



ANNUAL STATEMENT
For the Year Ended December 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

American Service Insurance Company, Inc.

NAIC Group Code	04795	04795	NAIC Company Code	42897	Employer's ID Number	36-3223936
	(Current Period)	(Prior Period)				
Organized under the Laws of	Illinois			State of Domicile or Port of Entry		Illinois
Country of Domicile	United States					
Incorporated/Organized	03/11/1983			Commenced Business		04/18/1983
Statutory Home Office	150 Northwest Point Blvd., 3rd Floor			Elk Grove Village, IL, US 60007		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	150 Northwest Point Blvd., 3rd Floor			Elk Grove Village, IL, US 60007		847-472-6700
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	150 Northwest Point Blvd., 3rd Floor			Elk Grove Village, IL, US 60007		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	150 Northwest Point Blvd., 3rd Floor			Elk Grove Village, IL, US 60007		847-700-8603
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address	www.atlas-fin.com					
Statutory Statement Contact	Paul Anthony Romano			847-700-8603		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	promano@atlas-fin.com			847-264-2716		
	(E-Mail Address)			(Fax Number)		

OFFICERS

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

OTHER OFFICERS

Bruce Wayne Giles	VP Product Development & Underwriting	Joseph Raymond Shugrue	VP Claims
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DIRECTORS OR TRUSTEES

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

State ofIllinois.....
County ofCook.....
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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.

Scott David Wollney President, CEO	Paul Anthony Romano VP Finance, CFO, Treasurer	Leslie Patterson DiMaggio Secretary, VP Operations & IT
Subscribed and sworn to before me this 20th day of February, 2015		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		

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).....	64,065,413		64,065,413	73,583,443
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,093,359		2,093,359	257,750
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)	165,947		165,947	165,947
5. Cash (\$5,548,062 , Schedule E-Part 1), cash equivalents (\$, Schedule E-Part 2) and short-term investments (\$1,713,650 , Schedule DA).....	7,261,712		7,261,712	3,651,838
6. Contract loans (including \$premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA)	12,743,500		12,743,500	1,987,571
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)	86,329,931		86,329,931	79,646,549
13. Title plants less \$ charged off (for Title insurers only).....				
14. Investment income due and accrued	318,568		318,568	356,882
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,704,788		4,704,788	3,421,139
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums).....	24,096,783		24,096,783	15,541,040
15.3 Accrued retrospective premiums.....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,552,791		7,552,791	3,599,598
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	176,583		176,583	190,053
18.2 Net deferred tax asset.....	13,715,024	9,914,016	3,801,008	2,884,975
19. Guaranty funds receivable or on deposit	100		100	50
20. Electronic data processing equipment and software.....	2,457,919	2,253,638	204,281	221,497
21. Furniture and equipment, including health care delivery assets (\$)	361,357	361,357		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,910,415		1,910,415	1,398,609
24. Health care (\$) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets	1,301,041	1,222,207	78,834	1,006,974
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	142,925,301	13,751,218	129,174,083	108,267,366
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27)	142,925,301	13,751,218	129,174,083	108,267,366
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. Other receivables - deductibles.....	73,699		73,699	
2502. Receivable from pools.....	5,135		5,135	2,124
2503. Other assets - appeal bond.....				1,000,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,222,207	1,222,207		4,850
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,301,041	1,222,207	78,834	1,006,974

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	36,452,903	40,671,136
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	10,301,344	5,012,511
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	7,304,537	3,908,947
4. Commissions payable, contingent commissions and other similar charges	1,699,572	1,123,659
5. Other expenses (excluding taxes, licenses and fees)	1,121,204	735,098
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	459,856	427,535
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 \$29,159,167 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)	27,661,328	21,012,603
10. Advance premium		
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	11,239,816	6,817,175
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	274,193	(5,510)
15. Remittances and items not allocated	2,065	1,182
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		668
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	934,820	1,769,217
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	97,451,636	81,474,221
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	97,451,636	81,474,221
29. Aggregate write-ins for special surplus funds	101,993	144,672
30. Common capital stock	3,000,004	3,000,004
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	23,873,469	23,648,469
35. Unassigned funds (surplus)	4,746,981	
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)	31,722,447	26,793,145
38. Totals (Page 2, Line 28, Col. 3)	129,174,083	108,267,366
DETAILS OF WRITE-INS		
2501. Escheatables.....	645,921	50,357
2502. Unearned ceding commission.....	219,929	
2503. Retroactive reinsurance reserve assumed.....	64,031	1,718,860
2598. Summary of remaining write-ins for Line 25 from overflow page	4,939	
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	934,820	1,769,217
2901. Deferred gain on real estate.....	101,993	144,672
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)	101,993	144,672
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	49,061,909	35,671,907
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	17,900,248	17,094,984
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	12,638,987	5,711,073
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	14,457,263	11,731,114
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	44,996,499	34,537,172
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	4,065,411	1,134,736
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,271,007	1,306,959
10. Net realized capital gains (losses) less capital gains tax of \$133,114 (Exhibit of Capital Gains (Losses)).....	(73,512)	1,642,789
11. Net investment gain (loss) (Lines 9 + 10)	1,197,494	2,949,748
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$20,650 amount charged off \$252,778)	(232,128)	(355,979)
13. Finance and service charges not included in premiums	224,271	193,127
14. Aggregate write-ins for miscellaneous income	110,476	152,791
15. Total other income (Lines 12 through 14)	102,619	(10,061)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,365,524	4,074,422
17. Dividends to policyholders	(976)	380
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	5,366,500	4,074,043
19. Federal and foreign income taxes incurred	1,365,356	427,510
20. Net income (Line 18 minus Line 19) (to Line 22)	4,001,144	3,646,533
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	26,793,145	38,625,281
22. Net income (from Line 20)	4,001,144	3,646,533
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$211,712	410,971	(225,376)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	7,176,610	(1,966,654)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(6,841,744)	(1,243,960)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in	225,000	(12,000,000)
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	(42,679)	(42,679)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	4,929,302	(11,832,136)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	31,722,447	26,793,145
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401. Retroactive reinsurance income.....	106,383	154,624
1402. Gain/(loss) on sale of fixed assets.....	4,800	(5,536)
1403. Miscellaneous income.....	1,614	6,315
1498. Summary of remaining write-ins for Line 14 from overflow page	(2,321)	(2,611)
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	110,476	152,791
3701. Change in deferred gain on real estate.....	(42,679)	(42,679)
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)	(42,679)	(42,679)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	50,293,884	35,521,927
2. Net investment income	1,839,129	1,961,240
3. Miscellaneous income	102,619	(10,061)
4. Total (Lines 1 through 3)	52,235,631	37,473,106
5. Benefit and loss related payments	21,543,750	15,818,738
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	20,916,580	18,236,757
8. Dividends paid to policyholders	(976)	380
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,485,000	780,000
10. Total (Lines 5 through 9)	43,944,353	34,835,875
11. Net cash from operations (Line 4 minus Line 10)	8,291,277	2,637,231
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	22,294,380	58,307,589
12.2 Stocks	11,940	1,388,368
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	1,000,000	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	217	12
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	23,306,537	59,695,969
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,258,699	56,654,048
13.2 Stocks	1,968,880	
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	11,000,000	
13.6 Miscellaneous applications		1,038
13.7 Total investments acquired (Lines 13.1 to 13.6)	26,227,579	56,655,086
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)	(2,921,042)	3,040,882
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	225,000	(12,000,000)
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(1,985,361)	(3,990,457)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,760,361)	(15,990,457)
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)	3,609,874	(10,312,344)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,651,838	13,964,182
19.2 End of year (Line 18 plus Line 19.1)	7,261,712	3,651,838

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire				
2.	Allied lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine .....	.39	.10		.49
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 .....	.260,074	.1,369	.4,683	.256,760
17.1	Other liability-occurrence .....	.816,809	.308,380	.425,409	.699,780
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 .....	.51,066,902	.19,781,525	.25,615,223	.45,233,204
21.	Auto physical damage	3,427,860	.895,910	1,590,765	2,733,005
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety .....	.138,950	.25,408	.25,248	.139,110
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	55,710,635	21,012,603	27,661,328	49,061,909
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire					
2.	Allied lines					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine					
10.	Financial guaranty					
11.1	Medical professional liability-occurrence					
11.2	Medical professional liability-claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual) ...					
15.	Other accident and health					
16.	Workers' compensation	4,683				4,683
17.1	Other liability-occurrence	402,198	23,211			425,409
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	24,246,020	1,369,203			25,615,223
21.	Auto physical damage	1,492,458	98,307			1,590,765
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety	25,248				25,248
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	26,170,608	1,490,721			27,661,328
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					27,661,328
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 .....		.78		.39		.39
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 .....		.520,149		.260,074		.260,074
17.1 Other liability-occurrence .....	.993,424	.725,596		.816,808	.85,403	.816,809
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 .....	.34,132,469	.70,050,872	.29,439	.51,066,898	.2,078,979	.51,066,902
21. Auto physical damage .....	.3,449,267	.3,517,178	.400	.3,427,859	.111,127	.3,427,860
22. Aircraft (all perils)						
23. Fidelity						
24. Surety .....	.2,959,187		.65,005	.138,950	.2,746,292	.138,950
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	41,534,347	74,813,873	94,844	55,710,629	5,021,800	55,710,635
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 \$

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire								
2.	Allied lines								
3.	Farmowners multiple peril								
4.	Homeowners multiple peril								
5.	Commercial multiple peril					5,000	5,000		
6.	Mortgage guaranty								
8.	Ocean marine						3,222	(3,222)	
9.	Inland marine					1,371	3,780	(2,408)	(4,870.1)
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		2,831,259	1,415,630	1,415,630	1,921,309	3,403,754	(66,815)	(26.0)
17.1	Other liability-occurrence		750,000	375,000	375,000	434	565,861	(190,427)	(27.2)
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	1,160,408	(14,088)	572,442	573,878	370,914	1,132,623	(187,832)	
19.3,19.4	Commercial auto liability	10,688,421	25,622,871	18,459,777	17,851,515	33,975,868	34,860,322	16,967,061	37.5
21.	Auto physical damage	1,386,217	2,158,766	1,775,311	1,769,672	165,079	371,728	1,563,023	57.2
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety	2,963,866	43,473	2,874,551	132,788	12,927	324,847	(179,132)	(128.8)
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	16,198,911	31,392,282	25,472,711	22,118,482	36,452,903	40,671,136	17,900,248	36.5
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)								

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

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire									
2.	Allied lines									
3.	Farmowners multiple peril									
4.	Homeowners multiple peril									
5.	Commercial multiple peril						10,000	5,000	5,000	
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine		2,000	1,000	1,000		743	371	1,371	380
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		2,876,084	1,438,042	1,438,042		966,535	483,267	1,921,309	268,154
17.1	Other liability-occurrence		3,400	1,700	1,700	21,348	(1,714)	20,900	434	976
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	729,475	12,500	370,987	370,987		(147)	(74)	370,914	75,130
19.3,19.4	Commercial auto liability	13,892,181	36,355,320	25,386,274	24,861,228	3,900,899	14,726,522	9,512,781	33,975,868	6,881,141
21.	Auto physical damage	68,500	124,373	96,571	96,302	43,711	93,299	68,233	165,079	67,505
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety		25,855	12,927	12,927	1,915,571		1,915,571	12,927	11,250
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	14,690,156	39,399,531	27,307,502	26,782,186	5,881,529	15,795,238	12,006,050	36,452,903	7,304,537
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	3,518,997			3,518,997
1.2 Reinsurance assumed	9,594,142			9,594,142
1.3 Reinsurance ceded	6,690,505			6,690,505
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	6,422,634			6,422,634
2. Commission and brokerage:				
2.1 Direct, excluding contingent		5,252,566		5,252,566
2.2 Reinsurance assumed, excluding contingent		7,754,358		7,754,358
2.3 Reinsurance ceded, excluding contingent		7,200,923		7,200,923
2.4 Contingent-direct		571,681		571,681
2.5 Contingent-reinsurance assumed		323,033		323,033
2.6 Contingent-reinsurance ceded		462,216		462,216
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)		6,238,498		6,238,498
3. Allowances to manager and agents				
4. Advertising		43,150		43,150
5. Boards, bureaus and associations	90,402	482,074	11,484	583,960
6. Surveys and underwriting reports		60,290		60,290
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	3,360,296	2,937,214	51,826	6,349,336
8.2 Payroll taxes	260,427	202,520	3,536	466,483
9. Employee relations and welfare	434,222	356,241	6,275	796,738
10. Insurance	104,226	64,988		169,215
11. Directors' fees	74,519	76,870	21,080	172,470
12. Travel and travel items	77,571	132,854	10,177	220,601
13. Rent and rent items	511,123	291,000	179	802,302
14. Equipment	75,299	35,008		110,307
15. Cost or depreciation of EDP equipment and software	672,703	387,074	2,382	1,062,158
16. Printing and stationery	22,171	19,952	592	42,714
17. Postage, telephone and telegraph, exchange and express	109,838	75,217	953	186,008
18. Legal and auditing	191,006	305,713	119,079	615,799
19. Totals (Lines 3 to 18)	5,983,804	5,470,165	227,563	11,681,531
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,852,277		1,852,277
20.2 Insurance department licenses and fees		126,037		126,037
20.3 Gross guaranty association assessments		(34,221)		(34,221)
20.4 All other (excluding federal and foreign income and real estate)		46,494		46,494
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		1,990,586		1,990,586
21. Real estate expenses			3,860	3,860
22. Real estate taxes			648	648
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	232,549	758,014	502	991,064
25. Total expenses incurred	12,638,987	14,457,263	232,572	(a) 27,328,822
26. Less unpaid expenses-current year	7,304,537	3,248,680	31,951	10,585,168
27. Add unpaid expenses-prior year	3,908,947	2,254,329	31,963	6,195,239
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)	9,243,397	13,462,913	232,584	22,938,893
DETAILS OF WRITE-INS				
2401. Bank charges.....	111	478,044		478,155
2402. Outside services.....	230,127	65,550		295,677
2403. Public company costs.....		196,573		196,573
2498. Summary of remaining write-ins for Line 24 from overflow page	2,311	17,846	502	20,659
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	232,549	758,014	502	991,064

