insurance	24,686	34,055		58,741
11. Directors' fees	23,224	27,123	800	51,147
12. Travel and travel items	33,629	80,273	576	114,478
13. Rent and rent items	115,396	139,806		255,203
14. Equipment	17,324	20,857		38,180
15. Cost or depreciation of EDP equipment and software	185,125	255,303	818	441,246
16. Printing and stationery	7,848	9,427	232	17,507
17. Postage, telephone and telegraph, exchange and express	34,742	40,322	2	75,065
18. Legal and auditing	120,666	188,790	65,469	374,925
19. Totals (Lines 3 to 18)	1,933,108	2,907,655	148,614	4,989,378
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,048,627		1,048,627
20.2 Insurance department licenses and fees		58,811		58,811
20.3 Gross guaranty association assessments		(10,349)		(10,349)
20.4 All other (excluding federal and foreign income and real estate)		20,562		20,562
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		1,117,651		1,117,651
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	119,737	471,942	19,844	611,523
25. Total expenses incurred	5,600,434	7,055,219	168,457 (a)	12,824,111
26. Less unpaid expenses-current year	3,994,893	3,934,635		7,929,527
27. Add unpaid expenses-prior year	2,921,815	1,723,334		4,645,149
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)	4,527,357	4,843,919	168,457	9,539,733
DETAILS OF WRITE-INS				
2401. Bank charges	137	300,488		300,625
2402. Outside services	114,479	26,531		141,010
2403. Public company costs		120,037		120,037
2498. Summary of remaining write-ins for Line 24 from overflow page	5,121	24,886	19,844	49,851
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	119,737	471,942	19,844	611,523

(a) Includes management fees of \$ to affiliates and \$ (20,806) to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a).....204,478	.....204,962
1.1 Bonds exempt from U.S. tax	(a).....7,689	.....14,708
1.2 Other bonds (unaffiliated)	(a).....452,508	.....429,843
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).....220	.....220
7. Derivative instruments	(f).....	.....
8. Other invested assets	.....	.....
9. Aggregate write-ins for investment income	.....	.....
10. Total gross investment income	664,896	649,733
11. Investment expenses		(g).....168,457
12. Investment taxes, licenses and fees, excluding federal income taxes		(g).....
13. Interest expense		(h).....105,719
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)		.....274,177
17. Net investment income (Line 10 minus Line 16)		375,557
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 \$ 7,066 accrual of discount less \$ 215,254 amortization of premium and less \$ 15,215 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 \$ 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 \$ 105,719 interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	8,117		8,117		
1.2 Other bonds (unaffiliated)	(32,299)		(32,299)		
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				(94,611)	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(24,182)		(24,182)	(94,611)	
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.....	1,985,241	2,063,101	77,860
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	297,141	73,533	(223,608)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,282,381	2,136,634	(145,748)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27)	2,282,381	2,136,634	(145,748)
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.....	208,857	48,677	(160,180)
2502. Other assets - security deposit.....	84,837	22,488	(62,350)
2503. Other receivables.....	3,446	2,368	(1,078)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	297,141	73,533	(223,608)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

A. Accounting Practices

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

The Missouri Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Missouri for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Missouri Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures manual*, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Missouri.

The Missouri Department of Insurance has adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. The company did not utilize any of the Missouri prescribed or permitted accounting practices that depart from NAIC SAP 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 Missouri is shown below:

<u>NET INCOME</u>	<u>State of Domicile</u>	<u>2015</u>	<u>2014</u>
(1) Missouri Company state basis (page 4, line 20, columns 1 & 2)	MO	\$ 2,000,631	\$ 1,675,534
(2) State prescribed practices that increase/(decrease) NAIC SAP:	MO	\$ 0	\$ 0
(3) NAIC SAP (1-2=3)	MO	\$ 2,000,631	\$ 1,675,534
 <u>SURPLUS</u>			
(4) Missouri Company state basis (page 3, line 37, columns 1 & 2)	MO	\$ 18,808,543	\$ 12,893,718
(5) State prescribed practices that increase/(decrease) NAIC SAP:	MO	\$ 0	\$ 0
(6) NAIC SAP (4-5=6)	MO	\$ 18,808,543	\$ 12,893,718

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 interest in a joint venture. The Company carries this interest based on underlying audited 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>67,636</u>
2. 12 Months or Longer	\$ <u>81,509</u>

(b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ <u>7,473,658</u>
2. 12 Months or Longer	\$ <u>2,732,496</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.

H. Restricted Assets

- 1) Restricted Assets (Including Pledged)

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	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 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	4,948,504	0	0	0	4,948,504
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	\$4,948,504	\$0	\$0	\$0	\$4,948,504

(a) Subset of column 1

(b) Subset of column 3

Restricted Asset Category	Gross Restricted		8	Percentage	
	6	7		9	10
	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		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	4,857,416	91,088	4,948,504	7.4%	7.7%
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	0	0	0	0.0	0.0
n. Other restricted assets	0	0	0	0.0	0.0
o. Total restricted assets	\$4,857,416	\$91,088	\$4,948,504	7.4%	7.7%

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.

NOTES TO FINANCIAL STATEMENTS

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 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.

9. Income Taxes:

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

		12/31/2015		
		(1)	(2)	(3) (Col 1+2)
		Ordinary	Capital	Total
1.	(a) Gross deferred tax assets	\$4,312,833	\$33,114	\$4,345,947
	(b) Statutory valuation allowance adjustments	0	0	0
	(c) Adjusted gross deferred tax assets (1a-1b)	4,312,833	33,114	4,345,947
	(d) Deferred tax assets nonadmitted	1,985,241	0	1,985,241
	(e) Subtotal net admitted deferred tax asset (1c-1d)	2,327,592	33,114	2,360,706
	(f) Deferred tax liabilities	31,764	178,365	210,129
	(g) Net admitted deferred tax asset (1e-1f)	\$2,295,828	(\$145,251)	\$2,150,577

		12/31/2014		
		(4)	(5)	(6) (Col 4+5)
		Ordinary	Capital	Total
	(a) Gross deferred tax assets	\$3,420,828	\$0	\$3,420,828
	(b) Statutory valuation allowance adjustments	0	0	0
	(c) Adjusted gross deferred tax assets (1a-1b)	3,420,828	0	3,420,828
	(d) Deferred tax assets nonadmitted	2,063,100	0	2,063,100
	(e) Subtotal net admitted deferred tax asset (1c-1d)	1,357,728	0	1,357,728
	(f) Deferred tax liabilities	31,982	254,588	286,570
	(g) Net admitted deferred tax asset (1e-1f)	\$1,325,746	(\$254,588)	\$1,071,158

		Change		
		(7)	(8)	(9) (Col 7+8)
		Ordinary	Capital	Total
	(a) Gross deferred tax assets	\$892,005	\$33,114	\$925,119
	(b) Statutory valuation allowance adjustments	0	0	0
	(c) Adjusted gross deferred tax assets (1a-1b)	892,005	33,114	925,119
	(d) Deferred tax assets nonadmitted	(77,859)	0	(77,859)
	(e) Subtotal net admitted deferred tax asset (1c-1d)	969,864	33,114	1,002,978
	(f) Deferred tax liabilities	(218)	(76,223)	(76,441)
	(g) Net admitted deferred tax asset (1e-1f)	\$970,082	\$109,337	\$1,079,419

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	\$1,576,433	\$33,114	\$1,609,547
(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)	541,030	0	541,030
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	541,030	0	541,030
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	2,498,695
(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.	210,129	0	210,129
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$2,327,592	\$33,114	\$2,360,706

12/31/2014			
(4)	(5)	(6)	(Col 4+5)
Ordinary	Capital	Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$532,588	\$0	\$532,588
(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)	538,570	0	538,570
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	538,570	0	538,570
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	1,182,256
(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.	286,570	0	286,570
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$1,357,728	\$0	\$1,357,728

Change			
(7)	(8)	(9)	(Col 7+8)
Ordinary	Capital	Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$1,043,845	\$33,114	\$1,076,959
(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)	2,460	0	2,460
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	2,460	0	2,460
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	1,316,439
(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.	(76,441)	0	(76,441)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$969,864	\$33,114	\$1,002,978

3. Admission thresholds:

	12/31/2015	12/31/2014
(a) Ratio percentage used to determine recovery period and threshold limitation amount	328.97	286.76
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$16,657,967	\$11,822,555

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)	\$4,312,833	\$33,114	\$3,420,828	\$0	\$892,005	\$33,114
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$2,327,592	\$33,114	\$1,357,728	\$0	\$969,864	\$33,114
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%	0%

(b) Does the Company's tax planning strategies include the use of reinsurance? Yes ___ No X

NOTES TO FINANCIAL STATEMENTS

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) 12/31/2015	(2) 12/31/2014	(3) (Col 1 - 2) Change
1. Current Income Tax:			
(a) Federal	\$1,545,502	\$ 414,101	\$1,131,401
(b) Foreign	0	0	0
(c) Subtotal	1,545,502	414,101	1,131,401
(d) Federal income tax on net capital gains	75,247	124,557	(49,310)
(e) Utilization of capital loss carryforwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	\$1,620,749	\$ 538,658	\$1,082,091
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 396,361	\$ 365,778	\$ 30,583
(2) Unearned premium reserve	988,105	752,387	235,718
(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	16,850	16,510	340
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted assets	103,999	25,001	78,998
(11) Net operating loss carry-forward	2,507,569	2,161,968	345,601
(12) Tax credit carry-forward	64,230	62,395	1,835
(13) Allowance for bad debts	74,183	33,392	40,791
(14) Other (including items <5% of total ordinary tax assets)	161,536	3,397	158,139
(99) Subtotal	\$4,312,833	\$3,420,828	\$ 892,005
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	1,985,241	2,063,100	(77,859)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$2,327,592	\$1,357,728	\$ 969,864
(e) Capital:			
(1) Investments	\$ 33,114	\$ 0	\$ 33,114
(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	\$ 33,114	\$ 0	\$ 33,114
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 33,114	\$ 0	\$ 33,114
(i) Admitted deferred tax assets (2d + 2h)	\$2,360,706	\$1,357,728	\$1,002,978

NOTES TO FINANCIAL STATEMENTS

(1)	(2)	(3)
12/31/2015	12/31/2014	(Col 1 - 2) Change

3. Deferred Tax Liabilities:

(a) Ordinary		(1)	(2)	(3)
		12/31/2015	12/31/2014	(Col 1 - 2) Change
(1)	Investments	\$ 13,904	\$ 11,657	\$ 2,247
(2)	Fixed assets	4,918	9,047	(4,129)
(3)	Deferred and uncollected premium	0	0	0
(4)	Policyholder reserves	0	0	0
(5)	Salvage and subrogation	12,942	11,278	1,664
(6)	Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99)	Subtotal	\$ 31,764	\$ 31,982	(\$ 218)
(b) Capital:				
(1)	Investments	\$ 178,365	\$ 254,588	(\$ 76,223)
(2)	Real estate	0	0	0
(3)	Other (including items <5% of total capital tax liabilities)	0	0	0
(99)	Subtotal	\$ 178,365	\$ 254,588	(\$ 76,223)
(c)	Deferred tax liabilities (3a99 + 3b99)	\$ 210,129	\$ 286,570	(\$ 76,441)
4	Net deferred tax assets/liabilities (2i - 3c)	\$ 2,150,577	\$1,071,158	\$1,079,419

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	\$4,345,947	\$3,420,828	(\$ 925,119)
Total deferred tax liabilities	(210,129)	(286,570)	(76,441)
Net deferred tax asset	4,135,818	3,134,258	(1,001,560)
Tax effect of unrealized (gains)/losses	33,114	0	(33,114)
Change in net deferred income tax	\$4,102,704	\$3,134,258	(\$ 968,446)

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	\$3,645,562	
Realized capital gain (loss)	(24,182)	
Total statutory gain (loss)	\$3,621,380	
Statutory gain (loss) taxed at enacted rate	\$1,267,483	35.00 %
Nonadmitted assets DTA (increase)/decrease	(78,263)	(2.16)
Tax exempt interest	(4,376)	(0.12)
Non-deductible expenses	(27)	0.00
Tax rate change	(105,652)	(2.92)
Section 382 limitation	(426,862)	(11.79)
Prior year true-up	1	0.00
Total effective tax	\$ 652,304	18.01 %
Current federal income tax incurred	\$1,620,749	44.75 %
(Increase) or decrease in net DTAs excluding unrealized gains/losses	(968,445)	(26.74)
Total effective tax	\$ 652,304	18.01 %

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>
Net Operating Loss	2012	\$7,164,483	12/31/2032	2012 Event Section 382
		<u>Amount</u>	<u>Expiration Date</u>	
Alternative Minimum Tax Credit		\$ 61,965	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	\$514,678
2015	1,589,689
Total	\$2,104,367

- 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), American Country 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 of \$3.0 million in the form of a surplus note from its parent, AIA.

- D. At December 31, 2015 and 2014, the Company had \$156 and \$5,379, respectively, in receivables and \$220,419 and \$1,073,936, respectively, in payables 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.

11. Debt:

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

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement 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 \$51,754 and \$41,328 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 50,000 shares of common stock authorized, 38,150 shares issued and outstanding. All shares are Class A and have a par value of \$100 per share.
- 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 Missouri to shareholders without prior approval of the Missouri 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 \$1,880,854 or (2) net income for the twelve months ending December 31, 2015 which was \$2,000,631.
- 4) There were no dividends paid in 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) represented by cumulative net unrealized loss as of December 31, 2015 is \$94,611.
- 11) The Company issued the following surplus debentures or similar obligations:

<u>Date Issued</u>	<u>Interest Rate</u>	<u>Par Value (Face Amount of Note)</u>	<u>Carrying Value of Note</u>	<u>Principal and/or Interest Paid Current Year</u>	<u>Total Principal and/or Interest Paid</u>	<u>Unapproved Principal and/or Interest</u>	<u>Date of Maturity</u>
May 1, 2015	Prime + 2% not to exceed 10%	\$3,000,000	\$3,000,000	\$105,719	\$105,719	\$3,000,000	May 1, 2020

A surplus note in the amount of \$3,000,000 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 Missouri 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 \$12,900,000.

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 due to a quasi-reorganization is as follows:

	Change in Year Surplus	Change in Gross Paid-in and Contributed Surplus
2015	\$ 0	\$ 0
2014	\$ 0	\$ 0
2013	\$1,027,776	(\$13,499,798)

- 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 is 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 \$18,023 to cover these assessments.

2) The Company recognizes an asset of \$2,052 for premium tax offsets as of December 31, 2015. The following is a reconciliation of the asset:

a.	Asset recognized for premium tax offsets, prior year	\$3,478
b.	Decreases current year:	
	Premium tax offset applied	(1,221)
	Premium tax offset prior year adjustment	(255)
c.	Increases current year:	
	Premium tax offset paid	50
	Premium tax offset prior year adjustment	0
d.	Asset recognized for premium tax offsets, current year	\$2,052

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 did not have any claims related extra contractual obligations or bad faith losses stemming from lawsuits.

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 leases office space and equipment under various non-cancelable 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 \$242,918 and \$237,929, respectively.

2) At January 1, 2016, the future minimum rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2016	\$ 158,654
2.	2017	\$ 116,843
3.	2018	\$ 119,352
4.	2019	\$ 121,540
5.	2020	\$ 123,727
6.	Aggregate Total	\$ 54,724

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 material sales-leaseback transactions.

NOTES TO FINANCIAL STATEMENTS

B. Lessor Leases

The Company is not involved in any 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.

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 did not write direct premiums through managing general agents or third party administrators.

20. Fair Value Measurements:

A. The Company does not have any assets or liabilities that are measured at fair value at December 31, 2015.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Long Term Bonds	\$27,353,265	\$27,498,140	\$4,128,270	\$23,224,995	\$ 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 \$4,948,504 and \$4,857,416 at December 31, 2015 and 2014, respectively, were on deposit with various government authorities or trustees as required by law.

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 Ins Co.	\$43,761,000
25364	13-1675535	Swiss Reinsurance America	\$6,065,000
00000	AA-1128003	Lloyd's Syndicate Number 2003	\$1,091,000
11054	43-1898350	Maiden Reinsurance N America	\$830,000
10227	13-4924125	Munich Reinsurance America Inc.	\$578,000

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:

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$14,115,793	\$1,280,999	\$25,931,815	\$2,353,295	(\$11,816,022)	(\$1,072,296)
b. All Other	25,270	0	4,519,367	1,636,752	(4,494,097)	(1,636,752)
c. TOTAL	\$14,141,063	\$1,280,999	\$30,451,182	\$3,990,047	(\$16,310,119)	(\$2,709,048)

- d. Direct Unearned Premium Reserve: \$30,425,912.
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) <u>Direct</u>	(2) <u>Assumed</u>	(3) <u>Ceded</u>	(4) <u>Net</u>
	a. Contingent Commission	(\$825,606)	(\$383,555)	(\$825,606)	($383,555)
b. Sliding Scale Adjustment	0	147,420	0	147,420
c. Other Profit Commission Arrangement	0	0	0	0
d. TOTAL	(\$825,606)	(\$236,135)	(\$825,606)	(\$236,135)

- (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.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

The Company entered into a retroactive reinsurance agreement with White Rock Insurance (SAC) Ltd. effective January 1, 2013. The agreement transferred liability for certain workers' compensation losses occurring on or before January 1, 2013. Balances pertaining to this agreement as of December 31, 2015 are presented in the table below:

(1)

	<u>Assumed</u>	<u>Ceded</u>
a. Reserves Transferred:		
1. Initial Reserves		\$9,852,123
2. Adjustments - Prior Year (s)		18,132
3. Adjustments - Current Year		(260,710)
4. Current Total	\$ 0	\$9,609,545
b. Consideration (Paid) or Received:		
1. Initial Consideration		(\$9,852,123)
2. Adjustments - Prior Year (s)		0
3. Adjustments - Current Year		0
4. Current Total	\$ 0	(\$9,852,123)
c. Paid Losses (Reimbursed) or Recovered:		
1. Prior Year (s)		\$6,364,870
2. Current Year		1,776,679
3. Current Total	\$ 0	\$8,141,549
d. Special Surplus from Retroactive Reinsurance:		
1. Initial Surplus Gain or (Loss)		\$ 0
2. Adjustments - Prior Year (s)		18,132
3. Adjustments - Current Year		(260,710)
4. Current Year Restricted Surplus	\$ 0	(\$ 242,578)
5. Cumulative Total Transferred to Unassigned Fund	\$ 0	(\$ 242,578)

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

<u>Company</u>	<u>Alien Number</u>	<u>Assumed Amount</u>	<u>Ceded Amount</u>
White Rock Insurance (SAC) Ltd	AA-3190186	\$ 0	\$9,609,545
Total		\$ 0*	\$9,609,545*

*Total amounts must agree with totals in a.4 above. Include the NAIC Company Code or Alien Insurer Identification Number for each insurer listed.