(a) Includes management fees of \$ to affiliates and \$ (119,594) to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....240,516	.....231,925
1.1	Bonds exempt from U.S. tax	(a).....(1,454)	.....171
1.2	Other bonds (unaffiliated)	(a).....1,069,743	.....1,049,627
1.3	Bonds of affiliates	(a).....	.....
2.1	Preferred stocks (unaffiliated)	(b).....	.....
2.11	Preferred stocks of affiliates	(b).....	.....
2.2	Common stocks (unaffiliated) .....	.....19,888	.....19,888
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).....13,031	.....1,799
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....200,169	.....200,169
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	1,541,892	1,503,578
11.	Investment expenses		(g).....231,924
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....648
13.	Interest expense		(h).....
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) .....		.....232,572
17.	Net investment income (Line 10 minus Line 16)		1,271,007
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 \$12,170 accrual of discount less \$541,990 amortization of premium and less \$23,590 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 \$18,245 amortization of premium and less \$paid for accrued interest on purchases.
(f) Includes \$accrual of discount less \$amortization of premium.
(g) Includes \$investment expenses and \$investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$interest on surplus notes and \$interest on capital notes.
(i) Includes \$depreciation on real estate and \$depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	47,470		47,470		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	11,915		11,915	(133,246)	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	217		217		
7.	Derivative instruments					
8.	Other invested assets				755,929	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	59,602		59,602	622,683	
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.....			
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.....	9,914,016	3,865,151	(6,048,865)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software.....	2,253,638	1,811,660	(441,978)
21. Furniture and equipment, including health care delivery assets.....	361,357	465,939	104,582
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	1,222,207	766,725	(455,483)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	13,751,218	6,909,474	(6,841,744)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27)	13,751,218	6,909,474	(6,841,744)
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.....	791,652	376,069	(415,583)
2502. Other receivables - property tax.....	355,813	355,813	
2503. Other assets - security deposit.....	63,298	29,843	(33,455)
2598. Summary of remaining write-ins for Line 25 from overflow page	11,445	5,000	(6,445)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,222,207	766,725	(455,483)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

A. Accounting Practices

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

Prescribed statutory accounting practices (SAP) include the National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP), as well as state laws, regulations, and general administrative rules. Permitted statutory accounting practices encompass all accounting practices not so prescribed when such practices are approved by the insurance department of the insurer’s state of domicile. The Company did not use any permitted or prescribed practices during 2014 or 2013.

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

<u>NET INCOME</u>		<u>State of</u> <u>Domicile</u>	<u>2014</u>	<u>2013</u>
(1)	Illinois Company state basis (page 4, line 20, columns 1 & 2)	IL	\$ 4,001,144	\$ 3,646,533
(2)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(3)	NAIC SAP (1-2=3)	IL	\$ 4,001,144	\$ 3,646,533
<u>SURPLUS</u>				
(4)	Illinois Company state basis (page 3, line 37, columns 1 & 2)	IL	\$ 31,722,447	\$ 26,793,145
(5)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(6)	NAIC SAP (4-5=6)	IL	\$ 31,722,447	\$ 26,793,145

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) Common stocks are stated at market.
- 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 amortized cost using the interest method. The retrospective adjustment method is used to value all securities.
- 7) The Company does not have investments in subsidiaries.
- 8) The Company has ownership interests in joint ventures. The Company carries these interests based on the 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, 2014 and 2013.

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>19,390</u>
2.	12 Months or Longer	\$	<u>459,617</u>
(b) The aggregate related fair value of securities with unrealized losses:			
1.	Less than 12 Months	\$	<u>6,872,336</u>
2.	12 Months or Longer	\$	<u>15,855,974</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

- 1. The Company has not recognized an impairment loss in 2014 or 2013.
- 2. On May 22, 2012 the Company sold their Elk Grove Village office and land for \$13,325,073, creating a gain of \$213,395. The company is leasing back office space in the building from the purchaser in a sales-leaseback transaction. Therefore, the gain was deferred and is being amortized over the term of the lease. As of December 31, 2014 and 2013, \$42,679 of the deferred gain has been recognized as a reduction of rent expense in each year, leaving a remaining balance in special surplus of \$101,993 in 2014 and \$144,672 in 2013.
- 3. The Company has not changed its plan of sale for its remaining real estate holdings.
- 4. The Company does not engage in retail land sales operations.
- 5. The Company does not hold real estate investments with participating mortgage loan features.

G. Investments in Low-Income Housing Tax Credits

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

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1) Restricted Assets (Including Pledged)

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	5,787,021	0	0	0	5,787,021
k. On deposit with other regulatory bodies	20,043	0	0	0	20,043
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	6,436,506	0	0	0	6,436,506
n. Other restricted assets	0	0	0	0	0
o. Total Restricted Assets	\$12,243,570	\$0	\$0	\$0	\$12,243,570
(a) Subset of column 1					
(b) Subset of column 3					

Restricted Asset Category	Gross Restricted			Percentage	
	6	7		9	10
	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$0	\$0.00	\$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	5,769,074	17,947	5,787,021	4.0	4.5
k. On deposit with other regulatory bodies	50,287	(30,244)	20,043	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	7,322,303	(885,797)	6,436,506	4.5	5.0
n. Other restricted assets	0	0	0	0.0	0.0
o. Total Restricted Assets	\$13,141,664	(\$898,094)	\$12,243,570	8.5%	9.5%

NOTES TO FINANCIAL STATEMENTS

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

Gross Restricted				
Current Year				
1	2	3	4	5
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)
Other Restricted Assets				
Bonds/Cash for reinsurance agreement	\$6,436,506	\$0	\$0	\$6,436,506
Cash for claim in dispute	0	0	0	0
Total	\$6,436,506	\$0	\$0	\$6,436,506

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

Other Restricted Assets	Gross Restricted			Percentage	
	6	7		9	10
	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Bonds/Cash for reinsurance agreement	\$6,322,303	\$114,203	\$6,436,506	4.5%	5.0%
Cash for claim in dispute	1,000,000	(1,000,000)	0	0.0	0.0
Total	\$7,322,303	(\$885,797)	\$6,436,506	4.5%	5.0%

3. Detail of Other Restricted Assets

The Company has no other restricted assets.

I. Working Capital Finance Investments

The Company does not have any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities

The Company does not have offsetting or netting to report.

K. Structured Notes

The Company does not have any structured notes.

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

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

7. Investment Income:

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

8. Derivative Investments:

The Company does not own any derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes:

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

12/31/2014			
(1)	(2)	(3)	
Ordinary	Capital	(Col 1+2)	Total
(a) Gross deferred tax assets	\$14,736,897	\$ 0	\$14,736,897
(b) Statutory valuation allowance adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	14,736,897	0	14,736,897
(d) Deferred tax assets nonadmitted	9,914,016	0	9,914,016
(e) Subtotal net admitted deferred tax asset (1c-1d)	4,822,881	0	4,822,881
(f) Deferred tax liabilities	456,402	565,471	1,021,873
(g) Net admitted deferred tax asset (1e-1f)	\$ 4,366,479	(\$565,471)	\$ 3,801,008

12/31/2013			
(4)	(5)	(6)	
Ordinary	Capital	(Col 4+5)	Total
(a) Gross deferred tax assets	\$14,456,092	\$ 0	\$14,456,092
(b) Statutory valuation allowance adjustments	6,952,488	0	6,952,488
(c) Adjusted gross deferred tax assets (1a-1b)	7,503,604	0	7,503,604
(d) Deferred tax assets nonadmitted	3,865,151	0	3,865,151
(e) Subtotal net admitted deferred tax asset (1c-1d)	3,638,453	0	3,638,453
(f) Deferred tax liabilities	223,963	529,515	753,478
(g) Net admitted deferred tax asset (1e-1f)	\$ 3,414,490	(\$529,515)	\$ 2,884,975

Change			
(7)	(8)	(9)	
Ordinary	Capital	(Col 7+8)	Total
(a) Gross deferred tax assets	\$ 280,805	\$ 0	\$ 280,805
(b) Statutory valuation allowance adjustments	(6,952,488)	0	(6,952,488)
(c) Adjusted gross deferred tax assets (1a-1b)	7,233,293	0	7,233,293
(d) Deferred tax assets nonadmitted	6,048,865	0	6,048,865
(e) Subtotal net admitted deferred tax asset (1c-1d)	1,184,428	0	1,184,428
(f) Deferred tax liabilities	232,439	35,956	268,395
(g) Net admitted deferred tax asset (1e-1f)	\$ 951,989	(\$ 35,956)	\$ 916,033

2. Admission calculation components SSAP No. 101:

12/31/2014			
(1)	(2)	(3)	
Ordinary	Capital	(Col 1+2)	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$1,884,193	\$ 0	\$1,884,193
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	1,916,815	0	1,916,815
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	1,916,815	0	1,916,815
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	2,771,715
(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.	1,021,873	0	1,021,873
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$4,822,881	\$ 0	\$4,822,881

NOTES TO FINANCIAL STATEMENTS

12/31/2013			
(4)	(5)	(6)	
Ordinary	Capital	(Col 4+5)	
Total		Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 516,307	\$ 0	\$ 516,307
(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)	2,368,668	0	2,368,668
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	3,126,741	0	3,126,741
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	2,368,668
(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.	753,479	0	753,479
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$3,638,454	\$ 0	\$3,638,454

Change			
(7)	(8)	(9)	
Ordinary	Capital	(Col 7+8)	
Total		Total	
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$1,367,886	\$ 0	\$1,367,886
(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)	(451,853)	0	(451,853)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	(1,209,926)	0	(1,209,926)
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	403,048
(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.	268,394	0	268,394
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2(a) + 2(b) + 2(c))	\$1,184,427	\$ 0	\$1,184,427

3.	Admission thresholds:	12/31/2014	12/31/2013
(a)	Ratio percentage used to determine recovery period and threshold limitation amount	267.90	297.28
(b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$27,921,439	\$23,908,170

4. Impact of tax planning strategies:

12/31/2014		12/31/2013		Change	
(1)	(2)	(3)	(4)	(5)	(6)
Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
(Col 1-3)		(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)	\$14,736,897	\$0	\$7,503,604	\$0	\$7,233,293
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from note 9A1(e)	\$4,822,881	\$0	\$3,638,453	\$0	\$1,184,428
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%	0%	0%	0%

(b) Does the Company's tax planning strategies include the use of reinsurance? Yes___ No__X__

Line 9A1g, Column 3

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

		(1)	(2)	(3)
		12/31/2014	12/31/2013	(Col 1 - 2) Change
1.	Current Income Tax:			
(a)	Federal	\$1,365,356	\$427,510	\$937,846
(b)	Foreign	0	0	0
(c)	Subtotal	1,365,356	427,510	937,846
(d)	Federal income tax on net capital gains	133,113	172,589	(39,476)
(e)	Utilization of capital loss carryforwards	0	0	0
(f)	Other	0	0	0
(g)	Federal and foreign income taxes incurred	\$1,498,469	\$600,099	\$898,370
2.	Deferred Tax Assets:			
(a)	Ordinary			
(1)	Discounting of unpaid losses	\$ 917,288	\$ 1,065,710	(\$148,422)
(2)	Unearned premium reserve	1,880,970	1,428,857	452,113
(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	889,098	774,383	114,715
(8)	Compensation and benefits accrual	20,727	36,061	(15,334)
(9)	Pension accrual	0	0	0
(10)	Receivables - nonadmitted assets	415,550	260,686	154,864
(11)	Net operating loss carry-forward	9,760,376	10,157,426	(397,050)
(12)	Tax credit carry-forward	517,145	517,145	0
(13)	Other (including items <5% of total ordinary tax assets)	335,743	215,824	119,919
(99)	Subtotal	\$14,736,897	\$14,456 092	\$280,805
(b)	Statutory valuation allowance adjustment	0	6 952 488	(6,952,488)
(c)	Nonadmitted	9,914,016	3,865,151	6,048,865
(d)	Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 4,822,881	\$ 3 638 453	\$1,184,428
(e)	Capital:			
(1)	Investments	\$ 0	\$ 0	\$ 0
(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	\$ 0	\$ 0	\$ 0
(f)	Statutory valuation allowance adjustment	0	0	0
(g)	Nonadmitted	0	0	0
(h)	Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 0	\$ 0	\$ 0
(i)	Admitted deferred tax assets (2d + 2h)	\$ 4,822,881	\$ 3,638,453	\$1,184,428

NOTES TO FINANCIAL STATEMENTS

		(1)	(2)	(3)
		12/31/2014	12/31/2013	(Col 1 - 2) Change
3.	Deferred Tax Liabilities:			
(a)	Ordinary			
(1)	Investments	\$ 132,555	\$ 43,344	\$ 89,211
(2)	Fixed assets	295,744	148,001	147,743
(3)	Deferred and uncollected premium	0	0	0
(4)	Policyholder reserves	0	0	0
(5)	Salvage and subrogation	28,103	32,618	(4,515)
(6)	Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99)	Subtotal	\$ 456,402	\$ 223,963	\$ 232,439
(b)	Capital:			
(1)	Investments	\$ 565,471	\$ 529,515	\$ 35,956
(2)	Real estate	0	0	0
(3)	Other (including items <5% of total capital tax liabilities)	0	0	0
(99)	Subtotal	\$ 565,471	\$ 529,515	\$ 35,956
(c)	Deferred tax liabilities (3a99 + 3b99)	\$1,021,873	\$ 753,478	\$ 268,395
4.	Net deferred tax assets/liabilities (2i - 3c)	\$3,801,008	\$2,884,975	\$ 916,033

The Company has a valuation allowance of approximately \$0.0M and \$7.0M as of December 31, 2014 and December 31, 2013 respectively and an increase/(decrease) of approximately (\$7.0M) in 2014 and \$1.1M in 2013. Management continually assesses the need for a valuation allowance and has determined 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)
	12/31/2014	12/31/2013	(Col 2 - 1) Change
Adjusted gross deferred tax asset	\$14,736,897	\$7,503,604	(\$7,233,293)
Total deferred tax liabilities	(1,021,873)	(753,478)	268,395
Net deferred tax asset	13,715,024	6,750,126	6,964,898
Tax effect of unrealized (gains)/losses	(294,769)	(83,056)	211,713
Change in net deferred income tax	\$14,009,793	\$6,833,182	(\$7,176,611)

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

Net gain (loss) from operations	\$5,440,012	
Realized capital gain (loss)	59,602	
Total statutory gain (loss)	\$5,499,614	
Statutory gain (loss) taxed at enacted rate	\$1,869,869	34.00 %
Nonadmitted assets DTA (increase)/decrease	(269,579)	(4.90)
Tax exempt interest (net of proration)	(49)	0.00
Dividends received deduction (net of proration)	(4,023)	(0.07)
Non-deductible expenses	13,498	0.25
Deferred gain in surplus	(14,511)	(0.26)
Section 382 limitation	(322,761)	(5.87)
Change in valuation allowance	(6,952,488)	(126.43)
Prior year true-up	1,903	0.03
Total effective tax	(\$5,678,141)	(103.25%)
Current federal income tax incurred	\$ 1,498,469	27.25 %
(Increase) or decrease in net DTAs excluding unrealized gains/losses	(7,176,610)	(130.50)
Total effective tax	(\$5,678,141)	(103.25%)

NOTES TO FINANCIAL STATEMENTS

E. Operating Loss and Tax Credit Carry-forwards

1) As of December 31, 2014, 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	2010 & Prior	\$22,457,117	12/31/2026- 12/31/2030	2010 Event section 382
	2011	\$ 4,883,854	12/31/2031	2013 Event section 382
	2012	\$ 1,366,015	12/31/2032	2013 Event section 382
Alternative Minimum Tax Credit		<u>Amount</u> \$ 517,145	<u>Expiration Date</u> 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:

2013	\$ 292,185
2014	1,806,383
Total	\$2,098,568

3) The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Service Code was \$0 at December 31, 2014.