- f. 1. None
2. Unauthorized Reinsurers

<u>Company</u>	<u>Total Paid/Loss/LAE Recoverable</u>	<u>Amounts Over 90 Days Overdue</u>	<u>Collateral Held</u>
White Rock Insurance (SAC) Ltd	\$131,316	\$ 0	\$800,000
	\$131,316	\$ 0	\$800,000

3. None

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.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination:

NOTES TO FINANCIAL STATEMENTS

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 \$17.5 million. As of December 31, 2015, \$11.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior accident years. Reserves remaining for prior years are now \$6.5 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, the Company owes ASI \$5,465,108, which consists of the following: agents balances deferred of \$2,441,787, reinsurance recoverable of \$976,970, payable to affiliate of (\$91,190), reinsurance payable on paid losses of (\$1,511,841) and ceded reinsurance payable net of commission of (\$7,280,834).

27. Structured Settlements:

There were no structured settlements.

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	\$ <u>0</u>
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:

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? Missouri.....
- 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.12/31/2011
- 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.12/31/2011
- 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).05/16/2013
- 3.4 By what department or departments? Missouri 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 control100.0
 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....
.....
.....

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....
 - 20.12 To stockholders not officers \$.....
 - 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
 - 20.22 To stockholders not officers \$.....
 - 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
 - 21.22 Borrowed from others \$.....
 - 21.23 Leased from others \$.....
 - 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
 - 22.22 Amount paid as expenses \$.....
 - 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....

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	\$ 4,948,504
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	\$

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 W. 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 []

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.....	27,498,140	27,353,264	(144,876)
30.2 Preferred Stocks.....	.....	.....	.....
30.3 Totals	27,498,140	27,353,264	(144,876)

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 [] 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 []

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 [] 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? \$274,652
- 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.....	\$.....97,101
Michigan Assigned Claims Facility.....	\$.....76,601

- 34.1 Amount of payments for legal expenses, if any? \$72,435
- 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.....	\$.....45,136
McGlinchey Stafford.....	\$.....24,498

- 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? \$

1.3.1 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:

- 1.6.1 Total premium earned \$
 1.6.2 Total incurred claims \$
 1.6.3 Number of covered lives

All years prior to most current three years:

- 1.6.4 Total premium earned \$
 1.6.5 Total incurred claims \$
 1.6.6 Number of covered lives

1.7 Group policies:

Most current three years:

- 1.7.1 Total premium earned \$
 1.7.2 Total incurred claims \$
 1.7.3 Number of covered lives

All years prior to most current three years:

- 1.7.4 Total premium earned \$
 1.7.5 Total incurred claims \$
 1.7.6 Number of covered lives

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$	\$	\$
2.2	Premium Denominator	\$25,135,942	\$	\$19,624,764
2.3	Premium Ratio (2.1/2.2)	.....	.....	.....
2.4	Reserve Numerator	\$	\$	\$
2.5	Reserve Denominator	\$31,731,395	\$	\$31,581,582
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:

- 3.2.1 Participating policies \$
 3.2.2 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:
 5.2.1 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A [X]
 5.2.2 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 100% quota share reinsurance and loss portfolio program.....
- 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?..... Yes [] No [X]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophe loss
 None.....
- 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)?..... Yes [X] No []
- 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)?..... Yes [X] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?..... Yes [] No [X]
- 8.2 If yes, give full information.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity..... Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract..... Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 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?..... Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or,..... Yes [] No [X]
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or..... Yes [] No [X]
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement..... Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?..... Yes [X] No [] N/A []

GENERAL INTERROGATORIES
PART 2 - PROPERTY & 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..... \$..... 23,473
- 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 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

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. \$.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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
Gross Premiums Written (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)	72,867,315	37,312,982	33,834,428	24,985,534	29,757,693
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,567,618	2,226,221	1,390,699	293,503	748,766
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)	13,481	55,580	28,200		
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	77,448,413	39,594,783	35,253,327	25,279,037	30,506,459
Net Premiums Written (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)	26,393,865	20,857,513	12,163,075	19,821,659	25,097,442
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,779,859	1,371,159	939,567	257,941	575,494
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)	13,481	55,580	28,200		
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	28,187,205	22,284,253	13,130,842	20,079,600	25,672,936
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	3,370,309	1,632,668	482,523	(13,426,693)	(6,130,367)
14. Net investment gain (loss) (Line 11)	276,127	415,529	1,641,139	1,933,275	1,458,097
15. Total other income (Line 15)	(100,303)	41,048	(4,024)	(638,635)	(161,882)
16. Dividends to policyholders (Line 17)		(391)	152	6,949	25,623
17. Federal and foreign income taxes incurred (Line 19)	1,545,502	414,101	20,644		26,897
18. Net income (Line 20)	2,000,631	1,675,534	2,098,842	(12,139,002)	(4,886,672)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	64,398,002	50,898,344	37,415,410	53,456,310	53,519,238
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	3,789,328	1,730,026	939,163	1,653,352	2,106,725
20.2 Deferred and not yet due (Line 15.2)	25,033,713	10,056,768	5,990,160	6,010,421	7,204,876
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	45,589,459	38,004,627	26,165,837	43,234,514	37,192,711
22. Losses (Page 3, Line 1)	12,108,868	14,581,162	16,268,455	25,335,017	16,474,212
23. Loss adjustment expenses (Page 3, Line 3)	3,994,893	2,921,815	1,563,578	4,588,277	3,149,751
24. Unearned premiums (Page 3, Line 9)	14,115,793	11,064,530	8,405,041	9,542,961	13,667,307
25. Capital paid up (Page 3, Lines 30 & 31)	3,815,000	3,815,000	3,815,000	3,815,000	3,815,000
26. Surplus as regards policyholders (Page 3, Line 37)	18,808,543	12,893,718	11,249,572	10,221,796	16,326,526
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(6,290,352)	4,026,883	(12,027,662)	(4,016,172)	(48,433)
Risk-Based Capital Analysis					
28. Total adjusted capital	18,808,543	12,893,718	11,249,572	10,221,796	16,326,526
29. Authorized control level risk-based capital	5,063,669	4,122,833	4,170,507	3,425,943	3,497,465
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	87.7	92.8	89.9	46.4	89.5
31. Stocks (Lines 2.1 & 2.2)					6.5
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)	11.7	7.2	10.1	53.6	3.2
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	0.7				
38. Receivables for securities (Line 9)					0.7
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (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
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(61,497)		310	383,073	(48,936)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	5,914,825	1,644,146	1,027,776	(6,104,731)	(516,580)
Gross Losses Paid (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)	20,494,654	18,842,533	(187,351)	16,230,347	12,980,008
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,058,128	883,971	479,970	620,221	1,185,352
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)			(8,975)		
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	50,352	53,115	14,530		
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	22,603,134	19,779,620	298,174	16,850,568	14,165,360
Net Losses Paid (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)	10,461,951	8,086,409	15,504,101	14,511,971	12,073,972
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,058,740	707,869	394,899	620,221	1,185,352
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)			(8,975)		
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	50,352	53,115	14,530		
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	11,571,043	8,847,393	15,904,556	15,132,192	13,259,324
Operating Percentages (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	99.1	63.6
68. Loss expenses incurred (Line 3)	22.3	25.8	16.0	19.4	21.6
69. Other underwriting expenses incurred (Line 4)	28.1	29.4	32.7	36.9	40.4
70. Net underwriting gain (loss) (Line 8)	13.4	8.3	3.4	(55.5)	(25.6)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	25.4	25.7	35.5	47.7	38.3
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	118.6	85.2
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)	149.9	172.8	116.7	196.4	157.2
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	447	(528)	24	8,326	1,481
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)	3.5	(4.7)	0.2	51.0	8.8
Two Year Loss Development (000 omitted)					
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)	1,228	(359)	1,094	3,681	2,584
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)	10.9	(3.5)	6.7	21.9	15.8

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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2015

NAIC Company Code 28339

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	218,342	96,325		157,259	233,376	25,502	28,391	99,747	74,533	22,898	25,471	11,798
21.1 Private passenger auto physical damage											1,738	697
21.2 Commercial auto physical damage	12,896	1,827		11,069								
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)	231,238	98,153		168,328	233,376	25,502	28,391	99,747	74,533	22,898	27,210	12,495
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 \$ 202

(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

19.AL



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.AK

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401, 3402, 3403, 3498, 3499).

19.AZ

(a) Finance and service charges not included in Lines 1 to 35 \$ 606

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2015

NAIC Company Code 28339

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	288,673	90,499		198,174		802	87,194	2,383	20,487	37,852	44,673	10,372
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	3,939	1,000		2,939							516	142
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)	292,612	91,500		201,112		802	87,194	2,383	20,487	37,852	45,189	10,514
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 \$ 30

(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

19.AR



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF California

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401, 3402, 3403, 3498, 3499).

19.CA

(a) Finance and service charges not included in Lines 1 to 35 \$ 9,774

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.CO

(a) Finance and service charges not included in Lines 1 to 35 \$ 120

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2015

NAIC Company Code 28339

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)	5,469	656		4,813							547	428
19.4 Other commercial auto liability	56,985	7,039		49,946		1,485	1,485	900	900		5,699	4,464
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)	62,454	7,695		54,759		1,485	1,485	900	900		6,245	4,893
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 \$15

(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

19.DE



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.DC

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2015

NAIC Company Code 28339

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability and liability portions), Mortgage guaranty, Ocean and Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private and Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, and Aggregate write-ins.

19.FL

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2015

NAIC Company Code 28339

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						(500,327)	30,467		24,436	24,436		
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	281,962	59,480		222,482	11,826	14,252	14,268	901	41,677	43,483	40,951	15,360
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	16,389	3,162		13,227	2,395	2,395		105	105		2,410	893
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)	298,351	62,642		235,709	14,221	(483,679)	44,734	1,006	66,218	67,919	43,362	16,253
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 \$ 45

(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

19.GA



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2015

NAIC Company Code 28339

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					82,608	(13,993)	150	13,789	6,296	174		
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												1,067
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)					82,608	(13,993)	150	13,789	6,296	174		1,067
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

19.HI



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2015

NAIC Company Code 28339

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	275,010	47,879		234,659	40,784	(33,385)	12,265	5,058	(7,790)	6,900	30,875	7,970
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	13,982	3,261		10,721							1,398	405
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)	288,992	51,140		245,380	40,784	(33,385)	12,265	5,058	(7,790)	6,900	32,273	8,376
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 \$ 387

(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

19.ID



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.1L

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Commercial multiple peril, etc.

19.IN

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Commercial multiple peril, etc.

19.1A

(a) Finance and service charges not included in Lines 1 to 35 \$ 175
(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Direct Premiums Written, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability and liability portions), Mortgage guaranty, Ocean and Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Medicare Title XVIII, Federal Employees Health Benefits Plan, Workers' compensation, Products liability, Private and Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, and Aggregate write-ins.

19.KS

(a) Finance and service charges not included in Lines 1 to 35 \$ 212

(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 Gateway 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 28339

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)	130,202	52,974		80,583	87,325	43,163	42,264	4,090	(12,668)	3,943	16,130	2,563
19.4 Other commercial auto liability	589,124	368,696		260,434	148,637	104,427	169,618	24,116	106,780	123,114	72,991	11,599
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	15,788	4,105		12,117	689	689					1,912	311
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)	735,114	425,775		353,134	236,652	148,279	211,882	28,207	94,113	127,056	91,033	14,473
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 \$ 140

(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

19.KY



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2015

NAIC Company Code 28339

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					144,880	61,592	41,720	12,861	42,103	33,303		
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	3,453,984	1,830,072		1,658,836	405,213	623,957	505,477	58,121	200,607	203,646	425,477	163,476
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	165,358	66,354		99,004	24,594	26,342	1,748	3,725	3,725		19,575	7,826
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)	3,619,342	1,896,427		1,757,839	574,688	711,891	548,945	74,706	246,435	236,949	445,052	171,303
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)												

19.LA

(a) Finance and service charges not included in Lines 1 to 35 \$143

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF MAINE

DURING THE YEAR 2015

NAIC Company Code 28339

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	10,572	3,130		7,442							1,151	253
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	457,397	397,906		216,029	187,101	97,989	161,429	6,286	16,166	72,700	55,114	10,950
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	53,707	42,651		19,101	9,300	11,511	2,211	840	840		6,947	1,286
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)	521,676	443,688		242,572	196,400	109,500	163,640	7,126	17,006	72,700	63,213	12,488
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 \$ 258

(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

19.ME



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2015

NAIC Company Code 28339

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						13,361	8,006		6,391	6,391		
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)	14,018	4,102		10,337		(10)					1,469	328
19.4 Other commercial auto liability	999,773	342,563		679,138	111,878	79,687	122,246	53,549	65,694	47,400	123,687	23,403
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	81,235	20,041		63,994	24,611	29,033	4,422	525	525		10,853	1,902
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)	1,095,026	366,707		753,470	136,489	122,071	134,675	54,074	72,609	53,791	136,010	25,633
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 \$ 1,050

(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

19.MD



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability and liability portions), Mortgage guaranty, Ocean and Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Collectively and Non-cancelable renewable A & H, Guaranteed and Non-renewable for stated reasons only, Other accident only, Medicare Title XVIII, All other A & H, Federal Employees Health Benefits Plan premium, Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private and Commercial auto liability, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, and TOTAL (a). Includes a section for DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.MI

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

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)	2,411,258	482,970		1,932,945	88,874	84,132	43,664	9,941	458		390,056	48,884
19.4 Other commercial auto liability	3,774,537	1,262,948		2,563,951	102,480	434,789	538,827	59,351	183,991	170,056	562,025	76,521
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	104,398	20,863		83,535	24,813	28,309	3,496	840	840		15,428	2,116
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)	6,290,193	1,766,781		4,580,432	216,168	547,230	585,987	70,132	185,290	170,056	967,509	127,521
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 \$ 2,745

(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

19.MN



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401, 3402, 3403, 3498, 3499).

19.MS

(a) Finance and service charges not included in Lines 1 to 35 \$ 182

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2015

NAIC Company Code 28339

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					59,296	(6,240)	30,145	2,091	22,389	24,063		
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					(5,669)	(8,375)	9,646	313	7,895	7,700		
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	2,304,332	1,420,236		1,443,299	564,050	457,434	709,498	61,387	169,948	275,295	244,659	51,743
21.1 Private passenger auto physical damage					(9,008)	(9,008)		72	72			
21.2 Commercial auto physical damage	35,883	14,215		23,609	13,249	13,249		210	210		4,382	806
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)	2,340,215	1,434,451		1,466,909	621,918	447,060	749,289	64,073	200,513	307,057	249,041	52,548
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)												

19.MO

(a) Finance and service charges not included in Lines 1 to 35 \$ 294

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2015

NAIC Company Code 28339

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												1,892
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)												1,892
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

19.MT



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.NE

(a) Finance and service charges not included in Lines 1 to 35 \$.64
(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 Gateway 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 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Federal flood, etc., ending with a TOTAL row.

(a) Finance and service charges not included in Lines 1 to 35 \$ 235

(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

19.NV



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2015

NAIC Company Code 28339

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						14,835	8,585		6,853	6,853		
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	164,102	57,756		127,839	377	13,068	14,025	2,075	12,072	10,300	16,410	7,559
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	11,082	918		10,460							1,108	510
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)	175,184	58,674		138,298	377	27,904	22,610	2,075	18,925	17,153	17,518	8,070
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)												

19.NM

(a) Finance and service charges not included in Lines 1 to 35 \$ 30

(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 Gateway 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 28339

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					281,272	156,732	343,538	14,649	40,511	46,862		
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												247
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)					281,272	156,732	343,538	14,649	40,511	46,862		247
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

19.NY



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.NC

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2015

NAIC Company Code 28339

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	1,000	92		908							145	95
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)	2,271	2,135		1,543		(6,864)			(1,568)		268	216
19.4 Other commercial auto liability	41,046	37,757		26,423	7,406	(83)	12,257	210	6,573	9,558	4,659	3,898
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	1,251	1,493		932	956	956		105	105		176	119
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)	45,568	41,477		29,806	8,362	(5,991)	12,257	315	5,111	9,558	5,247	4,328
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 \$ 55

(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

19.ND



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

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					275,108	(90,058)	105,494	61,877	47,028	78,210		2,406
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)					275,108	(90,058)	105,494	61,877	47,028	78,210		2,406
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

19.OH



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.0K

(a) Finance and service charges not included in Lines 1 to 35 \$205
(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2015

NAIC Company Code 28339

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	285,564	62,405		223,159	6,083	23,646	17,563	105	7,505	7,400	35,693	8,824
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	10,889	2,378		8,511		3,496	3,496	105	105		1,271	336
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)	296,453	64,783		231,670	6,083	27,142	21,059	210	7,610	7,400	36,963	9,160
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 \$ 247

(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

19. OR



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.PA

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Federal flood, etc., ending with a TOTAL (a) of 1,881.

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

19.RI



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2015

NAIC Company Code 28339

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						273	273	55	372	317		
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	1,780,097	742,436		1,210,382	303,623	28,015	236,833	34,337	51,908	137,722	247,259	76,343
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	165,931	47,977		121,887	25,390	29,349	3,959	525	525		24,230	7,116
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)	1,946,028	790,413		1,332,268	329,014	57,638	241,065	34,917	52,805	138,040	271,489	83,459
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 \$ 1,457

(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

19.S.C



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

Table with 12 columns: Line of Business, Direct Premiums Written, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.SD

(a) Finance and service charges not included in Lines 1 to 35 \$ 15

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Direct Premiums Written, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.TN

(a) Finance and service charges not included in Lines 1 to 35 \$ 529

(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 Gateway 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 28339

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)	2,646	526		2,120							315	70
19.4 Other commercial auto liability	122,163	24,399		97,764	886	(45,112)	142,280	17,973	(3,452)	21,610	13,616	3,218
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	25,114	5,467		19,647	2,528	2,528		105	105		2,796	662
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)	149,923	30,392		119,531	3,414	(42,585)	142,280	18,078	(3,347)	21,610	16,727	3,949
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 \$ 299

(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

19.UT



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTAL (a).

19.VT

(a) Finance and service charges not included in Lines 1 to 35 \$ and number of persons insured under indemnity only products
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Direct Premiums Written, 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. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.VA

(a) Finance and service charges not included in Lines 1 to 35 \$ 30

(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 Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, 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. Rows include Fire, Multiple peril crop, Federal flood, etc., ending with a TOTAL row.

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

19.WA



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2015

NAIC Company Code 28339

Table with 12 columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.WV

(a) Finance and service charges not included in Lines 1 to 35 \$ 10

(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 Gateway 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 28339

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					142,262	(333,481)	1,618,190	14,644	(9,010)	17,959		
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	749,684	407,731		482,546	239,989	65,244	184,537	48,640	81,903	102,959	90,255	18,512
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage	46,184	14,858		31,557	7,279	7,279	105	105		5,953		1,140
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)	795,868	422,589		514,103	389,530	(260,958)	1,802,727	63,389	72,998	120,918	96,207	19,653
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 \$ 910

(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

19.WI



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2015

NAIC Company Code 28339

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												4,781
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)												4,781
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

19.WY



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 28339

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						(2,743)		97,075		97,702		
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					1,632,700	(1,331,095)	4,050,257	184,131	629,280	799,792		
17.1 Other liability-Occurrence	291,965	231,313		131,852		1,605	2,211		(201)		33,306	7,365
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					(5,669)	(8,375)	9,646	313	7,895	7,700		
19.3 Commercial auto no-fault (personal injury protection)	2,584,448	612,438		2,042,282	178,700	131,681	96,738	13,911	(15,472)	3,943	411,032	52,888
19.4 Other commercial auto liability	43,560,795	26,495,224		26,543,339	8,161,678	6,349,373	10,481,504	1,678,218	3,649,109	4,667,033	4,950,191	1,247,696
21.1 Private passenger auto physical damage					(9,008)	(9,008)		72	72			
21.2 Commercial auto physical damage	2,787,743	1,592,188		1,708,439	1,008,378	1,065,610	58,885	33,434	33,434		339,664	74,764
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)	49,224,951	28,931,163		30,425,912	10,966,779	6,197,048	14,699,241	1,910,078	4,401,192	5,576,170	5,734,193	1,382,713
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 \$ 26,254

(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

19.GT

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7							
Affiliates - U.S. Intercompany Pooling														
36-3223936	42897	AMERICAN SERV INS CO INC	IL	28,187	1,512	6,471	7,983	236	2,442	14,116				
0199999 - Total Affiliates - U.S. Intercompany Pooling				28,187	1,512	6,471	7,983	236	2,442	14,116				
0899999 - Total Affiliates - Total Affiliates				28,187	1,512	6,471	7,983	236	2,442	14,116				
Pools and Associations - Mandatory Pools														
AA-9992118	00000	NATIONAL WORKERS COMP REINS POOL	NY	(11)		117	117			2				
AA-9991100	00000	ALABAMA COMMERCIAL AUTO INS PROCEDURE	AL											
AA-9991105	00000	CALIFORNIA COMMERCIAL AUTO INS PROCEDURE	CA	34		26	26			18				
AA-9991167	00000	DC COMMERCIAL AUTO INS PROCEDURE (DC CAIP)	DC											
AA-9991115	00000	ILLINOIS COMMERCIAL AUTO INS PROCEDURE	IL	3		5	5			1				
AA-9991119	00000	KANSAS COMMERCIAL AUTO INS PROCEDURE	KS	2		1	1			1				
AA-9991120	00000	KENTUCKY COMMERCIAL AUTO INS PROCEDURE	KY	1		1	1							
AA-9991121	00000	LOUISIANA COMMERCIAL AUTO INS PROCEDURE	LA	1		1	1							
AA-9991125	00000	MINNESOTA COMMERCIAL AUTO INS PROCEDURE	MN	1		1	1							
AA-9990014	00000	MISSOURI COMMERCIAL AUTOMOBILE INS PROCEDURE	MO							1				
AA-9991127	00000	MISSISSIPPI COMMERCIAL AUTO INS PROCEDURE	MS											
AA-9991139	00000	NORTH CAROLINA REINS FACILITY	NC											
AA-9991130	00000	NEBRASKA COMMERCIAL AUTO INS PROCEDURE	NE											
AA-9991141	00000	OHIO COMMERCIAL AUTO INS PROCEDURE	OH	1		1	1			1				
AA-9991151	00000	UTAH COMMERCIAL AUTO INS PROCEDURE	UT											
AA-9992090	00000	WISCONSIN SPECIAL RISK DISTRIBUTION PROGRAM	RI			1	1							
AA-9991147	00000	SOUTH CAROLINA COMMERCIAL AUTO INS PROCEDURE	SC	1										
AA-9991150	00000	TENNESSEE COMMERCIAL AUTO INS PROCEDURE	TN			1	1							
AA-9991153	00000	VIRGINIA COMMERCIAL AUTO INS PROCEDURE	VA			1	1							
AA-9991156	00000	WEST VIRGINIA COMMERCIAL AUTO INS PROCEDURE	WV	2		1	1							
1099999 - Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities				34		157	157			24				
1299999 - Pools and Associations - Total Pools and Associations				34		157	157			24				
9999999 Totals				28,221	1,512	6,628	8,140	236	2,442	14,140				

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio					
0299999 Total Reinsurance Assumed by Portfolio					
<p>NONE</p>					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Affiliates - U.S. Intercompany Pooling																			
36-3223936	42897	AMERICAN SERV INS CO INC	IL		41,514	902	75	5,510	103	4,783	5,954	25,932	502	43,761	7,281		36,480		
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					41,514	902	75	5,510	103	4,783	5,954	25,932	502	43,761	7,281		36,480		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					41,514	902	75	5,510	103	4,783	5,954	25,932	502	43,761	7,281		36,480		
Authorized - Other U.S. Unaffiliated Insurers																			
06-1430254	10348	ARCH REINS CO	DE																
13-2673100	22039	GENERAL REINS CORP	DE		1,122					23	1	10	103	137	437		(300)		
43-1898350	11054	MAIDEN REINS N AMER INC	MO					719	10	81	20			830			830		
31-1169435	23612	MIDWEST EMPLOYERS CAS CO	DE																
13-4924125	10227	MUNICH REINS AMER INC	DE			481	36			49	12			578			578		
43-0727872	15105	SAFETY NATL CAS CORP	MO																
13-1675535	25364	SWISS REINS AMER CORP	NY		6,766	158	12	180		697	291	4,507	220	6,065	1,917		4,148		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					7,888	639	48	899	10	850	324	4,517	323	7,610	2,354		5,256		
Authorized - Other Non-U.S. Insurers																			
AA-1120337	00000	ASPEN INS UK LTD	GBR					31	1					32			32		
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR					10						10	19		(9)		
AA-1126570	00000	LLOYD'S SYNDICATE NUMBER 570	GBR					5						5			5		
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GBR																
AA-1127400	00000	LLOYD'S SYNDICATE NUMBER 1400	GBR																
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR					10						10			10		
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR			92	7	953	39					1,091	100		991		
1299999 - Total Authorized - Other Non-U.S. Insurers						92	7	1,009	40					1,148	119		1,029		
1399999 - Total Authorized - Total Authorized					49,402	1,633	130	7,418	153	5,633	6,278	30,449	825	52,519	9,754		42,765		
Unauthorized - Other U.S. Unaffiliated Insurers																			
AA-3190329	00000	Markel Bermuda Ltd	BMU			4		1,004	40					1,048	81		967		
AA-3190186	00000	WHITE ROCK INS (SAC) LTD	BMU		(140)	27	3	137	9	740	639	2		1,557	(86)		1,643	800	
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					(140)	31	3	1,141	49	740	639	2		2,605	(5)		2,610	800	
2699999 - Total Unauthorized - Total Unauthorized					(140)	31	3	1,141	49	740	639	2		2,605	(5)		2,610	800	
4099999 - Total Authorized, Unauthorized and Certified					49,262	1,664	133	8,559	202	6,373	6,917	30,451	825	55,124	9,749		45,375	800	
9999999 Totals					49,262	1,664	133	8,559	202	6,373	6,917	30,451	825	55,124	9,749		45,375	800	

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	2	3
Name of Reinsurer	Commission Rate	Ceded Premium
1. Swiss Re Reins Amer Corp	36.250	6,766
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	2	3	4
Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1. American Serv Ins Co Inc	43,761		Yes [X] No []
2. Swiss Reins Amer Corp	6,065	6,766	Yes [] No [X]
3. White Rock Ins (SAC) LTD	1,557	(140)	Yes [] No [X]
4. Lloyd's Syndicate Number 2003	1,091		Yes [] No [X]
5. Markel Bermuda Ltd	1,048		Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
Authorized - Affiliates - U.S. Intercompany Pooling												
36-3223936	42897	AMERICAN SERV INS CO INC	IL	977						977		
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling				977						977		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates				977						977		
Authorized - Other U.S. Unaffiliated Insurers												
13-4924125	10227	MUNICH REINS AMER INC	DE	518						518		
13-1675535	25364	SWISS REINS AMER CORP	NY	170						170		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				688						688		
Authorized - Other Non-U.S. Insurers												
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GBR	99						99		
1299999 - Total Authorized - Other Non-U.S. Insurers				99						99		
1399999 - Total Authorized - Total Authorized				1,764						1,764		
Unauthorized - Other Non-U.S. Insurers												
AA-3190829	00000	Markel Bermuda Ltd.	BMU	4						4		
AA-3190186	00000	WHITE ROCK INS (SAC) LTD	BMU	30						30		
2599999 - Total Unauthorized - Other Non-U.S. Insurers				34						34		
2699999 - Total Unauthorized - Total Unauthorized				34						34		
4099999 - Total Authorized, Unauthorized and Certified				1,798						1,798		
9999999 Totals				1,798						1,798		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 6+7+9+10+11 but not in Excess of Col. 5)	Provision for Unauthorized Reinsurance (Col. 5 Minus Col. 12)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 14	20% of Amount Included in Column 5	Provision for Overdue Reinsurance (Col. 15 plus Col. 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 13 plus Col. 17 but not in Excess of Col. 5)
Other Non-U.S. Insurers																	
AA-3190829	00000	MarkeI Bermuda Ltd.	BMU	1,048		2,006	1	81			1,048						
AA-3190186	00000	WHITE ROCK INS (SAC) LTD.	BMU	1,557	800	5,786	2	(86)			1,557						
1299999 - Total Other Non-U.S. Insurers				2,605	800	7,792	XXX	(5)			2,605						
1399999 - Total Affiliates and Others				2,605	800	7,792	XXX	(5)			2,605						
9999999 Totals				2,605	800	7,792	XXX	(5)			2,605						

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 Gateway 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
	1	3	021000089	Citibank	2,006
	2	1	072000096	Comerica Bank	5,786

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)	31,372,632		31,372,632
2. Premiums and considerations (Line 15)	28,823,041		28,823,041
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	1,798,106	(1,798,106)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	2,404,222		2,404,222
6. Net amount recoverable from reinsurers		45,585,480	45,585,480
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	64,398,002	43,787,373	108,185,375
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	17,615,602	22,050,619	39,666,221
10. Taxes, expenses, and other obligations (Lines 4 through 8)	3,934,635	825,606	4,760,240
11. Unearned premiums (Line 9)	14,115,793	30,451,182	44,566,975
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)	9,748,265	(9,748,265)	
15. Funds held by company under reinsurance treaties (Line 13)	800,000	(800,000)	
16. Amounts withheld or retained by company for account of others (Line 14)	84,455		84,455
17. Provision for reinsurance (Line 16)			
18. Other liabilities	(709,291)	1,008,232	298,941
19. Total liabilities excluding protected cell business (Line 26)	45,589,459	43,787,373	89,376,833
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	18,808,543	X X X	18,808,543
22. Totals (Line 38)	64,398,002	43,787,373	108,185,375

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 - (976,970); line 6 - 36,479,812; line 9 - 16,349,422; line 10 - 502,440; line 11 - 25,931,815; line 14 - (7,280,834).....

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 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	392	289	94	5	2		12	195	XXX
2. 2006	36,522	26,338	10,184	18,026	11,102	2,808	859	3,126		359	11,999	XXX
3. 2007	37,236	23,814	13,421	22,873	14,487	3,073	1,207	2,998		571	13,251	XXX
4. 2008	41,232	26,028	15,205	26,141	17,321	3,926	1,849	2,900		842	13,798	XXX
5. 2009	30,783	10,598	20,185	18,106	6,256	2,580	776	2,678		758	16,332	XXX
6. 2010	16,942	2,168	14,774	10,198	1,552	1,344	122	1,586		515	11,454	XXX
7. 2011	15,098	3,150	11,947	8,626	1,011	1,307	45	1,249		405	10,127	XXX
8. 2012	14,939	2,357	12,583	7,164	400	1,277	7	1,423		226	9,458	XXX
9. 2013	16,777	2,508	14,269	6,818	925	1,321	57	1,373	11	220	8,520	XXX
10. 2014	21,542	1,918	19,625	6,199	281	873	7	1,474		303	8,259	XXX
11. 2015	29,118	3,982	25,136	3,826	250	227	13	1,270		190	5,061	XXX
12. Totals	XXX	XXX	XXX	128,370	53,872	18,832	4,946	20,081	11	4,403	108,454	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	335	230	77	16			2	6	6			167	XXX
2.	10		2									12	XXX
3.	138	1	1									138	XXX
4.	182		2				3					187	XXX
5.	252	1	6	1	5		13					275	XXX
6.	150		2	7			15	(2)	1			163	XXX
7.	389	89	5	6	21	11	77	2	4			387	XXX
8.	1,407	464	8	13	12	7	109	4	2			1,050	XXX
9.	1,079	32	615	102	3	2	240	77	116	8	104	1,830	XXX
10.	1,379	21	740	108	11		223	61	92	4	102	2,252	XXX
11.	2,113	171	6,292	1,812	13		2,241	266	1,232		745	9,642	XXX
12.	7,434	1,009	7,750	2,066	66	20	2,922	413	1,453	12	951	16,104	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 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	166	2
2.	23,972	11,961	12,011	65.6	45.4	117.9			20.0	12	
3.	29,084	15,694	13,390	78.1	65.9	99.8			20.0	138	
4.	33,154	19,170	13,985	80.4	73.7	92.0			20.0	184	3
5.	23,641	7,034	16,607	76.8	66.4	82.3			20.0	256	18
6.	13,296	1,679	11,617	78.5	77.4	78.6			20.0	145	19
7.	11,677	1,163	10,514	77.3	36.9	88.0			20.0	299	88
8.	11,402	894	10,508	76.3	38.0	83.5			20.0	938	112
9.	11,564	1,214	10,350	68.9	48.4	72.5			20.0	1,559	271
10.	10,994	483	10,511	51.0	25.2	53.6			20.0	1,990	262
11.	17,215	2,512	14,703	59.1	63.1	58.5			20.0	6,422	3,220
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12,109	3,995

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 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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 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
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

(\$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			(3)				4	(2)	XXX
2. 2006	11,183	5,825	5,357	5,909	3,103	576	329	1,024		49	4,078	3,422
3. 2007	11,011	6,777	4,234	7,834	4,967	730	537	872		47	3,932	3,747
4. 2008	13,236	8,307	4,929	10,768	7,064	1,192	711	867		66	5,051	4,867
5. 2009	7,840	2,862	4,978	5,396	2,145	533	206	690		31	4,267	2,688
6. 2010	3,620	20	3,600	2,178		163		433		28	2,775	1,270
7. 2011	1,942	(11)	1,952	1,167		107		128		16	1,402	740
8. 2012	476		476	275		27		32		5	333	160
9. 2013						1					1	3
10. 2014												1
11. 2015												
12. Totals	XXX	XXX	XXX	33,527	17,280	3,326	1,783	4,046		246	21,836	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	9		2				2					13	1
2.	1											1	1
3.	10											10	2
4.	5											5	1
5.	8											8	3
6.	9											9	2
7.	26											26	6
8.	13											13	3
9.													
10.													
11.													
12.	82		2				2					85	19

	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	11	2
2.	7,511	3,432	4,078	67.2	58.9	76.1			20.0	1	
3.	9,446	5,504	3,942	85.8	81.2	93.1			20.0	10	
4.	12,832	7,776	5,056	96.9	93.6	102.6			20.0	5	
5.	6,627	2,351	4,276	84.5	82.2	85.9			20.0	8	
6.	2,784		2,784	76.9		77.3			20.0	9	
7.	1,428		1,428	73.6		73.2			20.0	26	
8.	346		346	72.6		72.6			20.0	13	
9.	1		1						20.0		
10.									20.0		
11.									20.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	84	2

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 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	.91	.2	.88	.1	.1			176	XXX
2. 2006	16,909	14,652	2,257	8,734	6,120	1,991	409	1,265		31	5,461	3,673
3. 2007	17,710	11,733	5,977	10,168	6,533	1,938	381	1,350		97	6,542	3,496
4. 2008	16,342	10,548	5,794	8,372	5,988	1,696	385	1,275		208	4,970	2,530
5. 2009	14,214	4,760	9,453	7,784	2,502	1,619	404	1,385		182	7,881	2,010
6. 2010	7,441	578	6,863	4,772	588	989	89	757		52	5,841	1,062
7. 2011	6,631	525	6,105	4,077	328	971	16	853		43	5,558	1,005
8. 2012	9,820	630	9,190	4,839	20	1,102	1	1,209		39	7,128	1,294
9. 2013	13,921	595	13,326	5,920	528	1,254	28	1,142		107	7,759	1,680
10. 2014	19,186	1,093	18,093	5,371	238	838	7	803		174	6,767	2,189
11. 2015	26,568	3,452	23,117	2,750	167	186	10	786		81	3,544	2,385
12. Totals	XXX	XXX	XXX	62,879	23,016	12,670	1,730	10,825		1,014	61,628	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	.6											.6	.1
2.	.7											.7	.1
3.	126	.1										126	.3
4.	176		.1				.3					180	.6
5.	155		.4				13					173	11
6.	137			.6			17	.2	.1			148	.7
7.	224	.6		.6			74	2	3			287	14
8.	911	140	.1	13			.88	4	1			842	.68
9.	1,049	.5	515	.3	.1		163	1	108		100	1,826	190
10.	1,365	21	.674	.51	.5		174	.13	.86		.98	2,220	391
11.	2,038	164	6,199	1,729	4		2,154	195	1,220		726	9,527	913
12.	6,195	337	7,394	1,810	11	2	2,686	216	1,421		925	15,341	1,604