F. Consolidated Federal Income Tax Return

- 1) For tax years ended December 31, 2010 and prior, the Company filed a consolidated federal income tax return with its prior ultimate parent in the United States, Kingsway America II, Inc. (KA) and the other members eligible under Section 1504 of the Internal Revenue Code. As a result of the change in ownership on December 31, 2010, for the tax year ended December 31, 2011 the Company began filing a consolidated return with its new ultimate parent, Atlas Financial Holdings, Inc. (AFH). The entities included in AFH's consolidated tax group for the current year are as follows: AFH, the Parent, American Insurance Acquisition (AIA), the Company, American Country Insurance Company (ACIC), Camelot Services, Inc. (CSI) and Gateway Insurance Company (GIC).
- 2) For tax return periods ended December 31, 2009 and prior, the Company was party to a tax sharing agreement with KA and the other members of the KA and Subsidiaries consolidated Federal tax return. The method of allocation between the companies was subject to written agreement approved by the Board of Directors. The allocation was made primarily on a separate-return basis, with current credit for any separate company net operating losses or items utilized in the consolidated tax return. Intercompany balances were to be settled within 30 days of the filing of the consolidated return.

On December 31, 2010, the Company entered into an agreement to terminate its inclusion in the tax sharing agreement effective for all past, current, and future taxes that would otherwise be owed or settlements that would otherwise be due to the Company. In accordance with that agreement, the Company received no settlement for tax benefits used by the KA group and have no obligation for taxes owed to the group related to the 2010 tax year or any changes to tax related to all prior tax years.

For the tax year ended December 31, 2011 and forward 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 January 2, 2013, AFH and AIA, the Company’s ultimate parent and direct parent, respectively, acquired CSI and its sole insurance subsidiary, GIC. AFH and AIA purchased all of the outstanding common shares of GIC for a combination of cash and AFH preferred shares subject to final adjustment based on year-end financial results. On November 20, 2014, CSI was merged into AIA.

On January 2, 2013 and March 22, 2013, the Company paid extraordinary dividends of \$7.3 million and \$4.7 million, respectively, to its parent AIA.

On June 30, 2014, the Company received a working capital contribution of \$225,000 from its parent, AIA.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2014 and 2013, the Company had \$1,910,415 and \$1,398,609, respectively, in receivables and \$0 and \$668, 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 entered into a few agreements with former affiliated companies to manage the runoff of its personal lines business. There is an administrative services agreement with KA to cover mainly IT related services and costs. 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.

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

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

The Company does not participate in a defined benefit plan.
- E. Defined Contribution Plans

The Company does not participate in a defined contribution plan.
- F. Multiemployer Plans

The Company does not participate in a multiemployer plan.
- G. Consolidated/Holding Company Plans

The Company participates in a 401(k) Retirement Savings Plan (RSP), sponsored by the Company. 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 \$101,717 and \$59,342 as of December 31, 2014 and 2013, 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 1,000,000 shares of common stock authorized, 821,919 shares issued and outstanding. Par value per share is \$3.65.
- 2) The Company has no preferred stock outstanding.
- 3) The maximum amount of dividends which can be paid by insurance companies domiciled in the State of Illinois to shareholders without prior approval of the Illinois Department of Insurance is subject to restrictions relating to statutory policyholders’ surplus and statutory income. The maximum dividend payment that could be made during 2015 without prior approval may not exceed the greater of: (1) 10% of the Company’s surplus at December 31, 2014 which was \$3,172,245 or (2) net income for the twelve months ending December 31, 2014 which was \$4,001,144.
- 4) On January 2, 2013 and March 22, 2013, the Company paid extraordinary dividends of \$7.3 million and \$4.7 million respectively, to its parent, AIA.
- 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.

NOTES TO FINANCIAL STATEMENTS

- 9) The Company’s special surplus funds decreased by \$42,679 in 2014 and 2013 due to recognizing a portion of the deferred gain on real estate.
- 10) The portion of unassigned funds (surplus) represented by cumulative net unrealized gains as of December 31, 2014 is \$866,967.
- 11) The Company does not have surplus notes.
- 12) The impact due to a quasi-reorganization is as follows:

	Change in Year Surplus	Change in Gross Paid-in and Contributed Surplus
2014	\$ 0	\$ 0
2013	(\$11,832,136)	(\$51,760,273)

- 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 Hawaii, 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 \$61,903 to cover these assessments.
- 2) The Company recognizes an asset of \$100 for premium tax offsets as of December 31, 2014. The following is a reconciliation of the asset:

a.	Asset recognized for premium tax offsets, prior year	\$50
b.	Decreases current year:	
	Premium tax offset applied	0
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	\$100

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 claims 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 2017. 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, 2014 and 2013 was \$594,823 and \$588,957, respectively.

NOTES TO FINANCIAL STATEMENTS

2) At January 1, 2015, the future minimum rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2015	\$ 793,708
2.	2016	\$ 745,507
3.	2017	\$ 281,111
4.	2018	\$ 0
5.	2019	\$ 0
6.	Aggregate Total	\$ 0

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.

B. Lessor Leases

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

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

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

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

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

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:

<u>Name and Address</u>	<u>FEIN Number</u>	<u>Exclusive Contract</u>	<u>Types of Business Written</u>	<u>Type of Authority Granted*</u>	<u>Total Direct Premium Written</u>
Avalon Risk Management Insurance Agency, LLC, 150 Northwest Point Blvd, #200, Elk Grove Village, IL 60007	20-1572094	No	Surety	C, CA, B, P, U	\$2,959,187

*Authority Codes Listing:

- C - Claims Payment
- CA - Claims Adjustment
- B - Binding Authority
- P - Premium Collection
- U - Underwriting

20. Fair Value Measurements:

A.

1) Fair Value Measurements at Reporting Date

<u>Description</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
a. Assets at fair value				
Common Stock				
Industrial and Misc.	\$2,093,359	\$ 0	\$ 0	\$2,093,359
Total assets at fair value	\$2,093,359	\$ 0	\$ 0	\$2,093,359

- 2) The Company does not have any fair value measurements categorized within Level 3.
- 4) The Company does not have any fair value measurements categorized within Level 2 or 3.
- 5) The Company does not have derivative assets and liabilities.

NOTES TO FINANCIAL STATEMENTS

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Long Term Bonds	\$63,313,665	\$64,065,413	\$5,852,360	\$57,461,305	\$ 0	\$ 0
Common Stock	\$ 2,093,359	\$ 2,093,359	\$2,093,359	\$ 0	\$ 0	\$ 0
Short Term Bonds	\$ 1,713,650	\$ 1,713,650	\$1,713,650	\$ 0	\$ 0	\$ 0

D. The Company does not have any assets that are not practicable to estimate fair value as of December 31, 2014.

21. Other Items:

A. Extraordinary Items

The Company had no extraordinary items.

B. Troubled Debt Restructuring: Debtors

The Company has not restructured any debt.

C. Other Disclosures and Unusual Items

Assets in the amount of \$5,807,064 and \$5,819,361 at December 31, 2014 and 2013, respectively, were on deposit with various government authorities or trustees as required by law. The Company has assets in the amount of \$5,936,424 and \$5,822,273 at December 31, 2014 and 2013, respectively, pledged as collateral for the benefit of Lincoln General Insurance Company to cover retroactive reinsurance agreement balances. The Company has assets in the amount of \$500,082 and \$500,030 at December 31, 2014 and 2013, respectively, pledged as collateral for the benefit of Old American County Mutual to cover reinsurance balances. In 2013 the Company had \$1,000,000 pledged as collateral for an appeal bond which was settled in 2014.

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:

Type II – Unrecognized Subsequent Events:

Subsequent events have been considered through 02/20/2015 for the statutory statement issued on 02/27/2015.

AFH, the Company’s ultimate parent, announced on October 17, 2014 that it had entered into a definitive agreement to acquire Global Liberty Insurance Company of New York along with its affiliated underwriting and premium finance companies (collectively, Global Liberty) for approximately \$25 million. The purchase price will include \$4 million of AFH preferred shares with an annual dividend rate of 4.5%, payable in cash or in kind, which are convertible to AFH common stock after the fifth anniversary of issuance at an initial rate of 0.5 common shares per preferred share. The final amount of preferred shares will be adjusted based on actual loss development related to Global Liberty’s pre-acquisition reserves. AFH and the seller have a mutual right to trigger the redemption of these shares for cash after the third anniversary of issuance at \$1 per share plus any accrued interest, subject to certain conditions. The remainder of the purchase price will be paid in cash. An earn out of up to an additional \$1 million may be paid based on underwriting profitability of the New York business during the three years subsequent to the transaction’s effective date. Completion of the transaction is subject to customary closing conditions, including regulatory approval of the change of control of Global Liberty, and is expected to be completed during the first quarter of 2015.

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, 2014 is summarized as follows:

NAIC Company Code	F.E.I.N.	Name	Amount
28339	43-0762309	Gateway Insurance Co.	\$31,778,000
38237	36-4168532	American Country Insurance Co.	\$27,377,000
16691	31-0501234	Great American Insurance Co	\$2,798,000

NOTES TO FINANCIAL STATEMENTS

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance balances in dispute at December 31, 2014.

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, 2014:

		<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
		(1)	(2)	(3)	(4)	(5)	(6)
		Premium	Commission	Premium	Commission	Premium	Commission
		<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>	<u>Reserve</u>	<u>Equity</u>
a.	Affiliates	\$37,470,070	\$4,195,915	\$27,661,322	\$3,097,527	\$9,808,748	\$1,098,388
b.	All Other	65,344	21,460	1,497,845	582,330	(1,432,501)	(560,870)
c.	TOTAL	\$37,535,414	\$4,217,375	\$29,159,167	\$3,679,857	\$8,376,247	\$ 537,518

- d. Direct Unearned Premium Reserve: \$19,285,082.
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)	(2)	(3)	(4)
		<u>Direct</u>	<u>Assumed</u>	<u>Ceded</u>	<u>Net</u>
a.	Contingent Commission	(\$633,231)	(\$410,938)	(\$522,085)	(\$522,084)
b.	Sliding Scale Adjustment	0	29,051	(332)	29,383
c.	Other Profit Commission Arrangement	0	0	0	0
d.	TOTAL	(\$633,231)	(\$381,887)	(\$522,417)	(\$492,701)

- (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, 2014.

E. Commutation of Ceded Reinsurance

The Company has not commuted any reinsurance agreements or balances in 2014.

F. Retroactive Reinsurance

The Company entered into a retroactive reinsurance agreement with Lincoln General Insurance Company effective April 1, 2010. The agreement transferred liability for certain commercial automobile losses occurring on or before April 1, 2010. Balances pertaining to this agreement as of December 31, 2014 are presented in the table below:

(1)		<u>Assumed</u>		<u>Ceded</u>	
a.	Reserves Transferred:				
1.	Initial Reserves	\$	(12,808,265)		
2.	Adjustments - Prior Year (s)		823,222		
3.	Adjustments - Current Year		194,634		
4.	Current Total	\$	<u>(11,790,409)</u>	\$	<u>0</u>
b.	Consideration (Paid) or Received:				
1.	Initial Consideration	\$	12,205,501		
2.	Adjustments - Prior Year (s)		(57,120)		
3.	Adjustments - Current Year		(58,570)		
4.	Current Total	\$	<u>12,089,811</u>	\$	<u>0</u>
c.	Paid Losses (Reimbursed) or Recovered:				
1.	Prior Year (s)	\$	(10,266,184)		
2.	Current Year		(1,460,195)		
3.	Current Total	\$	<u>(11,726,379)</u>	\$	<u>0</u>
d.	Special Surplus from Retroactive Reinsurance:				
1.	Initial Surplus Gain or (Loss)	\$	(602,764)		
2.	Adjustments - Prior Year (s)		766,102		
3.	Adjustments - Current Year		136,064		
4.	Current Year Restricted Surplus		299,402		0
5.	Cumulative Total Transferred to Unassigned Fund	\$	<u>299,402</u>	\$	<u>0</u>

NOTES TO FINANCIAL STATEMENTS

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

<u>Company</u>	<u>Assumed Amount</u>	<u>Ceded Amount</u>
Lincoln General Insurance Co. #33855	\$ (11,790,409)	\$ 0
Total	\$ (11,790,409)*	\$ 0*

*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. None
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.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination:

The Company does not have any retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves as of December 31, 2013 were \$44.6 million. As of December 31, 2014, \$21.7 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 \$22.6 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally on private passenger and commercial auto lines of insurance. Therefore, there has been a favorable prior-year development of \$300,000 since December 31, 2013 to December 31, 2014. 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 2014 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 2014.

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 2014.