	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	.6	
2.	11,998	6,529	5,468	71.0	44.6	242.3			20.0	.7	
3.	13,583	6,915	6,668	76.7	58.9	111.6			20.0	126	
4.	11,523	6,373	5,150	70.5	60.4	88.9			20.0	177	.3
5.	10,960	2,906	8,054	77.1	61.1	85.2			20.0	159	13
6.	6,674	686	5,989	89.7	118.6	87.3			20.0	131	17
7.	6,203	358	5,845	93.6	68.2	95.7			20.0	212	76
8.	8,150	180	7,970	83.0	28.5	86.7			20.0	758	84
9.	10,151	566	9,585	72.9	95.1	71.9			20.0	1,555	271
10.	9,317	330	8,987	48.6	30.2	49.7			20.0	1,968	252
11.	15,336	2,266	13,071	57.7	65.6	56.5			20.0	6,344	3,183
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	11,442	3,899

**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 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	309	287	4	4	1			22	XXX
2. 2006	1,101	1,278	(176)	237	94	36		71		10	251	50
3. 2007	315	227	89	457	181	20	5	16		2	308	13
4. 2008	515	213	302	235	11	19		12			255	16
5. 2009	1,077	498	579	454	55	44	5	29		20	467	35
6. 2010	1,123	323	801	464		52		26		10	542	52
7. 2011	1,968	545	1,422	1,300	52	148	2	50		39	1,445	100
8. 2012	2,582	703	1,879	1,102	2	120		25		9	1,246	67
9. 2013	1,045	1,007	38	269	267	29	28	13	11	1	6	24
10. 2014	161	58	103	6	1	1		5			11	5
11. 2015	204	138	65	2		1		8			11	7
12. Totals	XXX	XXX	XXX	4,835	948	476	44	257	11	90	4,565	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	317	230	75	16				6	6			146	2
2.	2		2									4	
3.	1		1									3	
4.	1		1									1	
5.	36	1	1	1	5							40	1
6.	2		2									4	
7.	139	83	5		21	11	2					74	2
8.	483	324	8		12	5	3					178	2
9.	27	27	99	99	2	2	77	77	8	8	4	1	1
10.	13	1	66	49	6		41	38	6	4	4	40	2
11.	12		43		10		18		11		6	93	5
12.	1,034	665	302	164	55	18	141	121	32	12	14	583	14

	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	146	
2.	349	94	255	31.7	7.3	(144.6)			20.0	4	
3.	496	186	311	157.4	81.9	350.7			20.0	3	
4.	267	11	256	51.9	5.1	84.9			20.0	1	
5.	569	62	508	52.8	12.4	87.6			20.0	36	5
6.	546		546	48.6		68.1			20.0	4	
7.	1,667	148	1,519	84.7	27.1	106.8			20.0	61	13
8.	1,754	330	1,424	67.9	47.0	75.8			20.0	167	10
9.	525	518	7	50.2	51.4	18.6			20.0	1	
10.	144	93	52	89.5	158.8	50.1			20.0	30	11
11.	104		104	51.1	0.3	158.6			20.0	54	38
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	506	77

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2006	16	286	(270)		1							(1)	
3. 2007	1	4	(4)	9	7			2				4	
4. 2008	3	(3)	6		1			1				1	
5. 2009	3		2		1							(1)	
6. 2010	1		1										
7. 2011													
8. 2012													
9. 2013													
10. 2014													
11. 2015													
12. Totals	XXX	XXX	XXX	9	10	1		3				3	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.		1	(1)		0.4	0.4			20.0		
3.	11	7	4	1,866.7	171.4	(111.1)			20.0		
4.	2	1	1	64.3	(33.3)	13.8			20.0		
5.		1	(1)		200.0	(33.3)			20.0		
6.									20.0		
7.									20.0		
8.									20.0		
9.									20.0		
10.									20.0		
11.									20.0		
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 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2006												XXX
3. 2007												XXX
4. 2008												XXX
5. 2009	2		2									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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									20.0		
3.									20.0		
4.									20.0		
5.									20.0		
6.									20.0		
7.									20.0		
8.									20.0		
9.									20.0		
10.									20.0		
11.									20.0		
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 Number of Claims Reported Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2006	39	139	(100)		6		1					(7)	1
3. 2007	57	67	(9)		14	2	2					(13)	3
4. 2008	95	68	27	35	19	4	1	6				25	9
5. 2009	84	21	62	199	10	11	3	3				201	8
6. 2010	63	9	54	1		1		1				2	6
7. 2011	86	10	77										15
8. 2012	108	9	99	3		3						6	8
9. 2013	203	24	180	3		13						16	2
10. 2014	307	27	280										1
11. 2015	436	69	367									1	3
12. Totals	XXX	XXX	XXX	242	48	33	7	10				230	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.		7	(7)		5.2	7.2			20.0		
3.	3	16	(13)	4.7	23.8	140.1			20.0		
4.	44	19	25	46.3	28.1	91.6			20.0		
5.	213	12	201	254.8	58.6	321.8			20.0		
6.	2		2	3.8		4.4			20.0		
7.				0.2		0.3			20.0		
8.	6		6	5.3		5.8			20.0		
9.	18		18	8.8		9.9			20.0	2	
10.		7	(7)		27.8	(2.7)			20.0	(7)	
11.	7	18	(11)	1.6	25.5	(3.0)			20.0	(7)	(4)
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	(13)	(4)

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 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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 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
2.											
3.											
4.											
5.											
6.											
7.											
8.											
9.											
10.											
11.											
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.								20				20	
2.													
3.													
4.								20				20	

	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		20
2.									20.0		
3.									20.0		
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		20

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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 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	(21)		.9		3		28	(8)	XXX
2. 2014	1,107	14	1,093	786	6	34		666		127	1,481	407
3. 2015	1,710	136	1,574	1,073	82	40	3	477		109	1,505	530
4. Totals	XXX	XXX	XXX	1,838	87	83	3	1,146		263	2,978	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	4										4	1	
2.	1			1				1			(1)		
3.	57	6	3	22				2	1		1	34	25
4.	62	6	3	23				2	1	1	1	38	26

	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	4	
2.	1,488	8	1,480	134.4	55.1	135.4			20.0		(1)
3.	1,653	114	1,539	96.7	83.5	97.8			20.0	32	3
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	36	2

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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	724	674	22	18			244	54	XXX
2. 2014	781	725	56	36	36					3		XXX
3. 2015	199	186	13	1	1							XXX
4. Totals	XXX	XXX	XXX	760	710	22	18			247	54	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.	54						(5)	(5)				54	
2.							9	9					
3.			47	47			67	67			12		
4.	54		48	48			71	71			12	54	

	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	54	
2.	45	45		5.7	6.2				20.0		
3.	115	115		57.6	61.7				20.0		
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	54	

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 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 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 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									20.0		
3.									20.0		
4.									20.0		
5.									20.0		
6.									20.0		
7.									20.0		
8.									20.0		
9.									20.0		
10.									20.0		
11.									20.0		
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

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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 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												

NONE

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

1. Prior	2,933	3,533	3,437	3,305	3,283	3,196	3,185	3,206	3,183	3,180	(2)	(25)
2. 2006	3,313	3,238	3,182	3,179	3,112	3,073	3,062	3,065	3,054	3,054		(11)
3. 2007	XXX	2,930	2,984	3,353	3,224	3,124	3,060	3,081	3,073	3,070	(3)	(11)
4. 2008	XXX	XXX	3,925	4,585	4,241	4,210	4,210	4,218	4,183	4,189	7	(29)
5. 2009	XXX	XXX	XXX	3,733	3,691	3,604	3,520	3,560	3,581	3,586	5	26
6. 2010	XXX	XXX	XXX	XXX	2,782	2,917	2,301	2,343	2,335	2,350	15	7
7. 2011	XXX	XXX	XXX	XXX	XXX	1,288	1,220	1,270	1,265	1,300	35	30
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	364	290	293	314	21	24
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	3	1	(2)	(5)
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											76	6

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

1. Prior	7,190	7,085	7,437	7,581	8,317	7,830	7,752	7,738	7,860	7,945	85	207
2. 2006	4,199	4,327	4,189	4,025	4,101	4,265	4,221	4,177	4,191	4,203	12	26
3. 2007	XXX	4,172	4,115	4,352	4,634	5,137	5,199	5,325	5,290	5,318	28	(6)
4. 2008	XXX	XXX	3,890	3,977	4,023	4,259	3,935	3,933	3,785	3,875	90	(58)
5. 2009	XXX	XXX	XXX	5,654	6,244	6,965	6,953	6,755	6,575	6,669	94	(86)
6. 2010	XXX	XXX	XXX	XXX	4,984	4,714	5,047	5,202	5,150	5,230	81	28
7. 2011	XXX	XXX	XXX	XXX	XXX	4,250	5,920	5,219	5,024	4,988	(36)	(230)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5,844	6,279	6,538	6,761	222	482
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,255	7,275	8,335	1,061	1,081
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,464	8,097	(1,367)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,065	XXX	XXX
12. Totals											270	1,442

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

1. Prior	757	716	762	742	733	752	631	711	705	633	(71)	(78)
2. 2006	253	222	209	205	190	186	185	186	184	184	(1)	(2)
3. 2007	XXX	224	261	272	274	288	294	302	293	294	1	(7)
4. 2008	XXX	XXX	228	182	214	245	270	265	245	245		(21)
5. 2009	XXX	XXX	XXX	420	469	465	520	502	483	479	(5)	(23)
6. 2010	XXX	XXX	XXX	XXX	476	555	587	604	523	519	(3)	(85)
7. 2011	XXX	XXX	XXX	XXX	XXX	1,074	1,523	1,504	1,430	1,468	38	(36)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,217	1,198	1,401	1,398	(3)	200
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	31	4	(27)	(12)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	45	43	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85	XXX	XXX
12. Totals											(27)	(63)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	271	235	235	241	209	238	239	237	238	236	(2)	
2. 2006	2	1	1		(1)	(1)	(1)	(1)	(1)	(1)		
3. 2007	XXX	4	4	4	3	2	2	2	2	2		
4. 2008	XXX	XXX	1	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											(2)	

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 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 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											
10. 2014	XXX				XXX							
11. 2015	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	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											
10. 2014	XXX				XXX							
11. 2015	XXX		XXX	XXX								
12. Totals												(1)

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

1. Prior	208	105	86	107	83	82	90	89	84	84		(6)
2. 2006	7	4	2	2	(5)	(7)	(7)	(7)	(7)	(7)		
3. 2007	XXX	16	11	11	(6)	(14)	(14)	(14)	(14)	(14)		
4. 2008	XXX	XXX	31	18	38	19	20	19	19	19		
5. 2009	XXX	XXX	XXX	60	65	54	157	171	198	198		27
6. 2010	XXX	XXX	XXX	XXX	29	10	7	2	2	2		
7. 2011	XXX	XXX	XXX	XXX	XXX	10	6					
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2	7	6	6		(1)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107	10	18	8	(89)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	(7)	(7)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(11)	XXX	XXX
12. Totals											1	(69)

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											
10. 2014	XXX				XXX							
11. 2015	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 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	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.2	.1	.20	.19	.18
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											19	18

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.156	.51	.36	(15)	(120)						
2. 2014	.XXX	.794	.814	.20	.XXX	.XXX						
3. 2015	.XXX	.1,062	.XXX	.XXX	.XXX							
4. Totals											5	(120)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	.XXX	.148	.62	.164	.103	.17						
2. 2014	.XXX				.XXX							
3. 2015	.XXX		.XXX	.XXX								
4. Totals											103	17

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

1. Prior	.XXX											
2. 2014	.XXX				.XXX							
3. 2015	.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											
10. 2014	.XXX				.XXX							
11. 2015	.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											
10. 2014	.XXX				.XXX							
11. 2015	.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											
10. 2014	.XXX				.XXX							
11. 2015	.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	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 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											
10. 2014	.XXX				.XXX							
11. 2015	.XXX		.XXX	.XXX								
12. Totals												

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

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

SCHEDULE P - PART 2T - WARRANTY

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

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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			

NONE

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

1. Prior	.000	1,400	2,117	2,692	2,979	3,071	3,114	3,145	3,170	3,167	2,289	2,555
2. 2006	1,158	2,136	2,695	2,641	2,889	2,998	3,042	3,052	3,053	3,053	1,956	1,466
3. 2007	XXX	1,096	2,264	2,186	2,834	2,947	2,998	3,037	3,055	3,060	2,157	1,588
4. 2008	XXX	XXX	1,808	1,777	3,189	3,806	4,041	4,152	4,170	4,184	2,606	2,260
5. 2009	XXX	XXX	XXX	159	2,300	3,019	3,370	3,499	3,565	3,578	1,531	1,155
6. 2010	XXX	XXX	XXX	XXX	944	1,771	2,101	2,273	2,312	2,341	730	538
7. 2011	XXX	XXX	XXX	XXX	XXX	435	891	1,112	1,212	1,274	390	345
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	139	211	262	301	76	81
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1		2
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000	3,077	5,193	3,714	6,238	7,094	7,334	7,581	7,763	7,939	1,038	1,068
2. 2006	878	1,803	2,628	758	2,366	3,488	3,941	4,113	4,177	4,196	1,370	2,302
3. 2007	XXX	871	1,825	(340)	1,522	3,187	4,391	4,770	5,094	5,193	1,318	2,176
4. 2008	XXX	XXX	836	(2,134)	226	1,767	2,494	3,018	3,322	3,695	1,152	1,371
5. 2009	XXX	XXX	XXX	(1,070)	1,061	3,592	4,828	5,534	6,094	6,497	1,034	964
6. 2010	XXX	XXX	XXX	XXX	1,194	2,725	3,692	4,354	4,821	5,084	534	521
7. 2011	XXX	XXX	XXX	XXX	XXX	1,141	2,678	3,536	4,264	4,705	530	462
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,303	2,860	4,434	5,920	660	567
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,260	3,908	6,617	822	668
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,149	5,964	957	841
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,758	813	659

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

1. Prior	.000	203	340	151	235	275	348	406	472	493	47	21
2. 2006	115	142	165	162	170	174	177	179	179	180	26	24
3. 2007	XXX	69	139	180	193	203	216	228	290	292	11	2
4. 2008	XXX	XXX	30	86	127	155	219	242	242	243	13	3
5. 2009	XXX	XXX	XXX	95	266	319	399	428	433	438	28	6
6. 2010	XXX	XXX	XXX	XXX	120	310	404	469	515	516	46	6
7. 2011	XXX	XXX	XXX	XXX	XXX	416	942	1,179	1,326	1,395	90	9
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	279	723	1,024	1,221	58	7
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3	3	20	3
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		6	2	1
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3		2

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	116	169	30	130	230	231	235	236	236	8	15
2. 2006				(1)	(1)	(1)	(1)	(1)	(1)	(1)		
3. 2007	XXX	3	3	2	2	2	2	2	2	2		
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	.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											
10. 2014	.XXX											
11. 2015	.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						
10. 2014	.XXX			.XXX	.XXX							
11. 2015	.XXX											

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

1. Prior	.000	.32	.45	.78	.82	.82	.84	.84	.84	.84	.6	.7
2. 2006				(7)	(7)	(7)	(7)	(7)	(7)	(7)	(1)	2
3. 2007	.XXX			(15)	(14)	(14)	(14)	(14)	(14)	(14)	(3)	6
4. 2008	.XXX	.XXX		(16)	16	16	19	19	19	19	1	7
5. 2009	.XXX	.XXX	.XXX	(11)	(5)		38	46	198	198	4	4
6. 2010	.XXX	.XXX	.XXX	.XXX	1	2	2	2	2	2	3	3
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX						12	3
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		5	6	6	6	2
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	2	9	16		1
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											
10. 2014	.XXX											
11. 2015	.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	.000	.43	.32	.16	.23						
2. 2014	.XXX	.721	.814	.225	.182							
3. 2015	.XXX	1,028	.252	.253								

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.000	.56	.111	.XXX	.XXX						
2. 2014	.XXX			.XXX	.XXX							
3. 2015	.XXX		.XXX	.XXX								

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

1. Prior	.XXX	.000			.XXX	.XXX						
2. 2014	.XXX			.XXX	.XXX							
3. 2015	.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						
10. 2014	.XXX			.XXX	.XXX							
11. 2015	.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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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 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			
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 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	702	831	687	59	32	1	1		1	3
2. 2006	774	294	120	66	38					
3. 2007	XXX	776	265	464	113	59	1	(1)	2	
4. 2008	XXX	XXX	931	1,110	299	97	13	3	1	
5. 2009	XXX	XXX	XXX	1,457	470	179	18	8	2	
6. 2010	XXX	XXX	XXX	XXX	899	803	33	9	3	
7. 2011	XXX	XXX	XXX	XXX	XXX	349	45	7	7	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	104	11	4	
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	2,079	823	417	451	359	90	4			
2. 2006	1,307	689	329	461	153	129	13			
3. 2007	XXX	1,565	856	1,056	376	177	22	31	7	
4. 2008	XXX	XXX	1,384	2,047	753	442	51	46	15	4
5. 2009	XXX	XXX	XXX	3,522	1,253	526	117	83	13	18
6. 2010	XXX	XXX	XXX	XXX	1,632	324	45	98	26	9
7. 2011	XXX	XXX	XXX	XXX	XXX	1,020	955	69	182	66
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1,595	(173)	409	72
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,134	37	675
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,490	784
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,428

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	182	127	98	108	204	178	21	74	84	53
2. 2006	89	45	17	19	10	3	2	2	2	2
3. 2007	XXX	71	53	26	18	34	1	8	1	1
4. 2008	XXX	XXX	136	57	33	15	32	22	1	1
5. 2009	XXX	XXX	XXX	137	71	43	62	40	1	1
6. 2010	XXX	XXX	XXX	XXX	167	112	103	82	2	2
7. 2011	XXX	XXX	XXX	XXX	XXX	306	284	152	3	8
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	547	109	103	11
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	1	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	20
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	41	13	9	27	(17)				2	
2. 2006	2			1						
3. 2007	XXX			1						
4. 2008	XXX	XXX	1	1	1					
5. 2009	XXX	XXX	XXX	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		
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	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	XXX	XXX					
7. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX									
10. 2014	XXX									
11. 2015	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	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									
10. 2014	XXX									
11. 2015	XXX									