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

G. As of December 31, 2014, the pool affiliates combined owe the Company \$426,975, which consists of the following: agents balances deferred of \$13,744,499, reinsurance recoverable of \$7,535,189, payable to affiliate of (\$130,949), reinsurance payable on paid losses of (\$10,279,377) and ceded reinsurance payable net of commission of (\$10,442,387).

27. Structured Settlements:

There were no structured settlements.

NOTES TO FINANCIAL STATEMENTS

28. Health Care Receivables:

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

29. Participating Policies:

The Company does not issue participating policies.

30. Premium Deficiency Reserves:

1.	Liability carried for premium deficiency reserves	\$	0
2.	Date of the most recent evaluation of this liability		<u>1/30/2015</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?

Illinois.....
- 2.1

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

Yes ☐ No ☒
- 2.2

If yes, date of change:

.....
- 3.1

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

.....12/31/2010
- 3.2

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

.....12/31/2010
- 3.3

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

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

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

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

Yes ☐ No ☐ N/A ☒
- 3.6

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

Yes ☒ No ☐ N/A ☐
- 4.1

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

Yes ☐ No ☒
- 4.12 renewals?

Yes ☐ No ☒
- 4.2

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

Yes ☐ No ☒
- 4.22 renewals?

Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

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

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information
- 7.1

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

Yes ☒ No ☐
- 7.2

If yes,
- 7.21 State the percentage of foreign control

.....100.0
- 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.....	Corporat ion.....
.....
.....
.....
.....

GENERAL INTERROGATORIES

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BDO USA LLP, 200 Ottawa Avenue NW, Suite 300, Grand Rapids, MI 49503.....
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
10.2 If the response to 10.1 is yes, provide information related to this exemption:
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A 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., 514 W. State Street, Suite 210, Geneva, IL 60134, actuary associated with an actuarial consulting firm.....
12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
12.11 Name of real estate holding company
12.12 Number of parcels involved
12.13 Total book/adjusted carrying value \$.....
12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.
14.11 If the response to 14.1 is no, please explain:
14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
14.21 If the response to 14.2 is yes, provide information related to amendment(s)
14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

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

INVESTMENT

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

GENERAL INTERROGATORIES

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

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

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

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

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

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

25.32 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

5,787,02220,0436,436,506

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? If no, attach a description with this statement. Yes [] No [] N/A [X]

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
Bank of America.....	135 South LaSalle Street, Chicago, IL 60603.....

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 [] No [X]

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

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

GENERAL INTERROGATORIES

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

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

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

Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	.....65,779,064	.....65,027,312	.....(751,752)
30.2 Preferred Stocks.....	.....	.....	.....
30.3 Totals	65,779,064	65,027,312	(751,752)

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

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

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

Yes [X] No []

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

Yes [] No [X]

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

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

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

Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$558,868
- 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.....	\$.....183,215
Michigan Assigned Claims Facility.....	\$.....202,881

- 34.1 Amount of payments for legal expenses, if any? \$71,061
- 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.....	\$.....68,133

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

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

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

All years prior to most current three years:

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

All years prior to most current three years:

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

2.

Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$		\$
2.2	Premium Denominator	\$	49,061,909	\$
2.3	Premium Ratio (2.1/2.2)			
2.4	Reserve Numerator	\$		\$
2.5	Reserve Denominator	\$	81,720,111	\$
2.6	Reserve Ratio (2.4/2.5)			

3.1

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

Yes [] No [X]

3.2

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

3.21

Participating policies

\$

3.22

Non-participating policies

\$

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No []

4.2

Does the reporting entity issue non-assessable policies?

Yes [] No []

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

%

4.4

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

\$

5.

For Reciprocal Exchanges Only:

5.1

Does the exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

Yes [] No [] N/A [X]

5.22

As a direct expense of the exchange

Yes [] No [] N/A [X]

5.3

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

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5

If yes, give full information

16

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 does not currently transact any Workers' Compensation business.....

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
None.....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
The Company has minimal exposure to property losses.....

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?.....

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic 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)?.....

7.2

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

7.3

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

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?.....

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

9.3

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

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

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

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

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

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

9.6

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

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

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

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

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[]

No

[X]

16.1

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes

[]

No

[X]

11.2

If yes, give full information

12.1

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

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes

[]

No

[X]

N/A

[]

12.4

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

12.41

From

%

12.42

To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes

[X]

No

[]

12.6

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

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

180,000

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:
Rein prem is allocated according to the assessed expo for each individual cedant. This exercise is undertaken in conjunction with the rein intermediary and using modeling software where possible. Rein recoveries and reinstatement prem costs, where applicable, are allocated prorata to the gross loss.

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes

[]

No

[X]

14.4

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

Yes

[X]

No

[]

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes

[]

No

[X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes

[]

No

[X]

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

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

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5.....	\$.....
17.12	Unfunded portion of Interrogatory 17.11.....	\$.....
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....
17.14	Case reserves portion of Interrogatory 17.11.....	\$.....
17.15	Incurred but not reported portion of Interrogatory 17.11.....	\$.....
17.16	Unearned premium portion of Interrogatory 17.11.....	\$.....
17.17	Contingent commission portion of Interrogatory 17.11.....	\$.....

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

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

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....
18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

FIVE-YEAR HISTORICAL DATA

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

	1 2014	2 2013	3 2012	4 2011	5 2010
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)	106,451,948	86,367,932	46,848,177	25,668,681	24,189,983
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	6,966,923	4,335,284	1,914,424	9,963,447	11,668,895
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					(578)
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,024,192	4,208,386	5,013,289	5,816,673	9,999,598
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	116,443,064	94,911,603	53,775,890	41,448,801	45,857,898
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)	52,143,786	38,339,517	32,542,372	17,899,638	16,395,215
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,427,899	1,969,147	1,340,097	7,046,345	7,984,806
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					(405)
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	138,950	33,344	122,140	154,377	(1,859,012)
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	55,710,635	40,342,008	34,004,609	25,100,360	22,520,604
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	4,065,411	1,134,736	(1,449,457)	(5,781,623)	(7,944,920)
14. Net investment gain (loss) (Line 11)	1,197,494	2,949,748	2,904,869	4,370,972	2,251,303
15. Total other income (Line 15)	102,619	(10,061)	(3,502,903)	443,898	345,294
16. Dividends to policyholders (Line 17)	(976)	380			
17. Federal and foreign income taxes incurred (Line 19)	1,365,356	427,510	(401,782)	(470,051)	2,793
18. Net income (Line 20)	4,001,144	3,646,533	(1,645,709)	(496,702)	(5,351,116)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	129,174,083	108,267,366	111,578,123	116,391,225	152,460,845
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	4,704,788	3,421,139	2,603,670	1,421,312	3,188,826
20.2 Deferred and not yet due (Line 15.2)	24,096,783	15,541,040	7,451,376	4,782,567	4,812,444
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	97,451,636	81,474,221	72,952,842	79,035,656	116,631,668
22. Losses (Page 3, Line 1)	36,452,903	40,671,136	39,487,918	48,562,461	69,479,166
23. Loss adjustment expenses (Page 3, Line 3)	7,304,537	3,908,947	5,582,996	10,110,235	18,791,970
24. Unearned premiums (Page 3, Line 9)	27,661,328	21,012,603	16,342,502	9,434,514	9,356,916
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,004	3,000,004	3,000,004	3,000,004	3,000,004
26. Surplus as regards policyholders (Page 3, Line 37)	31,722,447	26,793,145	38,625,281	37,355,569	35,829,177
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	8,291,277	2,637,231	(6,941,902)	(29,924,910)	(45,686,098)
Risk-Based Capital Analysis					
28. Total adjusted capital	31,722,447	26,793,145	38,625,281	37,355,569	35,829,177
29. Authorized control level risk-based capital	10,422,394	8,042,205	4,056,551	4,649,479	6,688,520
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)	74.2	92.4	80.8	73.2	71.9
31. Stocks (Lines 2.1 & 2.2)	2.4	0.3	1.7	1.1	
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.2	0.2	0.2	13.3	11.2
34. Cash, cash equivalents and short-term investments (Line 5)	8.4	4.6	15.1	12.4	16.9
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	14.8	2.5	2.2		
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
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)					1,000
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					1,000
49. Total Investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					0.0

FIVE-YEAR HISTORICAL DATA

	1	2	3	4	5
	2014	2013	2012	2011	2010
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	410,971	(225,376)	289,569	97,034	82,132
52. Dividends to stockholders (Line 35)					(1,400,000)
53. Change in surplus as regards policyholders for the year (Line 38)	4,929,302	(11,832,136)	1,269,712	1,526,392	4,641,179
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)	41,038,871	6,688,128	29,406,035	47,021,931	68,136,999
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,544,983	2,217,587	2,655,738	6,018,607	8,843,148
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)				323,800	253,810
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,007,339	2,674,242	2,527,793	2,008,241	314,626
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	47,591,193	11,579,957	34,589,566	55,372,579	77,548,583
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)	20,216,022	14,487,869	20,584,866	32,915,683	50,771,266
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,769,672	1,183,752	1,861,411	4,215,462	6,229,117
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)		8,975		226,660	177,667
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	132,788	231,171	334,188	596,767	206,870
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	22,118,482	15,911,766	22,780,465	37,954,572	57,384,920
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)	36.5	47.9	50.6	68.1	63.6
68. Loss expenses incurred (Line 3)	25.8	16.0	18.1	13.2	23.5
69. Other underwriting expenses incurred (Line 4)	29.5	32.9	36.6	41.8	34.0
70. Net underwriting gain (loss) (Line 8)	8.3	3.2	(5.3)	(23.1)	(21.1)
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)	25.8	29.1	39.5	39.9	55.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	62.2	63.9	68.7	81.3	87.1
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	175.6	150.6	88.0	67.2	62.9
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)	(1,326)	.60	(952)	1,794	1,632
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)	(4.9)	0.2	(2.5)	5.0	5.2
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)	(905)	2,734	(2,065)	4,515	5,448
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)	(2.3)	7.3	(5.8)	14.5	14.6

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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Alabama				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	12,646	11,990		4,313		(4,482)	262		(531)	10	1,725	633
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					20,289	(3,836)		10,092	8,883			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	503,806	465,976		203,765	138,970	520,405	537,128	73,683	82,673	21,940	55,852	25,228
21.1	Private passenger auto physical damage					(11,565)	(11,565)		95	95			
21.2	Commercial auto physical damage	35,215	29,761		10,814	65,920	65,709	1,236	630	980	405	4,498	1,763
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.	TOTALS (a)	551,667	507,727		218,892	213,615	566,231	538,626	84,500	92,100	22,355	62,075	27,625
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 \$2,434

(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.AK



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Alaska				DURING THE YEAR 2014			NAIC Company Code 42897				
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												4,150
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.	TOTALS (a)												4,150
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) 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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Arizona				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	12,891	12,450		5,666		(4,041)	273		(481)	10	1,805	310
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	1,920,414	1,588,677		841,849	273,887	113,408	529,857	15,132	123,313	132,652	216,935	46,148
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	84,817	56,054		42,764	36,914	40,621	3,708	2,220	3,435	1,215	9,513	2,038
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.	TOTALS (a)	2,018,122	1,657,182		890,280	310,800	149,988	533,837	17,352	126,267	133,877	228,253	48,496
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 \$ 6,439

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Arkansas				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	38,647	32,326		18,048		(12,390)	708		(1,466)	27	6,266	1,102
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	640,695	546,215		276,723	68,409	97,904	101,290	1,876	26,451	27,302	98,700	18,264
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	33,544	26,439		11,254	6,187	6,187		315	315		4,784	956
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.	TOTALS (a)	712,886	604,980		306,025	74,596	91,700	101,998	2,191	25,300	27,329	109,750	20,322
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 \$993

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Colorado				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	7,106	7,605		4,061		(2,969)	166		(351)	6	857	200
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	163,979	250,442		86,013	60,780	29,098	41,682	1,270	10,173	11,595	20,810	4,623
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	49,375	37,962		32,414	53,890	1,780		720	(1,260)		6,298	1,392
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.	TOTALS (a)	220,460	296,010		122,487	114,669	27,908	41,849	1,990	8,562	11,602	27,965	6,216
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 \$ 1,843

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Delaware				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
		1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												7,100
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.	TOTALS (a)												7,100
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF District of Columbia				DURING THE YEAR 2014				NAIC Company Code 42897			
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												1,466
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.	TOTALS (a)												1,466
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Florida				DURING THE YEAR 2014				NAIC Company Code 42897			
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)					4,406	(46,852)		16,065	(14,593)	6,694		4,335
19.2	Other private passenger auto liability					14,201	51,558	47,895	44,195	40,902	157		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage					(597)	(597)		(187)	(187)			
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.	TOTALS (a)					18,010	4,110	47,895	60,073	26,122	6,851		4,335
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Georgia				DURING THE YEAR 2014				NAIC Company Code 42897			
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	195,200	189,012		74,746		(71,242)	6,426		(5,584)	520	29,302	9,696
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					(20,435)	(20,440)		1,160	(1,423)			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	3,061,350	2,775,703		1,268,830	1,692,661	1,793,268	1,149,344	97,331	202,907	158,479	438,963	152,066
21.1	Private passenger auto physical damage					(1,342)	(1,342)						
21.2	Commercial auto physical damage	244,250	210,158		104,051	112,334	110,699	8,497	4,469	6,868	2,784	35,862	12,133
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.	TOTALS (a)	3,500,800	3,174,873		1,447,627	1,783,219	1,810,943	1,164,267	102,960	202,769	161,783	504,127	173,894
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$8,281

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Hawaii				DURING THE YEAR 2014				NAIC Company Code 42897			
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					(676)	(676)		(41)	(41)			(38,684)
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.	TOTALS (a)					(676)	(676)		(41)	(41)			(38,684)
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Idaho				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....		4,445		3,787		(499)	97		(64)	4		
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	421,022	429,651		305,672	48,365	74,994	40,621	3,359	6,939	4,064	43,424	8,771
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	23,268	20,848		11,224	6,191	6,191		775	775		2,328	485
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.	TOTALS (a)	444,290	454,943		320,683	54,557	80,686	40,718	4,134	7,649	4,067	45,753	9,256
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,385