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

1. Prior	111	42	26	25	1					
2. 2006	5	3	1	8	2					
3. 2007	XXX	11	7	19	7					
4. 2008	XXX	XXX	27	27	18	1	1			
5. 2009	XXX	XXX	XXX	37	22	8	13	(5)		
6. 2010	XXX	XXX	XXX	XXX	27	8	5			
7. 2011	XXX	XXX	XXX	XXX	XXX	10	6			
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX	.99	.1							
10. 2014	XXX	(1)	(7)							
11. 2015	XXX	(17)								

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	XXX	XXX					
7. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2013	XXX									
10. 2014	XXX									
11. 2015	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		20
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	.69	.4							
2. 2014	XXX	.38	(2)							
3. 2015	XXX	(17)								

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	139								
2. 2014	XXX									
3. 2015	XXX									

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

1. Prior	XXX	XXX	XXX	NONE				XXX		
2. 2014	XXX	XXX	XXX	NONE				XXX		
3. 2015	XXX	XXX	XXX	NONE				XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior				NONE						
2. 2006				NONE						
3. 2007	XXX			NONE						
4. 2008	XXX	XXX		NONE						
5. 2009	XXX	XXX	XXX	NONE						
6. 2010	XXX	XXX	XXX	NONE						
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 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									
9. 2014	XXX									
11. 2015	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									
9. 2014	XXX									
11. 2015	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 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			
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	NONE						
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 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	NONE						
2. 2014	XXX	XXX	XXX							
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	NONE						
2. 2014	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	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	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	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	185	333	148	54	23	11	3	2	(1)	
2. 2006	1,204	1,718	1,878	1,916	1,941	1,952	1,955	1,956	1,954	1,956
3. 2007	XXX	1,360	1,980	2,085	2,136	2,149	2,154	2,156	2,153	2,157
4. 2008	XXX	XXX	1,750	2,326	2,497	2,556	2,587	2,603	2,603	2,606
5. 2009	XXX	XXX	XXX	934	1,376	1,472	1,514	1,528	1,532	1,531
6. 2010	XXX	XXX	XXX	XXX	476	661	708	728	731	730
7. 2011	XXX	XXX	XXX	XXX	XXX	235	354	384	396	390
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	58	73	79	76
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	827	369	145	55	23	13	6	20	1	1
2. 2006	910	298	63	50	15	5	2	1		1
3. 2007	XXX	841	182	95	29	12	6	5	3	2
4. 2008	XXX	XXX	1,058	304	100	46	15	9	4	1
5. 2009	XXX	XXX	XXX	680	169	68	20	11	6	3
6. 2010	XXX	XXX	XXX	XXX	324	80	32	10	5	2
7. 2011	XXX	XXX	XXX	XXX	XXX	191	60	26	12	6
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	35	13	6	3
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	
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	376	48	17	1,290	2	7	2	16	(17)	
2. 2006	2,990	3,210	3,237	3,413	3,418	3,422	3,422	3,422	3,422	3,422
3. 2007	XXX	3,228	3,554	3,736	3,743	3,746	3,747	3,749	3,749	3,747
4. 2008	XXX	XXX	4,317	4,794	4,819	4,847	4,855	4,871	4,871	4,867
5. 2009	XXX	XXX	XXX	2,449	2,625	2,678	2,685	2,693	2,693	2,688
6. 2010	XXX	XXX	XXX	XXX	1,138	1,249	1,269	1,274	1,275	1,270
7. 2011	XXX	XXX	XXX	XXX	XXX	670	742	754	755	740
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	160	167	168	160
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4	3
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
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	787	283	114	59	32	17	6	4	1	1
2. 2006	768	1,164	1,265	1,317	1,348	1,363	1,369	1,371	1,371	1,370
3. 2007	XXX	745	1,105	1,211	1,272	1,302	1,316	1,322	1,324	1,318
4. 2008	XXX	XXX	620	946	1,062	1,117	1,143	1,158	1,164	1,152
5. 2009	XXX	XXX	XXX	557	855	950	1,000	1,021	1,032	1,034
6. 2010	XXX	XXX	XXX	XXX	301	458	498	516	528	534
7. 2011	XXX	XXX	XXX	XXX	XXX	298	452	494	518	530
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	322	522	603	660
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	398	681	822
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	536	957
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	813

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	628	295	151	79	38	13	7	4	2	1
2. 2006	805	251	119	71	36	12	6	3	1	1
3. 2007	XXX	685	267	140	78	30	14	8	4	3
4. 2008	XXX	XXX	537	256	146	67	38	16	8	6
5. 2009	XXX	XXX	XXX	501	252	121	73	31	20	11
6. 2010	XXX	XXX	XXX	XXX	275	104	59	27	17	7
7. 2011	XXX	XXX	XXX	XXX	XXX	291	124	65	38	14
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	403	268	177	68
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	632	337	190
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	764	391
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	913

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	554	115	36	427	9	7	3	1	1	1
2. 2006	3,188	3,514	3,550	3,662	3,667	3,670	3,672	3,673	3,673	3,673
3. 2007	XXX	2,986	3,309	3,459	3,480	3,487	3,493	3,495	3,496	3,496
4. 2008	XXX	XXX	2,075	2,419	2,481	2,508	2,519	2,526	2,527	2,530
5. 2009	XXX	XXX	XXX	1,647	1,908	1,976	2,002	2,006	2,008	2,010
6. 2010	XXX	XXX	XXX	XXX	909	1,026	1,050	1,056	1,060	1,062
7. 2011	XXX	XXX	XXX	XXX	XXX	877	978	996	1,002	1,005
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	981	1,233	1,274	1,294
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,318	1,606	1,680
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,790	2,189
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,385

**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	53	25	11	5	2		1	1	1	1
2. 2006	6	18	23	24	25	26	26	26	26	26
3. 2007	XXX	2	6	7	7	7	7	7	7	11
4. 2008	XXX	XXX	4	6	6	7	7	7	7	13
5. 2009	XXX	XXX	XXX	3	15	16	18	19	19	28
6. 2010	XXX	XXX	XXX	XXX	9	19	24	25	25	46
7. 2011	XXX	XXX	XXX	XXX	XXX	16	41	45	47	90
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	14	25	29	58
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	10	20
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2
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	53	28	17	9	6	5	4	4	3	2
2. 2006	22	9	4	2						
3. 2007	XXX	5	2							
4. 2008	XXX	XXX	3	1	1	1				
5. 2009	XXX	XXX	XXX	12	4	4	3	2	1	1
6. 2010	XXX	XXX	XXX	XXX	10	4	2	1		
7. 2011	XXX	XXX	XXX	XXX	XXX	25	8	4	2	2
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	17	5	3	2
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2	1
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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	32	10	5	1		1				
2. 2006	37	48	49	49	50	50	50	50	50	50
3. 2007	XXX	8	9	10	10	10	10	10	10	13
4. 2008	XXX	XXX	8	9	9	9	9	9	9	16
5. 2009	XXX	XXX	XXX	18	23	25	26	26	26	35
6. 2010	XXX	XXX	XXX	XXX	21	25	29	28	29	52
7. 2011	XXX	XXX	XXX	XXX	XXX	44	54	53	54	100
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	33	34	35	67
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	13	24
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

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

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	21	8	5	6	3	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	

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	5	2	2	1	(2)					
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 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

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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	6	1								
2. 2006										(1)
3. 2007	XXX									(3)
4. 2008	XXX	XXX			1	1	1	1	1	1
5. 2009	XXX	XXX	XXX				1	1	1	4
6. 2010	XXX	XXX	XXX	XXX						3
7. 2011	XXX	XXX	XXX	XXX	XXX					12
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				6
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	6	2	1							
2. 2006										
3. 2007	XXX			1						
4. 2008	XXX	XXX		1	1					
5. 2009	XXX	XXX	XXX	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	2

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	2	1								(1)
2. 2006										1
3. 2007	XXX			1	1	1	1	1	1	3
4. 2008	XXX	XXX	1	3	3	3	3	3	3	9
5. 2009	XXX	XXX	XXX	2	3	4	4	3	3	8
6. 2010	XXX	XXX	XXX	XXX	1	1	1	1	1	6
7. 2011	XXX	XXX	XXX	XXX	XXX					15
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX				8
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX			2
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

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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	3,630	7									
2. 2006	13,279	17,594	17,597	17,672	17,672	17,672	17,672	17,672	17,672	17,672	
3. 2007	XXX	13,373	18,473	18,468	18,468	18,468	18,468	18,468	18,468	18,468	
4. 2008	XXX	XXX	11,238	15,136	15,135	15,134	15,134	15,134	15,134	15,134	
5. 2009	XXX	XXX	XXX	10,246	12,287	12,282	12,282	12,282	12,282	12,282	
6. 2010	XXX	XXX	XXX	XXX	5,400	6,528	6,528	6,528	6,528	6,528	
7. 2011	XXX	XXX	XXX	XXX	XXX	5,508	6,734	6,733	6,733	6,733	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	8,595	14,161	14,194	14,193	(1)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,355	15,948	16,045	98
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,560	22,213	10,653
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,818	15,818
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,568
13. Earned Premiums (Sc P-Pt 1)	16,909	17,710	16,342	14,214	7,441	6,631	9,820	13,921	19,186	26,568	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	6,322	5									
2. 2006	8,330	11,595	11,598	11,630	11,630	11,630	11,630	11,630	11,630	11,630	
3. 2007	XXX	8,739	12,607	12,605	12,605	12,605	12,605	12,605	12,605	12,605	
4. 2008	XXX	XXX	6,677	8,775	8,775	8,775	8,775	8,775	8,775	8,775	
5. 2009	XXX	XXX	XXX	2,637	2,781	2,781	2,781	2,781	2,781	2,781	
6. 2010	XXX	XXX	XXX	XXX	434	501	501	501	501	501	
7. 2011	XXX	XXX	XXX	XXX	XXX	458	524	524	524	524	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	564	805	806	806	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	355	710	715	5
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	737	1,694	958
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,489	2,489
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,452
13. Earned Premiums (Sc P-Pt 1)	14,652	11,733	10,548	4,760	578	525	630	595	1,093	3,452	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	33	5	(8)	2							
2. 2006	1,068	1,122	1,119	1,118	1,118	1,118	1,118	1,118	1,118	1,118	
3. 2007	XXX	256	326	325	325	325	325	325	325	325	
4. 2008	XXX	XXX	456	460	453	453	453	453	453	453	
5. 2009	XXX	XXX	XXX	1,072	1,021	1,018	1,018	1,018	1,018	1,018	
6. 2010	XXX	XXX	XXX	XXX	1,181	1,187	1,183	1,182	1,182	1,182	
7. 2011	XXX	XXX	XXX	XXX	XXX	1,965	1,981	2,010	1,993	1,993	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	2,570	3,395	3,382	3,382	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	193	193	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190	182	(8)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	211	211
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204
13. Earned Premiums (Sc P-Pt 1)	1,101	315	515	1,077	1,123	1,968	2,582	1,045	161	204	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	522	5	(6)	1							
2. 2006	756	807	805	804	804	804	804	804	804	804	
3. 2007	XXX	171	216	220	220	220	220	220	220	220	
4. 2008	XXX	XXX	176	195	195	195	195	195	195	195	
5. 2009	XXX	XXX	XXX	475	456	455	455	455	455	455	
6. 2010	XXX	XXX	XXX	XXX	341	342	342	341	341	341	
7. 2011	XXX	XXX	XXX	XXX	XXX	545	547	576	550	550	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	701	1,526	1,506	1,480	(26)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	158	158	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99	93	(6)
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	170	170
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138
13. Earned Premiums (Sc P-Pt 1)	1,278	227	213	498	323	545	703	1,007	58	138	XXX

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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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	15	(2)										
2. 2006	1	2	2	2	2	2	2	2	2	2	2	
3. 2007	XXX	1	3	3	3	3	3	3	3	3	3	
4. 2008	XXX	XXX	1	3	3	3	3	3	3	3	3	
5. 2009	XXX	XXX	XXX	1	3	3	3	3	3	3	3	
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	XXX	
13. Earned Premiums (Sc P-Pt 1)	16	1	3	3	1							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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	285	(11)										
2. 2006	1	8	8	8	8	8	8	8	8	8	8	
3. 2007	XXX	8	7	7	7	7	7	7	7	7	7	
4. 2008	XXX	XXX	(2)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	
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	XXX	
13. Earned Premiums (Sc P-Pt 1)	286	4	(3)									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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	10											
2. 2006	29	38	38	38	38	38	38	38	38	38	38	
3. 2007	XXX	48	70	70	70	70	70	70	70	70	70	
4. 2008	XXX	XXX	73	90	116	116	116	116	116	116	116	
5. 2009	XXX	XXX	XXX	67	73	73	73	73	73	73	73	
6. 2010	XXX	XXX	XXX	XXX	31	45	45	45	45	45	45	
7. 2011	XXX	XXX	XXX	XXX	XXX	72	94	94	94	94	94	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	86	162	164	164	164	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	127	243	245	245	2
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	362	362	173
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	261	261
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436
13. Earned Premiums (Sc P-Pt 1)	39	57	95	84	63	86	108	203	307	436		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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	115											
2. 2006	24	31	31	31	31	31	31	31	31	31	31	
3. 2007	XXX	59	76	76	76	76	76	76	76	76	76	
4. 2008	XXX	XXX	52	59	59	59	59	59	59	59	59	
5. 2009	XXX	XXX	XXX	21	22	22	22	22	22	22	22	
6. 2010	XXX	XXX	XXX	XXX	8	8	8	8	8	8	8	
7. 2011	XXX	XXX	XXX	XXX	XXX	10	11	11	11	11	11	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	7	16	17	17	17	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	24	24	24	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	37	37	20
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	49	49
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69
13. Earned Premiums (Sc P-Pt 1)	139	67	68	21	9	10	9	24	27	69		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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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 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				
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 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				
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 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				
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 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				
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

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	.85					
3. Commercial Auto/Truck Liability/Medical	15,342			25,924		
4. Workers' Compensation	.583			.66		
5. Commercial Multiple Peril						
6. Medical Professional Liability-Occurrence						
7. Medical Professional Liability -Claims-Made						
8. Special Liability						
9. Other Liability-Occurrence	(17)			404		
10. Other Liability-Claims-Made						
11. Special Property	.20					
12. Auto Physical Damage	.38			1,780		
13. Fidelity/Surety	.53			.13		
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	16,104			28,187		

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)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	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 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			
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	.85					
3. Commercial Auto/Truck Liability/Medical	15,342			25,924		
4. Workers' Compensation	583			66		
5. Commercial Multiple Peril						
6. Medical Professional Liability-Occurrence						
7. Medical Professional Liability -Claims-Made						
8. Special Liability						
9. Other Liability-Occurrence	(17)			404		
10. Other Liability-Claims-made						
11. Special Property	20					
12. Auto Physical Damage	38			1,780		
13. Fidelity/Surety	53			13		
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	16,104			28,187		

SECTION 2

Years in Which Policies Were Issued	INCURRED 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			
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 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			
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 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			
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 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			
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 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			
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 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			
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 Section 1: Occurrence	2 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 | \$ |11 |
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.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL L	231,238	98,153		233,376	25,502	28,391	202	
2. Alaska	AK L					40,150	9,068		
3. Arizona	AZ L	514,435	210,810		189,330	(8,951)	106,229	606	
4. Arkansas	AR L	292,612	91,500			802	87,194	30	
5. California	CA L	17,587,281	12,861,759		2,845,942	4,294,995	4,116,525	9,774	
6. Colorado	CO L	448,783	411,646		34,440	110,040	123,354	120	
7. Connecticut	CT N								
8. Delaware	DE L	62,454	7,695			1,485	1,485	15	
9. Dist. Columbia	DC L								
10. Florida	FL L				548,272	165,978	450,212		
11. Georgia	GA L	298,351	62,642		14,221	(483,679)	44,734	45	
12. Hawaii	HI L				82,608	(13,993)	150		
13. Idaho	ID L	288,992	51,140		40,784	(33,385)	12,265	387	
14. Illinois	IL L	31,278	58,651		913,590	(1,678,570)	1,061,132		
15. Indiana	IN L	53,794	354,319		205,625	99,440	759,912		
16. Iowa	IA L	88,299	86,090		63,074	85,924	101,279	175	
17. Kansas	KS L	376,175	206,946		17,432	39,794	98,694	212	
18. Kentucky	KY L	735,114	425,775		236,652	148,279	211,882	140	
19. Louisiana	LA L	3,619,342	1,896,427		574,688	711,891	548,945	143	
20. Maine	ME L	521,676	443,688		196,400	109,500	163,640	258	
21. Maryland	MD L	1,095,026	366,707		136,489	122,071	134,675	1,050	
22. Massachusetts	MA N								
23. Michigan	MI L					29,358	5,016		
24. Minnesota	MN L	6,290,193	1,766,781		216,168	547,230	585,987	2,745	
25. Mississippi	MS L	497,606	372,741		96,402	(56,937)	173,359	182	
26. Missouri	MO L	2,340,215	1,434,451		621,918	447,060	749,289	294	
27. Montana	MT L								
28. Nebraska	NE L	416,983	433,754		100,129	(39,323)	248,726	64	
29. Nevada	NV L	1,682,835	408,735			72,755	71,867	235	
30. New Hampshire	NH N								
31. New Jersey	NJ N								
32. New Mexico	NM L	175,184	58,674		377	27,904	22,610	30	
33. New York	NY L				281,272	156,732	343,538		
34. No. Carolina	NC L					8,536	3,280		
35. No. Dakota	ND L	45,568	41,477		8,362	(5,991)	12,257	55	
36. Ohio	OH L				275,108	(90,058)	105,494		
37. Oklahoma	OK L	307,307	139,859		43,106	6,641	64,925	205	
38. Oregon	OR L	296,453	64,783		6,083	27,142	21,059	247	
39. Pennsylvania	PA L				232,858	319,985	164,328		
40. Rhode Island	RI L								
41. So. Carolina	SC L	1,946,028	790,413		329,014	57,638	241,065	1,457	
42. So. Dakota	SD L	117,223	50,761		29,440	61,345	49,219	15	
43. Tennessee	TN L	362,415	210,146		49,599	(621,178)	314,333	529	
44. Texas	TX L	4,347,991	2,147,189		1,509,688	770,428	685,072	5,790	
45. Utah	UT L	149,923	30,392		3,414	(42,585)	142,280	299	
46. Vermont	VT L								
47. Virginia	VA L	472,484	178,407		45,772	100,650	114,215	30	
48. Washington	WA L	2,400,875	2,420,894		338,011	845,030	591,146		
49. West Virginia	WV L	334,950	325,172		57,604	98,372	127,683	10	
50. Wisconsin	WI L	795,868	422,589		389,530	(260,958)	1,802,727	910	
51. Wyoming	WY L								
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) 47	49,224,951	28,931,163		10,966,779	6,197,048	14,699,241	26,254	
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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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