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Illinois				DURING THE YEAR 2014				NAIC Company Code 42897			
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)					8,375	(20,789)		1,944	1,390			
19.2	Other private passenger auto liability					769,506	(69,194)	342,075	194,604	63,917	48,947		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	4,063,288	3,748,714		555,934	2,587,848	170,052	5,319,011	1,392,034	1,025,841	424,415	415,247	50,728
21.1	Private passenger auto physical damage					(54,397)	(72,656)	14,000	97,966	95,052	2,008		
21.2	Commercial auto physical damage	716,756	645,442		106,961	175,034	190,685	30,126	4,152	13,124	9,871	66,015	8,948
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety	2,959,187	3,839,314		757,608	2,963,866	4,638,187	1,915,571	97,261	193,584	123,823	1,149,799	36,944
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	7,739,231	8,233,469		1,420,503	6,450,232	4,836,285	7,620,783	1,787,962	1,392,907	609,064	1,631,061	96,620
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 \$ 45,523
(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2014				NAIC Company Code 42897			
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					310,234	(155,468)	244,425	77,123	13,875	34,965		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	493,907	527,480		217,324	322,107	(170,313)	527,750	73,473	(93,212)	24,865	51,970	11,049
21.1	Private passenger auto physical damage					(4,659)	(4,659)		128	(265)			
21.2	Commercial auto physical damage	37,942	39,258		16,508	36,197	34,460		989	923		3,982	849
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.	TOTALS (a)	531,849	566,738		233,832	663,880	(295,980)	772,175	151,713	(78,678)	59,831	55,952	11,898
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,490
(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Iowa				DURING THE YEAR 2014				NAIC Company Code 42897			
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												4,454
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.	TOTALS (a)												4,454
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Kansas				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	94,136	87,218		41,296		(30,648)	1,909		(3,639)	72	13,385	1,749
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)	12,146	10,475		5,223		177	177		7	7	1,740	226
19.4	Other commercial auto liability	637,508	529,323		296,570	61,798	(4,666)	132,784	1,831	5,238	10,978	91,062	11,842
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	67,195	49,447		29,565	37,355	29,133	463	1,825	1,647	152	9,448	1,248
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.	TOTALS (a)	810,985	676,463		372,654	99,153	(6,004)	135,334	3,656	3,253	11,209	115,635	15,064
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 \$ 6,156

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Kentucky				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,655
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.	TOTALS (a)												5,655
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.LA



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Louisiana				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	18,444	14,599		9,853		(4,506)	320		(538)	12	2,024	822
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					17,073	(509)	16,000	7,731	(103,673)			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	4,910,575	4,475,793		3,003,112	2,070,788	2,001,310	2,640,684	278,174	440,379	391,828	454,163	218,959
21.1	Private passenger auto physical damage					(6,763)	(6,763)						
21.2	Commercial auto physical damage	807,282	597,534		431,429	360,200	356,328	12,050	47,035	50,379	3,949	79,063	35,996
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.	TOTALS (a)	5,736,301	5,087,926		3,444,394	2,441,298	2,345,860	2,669,054	332,940	386,547	395,789	535,250	255,777
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,934

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Maryland				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....	5,305	5,317		1,979		(1,900)	116		(226)	4	722	115
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)	21,595	11,774		14,324		234	234		9	9	2,339	466
19.4	Other commercial auto liability	1,069,435	812,128		609,560	170,097	276,864	196,937	20,893	69,616	51,906	136,242	23,094
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	150,673	110,406		86,400	112,805	112,285	927	4,140	4,389	304	20,136	3,254
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.	TOTALS (a)	1,247,008	939,626		712,263	282,902	387,483	198,215	25,033	73,788	52,223	159,440	26,928
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$5,265

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Massachusetts				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												13,242
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.	TOTALS (a)												13,242
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Michigan				DURING THE YEAR 2014			NAIC Company Code 42897				
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												4,826
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.	TOTALS (a)												4,826
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Minnesota				DURING THE YEAR 2014			NAIC Company Code 42897				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,211
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.	TOTALS (a)												5,211
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Mississippi				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	29,907	43,752		14,455		(14,837)	958		(1,764)	36	4,490	1,335
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					(2,229)	(2,229)		(3,500)				
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	725,147	628,640		412,677	89,493	404,723	420,439	27,688	147,224	130,520	99,745	32,367
21.1	Private passenger auto physical damage					(453)	(453)						
21.2	Commercial auto physical damage	49,389	33,188		28,335	24,253	23,578	772	1,365	1,563	253	6,987	2,204
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	804,443	705,580		455,468	111,065	410,783	422,170	29,053	143,523	130,810	111,222	35,906
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 \$ 1,670

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Missouri				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	99,366	75,859		48,143		(27,194)	1,660		(3,226)	63	15,211	2,062
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					(1,360)	(2,118)	4,800	78	(2,941)	687		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	2,395,203	1,856,503		1,286,464	448,891	2,817,071	2,961,997	49,571	355,747	342,619	313,212	49,702
21.1	Private passenger auto physical damage					(3,425)	(3,425)		853	853	(1,429)		
21.2	Commercial auto physical damage	73,630	56,351		32,912	45,155	61,641	16,485	2,415	3,225	810	9,891	1,528
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.	TOTALS (a)	2,568,199	1,988,712		1,367,519	489,261	2,845,974	2,984,942	52,917	353,658	342,749	338,313	53,292
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 4,527
(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Montana				DURING THE YEAR 2014			NAIC Company Code 42897				
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												2,635
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.	TOTALS (a)												2,635
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Nebraska				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	16,592	9,819		6,773		215	215		8	8	1,659	5,452
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	16,592	9,819		6,773		215	215		8	8	1,659	5,452
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 \$80

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Nevada				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	(6,275)	(1,479)				(847)	(32)		(94)	(1)	(628)	4,885
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety.....												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	(6,275)	(1,479)				(847)	(32)		(94)	(1)	(628)	4,885
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 \$48
(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF New Jersey				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	13,173	16,007		10,419		(4,464)	350		(536)	13	1,966	688
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)					657	657		250	250			
19.4	Other commercial auto liability	232,327	272,053		160,009	52,252	(78,760)	153,469	29,654	25,376	13,122	31,045	12,129
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	35,733	32,479		25,340	(1,945)	(4,840)		630	520		4,734	1,865
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.	TOTALS (a)	281,233	320,540		195,768	50,964	(87,407)	153,819	30,534	25,610	13,135	37,745	14,682
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 \$ 240

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF New Mexico				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	15,614	10,213		8,714		(3,361)	224		(400)	8	2,248	587
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	266,238	180,901		129,171	2,722	(7,722)	6,024	338	999	1,213	35,983	10,012
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	24,115	14,662		12,768	1,164	1,164		217	217		3,544	907
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.	TOTALS (a)	305,967	205,775		150,653	3,886	(9,919)	6,248	555	816	1,221	41,775	11,507
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 \$461

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF New York				DURING THE YEAR 2014				NAIC Company Code 42897			
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												1,005
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.	TOTALS (a)												1,005
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF North Carolina				DURING THE YEAR 2014			NAIC Company Code 42897				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,415
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.	TOTALS (a)												5,415
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF North Dakota				DURING THE YEAR 2014				NAIC Company Code 42897			
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												4,877
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.	TOTALS (a)												4,877
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2014				NAIC Company Code 42897			
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	125,571	108,095		64,957		(31,572)	2,366		(3,779)	89	16,951	1,903
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					(27,285)	(27,285)		15,023	1			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	4,519,542	3,709,062		2,395,028	1,285,247	920,631	967,205	159,901	260,793	194,770	566,251	68,507
21.1	Private passenger auto physical damage					(6,597)	(6,597)		854	854			
21.2	Commercial auto physical damage	274,002	229,898		137,002	115,734	113,709	2,317	5,447	5,947	759	34,222	4,153
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.	TOTALS (a)	4,919,115	4,047,056		2,596,987	1,367,099	968,886	971,888	181,226	263,814	195,618	617,424	74,564
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 \$ 24,321

(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.OK



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Oklahoma				DURING THE YEAR 2014			NAIC Company Code 42897				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,959
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.	TOTALS (a)												5,959
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. OR



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Oregon				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	17,472	14,265		6,427		(3,770)	312		(454)	12	1,747	450
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	944,995	456,934		593,596	22,862	160,227	171,863	1,949	36,737	36,026	94,766	24,325
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	36,691	30,381		12,548	14,914	17,385	2,472	420	1,230	810	3,695	944
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.	TOTALS (a)	999,158	501,580		612,571	37,776	173,842	174,648	2,369	37,513	36,847	100,208	25,719
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 3,709
(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Pennsylvania				DURING THE YEAR 2014				NAIC Company Code 42897			
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												4,193
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.	TOTALS (a)												4,193
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF South Carolina				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	145,351	118,655		79,597		(15,470)	2,597		(1,961)	98	19,112	3,329
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					(58,300)	(70,300)	18,000	7,622	6,472			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	2,984,527	2,147,384		1,627,523	265,342	495,638	564,829	91,297	154,147	81,074	414,597	68,353
21.1	Private passenger auto physical damage					(9,002)	(9,002)		(200)	(295)			
21.2	Commercial auto physical damage	254,256	175,408		142,204	125,337	95,416	5,253	5,607	5,992	1,721	35,365	5,823
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.	TOTALS (a)	3,384,134	2,441,447		1,849,324	323,378	496,283	590,679	104,326	164,354	82,893	469,073	77,505
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 \$ 10,656

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF South Dakota				DURING THE YEAR 2014				NAIC Company Code 42897			
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												4,141
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.	TOTALS (a)												4,141
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Tennessee				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	28,414	20,313		11,879		(5,879)	445		(704)	17	3,073	756
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	709,445	589,350		383,901	152,834	70,389	175,881	32,081	43,973	32,079	73,676	18,887
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	49,470	62,831		34,179	33,997	43,364	10,814	4,364	7,852	3,544	5,158	1,317
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.	TOTALS (a)	787,329	672,494		429,960	186,832	107,874	187,140	36,444	51,121	35,640	81,907	20,960
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 \$ 6,384

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Texas				DURING THE YEAR 2014				NAIC Company Code 42897			
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					70,024	9,565	5,200	11,907	7,749	744		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												6,801
21.1	Private passenger auto physical damage					(4,238)	(4,238)		(7)	(7)			
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.	TOTALS (a)					65,786	5,327	5,200	11,900	7,743	744		6,801
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Utah				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	8,298	4,881		5,006		(81)	107		(17)	4	1,395	317
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)	2,576	1,680		1,368		30	30		1	1	368	98
19.4	Other commercial auto liability	76,844	52,951		37,727	13,302	8,209	5,402	210	1,352	1,541	11,074	2,935
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage	9,688	6,444		5,634	14,795	14,795		384	384		1,459	370
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.	TOTALS (a)	97,406	65,956		49,735	28,097	22,952	5,538	594	1,720	1,546	14,297	3,720
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 \$158

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Vermont				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,895
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.	TOTALS (a)												5,895
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Virginia				DURING THE YEAR 2014				NAIC Company Code 42897			
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.....	115,566	85,416		53,504		731	1,870		(59)	71	18,078	2,999
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					627	(276)			(17)			
19.2	Other private passenger auto liability					62,075	2,103	51,080	56,823	12,378	7,307		
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability	3,355,905	2,671,422		1,838,880	866,979	567,311	970,441	124,167	178,437	146,646	465,071	87,098
21.1	Private passenger auto physical damage					(23,936)	(23,936)		3,858	3,858			
21.2	Commercial auto physical damage	391,976	320,226		188,303	136,756	123,923	3,090	7,221	7,518	1,012	52,842	10,173
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.	TOTALS (a)	3,863,447	3,077,063		2,080,686	1,042,502	669,856	1,026,480	192,068	202,115	155,036	535,992	100,270
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 \$ 23,284

(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 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Washington				DURING THE YEAR 2014				NAIC Company Code 42897			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												5,681
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.	TOTALS (a)												5,681
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF West Virginia				DURING THE YEAR 2014				NAIC Company Code 42897			
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												3,992
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.	TOTALS (a)												3,992
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Wyoming				DURING THE YEAR 2014				NAIC Company Code 42897			
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												7,222
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.	TOTALS (a)												7,222
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Mexico				DURING THE YEAR 2014				NAIC Company Code 42897			
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					(6,794)	(6,794)		1,442	(3,482)			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability					(7,193)	(154,967)	178,000	4,570	4,032	25,463		
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.	TOTALS (a)					(13,987)	(161,761)	178,000	6,012	550	25,463		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Grand Aliens				DURING THE YEAR 2014				NAIC Company Code 42897			
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					(6,794)	(6,794)		1,442	(3,482)			
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability					(7,193)	(154,967)	178,000	4,570	4,032	25,463		
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.	TOTALS (a)					(13,987)	(161,761)	178,000	6,012	550	25,463		
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)												

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Consolidated				DURING THE YEAR 2014				NAIC Company Code 42897			
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	993,424	870,759		473,624		(239,208)	21,348		(25,868)	1,083	141,389	39,391
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)					13,408	(67,916)		18,009	(13,220)	6,694		4,335
19.2	Other private passenger auto liability					1,147,000	(294,948)	729,475	427,800	39,160	92,807		
19.3	Commercial auto no-fault (personal injury protection)	36,317	23,929		20,915	657	1,097	440	250	267	17	4,448	790
19.4	Other commercial auto liability	34,096,152	28,715,302		16,530,325	10,687,764	10,104,397	17,792,639	2,480,440	3,109,094	2,265,098	4,128,787	1,010,321
21.1	Private passenger auto physical damage					(126,971)	(145,231)	14,000	103,360	99,958	578		
21.2	Commercial auto physical damage	3,449,267	2,785,176		1,502,610	1,513,188	1,444,214	98,211	95,342	116,024	27,589	399,824	98,347
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety	2,959,187	3,839,314		757,608	2,963,866	4,638,187	1,915,571	97,261	193,584	123,823	1,149,799	36,944
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
30.	Warranty												
34.	Aggregate write-ins for other lines of business												
35.	TOTALS (a)	41,534,347	36,234,480		19,285,082	16,198,911	15,440,592	20,571,685	3,222,462	3,518,997	2,517,689	5,824,247	1,190,127
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 \$163,280