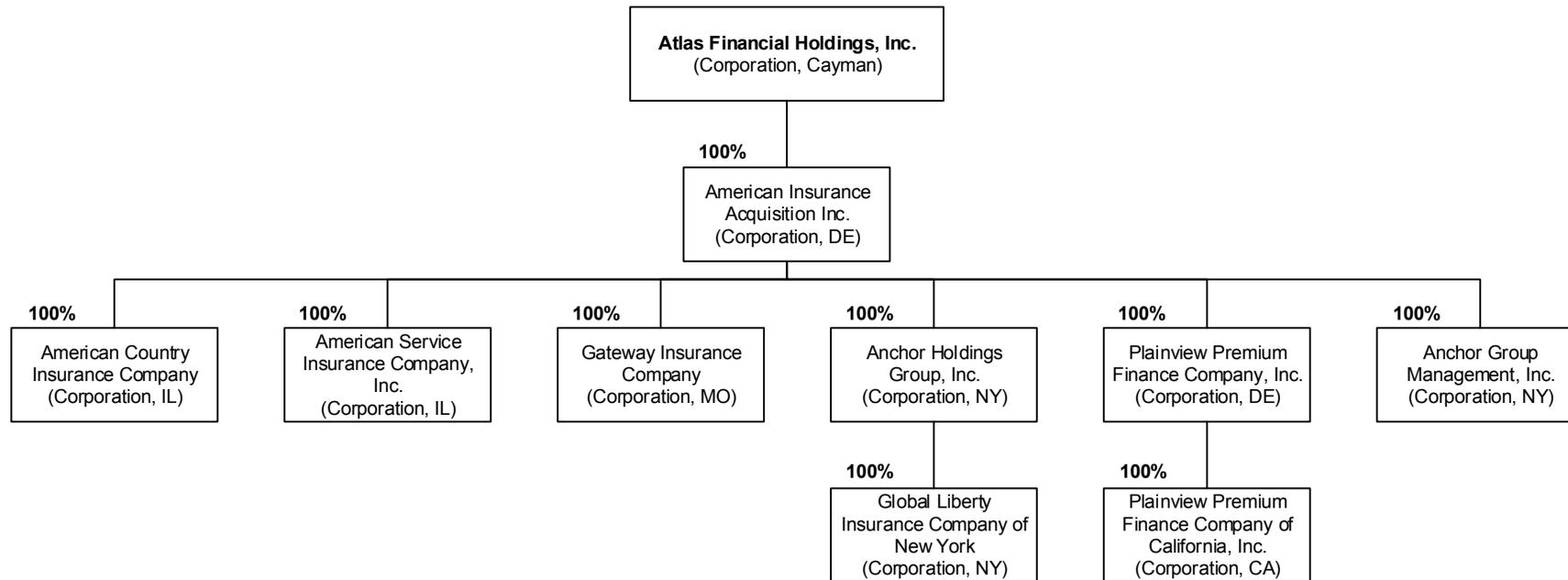
Allocated By States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
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%

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
28339	43-0762309	Gateway Insurance Company		3,000,000	(1,942,434)		(4,877,396)		*		(3,819,830)	21,159,947
38237	36-4168532	American Country Insurance Company		4,600,000	(5,890,259)		(6,009,379)		*		(7,299,638)	
42897	36-3223936	American Service Insurance Company		7,900,000	7,832,693		4,808,263		*		20,540,956	(21,159,947)
00000	27-5466079	Atlas Financial Holdings, Inc.		(23,427,954)			7,060,000				(16,367,954)	
00000	27-3539769	American Insurance Acquisition, Inc.		4,565,397			(6,488)				4,558,909	
11092	22-3733783	Global Liberty Insurance Co of New York		3,500,000			(2,410,196)				1,089,804	
00000	06-1628915	Anchor Group Management Inc.					1,435,196				1,435,196	
00000	06-1623351	Anchor Holdings Group, Inc.		(137,443)							(137,443)	
9999999 Control Totals												

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.....

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:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

13. 
2 8 3 3 9 2 0 1 5 2 4 0 0 0 0 0

14. 
2 8 3 3 9 2 0 1 5 3 6 0 5 9 0 0 0

15. 
2 8 3 3 9 2 0 1 5 4 5 5 0 0 0 0 0

16. 
2 8 3 3 9 2 0 1 5 4 9 0 0 0 0 0 0

17. 
2 8 3 3 9 2 0 1 5 3 8 5 0 0 0 0 0

18. 
2 8 3 3 9 2 0 1 5 4 0 1 0 0 0 0 0

19. 
2 8 3 3 9 2 0 1 5 3 6 5 0 0 0 0 0

22. 
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23. 
2 8 3 3 9 2 0 1 5 5 0 0 0 0 0 0 0

24. 
2 8 3 3 9 2 0 1 5 5 0 5 0 0 0 0 0

25. 
2 8 3 3 9 2 0 1 5 2 2 4 0 0 0 0 0

26. 
2 8 3 3 9 2 0 1 5 2 2 5 0 0 0 0 0

27. 
2 8 3 3 9 2 0 1 5 2 2 6 0 0 0 0 0

28. 
2 8 3 3 9 2 0 1 5 2 3 0 5 9 0 0 0

29. 
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30. 
2 8 3 3 9 2 0 1 5 2 1 0 0 0 0 0 0

31. 
2 8 3 3 9 2 0 1 5 2 1 6 5 9 0 0 0

32. 
2 8 3 3 9 2 0 1 5 2 1 7 0 0 0 0 0

33. 
2 8 3 3 9 2 0 1 5 5 5 0 0 0 0 0 0

34. 
2 8 3 3 9 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.....	84,837	84,837		
2505. Other receivables.....	3,446	3,446		
2506.				
2597. Summary of remaining write-ins for Line 25 from page 2	88,284	88,284		

P003 Additional Aggregate Lines for Page 3 Line 25.

*LIAB - Liabilities

	1	2
	Current Year	Prior Year
2504. Retroactive reinsurance reserve ceded.....	(1,467,997)	(3,505,385)
2505. GAB loss fund.....		77,384
2506. Miscellaneous payable.....		446
2597. Summary of remaining write-ins for Line 25 from page 3	(1,467,997)	(3,427,555)

P004 Additional Aggregate Lines for Page 4 Line 14.

*STMTINCOME - Statement of Income

	1	2
	Current Year	Prior Year
1404. Gain/(loss) on sale of fixed assets.....		1,920
1497. Summary of remaining write-ins for Line 14 from page 4		1,920

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP - Underwriting and Investment - Part 3 - Expenses

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Miscellaneous expense.....	4,901	23,747	19,844	48,491
2405. Political contributions.....		1,000		1,000
2406. Charitable contributions.....	220	139		359
2497. Summary of remaining write-ins for Line 24 from page 11	5,121	24,886	19,844	49,851

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3+4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	3,979,012	12.683	3,979,012		3,979,012	12.683
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						
1.3 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	350,000	1.116	350,000		350,000	1.116
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	908,479	2.896	908,479		908,479	2.896
1.43 Revenue and assessment obligations	470,754	1.501	470,754		470,754	1.501
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						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	6,366,156	20.292	6,366,156		6,366,156	20.292
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	1,700,846	5.421	1,700,846		1,700,846	5.421
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	13,178,208	42.005	13,178,208		13,178,208	42.005
2.2 Unaffiliated non-U.S. securities (including Canada)	544,685	1.736	544,685		544,685	1.736
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	3,669,104	11.695	3,669,104		3,669,104	11.695
11. Other invested assets	205,389	0.655	205,389		205,389	0.655
12. Total invested assets	31,372,632	100.000	31,372,632		31,372,632	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.....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8).....	300,000	
2.2 Additional investment made after acquisition (Part 2, Column 9).....		300,000
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16.....		
3.2 Totals, Part 3, Column 12.....		
4. Accrual of discount.....		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13.....	(94,611)	
5.2 Totals, Part 3, Column 9.....		(94,611)
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).....		205,389
12. Deduct total nonadmitted amounts.....		
13. Statement value at end of current period (Line 11 minus Line 12).....		205,389

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year.....		31,257,856
2. Cost of bonds and stocks acquired, Part 3, Column 7.....		10,323,180
3. Accrual of discount.....		7,066
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12.....		
4.2 Part 2, Section 1, Column 15.....		
4.3 Part 2, Section 2, Column 13.....		
4.4 Part 4, Column 11.....		
5. Total gain (loss) on disposals, Part 4, Column 19.....		(24,182)
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....		13,850,526
7. Deduct amortization of premium.....		215,254
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).....		27,498,140
11. Deduct total nonadmitted amounts.....		
12. Statement value at end of current period (Line 10 minus Line 11).....		27,498,140

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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	7,690,185	7,744,124	7,787,992	7,488,352
	2. Canada				
	3. Other Countries				
	4. Totals	7,690,185	7,744,124	7,787,992	7,488,352
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	350,000	372,971	350,000	350,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	908,478	930,515	911,785	790,000
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	3,125,733	3,118,874	3,133,739	3,047,467
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	14,879,059	14,784,190	14,992,275	14,721,215
	9. Canada				
	10. Other Countries	544,685	402,590	564,985	500,000
	11. Totals	15,423,744	15,186,780	15,557,260	15,221,215
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	27,498,140	27,353,264	27,740,776	26,897,034
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	27,498,140	27,353,264	27,740,776	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	1,416,444	4,451,361	1,524,990	297,393		7,690,188	28.0	8,025,357	25.1	7,690,188	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	1,416,444	4,451,361	1,524,990	297,393		7,690,188	28.0	8,025,357	25.1	7,690,188	
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		350,000				350,000	1.3	350,000	1.1	350,000	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals		350,000				350,000	1.3	350,000	1.1	350,000	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1		245,000	663,479			908,479	3.3	640,776	2.0	908,479	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		245,000	663,479			908,479	3.3	640,776	2.0	908,479	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	889,807	1,899,686	336,241			3,125,734	11.4	4,289,764	13.4	3,125,735	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	889,807	1,899,686	336,241			3,125,734	11.4	4,289,764	13.4	3,125,735	

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	1,234,363	7,371,703	1,625,477	58,611		10,290,154	37.4	14,722,713	46.1	7,957,470	2,332,684
6.2 NAIC 2	901,586	3,687,314	544,685			5,133,585	18.7	3,925,304	12.3	4,777,095	356,490
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals	2,135,949	11,059,017	2,170,162	58,611		15,423,739	56.1	18,648,017	58.4	12,734,565	2,689,174
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 Gateway 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) 3,540,614	14,317,750	4,150,187	356,004		22,364,555	81.3	XXX	XXX	20,031,872	2,332,684
9.2 NAIC 2	(d) 901,586	3,687,314	544,685			5,133,585	18.7	XXX	XXX	4,777,095	356,490
9.3 NAIC 3	(d)							XXX	XXX		
9.4 NAIC 4	(d)							XXX	XXX		
9.5 NAIC 5	(d)							XXX	XXX		
9.6 NAIC 6	(d)							XXX	XXX		
9.7 Totals	4,442,200	18,005,064	4,694,872	356,004		(b) 27,498,140	100.0	XXX	XXX	24,808,967	2,689,174
9.8 Line 9.7 as a % of Col. 6	16.2	65.5	17.1	1.3		100.0	XXX	XXX	XXX	90.2	9.8
10. Total Bonds Prior Year											
10.1 NAIC 1	3,420,902	17,400,080	5,264,630	1,942,998		XXX	XXX	28,028,610	87.7	26,669,977	1,358,631
10.2 NAIC 2		2,938,919	986,385			XXX	XXX	3,925,304	12.3	3,925,304	
10.3 NAIC 3						XXX	XXX				
10.4 NAIC 4						XXX	XXX				
10.5 NAIC 5						XXX	XXX				
10.6 NAIC 6						XXX	XXX				
10.7 Totals	3,420,902	20,338,999	6,251,015	1,942,998		XXX	XXX	(b) 31,953,914	100.0	30,595,281	1,358,631
10.8 Line 10.7 as a % of Col. 8	10.7	63.7	19.6	6.1		XXX	XXX	100.0	XXX	95.7	4.3
11. Total Publicly Traded Bonds											
11.1 NAIC 1	3,412,790	12,299,360	4,022,329	297,393		20,031,872	72.8	26,669,979	83.5	20,031,872	XXX
11.2 NAIC 2	901,586	3,330,825	544,685			4,777,096	17.4	3,925,304	12.3	4,777,096	XXX
11.3 NAIC 3											XXX
11.4 NAIC 4											XXX
11.5 NAIC 5											XXX
11.6 NAIC 6											XXX
11.7 Totals	4,314,376	15,630,185	4,567,014	297,393		24,808,968	90.2	30,595,283	95.7	24,808,968	XXX
11.8 Line 11.7 as a % of Col. 6	17.4	63.0	18.4	1.2		100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	15.7	56.8	16.6	1.1		90.2	XXX	XXX	XXX	90.2	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	127,824	2,018,390	127,858	58,611		2,332,683	8.5	1,358,631	4.3	XXX	2,332,683
12.2 NAIC 2		356,490				356,490	1.3			XXX	356,490
12.3 NAIC 3										XXX	
12.4 NAIC 4										XXX	
12.5 NAIC 5										XXX	
12.6 NAIC 6										XXX	
12.7 Totals	127,824	2,374,880	127,858	58,611		2,689,173	9.8	1,358,631	4.3	XXX	2,689,173
12.8 Line 12.7 as a % of Col. 6	4.8	88.3	4.8	2.2		100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	0.5	8.6	0.5	0.2		9.8	XXX	XXX	XXX	XXX	9.8

(a) Includes \$ 2,689,173 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 \$

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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 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
1. U.S. Governments											
1.1 Issuer Obligations	1,029,558	2,949,455				3,979,013	14.5	3,989,413	12.5	3,979,012	
1.2 Residential Mortgage-Backed Securities	386,886	934,813	252,838	19,609		1,594,146	5.8	1,902,823	6.0	1,594,145	
1.3 Commercial Mortgage-Backed Securities		567,093	1,272,152	277,785		2,117,030	7.7	2,133,121	6.7	2,117,030	
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	1,416,444	4,451,361	1,524,990	297,394		7,690,189	28.0	8,025,357	25.1	7,690,187	
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		350,000				350,000	1.3	350,000	1.1	350,000	
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals		350,000				350,000	1.3	350,000	1.1	350,000	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations		245,000	663,479			908,479	3.3	640,776	2.0	908,479	
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities											
4.5 Totals		245,000	663,479			908,479	3.3	640,776	2.0	908,479	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations		350,000	120,754			470,754	1.7			470,754	
5.2 Residential Mortgage-Backed Securities	889,807	1,549,686	215,487			2,654,980	9.7	4,289,764	13.4	2,654,981	
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities											
5.5 Totals	889,807	1,899,686	336,241			3,125,734	11.4	4,289,764	13.4	3,125,735	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	1,234,274	6,664,575	1,877,594			9,776,443	35.6	12,839,970	40.2	9,419,953	356,490
6.2 Residential Mortgage-Backed Securities	84,940	239,629	127,858	58,611		511,038	1.9			511,038	
6.3 Commercial Mortgage-Backed Securities	168,894	1,020,913				1,189,807	4.3	411,695	1.3	168,894	1,020,913
6.4 Other Loan-Backed and Structured Securities	647,839	3,133,900	164,710			3,946,449	14.4	5,396,353	16.9	3,145,718	800,732
6.5 Totals	2,135,947	11,059,017	2,170,162	58,611		15,423,737	56.1	18,648,018	58.4	12,734,565	2,689,173
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											

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	2,263,832	10,559,030	2,661,827			15,484,689	56.3	XXX	XXX	15,128,198	356,490
9.2 Residential Mortgage-Backed Securities	1,361,633	2,724,128	596,183	78,220		4,760,164	17.3	XXX	XXX	4,249,126	511,038
9.3 Commercial Mortgage-Backed Securities	168,894	1,588,006	1,272,152	277,785		3,306,837	12.0	XXX	XXX	2,285,924	1,020,913
9.4 Other Loan-Backed and Structured Securities	647,839	3,133,900	164,710			3,946,449	14.4	XXX	XXX	3,145,718	800,732
9.5 Totals	4,442,198	18,005,064	4,694,872	356,005		27,498,139	100.0	XXX	XXX	24,808,966	2,689,173
9.6 Lines 9.5 as a % Col. 6	16.2	65.5	17.1	1.3		100.0	XXX	XXX	XXX	90.2	9.8
10. Total Bonds Prior Year											
10.1 Issuer Obligations	1,212,256	13,024,183	3,458,851	124,869		XXX	XXX	17,820,159	55.8	16,911,717	908,441
10.2 Residential Mortgage-Backed Securities	1,172,048	2,715,827	943,278	1,361,434		XXX	XXX	6,192,587	19.4	6,192,587	
10.3 Commercial Mortgage-Backed Securities		617,364	1,470,757	456,695		XXX	XXX	2,544,816	8.0	2,344,606	200,209
10.4 Other Loan-Backed and Structured Securities	1,036,598	3,981,626	378,129			XXX	XXX	5,396,353	16.9	5,146,371	249,981
10.5 Totals	3,420,902	20,339,000	6,251,015	1,942,998		XXX	XXX	31,953,915	100.0	30,595,281	1,358,631
10.6 Line 10.5 as a % of Col. 8	10.7	63.7	19.6	6.1		XXX	XXX	100.0	XXX	95.7	4.3
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	2,263,832	10,202,540	2,661,827			15,128,199	55.0	16,911,717	52.9	15,128,199	XXX
11.2 Residential Mortgage-Backed Securities	1,276,694	2,484,499	468,325	19,609		4,249,127	15.5	6,192,587	19.4	4,249,127	XXX
11.3 Commercial Mortgage-Backed Securities	168,894	567,093	1,272,152	277,785		2,285,924	8.3	2,344,607	7.3	2,285,924	XXX
11.4 Other Loan-Backed and Structured Securities	604,955	2,376,052	164,710			3,145,717	11.4	5,146,372	16.1	3,145,717	XXX
11.5 Totals	4,314,375	15,630,184	4,567,014	297,394		24,808,967	90.2	30,595,283	95.7	24,808,967	XXX
11.6 Line 11.5 as a % of Col. 6	17.4	63.0	18.4	1.2		100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	15.7	56.8	16.6	1.1		90.2	XXX	XXX	XXX	90.2	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations		356,490				356,490	1.3	908,441	2.8	XXX	356,490
12.2 Residential Mortgage-Backed Securities	84,940	239,629	127,858	58,611		511,038	1.9	XXX	XXX	XXX	511,038
12.3 Commercial Mortgage-Backed Securities		1,020,913				1,020,913	3.7	200,209	0.6	XXX	1,020,913
12.4 Other Loan-Backed and Structured Securities	42,884	757,848				800,732	2.9	249,981	0.8	XXX	800,732
12.5 Totals	127,824	2,374,880	127,858	58,611		2,689,173	9.8	1,358,631	4.3	XXX	2,689,173
12.6 Line 12.5 as a % of Col. 6	4.8	88.3	4.8	2.2		100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	0.5	8.6	0.5	0.2		9.8	XXX	XXX	XXX	XXX	9.8