(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 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14	15
					6	7	8							
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 +7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
Affiliates - U.S. Intercompany Pooling														
36-4168532.....	38237.....	AMERICAN COUNTRY INS CO.....	IL.....	58,126.....	7,566.....	30,010.....	37,576.....	283.....	8,422.....	27,754.....				
43-0762309.....	28339.....	GATEWAY INS CO.....	MO.....	16,688.....	2,713.....	9,552.....	12,265.....	99.....	5,323.....	9,716.....				
0199999 - Total Affiliates - U.S. Intercompany Pooling				74,814.....	10,279.....	39,562.....	49,841.....	382.....	13,745.....	37,470.....				
0899999 - Total Affiliates - Total Affiliates				74,814.....	10,279.....	39,562.....	49,841.....	382.....	13,745.....	37,470.....				
Other U.S. Unaffiliated Insurers														
23-2023242.....	33855.....	LINCOLN GEN INS CO.....	PA.....	65.....	22.....	26.....	48.....		32.....	50.....				
75-0728676.....	29378.....	OLD AMER CNTY MUT FIRE INS CO.....	TX.....											500.....
0999999 - Total Other U.S. Unaffiliated Insurers				65.....	22.....	26.....	48.....		32.....	50.....				500.....
Pools and Associations - Mandatory Pools														
AA-9991100.....	00000.....	ALABAMA COMMERCIAL AUTO INS PROCEDURE.....	AL.....											
AA-9991102.....	00000.....	ARIZONA COMMERCIAL AUTO INS PROCEDURE.....	AZ.....											
AA-9991112.....	00000.....	GEORGIA COMMERCIAL AUTO INS PROCEDURE.....	GA.....											
AA-9991115.....	00000.....	ILLINOIS COMMERCIAL AUTO INS PROCEDURE.....	IL.....	16.....		17.....	17.....			7.....				
AA-9991117.....	00000.....	INDIANA COMMERCIAL AUTO INS PROCEDURE.....	IN.....											
AA-9991121.....	00000.....	LOUISIANA COMMERCIAL AUTO INS PROCEDURE.....	LA.....	3.....		1.....	1.....			1.....				
AA-9990014.....	00000.....	MISSOURI COMMERCIAL AUTOMOBILE INS PROCEDURE.....	MO.....	2.....						2.....				
AA-9991127.....	00000.....	MISSISSIPPI COMMERCIAL AUTO INS PROCEDURE.....	MS.....			1.....	1.....							
AA-9991134.....	00000.....	NEW JERSEY COMMERCIAL AUTO INS PROCEDURE.....	NJ.....											
AA-9991141.....	00000.....	OHIO COMMERCIAL AUTO INS PROCEDURE.....	OH.....	1.....						1.....				
AA-9991143.....	00000.....	OREGON COMMERCIAL AUTO INS PROCEDURE.....	OR.....											
AA-9991147.....	00000.....	SOUTH CAROLINA COMMERCIAL AUTO INS PROCEDURE.....	SC.....											
AA-9991150.....	00000.....	TENNESSEE COMMERCIAL AUTO INS PROCEDURE.....	TN.....											
AA-9991153.....	00000.....	VIRGINIA COMMERCIAL AUTO INS PROCEDURE.....	VA.....	5.....		6.....	6.....			3.....				
1099999 - Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities				27.....		25.....	25.....			14.....				
1299999 - Pools and Associations - Total Pools and Associations				27.....		25.....	25.....			14.....				
9999999 Totals				74,906.....	10,301.....	39,613.....	49,914.....	382.....	13,777.....	37,534.....				500.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On									Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties
Authorized - Affiliates - U.S. Intercompany Pooling																		
36-4168532	38237	AMERICAN COUNTRY INS CO	IL		33,426	3,869	652	16,069	62	5,802	4,321	16,597	296	47,668	6,265		41,403	
43-0762309	28339	GATEWAY INS CO	MO		22,284	2,579	435	10,713	41	3,868	2,880	11,065	197	31,778	4,177		27,601	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					55,710	6,448	1,087	26,782	103	9,670	7,201	27,662	493	79,446	10,442		69,004	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					55,710	6,448	1,087	26,782	103	9,670	7,201	27,662	493	79,446	10,442		69,004	
Authorized - Other U.S. Unaffiliated Insurers																		
13-5358230	24678	ARROWOOD IND CO	DE															
06-0383750	19682	HARTFORD FIRE IN CO	CT															
13-2673100	22039	GENERAL REINS CORP	DE		1,285	(4)		506	5	345	13	37		902	387		515	
31-0501234	16691	GREAT AMER INS CO	OH		2,746					1,916	124	758		2,798	84		2,714	
38-0855585	22012	MOTORS INS CORP	MI															
13-2918573	42439	TOA RE INS CO OF AMER	DE												48		(48)	
13-5616275	19453	TRANSATLANTIC REINS CO	NY															
13-2997499	38776	SIRIUS AMER INS CO	NY															
13-1675535	25364	SWISS REINS AMER CORP	NY		991	21	1	20		75	28	703	30	878	279		599	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					5,022	17	1	526	5	2,336	165	1,498	30	4,578	798		3,780	
1399999 - Total Authorized - Total Authorized					60,732	6,465	1,088	27,308	108	12,006	7,366	29,160	523	84,024	11,240		72,784	
4099999 - Total Authorized, Unauthorized and Certified					60,732	6,465	1,088	27,308	108	12,006	7,366	29,160	523	84,024	11,240		72,784	
9999999 Totals					60,732	6,465	1,088	27,308	108	12,006	7,366	29,160	523	84,024	11,240		72,784	

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.	GREAT AMER INS CO	42.000	2,746
2.	SWISS REINS AMER CORP	36.250	991
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 COUNTRY INS CO	47,668	33,426	Yes [X] No []
2.	GATEWAY INS CO	31,778	22,284	Yes [X] No []
3.	GREAT AMER INS CO	2,798	2,746	Yes [] No [X]
4.	GENERAL REIN CORP	902	1,285	Yes [] No [X]
5.	SWISS REINS AMER CORP	878	991	Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE F - PART 4

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

[illegible]

Schedule F - Part 5

NONE

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)	86,329,931		86,329,931
2. Premiums and considerations (Line 15)	28,801,571		28,801,571
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	7,552,791	(7,552,791)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	6,489,790		6,489,790
6. Net amount recoverable from reinsurers		73,002,456	73,002,456
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	129,174,083	65,449,665	194,623,748
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	54,058,783	46,787,968	100,846,752
10. Taxes, expenses, and other obligations (Lines 4 through 8)	3,280,631	522,417	3,803,048
11. Unearned premiums (Line 9)	27,661,328	29,159,167	56,820,496
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)	11,239,816	(11,239,816)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	274,193		274,193
17. Provision for reinsurance (Line 16)			
18. Other liabilities	936,885	219,929	1,156,814
19. Total liabilities excluding protected cell business (Line 26)	97,451,636	65,449,665	162,901,301
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	31,722,447	X X X	31,722,447
22. Totals (Line 38)	129,174,083	65,449,665	194,623,748

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 the balances ceded to affiliates under pooling arrangements: line 3 - (7,535,189); line 6 - 69,004,269; line 9 - 43,757,444; line 10 - 492,701; line 11 - 27,661,322; line 14 - (10,442,387)

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX	367	191	344	12	20		31	528	XXX
2. 2005	109,320	59,027	50,293	52,536	32,783	8,268	3,221	8,909	4	1,328	33,705	XXX
3. 2006	91,305	65,845	25,460	45,054	27,756	6,984	2,147	7,814		895	29,949	XXX
4. 2007	93,089	59,536	33,553	56,996	36,151	7,543	3,014	7,493		1,424	32,867	XXX
5. 2008	103,081	65,069	38,012	64,642	43,302	9,557	4,622	7,245		2,105	33,520	XXX
6. 2009	76,957	26,495	50,462	44,291	15,480	6,066	1,940	6,677		1,867	39,613	XXX
7. 2010	42,356	5,420	36,936	24,611	3,580	3,173	262	3,946		1,103	27,888	XXX
8. 2011	37,744	7,876	29,868	20,026	1,954	2,775	76	3,088		870	23,858	XXX
9. 2012	37,348	5,891	31,457	13,973	394	2,217	10	3,426		308	19,212	XXX
10. 2013	41,943	6,271	35,673	10,608	892	1,460	59	3,171	25	406	14,264	XXX
11. 2014	53,856	4,794	49,062	6,896	275	557	2	2,537		288	9,713	XXX
12. Totals	XXX	XXX	XXX	339,999	162,757	48,944	15,365	54,326	29	10,626	265,118	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	1,726	1,363	200		(1)		3		10			575	XXX
2.	284		15						4			303	XXX
3.	45		4				1		1			51	XXX
4.	695	177		1	9	7	24	2	27		3	569	XXX
5.	1,153		2				40		30			1,225	XXX
6.	1,457	133	13		16		27		42		4	1,422	XXX
7.	999	181	184	147	6		165	126	45		45	945	XXX
8.	1,826	28	275	30	20	1	258	26	85		71	2,380	XXX
9.	5,939	989	872	3	50	9	432	10	232		306	6,513	XXX
10.	8,827	445	1,454	1,239	38	20	(10)	101	235	91	596	8,648	XXX
11.	7,703	553	9,723	1,652	5	3	3,369	119	2,658	4	1,315	21,127	XXX
12.	30,652	3,870	12,742	3,072	142	39	4,309	382	3,369	95	2,340	43,758	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	562	12
2.	70,016	36,008	34,007	64.0	61.0	67.6			50.0	298	4
3.	59,902	29,902	30,000	65.6	45.4	117.8			50.0	50	1
4.	72,787	39,350	33,436	78.2	66.1	99.7			50.0	518	51
5.	82,670	47,924	34,745	80.2	73.7	91.4			50.0	1,155	70
6.	58,588	17,553	41,035	76.1	66.2	81.3			50.0	1,337	85
7.	33,129	4,296	28,833	78.2	79.3	78.1			50.0	855	90
8.	28,353	2,115	26,238	75.1	26.9	87.8			50.0	2,043	337
9.	27,140	1,415	25,725	72.7	24.0	81.8			50.0	5,817	696
10.	25,784	2,872	22,912	61.5	45.8	64.2			50.0	8,596	51
11.	33,448	2,608	30,840	62.1	54.4	62.9			50.0	15,221	5,906
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	36,453	7,305

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	35,843	30,282	31,021	31,345	31,395	33,004	32,491	32,191	32,389	32,547	158	356
2. 2005	30,960	25,659	25,703	26,007	26,024	26,035	25,220	25,016	25,027	25,098	71	83
3. 2006	XXX	22,886	23,151	22,591	22,152	22,131	22,424	22,285	22,184	22,185	2	(100)
4. 2007	XXX	XXX	22,218	22,838	24,302	24,645	25,665	25,675	26,059	25,916	(142)	241
5. 2008	XXX	XXX	XXX	26,834	28,962	28,322	28,782	28,019	28,010	27,470	(540)	(549)
6. 2009	XXX	XXX	XXX	XXX	31,754	32,758	34,524	34,904	34,828	34,316	(511)	(588)
7. 2010	XXX	XXX	XXX	XXX	XXX	25,513	25,325	24,683	25,216	24,842	(374)	159
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	20,353	25,492	23,806	23,065	(741)	(2,427)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,146	20,956	22,067	1,111	1,921
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,983	19,622	(361)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,649	XXX	XXX
12. Totals											(1,326)	(905)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	000	13,443	20,942	25,133	24,157	28,584	30,377	30,831	31,474	31,982	XXX	XXX
2. 2005	7,233	14,009	18,561	21,981	20,006	23,047	23,944	24,388	24,604	24,800	XXX	XXX
3. 2006	XXX	8,649	13,839	17,351	12,511	17,179	20,264	21,512	21,971	22,135	XXX	XXX
4. 2007	XXX	XXX	8,595	14,923	9,327	15,652	20,138	23,309	24,380	25,375	XXX	XXX
5. 2008	XXX	XXX	XXX	12,672	6,239	15,822	21,304	23,863	25,499	26,275	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	2,920	15,269	24,011	28,482	30,835	32,936	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	9,946	16,797	20,311	22,569	23,942	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,362	15,061	18,333	20,771	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,700	10,973	15,786	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,331	11,118	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,176	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	9,350	3,632	3,065	2,520	1,001	970	513	14	163	203
2. 2005	12,151	4,191	1,589	554	625	461	159	52	24	15
3. 2006	XXX	5,304	2,597	1,166	1,379	509	328	40	6	5
4. 2007	XXX	XXX	5,971	2,994	3,919	1,294	676	62	94	22
5. 2008	XXX	XXX	XXX	6,202	8,131	2,854	1,387	241	177	43
6. 2009	XXX	XXX	XXX	XXX	13,752	4,881	1,995	650	577	40
7. 2010	XXX	XXX	XXX	XXX	XXX	6,839	3,156	468	486	76
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,256	3,242	628	477
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,680	(89)	1,290
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,773	105
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,321

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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX									XXX
2. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	40	(1)	5		12		14	57	XXX
2. 2005	32,658	17,465	15,194	16,336	8,587	1,837	1,288	2,701		157	11,000	10,374
3. 2006	27,957	14,564	13,393	14,775	7,758	1,439	823	2,561		121	10,194	8,556
4. 2007	27,528	16,944	10,584	19,575	12,419	1,825	1,343	2,180		117	9,818	9,372
5. 2008	33,091	20,768	12,323	26,903	17,661	2,962	1,778	2,165		165	12,591	12,179
6. 2009	19,599	7,154	12,445	13,479	5,363	1,312	515	1,723		77	10,636	6,733
7. 2010	9,050	50	9,000	5,389		390		1,082		70	6,861	3,187
8. 2011	4,854	(27)	4,881	2,795		234		317		40	3,346	1,886
9. 2012	1,190		1,190	610		46		77		12	733	420
10. 2013						1					1	8
11. 2014												2
12. Totals	XXX	XXX	XXX	99,902	51,786	10,052	5,746	12,816		773	65,237	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	14						2		1			17	2
2.	15											16	1
3.	2											2	1
4.	38						5		3			46	7
5.	28						3		1			32	11
6.	34						5		2			42	15
7.	51						7		4			62	14
8.	117						17		8			142	30
9.	67						10		5			82	15
10.	5						1					5	1
11.													
12.	371						50		25			446	96