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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 .....	.696,053	.696,053			
2. Cost of short-term investments acquired	5,824,328	5,824,328			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals .....	.6,520,381	.6,520,381			
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 Yrs

NONE

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 Gateway Insurance Company

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book / Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in B./A.C.V.			
2199999	Joint Venture, Partnership or Limited Liability Company Pivotal Capital Fund, LP		Menlo Park	CA	Pivotal GP Partners, LLC		03/20/2015	1	300,000	205,389	205,389	(94,611)						700,000	4.570
	2199999 - Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated								300,000	205,389	205,389	(94,611)						700,000	XXX
4499999 - Subtotals - Unaffiliated									300,000	205,389	205,389	(94,611)					700,000	XXX	
4599999 - Subtotals - Affiliated																		XXX	
4699999 Totals									300,000	205,389	205,389	(94,611)					700,000	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		City	State							
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated										
000000-00-0...	Pivotal Capital Fund, LP	Menlo Park	CA	Pivotal GP Partners, LLC	03/20/2015	1	300,000			4.570
2199999 - Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated										
							300,000			XXX
4499999 - Subtotals - Unaffiliated							300,000			XXX
4599999 - Subtotals - Affiliated										XXX
4699999 Totals							300,000			XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	For orig 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-HR-4	US TREASURY N/B	SD			1	486,074		104,9920	500,000	496,527		1,542		3,500	3.840	FA	6,610	17,500		05/07/2008	02/15/2018		
912828-HZ-6	US TREASURY N/B	SD			1	444,201		106,3900	450,000	448,385		636		3,875	4.030	MN	2,252	17,438		08/06/2008	05/15/2018		
912828-KD-1	US TREASURY N/B	SD			1	327,095		104,1990	300,000	311,840		(3,788)		2,750	1.410	FA	3,116	8,250		12/22/2011	02/15/2019		
912828-KO-2	US TREASURY N/B	SD			1	89,290		105,4960	85,000	86,776		(383)		3,125	2.470	MN	1,671	1,328		09/08/2010	05/15/2019		
912828-KS-8	US TREASURY N/B	SD			1	226,372		100,3510	225,000	225,034		(210)		2,625	2.520	FA	1,996	5,906		03/03/2009	02/29/2016		
912828-LJ-7	US TREASURY N/B	SD			1	1,267,773		107,3670	1,250,000	1,257,226		(1,843)		3,625	3.450	FA	17,115	45,313		09/22/2009	08/15/2019		
912828-LL-2	US TREASURY N/B	SD			1	839,441		101,4840	800,000	804,523		(6,706)		3,000	2.130	FA	8,110	24,000		07/21/2010	08/31/2016		
912828-TH-3	US TREASURY N/B	SD			1	198,782		97,7420	200,000	199,297		192		0.875	0.970	JJ	732	1,750		04/17/2013	07/31/2019		
912828-TN-0	US TREASURY N/B	SD			1	148,969		98,0270	150,000	149,402		159		1.000	1.110	FA	507	1,500		04/02/2013	08/31/2019		
0199999	Bonds - U.S. Governments - Issuer Obligations					4,027,997	XXX	4,128,270	3,960,000	3,979,010		(10,401)			XXX	XXX	FA	42,109	122,985		XXX	XXX	
Bonds - U.S. Governments - Residential Mortgage-Backed Securities																							
38378D-CE-3	GNR 2012-17 KG			2	1	264,633		100,4610	255,723	263,082		(3,010)		2,500	1.420	MON	533	6,393		04/19/2013	07/20/2039		
38378T-X8-8	GNR 2013-109 M			2	1	668,507		104,0870	637,812	663,797		(9,093)		3,500	1.540	MON	1,860	22,323		09/20/2013	06/16/2041		
38379E-MZ-2	GNR 2014-116 VE			2	1	668,145		102,5880	634,817	667,266		(3,095)		3,250	1.650	MON	1,719	20,632		12/17/2014	09/20/2027		
0299999	Bonds - U.S. Governments - Residential Mortgage-Backed Securities					1,601,285	XXX	1,572,034	1,528,352	1,594,145		(15,198)			XXX	XXX	XXX	4,112	49,348		XXX	XXX	
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities																							
38376G-3Q-1	GNR 2011-119 D			2	1	1,075,050		102,2000	1,000,000	1,056,296		(7,245)		3,507	2.620	MON	2,923	35,070		05/09/2013	04/16/2045		
38376G-5M-8	GNR 2011-127 C			2	1	1,083,660		102,1810	1,000,000	1,060,734		(8,845)		3,500	2.450	MON	2,917	35,000		05/09/2013	03/16/2047		
0399999	Bonds - U.S. Governments - Commercial Mortgage-Backed Securities					2,158,710	XXX	2,043,820	2,000,000	2,117,030		(16,090)			XXX	XXX	XXX	5,840	70,070		XXX	XXX	
0599999	Bonds - U.S. Governments - Subtotals - U.S. Governments					7,787,992	XXX	7,744,124	7,488,352	7,690,185		(41,689)				XXX	XXX	XXX	52,061	242,403		XXX	XXX
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																							
882722-J7-7	TEXAS ST	SD			1FE	350,000		106,5630	350,000	350,000				3,534	3.530	A0	3,092	12,369		07/26/2011	10/01/2020		
1199999	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					350,000	XXX	372,971	350,000	350,000					XXX	XXX	XXX	3,092	12,369		XXX	XXX	
1799999	Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. States, Territories and Possessions (Direct and Guaranteed)					350,000	XXX	372,971	350,000	350,000					XXX	XXX	XXX	3,092	12,369		XXX	XXX	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																							
447025-JJ-7	HUNTSVILLE AL				1FE	135,000		104,4970	135,000	135,000				3,386	3.380	MS	1,524	4,571		09/02/2010	09/01/2019		
447025-JJ-7	HUNTSVILLE AL	SD			1FE	110,000		104,4970	110,000	110,000				3,386	3.380	MS	1,242	3,725		09/02/2010	09/01/2019		
463813-ZL-2	IRVING TX INDEP SCH DIST				1FE	360,422		123,2760	295,000	359,545		(877)		5,000	2.060	FA	1,762			10/15/2015	02/15/2024		
591852-YV-4	MET COUNCIL MINNEAPOLIS- SAINTPAUL MN	SD			1FE	306,363		124,3330	250,000	303,933		(2,429)		5,000	2.110	MS	5,035			07/09/2015	03/01/2024		
1899999	Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations					911,785	XXX	930,515	790,000	908,478		(3,306)			XXX	XXX	XXX	9,563	8,296		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)					911,785	XXX	930,515	790,000	908,478		(3,306)			XXX	XXX	XXX	9,563	8,296		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																							
162393-EG-3	CHATTANOOGA TN ELEC REVENUE			2	1FE	121,550		124,0840	100,000	120,754		(796)		5,000	2.340	MS	1,847			07/23/2015	09/01/2024		
190760-GY-8	COBB-MARIETTA COLISEUM & EXHIBIT HALL			2	1FE	350,000		99,8550	350,000	350,000				1,650	1.650	JJ	1,797			08/25/2015	01/01/2019		
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					471,550	XXX	473,577	450,000	470,754		(796)			XXX	XXX	XXX	3,644			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																							
3136AH-6A-3	FNR 2014-5 LB			2	1	317,988		99,8990	315,598	315,915		(991)		2,500	1.910	MON	658	7,898		12/10/2014	07/25/2043		
3136AK-7E-7	FNR 2014-67 HC			2	1	512,233		102,2370	508,440	497,314		(4,746)		3,000	1.990	MON	1,243	14,919		10/23/2014	03/25/2044		
3136AK-N7-4	FNR 2014-54 LA			2	1	392,540		101,9580	391,839	392,092		(5,239)		3,000	1.460	MON	961	11,529		11/21/2014	02/25/2044		
3136AK-NC-3	FNR 2014-39 AB			2	1	338,130		102,4680	337,100	328,980		(4,181)		3,000	1.500	MON	822	9,869		11/12/2014	09/25/2039		
3137B6-AY-7	FHR 4272 DC			2	1	385,558		99,9890	383,342	385,349		(1,190)		2,500	2.000	MON	799	9,584		10/30/2014	04/15/2043		

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	For eign	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
3137B8-Z3-4	FHR 4316 DA			2	1	161,382		102,6360	155,924	161,222		(661)			3.000	1.930	MON	390	2,339	06/30/2015	02/15/2039
3137BC-GR-3	FHR 4360 DA			2	1	554,358		103,2550	531,679	552,298		(4,316)			3.000	1.570	MON	1,329	9,304	05/07/2015	05/15/2037
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					2,662,189	XXX	2,645,297	2,597,467	2,654,979		(21,324)			XXX	XXX	XXX	6,202	65,442	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					3,133,739	XXX	3,118,874	3,047,467	3,125,733		(22,120)			XXX	XXX	XXX	9,846	65,442	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
00440E-AU-1	ACE INA HOLDINGS			1	1FE	244,691		99,2410	245,000	244,698		6			2.875	2.890	MN	1,135		10/27/2015	11/03/2022
0258M0-DL-0	AMERICAN EXPRESS CREDIT				1FE	60,000		98,8320	60,000	60,000					1.135	1.130	MJSD	26	508	03/13/2014	03/18/2019
097023-BE-4	BOEING CO				1FE	222,523		98,8510	225,000	223,814	490				0.950	1.170	MN	273	2,138	04/30/2013	05/15/2018
140420-NL-0	CAPITAL ONE BANK USA NA			1	2FE	299,964		99,1970	300,000	299,983	12				1.300	1.300	JD	282	3,900	06/03/2014	06/05/2017
17275R-AT-9	CISCO SYSTEMS INC				1FE	299,982		100,0840	300,000	299,993	6				1.100	1.100	MS	1,082	3,300	02/24/2014	03/03/2017
268648-AP-7	EMC CORP/MA				1FE	422,714		93,3070	425,000	423,444	622				2.030	2.030	JD	664	7,969	10/24/2014	06/01/2018
26884T-AK-8	ERAC USA FINANCE LLC				2FE	357,690		100,6480	350,000	356,490	(1,200)				2.800	2.120	MN	1,633	4,900	06/10/2015	11/01/2018
278062-AB-0	EATON CORP				2FE	494,428		99,3680	500,000	497,143	1,274				1.500	1.810	MN	1,229	6,000	09/02/2015	11/02/2017
29379V-AS-2	ENTERPRISE PRODUCTS OPERATING				2FE	526,425		100,0310	500,000	500,947	(11,334)				3.200	0.910	FA	6,667	16,000	09/24/2013	02/01/2016
316773-CK-4	FIFTH THIRD BANCORP				2FE	422,096		100,1760	400,000	400,638	(9,541)				3.625	1.210	JJ	6,283	14,500	09/20/2013	01/25/2016
406216-BH-3	HALLIBURTON COMPANY			1	1FE	249,798		98,4130	250,000	249,801	4				3.375	3.380	MN	1,125		11/05/2015	11/15/2022
446150-AH-7	HUNTINGTON BANCSHARES			1	2FE	499,220		100,1150	500,000	499,577	156				2.600	2.630	FA	5,381	13,000	09/20/2013	08/02/2018
46625H-KA-7	JPMORGAN CHASE & CO			1	1FE	298,785		98,3780	300,000	298,984	199				2.250	2.330	JJ	2,963	3,375	02/27/2015	01/23/2020
478160-AU-8	JOHNSON & JOHNSON				1FE	54,114		109,3500	50,000	51,390	(510)				5.150	3.980	JJ	1,187	2,575	02/12/2010	07/15/2018
478160-AU-8	JOHNSON & JOHNSON		SD		1FE	216,456		109,3500	200,000	205,558	(2,041)				5.150	3.980	JJ	9,899	10,300	02/12/2010	07/15/2018
594918-AY-0	MICROSOFT CORP			1	1FE	199,980		100,1930	200,000	199,983	3				1.850	1.850	FA	1,429	1,850	02/09/2015	02/12/2020
61166W-AS-0	MONSANTO CO				1FE	284,972		99,8700	285,000	284,981	5				2.125	2.120	JJ	2,793	6,292	06/26/2014	07/15/2019
61746B-DR-4	MORGAN STANLEY				1FE	298,695		99,6640	300,000	299,054	251				2.375	2.460	JJ	3,127	7,125	07/17/2014	07/23/2019
63946B-AE-0	NBCUNIVERSAL MEDIA LLC				1FE	573,680		108,6230	500,000	550,479	(8,942)				4.375	2.320	AO	5,469	21,875	05/09/2013	04/01/2021
665859-AP-9	NORTHERN TRUST CORP				1FE	124,858		104,7070	125,000	124,879	10				3.950	3.960	AO	837	4,938	10/28/2013	10/30/2025
68389X-AX-3	ORACLE CORP				1FE	301,509		101,0430	300,000	301,200	(299)				2.250	2.130	AO	1,556	6,750	12/15/2014	10/08/2019
69349L-AP-3	PNC BANK NA			1	1FE	301,629		100,0100	300,000	300,542	(716)				1.150	0.900	MN	575	3,450	06/18/2014	11/01/2016
744320-BW-4	PRUDENTIAL FINANCIAL INC				2FE	503,735		100,7140	500,000	502,054	(754)				2.300	2.130	FA	4,344	11,500	09/20/2013	08/15/2018
760759-AL-4	REPUBLIC SERVICES INC				2FE	317,451		103,5850	300,000	313,962	(3,489)				3.800	1.780	MN	1,457	5,700	05/19/2015	05/15/2018
811065-AB-7	SCRIPPS NETWORKS INTERACTIVE			1	2FE	49,823		98,3620	50,000	49,860	34				2.750	2.820	MN	176	1,341	11/17/2014	11/15/2019
842400-GF-4	SOUTHERN CAL EDISON				1FE	208,929		99,0750	208,929	208,929					1.845	1.840	FA	1,606	2,088	01/13/2015	02/01/2022
857477-AL-7	STATE STREET CORP				1FE	114,814		98,8200	115,000	114,857	17				3.100	3.110	MN	456	3,565	05/08/2013	05/15/2023
867914-BF-9	SUNTRUST BANKS INC			1	2FE	59,949		100,5220	60,000	59,971	10				2.350	2.360	MN	235	1,410	10/22/2013	11/01/2018
94973V-BC-0	WELLPOINT INC				2FE	297,159		99,5660	300,000	298,625	654				1.875	2.100	JJ	2,594	5,625	09/20/2013	01/15/2018
94974B-FG-0	WELLS FARGO & COMPANY				1FE	200,624		99,5740	200,000	200,273	(131)				1.500	1.430	JJ	1,375	3,000	04/03/2013	01/16/2018
963320-AP-1	WHIRLPOOL CORP				2FE	258,732		99,4140	260,000	259,859	118				1.350	1.390	MS	1,170	3,510	01/06/2015	03/01/2017
963320-AS-5	WHIRLPOOL CORP				2FE	149,991		99,4830	150,000	149,994	3				1.650	1.650	MN	413	2,454	10/30/2014	11/01/2017
98389B-AQ-3	XCEL ENERGY INC			1	2FE	399,716		99,4920	400,000	399,798	82				1.200	1.230	JD	400	2,400	05/27/2015	06/01/2017
293580-AA-7	ENSCO PLC			F	2FE	564,985		80,5170	500,000	544,685	(7,859)				4.700	2.840	MS	6,919	23,500	05/09/2013	03/15/2021
3299999	Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					9,881,117	XXX	9,596,104	9,658,929	9,776,445		(42,860)			XXX	XXX	XXX	76,760	206,838	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities																					
00842A-AD-1	ABMT 2015-4 A4			2	1FM	234,795		100,1150	234,210	234,795	(34)				3.500	3.380	MON	683	3,416	07/07/2015	06/25/2045
46644M-AS-5	JPMMT 2015-3 A3			2	1FE	276,292		100,1950	272,419	276,243	(423)				3.500	3.100	MON	795	5,557	05/27/2015	05/25/2045
3399999	Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					511,087	XXX	507,432	506,629	511,038		(457)			XXX	XXX	XXX	1,478	8,973	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities																					
05547G-AA-1	BBCMS 2015-STP A			2	1FM	514,999		101,1560	500,000	514,479	(520)				3.322	2.650	MON	1,154	2,769	10/08/2015	09/10/2028
36192L-AA-3	GSMS 2012-SHOP A			2	1FM	200,281		101,3050	200,000	200,150	(59)				2.933	2.900	MON	489	5,866	09/20/2013	06/05/2031