	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	14	3
2.	20,890	9,874	11,016	64.0	56.5	72.5			50.0	15	1
3.	18,777	8,581	10,196	67.2	58.9	76.1			50.0	2	
4.	23,625	13,761	9,864	85.8	81.2	93.2			50.0	38	8
5.	32,063	19,439	12,624	96.9	93.6	102.4			50.0	28	4
6.	16,556	5,878	10,678	84.5	82.2	85.8			50.0	34	7
7.	6,923		6,923	76.5		76.9			50.0	51	11
8.	3,488		3,488	71.9		71.5			50.0	117	25
9.	815		815	68.5		68.5			50.0	67	14
10.	7		7						50.0	5	1
11.									50.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	371	75

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9		Salvage and Subrogation Received		Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	10	2	283	1	2		1	291	XXX
2. 2005	49,937	27,083	22,855	26,454	18,821	5,686	1,073	3,638	4	140	15,879	11,859
3. 2006	42,272	36,631	5,642	21,822	15,301	4,943	1,022	3,163		78	13,605	9,182
4. 2007	44,275	29,333	14,943	25,310	16,333	4,711	952	3,373		243	16,108	8,740
5. 2008	40,856	26,371	14,485	20,237	14,971	4,000	962	3,184		520	11,487	6,319
6. 2009	35,534	11,901	23,633	18,804	6,256	3,696	1,010	3,444		456	18,678	5,020
7. 2010	18,602	1,445	17,157	11,346	1,417	2,315	191	1,876		129	13,928	2,651
8. 2011	16,576	1,313	15,264	9,481	813	2,023	31	2,104		106	12,763	2,505
9. 2012	24,550	1,575	22,975	9,239		1,846		2,897		95	13,981	3,186
10. 2013	34,803	1,487	33,316	8,666	220	1,334	10	2,598		173	12,368	4,015
11. 2014	47,966	2,733	45,233	5,154	261	481	1	1,066		104	6,438	4,475
12. Totals	XXX	XXX	XXX	156,522	74,396	31,316	5,254	27,343	4	2,046	135,528	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	14	1										13	2
2.	224								3			228	4
3.	34								1			35	4
4.	475	1					17		12			503	11
5.	1,121		1				37		28			1,187	20
6.	1,295	125	11				21		22		3	1,225	50
7.	937	181	179	147	1		158	126	41		45	863	42
8.	1,469	23	270	30	1		239	25	61		68	1,961	95
9.	4,238		614		1		407		112		282	5,374	442
10.	8,630	305	426	220	3	4	(57)	55	142		591	8,558	843
11.	7,610	549	8,639	629	5	3	3,269	54	2,622		1,300	20,911	1,909
12.	26,047	1,186	10,140	1,026	11	7	4,092	260	3,045		2,288	40,857	3,418

	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	13	
2.	36,005	19,899	16,106	72.1	73.5	70.5			50.0	224	4
3.	29,963	16,323	13,640	70.9	44.6	241.8			50.0	34	1
4.	33,898	17,287	16,611	76.6	58.9	111.2			50.0	474	29
5.	28,607	15,933	12,674	70.0	60.4	87.5			50.0	1,122	66
6.	27,293	7,391	19,903	76.8	62.1	84.2			50.0	1,181	44
7.	16,853	2,062	14,790	90.6	142.7	86.2			50.0	789	74
8.	15,647	923	14,725	94.4	70.3	96.5			50.0	1,686	275
9.	19,355		19,355	78.8		84.2			50.0	4,853	521
10.	21,741	815	20,927	62.5	54.8	62.8			50.0	8,530	29
11.	28,846	1,496	27,349	60.1	54.8	60.5			50.0	15,071	5,840
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	33,976	6,881

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	338	192	15	11	1			151	XXX
2. 2005	4,565	2,397	2,168	1,558	859	177		314		153	1,190	272
3. 2006	2,753	3,194	(441)	591	234	90		178		24	626	125
4. 2007	789	567	222	1,073	386	47	10	41		5	766	24
5. 2008	1,287	532	755	585	27	48		30			636	23
6. 2009	2,693	1,245	1,449	1,125	135	107	13	72		49	1,156	65
7. 2010	2,808	806	2,002	1,157		130		66		25	1,352	72
8. 2011	4,919	1,363	3,556	3,102	130	347	5	125		97	3,439	134
9. 2012	6,454	1,757	4,698	2,301		259		60		21	2,621	87
10. 2013	2,613	2,519	94	512	508	51	48	32	25	1	14	33
11. 2014	403	146	257	2	2						1	10
12. Totals	XXX	XXX	XXX	12,344	2,473	1,272	87	919	25	375	11,950	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	1,690	1,362	195						8			531	7
2.	44		15									60	1
3.	9		4									13	1
4.	182	175		1	9	7	2	2	13		3	20	1
5.	4		2									6	
6.	115	8	2		15		1		6		1	132	3
7.	11		4		5							20	1
8.	241	5	5		19		2		16		3	277	4
9.	1,632	989	257	3	49	9	15	10	115		24	1,056	7
10.	189	140	1,020	1,019	35	16	46	46	92	91	4	71	6
11.	5	3	50	47					4	4		4	10
12.	4,121	2,683	1,553	1,070	132	31	66	57	254	95	35	2,189	39

	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	523	8
2.	2,109	859	1,250	46.2	35.8	57.6			50.0	59	
3.	873	234	639	31.7	7.3	(144.9)			50.0	13	
4.	1,366	580	786	173.2	102.3	354.8			50.0	6	14
5.	668	27	641	51.9	5.1	85.0			50.0	6	
6.	1,443	156	1,287	53.6	12.5	88.9			50.0	109	23
7.	1,373		1,373	48.9		68.6			50.0	15	5
8.	3,857	141	3,716	78.4	10.3	104.5			50.0	240	37
9.	4,688	1,011	3,677	72.6	57.6	78.3			50.0	896	160
10.	1,977	1,893	85	75.7	75.2	89.9			50.0	49	21
11.	61	56	5	15.1	38.4	1.8			50.0	4	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,921	268

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX			.5					.5	XXX
2. 2005	453	298	155	37	34	7	1	63			73	16
3. 2006	40	716	(676)		3		1				(3)	
4. 2007	2	11	(9)	23	18	1		4			10	1
5. 2008	7	(8)	15	1	3	1		4			2	1
6. 2009	7	1	6		2		1				(2)	
7. 2010	3	1	3									
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX	61	59	13	2	71			84	XXX

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

	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	.5	
2.	108	35	73	23.8	11.8	47.0			50.0		
3.		3	(3)		0.4	0.4			50.0		
4.	28	18	10	1,866.7	171.4	(111.1)			50.0		
5.	5	3	.2	64.3	(33.3)	13.8			50.0		
6.		2	(2)		200.0	(33.3)			50.0		
7.									50.0		
8.									50.0		
9.									50.0		
10.									50.0		
11.									50.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5	

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX								XXX	
2. 2005											XXX	
3. 2006											XXX	
4. 2007											XXX	
5. 2008											XXX	
6. 2009	5		5								XXX	
7. 2010											XXX	
8. 2011											XXX	
9. 2012											XXX	
10. 2013											XXX	
11. 2014											XXX	
12. Totals	XXX	XXX	XXX								XXX	

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									50.0		
3.									50.0		
4.									50.0		
5.									50.0		
6.									50.0		
7.									50.0		
8.									50.0		
9.									50.0		
10.									50.0		
11.									50.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2005	453	327	126	18	18	9	1	15			24	2
3. 2006	97	348	(251)		16		3				(18)	
4. 2007	143	167	(24)		34	6	5	1			(33)	2
5. 2008	239	170	69	87	46	9	1	15			63	8
6. 2009	209	53	156	499	24	27	7	8			502	9
7. 2010	158	23	135	3		2		2			6	4
8. 2011	216	24	192			1					1	2
9. 2012	270	22	248	8		7					14	1
10. 2013	509	60	449	8		15					23	1
11. 2014	767	67	700									1
12. Totals	XXX	XXX	XXX	621	138	75	17	40			581	XXX

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

	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		1
2.	42	18	24	9.2	5.5	18.8			50.0		
3.		18	(18)		5.2	7.2			50.0		
4.	7	40	(33)	4.7	23.8	140.1			50.0		
5.	110	48	63	46.2	28.1	91.2			50.0		
6.	533	31	502	254.8	58.6	321.8			50.0		
7.	6		6	3.8		4.4			50.0		
8.	1		1	0.2		0.3			50.0		
9.	14		14	5.3		5.8			50.0		
10.	26		26	5.0		5.7			50.0	2	
11.	19	21	(2)	2.5	31.2	(0.2)			50.0	(1)	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1	1

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed				Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
1. Prior	XXX	XXX	XXX									XXX
2. 2005												
3. 2006												
4. 2007												
5. 2008												
6. 2009												
7. 2010												
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX									XXX

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

NONE

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

SCHEDULE P-PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT) (\$000 OMITTED)

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

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

	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	1		
2.									50.0			
3.									50.0			
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1		

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(90)	(3)	57		8		57	(23)	XXX
2. 2013	1,769	1	1,769	1,259		58		541		228	1,857	701
3. 2014	2,769	36	2,733	1,738	11	77	1	1,471		184	3,274	948
4. Totals	XXX	XXX	XXX	2,906	8	191	1	2,020		470	5,108	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.	7				(1)		1		1			8	1
2.	3		8									11	1
3.	87	1	59	(2)			37	2	32		15	214	50
4.	97	1	67	(2)	(1)		38	2	32		15	233	52

	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	7	1
2.	1,868		1,868	105.6		105.6			50.0	11	
3.	3,500	13	3,488	126.4	35.3	127.6			50.0	147	67
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	165	67

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	1,381	1,248	48	40			365	141	XXX
2. 2013	2,250	2,205	45	164	164	1	1			4		XXX
3. 2014	1,952	1,813	139	2	2							XXX
4. Totals	XXX	XXX	XXX	1,547	1,414	49	41			368	141	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1.	13								11			24	
2.													
3.			958	958			62	62					
4.	13		958	958			62	62	11			24	

	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	13	11
2.	165	165		7.3	7.5				50.0		
3.	1,022	1,022		52.3	56.4				50.0		
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	13	11

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9		
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX								XXX
2. 2005											
3. 2006		1	(1)								
4. 2007											
5. 2008											
6. 2009											
7. 2010											
8. 2011											
9. 2012											
10. 2013											
11. 2014											
12. Totals	XXX	XXX	XXX								XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.									50.0		
3.									50.0		
4.									50.0		
5.									50.0		
6.									50.0		
7.									50.0		
8.									50.0		
9.									50.0		
10.									50.0		
11.									50.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior	.6,842	7,043	8,407	8,097	7,778	7,800	7,693	7,691	7,735	7,704	(31)	.12
2. 2005	8,984	8,350	8,487	8,556	8,545	8,468	8,360	8,333	8,341	8,315	(27)	(19)
3. 2006	XXX	8,282	8,095	7,955	7,947	7,781	7,681	7,656	7,663	7,636	(27)	(20)
4. 2007	XXX	XXX	7,325	7,460	8,383	8,061	7,810	7,649	7,703	7,681	(21)	.32
5. 2008	XXX	XXX	XXX	9,813	11,463	10,603	10,526	10,525	10,545	10,457	(88)	(69)
6. 2009	XXX	XXX	XXX	XXX	9,332	9,227	9,009	8,800	8,901	8,953	.52	153
7. 2010	XXX	XXX	XXX	XXX	XXX	6,954	7,293	5,753	5,857	5,837	(20)	.84
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	3,221	3,050	3,175	3,162	(12)	113
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	909	726	733	7	(176)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	6	(7)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(175)	110

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

1. Prior	22,404	18,068	17,741	18,313	18,628	20,329	19,812	19,798	19,806	19,987	180	188
2. 2005	16,715	12,717	12,784	13,091	13,135	13,274	12,574	12,393	12,350	12,469	119	.76
3. 2006	XXX	10,498	10,817	10,473	10,061	10,251	10,662	10,554	10,443	10,477	.33	(77)
4. 2007	XXX	XXX	10,431	10,287	10,880	11,585	12,842	12,998	13,311	13,226	(85)	229
5. 2008	XXX	XXX	XXX	9,724	9,943	10,056	10,648	9,837	9,832	9,463	(370)	(375)
6. 2009	XXX	XXX	XXX	XXX	14,134	15,611	17,413	17,382	16,888	16,437	(452)	(945)
7. 2010	XXX	XXX	XXX	XXX	XXX	12,459	11,785	12,618	13,006	12,874	(132)	256
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	10,625	14,800	13,046	12,560	(486)	(2,240)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,609	15,697	16,346	649	1,736
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,137	18,186	.50	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,661	XXX	XXX
12. Totals											(494)	(1,151)

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

1. Prior	2,775	1,874	1,825	1,915	1,854	1,879	1,928	1,627	1,783	1,786	4	159
2. 2005	1,572	.979	.925	.949	.960	.915	.912	.910	.955	.935	(19)	.25
3. 2006	XXX	.632	.555	.522	.513	.476	.466	.463	.464	.461	(3)	(2)
4. 2007	XXX	XXX	.561	.653	.679	.684	.719	.734	.754	.732	(22)	(2)
5. 2008	XXX	XXX	XXX	.570	.455	.536	.613	.674	.663	.612	(52)	(63)
6. 2009	XXX	XXX	XXX	XXX	1,049	1,172	1,161	1,299	1,255	1,209	(47)	(91)
7. 2010	XXX	XXX	XXX	XXX	XXX	1,190	1,387	1,468	1,510	1,307	(203)	(161)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,686	3,807	3,761	3,575	(186)	(232)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,043	2,994	3,502	508	459
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.41	.77	.37	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	XXX	XXX
12. Totals											16	93

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,713	1,035	.968	.973	.988	.920	.997	.998	.992	.997	5	(1)
2. 2005	.156	.52	.30	.26	.26	.13	.9	.9	.9	.9		
3. 2006	XXX	.5	.2	.2	.1	(2)	(3)	(3)	(3)	(3)		
4. 2007	XXX	XXX	.9	.9	.9	.7	.6	.6	.6	.6		
5. 2008	XXX	XXX	XXX	.3	.2		(2)	(2)	(2)	(2)		
6. 2009	XXX	XXX	XXX	XXX	.2	(1)	(2)	(2)	(2)	(2)		
7. 2010	XXX	XXX	XXX	XXX	XXX	.1						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											5	(1)