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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	For eign	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	
61749M-AV-1	MSC 2006-T23 A4			2	1FM	184,339	100.7010	167,720	166,552	168,894		(8,543)			5.846	1.440	MON	811	10,161	11/08/2013	08/12/2041	
61761X-AA-6	MSC 2013-WLSR A			2	1FM	307,219	100.2000	300,600	300,000	306,284		(935)			2.695	2.130	MON	674	4,716	05/19/2015	01/11/2032	
3499999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						1,206,838	XXX	1,176,713	1,166,552	1,189,807		(10,057)			XXX	XXX	XXX	3,128	23,512	XXX	XXX	
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																						
02582J-GS-3	AMXCA 2014-2 A			2	1FE	244,995	99.7970	244,503	245,000	244,998		2			1.260	1.260	MON	137	3,087	06/24/2014	01/15/2020	
03064V-AC-2	AMCAR 2014-2 A3			2	1FE	264,993	99.6420	264,053	265,000	264,998		3			0.940	0.940	MON	159	2,491	06/03/2014	02/08/2019	
05568Y-AA-6	BNSF RAILWAY CO 2007-1 P			2	1FE	316,573	111.2000	289,736	260,554	305,979		(10,006)			5.996	2.250	AO	3,906	15,623	05/09/2013	04/01/2024	
125586-AC-9	CITEC 2014-VT1 A3			2	1FE	249,980	99.4060	248,517	250,000	249,989		8			1.500	1.500	MON	115	3,750	11/19/2014	10/21/2019	
17121F-AC-8	CCART 2015-BA A3			2	1FE	149,980	99.6560	149,485	150,000	149,981		1			1.910	1.910	MON	127	215	11/12/2015	03/16/2020	
17305E-FS-9	CCCIT 2014-A6 A6			2	1FE	508,906	100.4780	502,393	500,000	508,304		(602)			2.150	1.660	JJ	4,957		09/22/2015	07/15/2021	
210717-AA-2	CMRS 2014-A A1			2	1FE	477,065	99.0490	472,542	477,075	477,070		4			1.334	1.330	MN	1,061	8,114	07/14/2014	11/01/2020	
34530L-AD-3	FORDL 2014-B A3			2	1FE	269,983	99.8450	269,582	270,000	269,996		9			0.890	0.890	MON	107	2,403	07/22/2014	09/15/2017	
43814H-AC-2	HAROT 2014-3 A3			2	1FE	319,938	99.7510	319,205	320,000	319,975		27			0.880	0.880	MON	125	2,816	08/12/2014	06/15/2018	
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-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	
98160V-AD-3	WOLS 2015-A A3			2	1FE	299,940	99.2850	297,858	300,000	299,955		11			1.540	1.540	MON	205	1,745	07/22/2015	10/15/2018	
3599999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						3,958,221	XXX	3,906,541	3,889,106	3,946,454		(11,201)			XXX	XXX	XXX	12,560	51,917	XXX	XXX	
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Subtotals - Industrial and Miscellaneous (Unaffiliated)						15,557,263	XXX	15,186,790	15,221,216	15,423,744		(64,575)			XXX	XXX	XXX	93,926	291,240	XXX	XXX	
7799999 - Bonds - Total Bonds - Subtotals - Issuer Obligations						15,642,449	XXX	15,501,437	15,208,929	15,484,687		(57,363)			XXX	XXX	XXX	135,168	350,488	XXX	XXX	
7899999 - Bonds - Total Bonds - Subtotals - Residential Mortgage-Backed Securities						4,774,561	XXX	4,724,763	4,632,448	4,760,162		(36,979)			XXX	XXX	XXX	11,792	123,763	XXX	XXX	
7999999 - Bonds - Total Bonds - Subtotals - Commercial Mortgage-Backed Securities						3,365,548	XXX	3,220,533	3,166,552	3,306,837		(26,147)			XXX	XXX	XXX	8,968	93,582	XXX	XXX	
8099999 - Bonds - Total Bonds - Subtotals - Other Loan-Backed and Structured Securities						3,958,221	XXX	3,906,541	3,889,106	3,946,454		(11,201)			XXX	XXX	XXX	12,560	51,917	XXX	XXX	
8399999 Subtotals - Total Bonds						27,740,779	XXX	27,353,274	26,897,035	27,498,140		(131,690)			XXX	XXX	XXX	168,488	619,750	XXX	XXX	

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway 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. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
463813-ZL-2	IRVING TX INDEP SCH DIST		10/15/2015	INACTIVE WILLIAM BLAIR	XXX	360,422	295,000	
591852-YV-4	MET COUNCIL MINNEAPOLIS-SAINTPAUL MN		07/09/2015	BANK OF AMERICA	XXX	306,363	250,000	
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						666,785	545,000	
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
162393-EG-3	CHATTANOOGA TN ELEC REVENUE		07/23/2015	BANK OF AMERICA	XXX	121,550	100,000	
190760-GY-8	COBB-MARIETTA COLISEUM & EXHIBIT HALL		08/25/2015	WELLS FARGO	XXX	350,000	350,000	
3137B8-Z3-4	FHR 4316 DA		06/30/2015	BOENNING & SCATTERGOOD	XXX	176,880	170,899	413
3137BC-GR-3	FHR 4360 DA		05/07/2015	INTERNATIONAL FCSTONE INC	XXX	614,421	589,284	540
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,262,851	1,210,183	953
Bonds - Industrial and Miscellaneous (Unaffiliated)								
00440E-AU-1	ACE INA HOLDINGS		10/27/2015	MORGAN STANLEY & CO	XXX	244,691	245,000	
00842A-AD-1	ABMT 2015-4 A4		07/07/2015	JP MORGAN SECURITIES	XXX	248,550	247,930	313
05547G-AA-1	BBCMS 2015-STP A		10/08/2015	BARCLAYS CAPITAL	XXX	514,999	500,000	969
17121F-AC-8	CCART 2015-BA A3		11/12/2015	CITIGROUP	XXX	149,980	150,000	
17305E-FS-9	COCIT 2014-A6 A6		09/22/2015	MERRILL LYNCH	XXX	508,906	500,000	2,090
26884T-AK-8	ERAC USA FINANCE LLC		06/10/2015	JEFFERIES & CO	XXX	357,690	350,000	1,198
278062-AB-0	EATON CORP		09/02/2015	US BANK	XXX	199,216	200,000	1,050
406216-BH-3	HALLIBURTON COMPANY		11/05/2015	BANK OF AMERICA	XXX	249,798	250,000	
46625H-KA-7	JPMORGAN CHASE & CO		02/27/2015	NOMURA SECURITIES INT'L INC	XXX	298,785	300,000	769
46644M-AS-5	JPMMT 2015-3 A3		05/27/2015	JP MORGAN SECURITIES	XXX	304,266	300,000	817
50116P-AD-2	KCOT 2014-1A A4		05/07/2015	WELLS FARGO	XXX	401,000	400,000	501
594918-AY-0	MICROSOFT CORP		02/09/2015	BARCLAYS CAPITAL	XXX	199,980	200,000	
61761X-AA-6	MSC 2013-WLSR A		05/19/2015	MORGAN STANLEY & CO	XXX	307,219	300,000	472
760759-AL-4	REPUBLIC SERVICES INC		05/19/2015	MORGAN STANLEY & CO	XXX	317,451	300,000	222
842400-GF-4	SOUTHERN CAL EDISON		01/13/2015	JP MORGAN SECURITIES	XXX	225,000	225,000	
87165L-AF-8	SYNCT 2015-1 A		05/07/2015	NOMURA SECURITIES INT'L INC	XXX	303,422	300,000	533
963320-AP-1	WHIRLPOOL CORP		01/06/2015	BANK OF AMERICA	XXX	199,766	200,000	959
98160V-AD-3	WOLS 2015-A A3		07/22/2015	CREDIT SUISSE FIRST BOSTON	XXX	299,940	300,000	
98389B-AQ-3	XCEL ENERGY INC		05/27/2015	JP MORGAN SECURITIES	XXX	399,716	400,000	
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						5,730,375	5,667,930	9,893
8399997 - Bonds - Subtotals - Bonds - Part 3						7,660,011	7,423,113	10,846
8399998 - Bonds - Summary item from Part 5 for Bonds						2,663,169	2,469,430	4,369
8399999 - Bonds - Subtotals - Bonds						10,323,180	9,892,543	15,215
9999999 Totals						10,323,180	XXX	15,215

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	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																				
38378D-CE-3	GNR 2012-17 KG		12/01/2015	MBS PAYDOWN		85,197	85,197	88,165	85,644		(447)		(447)		85,197				1,125	07/20/2039
38378T-X8-8	GNR 2013-109 M		12/01/2015	MBS PAYDOWN		162,783	162,783	170,617	163,877		(1,095)		(1,095)		162,783				3,491	06/16/2041
38379E-MZ-2	GNR 2014-116 VE		12/01/2015	MBS PAYDOWN		43,873	43,873	46,176	43,959		(87)		(87)		43,873				776	09/20/2027
0599999 - Bonds - U.S. Governments																				
						291,853	291,853	304,958	293,480		(1,629)		(1,629)		291,853				5,392	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
47844P-F0-3	JOHNSON CNTY KS		11/12/2015	HUTCHINSON SHOCKEY EARLEY		391,264	325,000	395,967	395,776		(7,558)		(7,558)		388,219		3,045	3,045	15,889	09/01/2022
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
						391,264	325,000	395,967	395,776		(7,558)		(7,558)		388,219		3,045	3,045	15,889	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
3136AH-6A-3	FNR 2014-5 LB		12/01/2015	MBS PAYDOWN		159,293		159,293	160,339		(199)		(199)		159,293				2,275	07/25/2043
3136AK-7E-7	FNR 2014-67 HC		12/01/2015	MBS PAYDOWN		82,278		82,278	84,746		(392)		(392)		82,278				1,443	03/25/2044
3136AK-N7-4	FNR 2014-54 LA		12/01/2015	MBS PAYDOWN		305,082		305,082	311,612		(1,604)		(1,604)		305,082				4,434	02/25/2044
3136AK-NC-3	FNR 2014-39 AB		12/01/2015	MBS PAYDOWN		127,676		127,676	131,227		(689)		(689)		127,676				1,959	09/25/2039
3137B6-AV-7	FHR 4272 DC		12/01/2015	MBS PAYDOWN		222,020		222,020	223,304		(284)		(284)		222,020				2,887	04/15/2043
3137B8-Z3-4	FHR 4316 DA		12/01/2015	MBS PAYDOWN		14,974		14,974	15,498		(23)		(23)		14,974				119	02/15/2039
3137BC-GR-3	FHR 4360 DA		12/01/2015	MBS PAYDOWN		57,606		57,606	60,063		(201)		(201)		57,606				548	05/15/2037
3138AW-4W-0	FN AJ5336		11/16/2015	VARIOUS		602,835		606,833	605,634		(4,367)		(4,367)		601,267		1,568	1,568	15,373	11/01/2026
31418A-YX-0	FN MA1625		11/16/2015	VARIOUS		818,849		796,695	826,807		(7,272)		(7,272)		819,535		(686)	(686)	20,863	10/01/2023
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
						2,390,613	2,351,405	2,422,808	2,331,958		(15,031)		(15,031)		2,389,731		882	882	49,901	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																				
00842A-AD-1	ABMT 2015-4 A4		12/01/2015	MBS PAYDOWN		13,720		13,720	13,755		(1)		(1)		13,720				142	06/25/2045
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		(323)	(323)	6,594	06/17/2019
05568Y-AA-6	BNSF RAILWAY CO 2007-1 P		10/02/2015	SINKING FUND REDEMPTION		30,884	30,884	37,524	30,919		(35)		(35)		30,884				931	04/01/2024
14041N-ET-4	COMET 2014-A5 A		09/09/2015	BARCLAYS CAPITAL		1,003,438	1,000,000	999,732	999,743		72		72		999,815		3,622	3,622	11,059	07/15/2020
172967-FW-6	CITIGROUP INC		12/16/2015	BARCLAYS CAPITAL		618,288	600,000	663,672	635,565		(16,751)		(16,751)		618,813		(525)	(525)	38,344	01/10/2017
210717-AA-2	CMRS 2014-A A1		11/01/2015	MBS PAYDOWN		122,925		122,925	122,924		1		1		122,925				1,672	11/01/2020
254683-BK-0																				
	DCENT 2014-A4 A4		09/04/2015	NOMURA SECURITIES INT'L INC		430,063	425,000	424,813	424,828		26		26		424,854		5,210	5,210	6,632	12/15/2021
260003-AE-8																				
	DOVER CORP		10/15/2015	MATURITY		500,000	500,000	549,685	516,203		(16,203)		(16,203)		500,000				24,375	10/15/2015
46644M-AS-5																				
	JPMOT 2015-3 A3		12/01/2015	MBS PAYDOWN		27,581		27,581	27,974		(18)		(18)		27,581				300	05/25/2045
54627R-AJ-9																				
	LCDA 2014-ELL A1		08/01/2015	MBS PAYDOWN		23,523		23,518	23,522		1		1		23,523				385	02/01/2022
57629W-BS-8																				
	MASSMUTUAL GLOBAL FUNDIN		06/19/2015	TRANSFER		404,344	400,000	399,264	399,464		67		67		399,532		4,812	4,812	7,397	08/02/2018
58768V-AD-3																				
	MBALT 2013-A A4		03/16/2015	HSBC SECURITIES		1,000,200	1,000,000	1,000,625	1,000,117		(67)		(67)		1,000,049		151	151	1,840	12/17/2018
615369-AD-7																				
	MOODY'S CORPORATION		08/05/2015	US BANK		101,043	100,000	99,838	99,852		18		18		99,870		1,173	1,173	2,903	07/15/2019
61749M-AV-1																				
	MSC 2006-T23 A4		12/01/2015	MBS PAYDOWN		33,449	33,449	37,021	34,048		(599)		(599)		33,449				867	08/12/2041
68233A-AR-5																				
	ONCOR ELECTRIC DELIVERY		08/28/2015	STIFEL NICOLAUS		418,890	400,000	440,696	433,840		(2,845)		(2,845)		430,995		(12,106)	(12,106)	12,195	06/01/2022
78573A-AB-6																				
	SABMILLER HOLDINGS INC		06/19/2015	TRANSFER		508,085	500,000	514,385	508,977		(2,030)		(2,030)		506,947		1,138	1,138	11,365	01/15/2017
842400-GF-4																				
	SOUTHERN CAL EDISON		08/01/2015	SINKING FUND REDEMPTION		16,071		16,071	16,071						16,071				161	02/01/2022
91324P-BS-0																				
	UNITEDHEALTH GROUP INC		12/16/2015	WELLS FARGO		604,146	600,000	618,570	609,965		(5,093)		(5,093)		604,872		(726)	(726)	12,250	11/15/2016
94974B-GB-0																				
	WELLS FARGO & COMPANY		11/16/2015	BNP SECURITIES		745,715	745,000	744,262	744,338		214		214		744,551		1,164	1,164	12,400	09/08/2017
055451-AL-2																				
	BHP BILLITON FIN USA LTD		06/19/2015	TRANSFER		1,019,040	1,000,000	1,063,710	1,052,429		(3,283)		(3,283)		1,049,146		(30,105)	(30,105)	18,778	11/21/2021
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)																				
						8,121,014	8,038,153	8,297,914	8,136,629		(46,489)		(46,489)		8,147,529		(26,515)	(26,515)	170,590	XXX
8399997 - Bonds - Subtotals - Bonds - Part 4																				
						11,194,744	11,006,411	11,421,647	11,157,843		(70,707)		(70,707)		11,217,332		(22,588)	(22,588)	241,772	XXX
8399998 - Bonds - Summary Item from Part 5 for Bonds																				
						2,655,782	2,469,430	2,663,169		(5,792)		(5,792)		2,657,377		(1,594)	(1,594)		26,558	XXX
8399999 - Bonds - Subtotals - Bonds																				
						13,850,526	13,475,841	14,084,816	11,157,843		(76,499)		(76,499)		13,874,709		(24,182)	(24,182)	268,330	XXX
9999999 Totals																				
						13,850,526	XXX	14,084,816	11,157,843		(76,499)		(76,499)		13,874,709		(24,182)	(24,182)	268,330	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

SCHEDULE D - PART 5

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

1 CUSIP Identification	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stocks)	9 Actual Cost	10 Consideration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends		
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change In B./A. C.V. (12 + 13 - 14)	16 Total Foreign Exchange Change in B./A. C.V.							
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)																						
97705M-AJ-4	WISCONSIN ST.		06/11/2015	JP MORGAN SECURITIES	11/16/2015	INACTIVE WILLIAM BLAIR	250,000	293,218	294,935	290,532			(2,685)		(2,685)			4,403	4,403	4,757		
1799999 - Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)							250,000	293,218	294,935	290,532			(2,685)		(2,685)			4,403	4,403	4,757		
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																						
160069-WZ-9	CHARLESTON CNTY SC		10/22/2015	JP MORGAN SECURITIES	12/15/2015	WILLIAM BLAIR	450,000	569,880	569,250	568,581			(1,299)		(1,299)			669	669	2,688		
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)							450,000	569,880	569,250	568,581			(1,299)		(1,299)			669	669	2,688		
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																						
31307N-YP-3	FG J32518		09/04/2015	ROBERT W. BARID & CO	12/17/2015	VARIOUS	694,430	722,099	715,179	721,046			(1,054)		(1,054)			(5,866)	(5,866)	6,112	926	
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							694,430	722,099	715,179	721,046			(1,054)		(1,054)			(5,866)	(5,866)	6,112	926	
Bonds - Industrial and Miscellaneous (Unaffiliated)																						
037833-BD-1	APPLE INC		05/06/2015	GOLDMAN SACHS & CO	11/16/2015	WELLS FARGO	475,000	474,264	475,608	474,336			72		72			1,272	1,272	4,856		
458140-AL-4	INTEL CORP		05/13/2015	MORGAN STANLEY & CO	12/16/2015	WELLS FARGO	600,000	603,708	600,810	602,882			(826)		(826)			(2,072)	(2,072)	8,145	3,443	
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)							1,075,000	1,077,972	1,076,418	1,077,218			(754)		(754)				(800)	(800)	13,001	3,443
8399998 - Bonds - Subtotals - Bonds							2,469,430	2,663,169	2,655,782	2,657,377			(5,792)		(5,792)				(1,594)	(1,594)	26,558	4,369
9999999 Totals								2,663,169	2,655,782	2,657,377			(5,792)		(5,792)				(1,594)	(1,594)	26,558	4,369

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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 Gateway Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
NONE							
8699999 Total Cash Equivalents							

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Gateway Insurance Company

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	.B. Property and casualty			599,043	626,402
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE	.B. Property and casualty			110,000	114,947
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	.B. Property and casualty			86,776	89,672
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	.B. Property and casualty	2,757,574	2,874,411		
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV	.B. Property and casualty			303,933	310,833
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	.B. Property and casualty			348,744	372,367
33. New York	NY					
34. North Carolina	NC	.B. Property and casualty			311,840	312,598
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	.B. Property and casualty			205,558	218,701
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA	.B. Property and casualty			225,034	225,791
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	.XXX.				
59. Total	XXX	XXX	2,757,574	2,874,411	2,190,930	2,271,310
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898.	Sum of remaining write-ins for Line 58 from overflow page	.XXX.				
5899.	Totals (Lines 5801 - 5803 + 5898) (Line 58 above)	XXX				

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