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL
PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	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. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX	1	3	3	3	3		(3)	(3)
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(3)	(3)

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

1. Prior	2,349	2,359	2,132	2,102	2,154	2,101	2,100	2,121	2,119	2,104	(15)	(17)
2. 2005	102	64	35	16	16	10	8	8	8	8		
3. 2006	XXX	19	11	5	4	(12)	(18)	(18)	(18)	(18)		
4. 2007	XXX	XXX	39	28	26	(15)	(34)	(34)	(34)	(34)		
5. 2008	XXX	XXX	XXX	78	45	94	46	51	48	48		(3)
6. 2009	XXX	XXX	XXX	XXX	151	162	136	392	428	494	66	102
7. 2010	XXX	XXX	XXX	XXX	XXX	72	25	17	5	5		(12)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	25	16	1	1		(15)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	16	14	(2)	10
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	267	25	(241)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)	XXX	XXX
12. Totals											(192)	65

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

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	6	4	(3)	(5)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											(3)	(5)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	217	95	29	(65)	(188)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,525	1,327	(199)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,985	XXX	XXX
4. Totals											(264)	(188)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	163	554	338	(216)	175
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals											(216)	175

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior												
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	11 One Year	12 Two Year
1. Prior												
2. 2005												
3. 2006	.XXX											
4. 2007	.XXX	.XXX										
5. 2008	.XXX	.XXX	.XXX									
6. 2009	.XXX	.XXX	.XXX	.XXX								
7. 2010	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior												
2. 2005												
3. 2006	.XXX											
4. 2007	.XXX	.XXX										
5. 2008	.XXX	.XXX	.XXX									
6. 2009	.XXX	.XXX	.XXX	.XXX								
7. 2010	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

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

1. Prior												
2. 2005												
3. 2006	.XXX											
4. 2007	.XXX	.XXX										
5. 2008	.XXX	.XXX	.XXX									
6. 2009	.XXX	.XXX	.XXX	.XXX								
7. 2010	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX
11. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.XXX	.XXX
12. Totals												

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	One Year	Two Year
1. Prior	4	1			1							
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	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. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	.000.											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000.	3,068	4,904	5,708	6,950	7,378	7,499	7,596	7,642	7,687	4,076	7,304
2. 2005	2,078	4,994	6,659	7,646	7,841	8,130	8,240	8,249	8,281	8,299	5,530	4,844
3. 2006	XXX	2,896	5,341	6,737	6,602	7,223	7,496	7,604	7,629	7,633	4,886	3,669
4. 2007	XXX	XXX	2,740	5,661	5,464	7,084	7,367	7,495	7,594	7,638	5,383	3,982
5. 2008	XXX	XXX	XXX	4,520	4,443	7,973	9,516	10,102	10,380	10,426	6,509	5,659
6. 2009	XXX	XXX	XXX	XXX	398	5,751	7,547	8,425	8,747	8,913	3,829	2,890
7. 2010	XXX	XXX	XXX	XXX	XXX	2,359	4,428	5,252	5,683	5,779	1,827	1,347
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,087	2,227	2,781	3,029	989	868
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	348	528	656	198	207
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1		7
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	2

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

1. Prior	.000.	7,732	12,679	15,624	13,997	17,662	19,038	19,234	19,684	19,974	2,636	2,504
2. 2005	1,915	5,079	7,823	10,169	8,098	10,743	11,508	11,912	12,079	12,245	3,982	7,874
3. 2006	XXX	2,196	4,506	6,569	1,894	5,916	8,720	9,852	10,282	10,442	3,428	5,751
4. 2007	XXX	XXX	2,178	4,563	(850)	3,806	7,968	10,978	11,925	12,735	3,309	5,420
5. 2008	XXX	XXX	XXX	2,089	(5,336)	565	4,418	6,235	7,546	8,304	2,909	3,390
6. 2009	XXX	XXX	XXX	XXX	(2,675)	2,654	8,979	12,069	13,834	15,234	2,580	2,391
7. 2010	XXX	XXX	XXX	XXX	XXX	2,984	6,812	9,230	10,886	12,052	1,319	1,290
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,851	6,696	8,841	10,660	1,295	1,115
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,259	7,149	11,084	1,507	1,237
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,150	9,770	1,703	1,470
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,372	1,339	1,227

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

1. Prior	.000.	.391	.772	1,029	.635	.733	.814	.982	1,113	1,263	.141	.69
2. 2005	.428	.569	.696	.780	.703	.815	.835	.847	.862	.876	.155	.117
3. 2006	XXX	.287	.354	.412	.406	.425	.434	.443	.446	.448	.65	.60
4. 2007	XXX	XXX	.173	.348	.451	.483	.509	.541	.570	.725	.18	.5
5. 2008	XXX	XXX	XXX	.76	.215	.318	.388	.548	.605	.606	.19	.5
6. 2009	XXX	XXX	XXX	XXX	.238	.664	.797	.998	1,070	1,083	.49	.13
7. 2010	XXX	XXX	XXX	XXX	XXX	.300	.776	1,009	1,174	1,287	.63	.8
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,040	2,356	2,947	3,314	.118	.13
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.697	1,807	2,560	.72	.9
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.7	.24	.4
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000.	.396	.680	.813	.477	.726	.977	.979	.987	.992	.37	.57
2. 2005	.13	.14	.20	.21	.9	.9	.9	.9	.9	.9	.7	.10
3. 2006	XXX				(3)	(3)	(3)	(3)	(3)	(3)		
4. 2007	XXX	XXX	.7	.7	.6	.6	.6	.6	.6	.6	.1	
5. 2008	XXX	XXX	XXX	.1	(2)	(2)	(2)	(2)	(2)	(2)	.1	
6. 2009	XXX	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)		
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000										XXX	XXX
2. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	.000	1.901	1.970	2.004	2.090	2.100	2.100	2.104	2.104	2.104	.24	.21
2. 2005		3	13	13	.8	.8	.8	.8	.8	.8	1	2
3. 2006	XXX				(18)	(18)	(18)	(18)	(18)	(18)		
4. 2007	XXX	XXX			(37)	(34)	(34)	(34)	(34)	(34)		2
5. 2008	XXX	XXX	XXX		(40)	40	41	48	48	48	3	6
6. 2009	XXX	XXX	XXX	XXX	(27)	(12)		94	114	494	3	6
7. 2010	XXX	XXX	XXX	XXX	XXX	2	.5	.5	.5	.5	1	3
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1	1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX		12	14	1	1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	23		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

1. Prior	.000											
2. 2005												
3. 2006	XXX											
4. 2007	XXX	XXX										
5. 2008	XXX	XXX	XXX									
6. 2009	XXX	XXX	XXX	XXX								
7. 2010	XXX	XXX	XXX	XXX	XXX							
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	2	2	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	53	22	(48)	124
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,177	1,316	416	285
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,803	498	400

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	184	325	XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000										XXX	XXX
2. 2005											XXX	XXX
3. 2006	XXX										XXX	XXX
4. 2007	XXX	XXX									XXX	XXX
5. 2008	XXX	XXX	XXX								XXX	XXX
6. 2009	XXX	XXX	XXX	XXX							XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	1,643	628	1,785	1,602	72	42		2		2
2. 2005	3,217	1,127	292	116	77	38	3	1		
3. 2006	XXX	1,935	734	300	165	94		1		
4. 2007	XXX	XXX	1,941	662	1,161	283	148	3	(3)	5
5. 2008	XXX	XXX	XXX	2,328	2,775	747	243	31	8	3
6. 2009	XXX	XXX	XXX	XXX	3,644	1,175	448	44	19	5
7. 2010	XXX	XXX	XXX	XXX	XXX	2,247	2,007	81	22	7
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	872	113	18	17
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	28	10
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	6,056	2,432	907	642	592	498	80	(25)		
2. 2005	7,927	2,764	1,150	401	535	400	144	35	1	
3. 2006	XXX	3,267	1,723	822	1,153	383	322	33		
4. 2007	XXX	XXX	3,913	2,141	2,639	941	443	55	77	17
5. 2008	XXX	XXX	XXX	3,460	5,118	1,883	1,104	128	115	38
6. 2009	XXX	XXX	XXX	XXX	8,805	3,132	1,315	294	206	33
7. 2010	XXX	XXX	XXX	XXX	XXX	4,080	811	113	245	65
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,550	2,388	173	454
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,987	(432)	1,022
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,334	94
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,226

SCHEDULE P - PART 4D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	573	326	275	222	267	494	433	38	162	195
2. 2005	494	129	44	23	3	17	11	16	24	15
3. 2006	XXX	222	114	43	47	25	6	6	6	4
4. 2007	XXX	XXX	179	132	65	45	86	3	20	
5. 2008	XXX	XXX	XXX	341	143	84	37	79	54	2
6. 2009	XXX	XXX	XXX	XXX	342	177	107	155	100	3
7. 2010	XXX	XXX	XXX	XXX	XXX	416	280	257	204	4
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	764	709	380	7
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,368	273	259
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	2
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	330	86	28	19	55	(46)		(1)		5
2. 2005	100	17	6	4	14	3				
3. 2006	XXX	4	1	1	4	1				
4. 2007	XXX	XXX	1	1	2	1				
5. 2008	XXX	XXX	XXX	2	3	2				
6. 2009	XXX	XXX	XXX	XXX	4	1				
7. 2010	XXX	XXX	XXX	XXX	XXX	1				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX	1	3	3	3	3	
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	757	236	84	64	56					
2. 2005	82	41	20	2	6	2				
3. 2006	XXX	12	8	4	19	6				
4. 2007	XXX	XXX	28	19	47	17				
5. 2008	XXX	XXX	XXX	68	68	46	3	3		
6. 2009	XXX	XXX	XXX	XXX	94	55	20	31	(11)	
7. 2010	XXX	XXX	XXX	XXX	XXX	68	21	12		
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	24	15		
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(3)

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	1	1
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	24	1
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	8
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154	347	
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	2				1					
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	279									
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	371									
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	3,539	(895)	415	171	68	28	16	5	3	(2)
2. 2005	3,441	4,799	5,216	5,414	5,483	5,513	5,524	5,526	5,529	5,530
3. 2006	XXX	3,011	4,295	4,695	4,791	4,852	4,880	4,887	4,889	4,886
4. 2007	XXX	XXX	3,401	4,950	5,213	5,340	5,374	5,386	5,391	5,383
5. 2008	XXX	XXX	XXX	4,375	5,815	6,242	6,390	6,468	6,508	6,509
6. 2009	XXX	XXX	XXX	XXX	2,335	3,440	3,680	3,785	3,821	3,829
7. 2010	XXX	XXX	XXX	XXX	XXX	1,191	1,652	1,771	1,820	1,827
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	588	884	960	989
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	183	198
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	2,268	1,071	477	193	74	35	21	10	46	2
2. 2005	2,798	996	445	171	65	23	11	7	4	1
3. 2006	XXX	2,275	745	157	126	39	13	4	3	1
4. 2007	XXX	XXX	2,104	456	237	74	29	15	13	7
5. 2008	XXX	XXX	XXX	2,646	761	251	116	37	23	11
6. 2009	XXX	XXX	XXX	XXX	1,701	422	170	51	27	15
7. 2010	XXX	XXX	XXX	XXX	XXX	811	201	81	25	14
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	477	151	64	30
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	32	15
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	2,671	196	41	15	2,243	1	12	3	40	(43)
2. 2005	8,530	9,275	9,355	9,381	10,362	10,366	10,371	10,374	10,375	10,374
3. 2006	XXX	7,476	8,024	8,092	8,532	8,545	8,555	8,555	8,556	8,556
4. 2007	XXX	XXX	8,071	8,885	9,340	9,357	9,365	9,367	9,372	9,372
5. 2008	XXX	XXX	XXX	10,794	11,986	12,047	12,118	12,137	12,178	12,179
6. 2009	XXX	XXX	XXX	XXX	6,122	6,563	6,696	6,714	6,733	6,733
7. 2010	XXX	XXX	XXX	XXX	XXX	2,846	3,123	3,173	3,186	3,187
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,674	1,855	1,884	1,886
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	401	417	420
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	8
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	7,377	732	342	141	68	37	24	10	6	2
2. 2005	2,085	3,321	3,687	3,831	3,910	3,953	3,972	3,978	3,981	3,982
3. 2006	XXX	1,920	2,911	3,163	3,292	3,371	3,409	3,422	3,428	3,428
4. 2007	XXX	XXX	1,863	2,764	3,027	3,181	3,256	3,290	3,305	3,309
5. 2008	XXX	XXX	XXX	1,550	2,365	2,656	2,794	2,857	2,896	2,909
6. 2009	XXX	XXX	XXX	XXX	1,393	2,138	2,376	2,501	2,552	2,580
7. 2010	XXX	XXX	XXX	XXX	XXX	752	1,144	1,246	1,291	1,319
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	746	1,130	1,236	1,295
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	805	1,305	1,507
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	994	1,703
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,339

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,627	782	360	179	99	51	19	11	5	2
2. 2005	2,223	790	379	200	100	43	14	7	4	4
3. 2006	XXX	2,014	628	298	177	90	31	14	7	4
4. 2007	XXX	XXX	1,714	667	350	195	76	35	21	11
5. 2008	XXX	XXX	XXX	1,344	639	365	169	94	41	20
6. 2009	XXX	XXX	XXX	XXX	1,252	630	304	183	79	50
7. 2010	XXX	XXX	XXX	XXX	XXX	688	261	148	67	42
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	727	311	164	95
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,008	670	442
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,580	843
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,909

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	16,220	317	105	54	833	16	14	7	3	1
2. 2005	10,324	11,393	11,574	11,612	11,845	11,851	11,856	11,858	11,859	11,859
3. 2006	XXX	7,971	8,784	8,876	9,155	9,169	9,176	9,181	9,182	9,182
4. 2007	XXX	XXX	7,466	8,272	8,648	8,700	8,719	8,732	8,739	8,740
5. 2008	XXX	XXX	XXX	5,187	6,048	6,202	6,269	6,299	6,316	6,319
6. 2009	XXX	XXX	XXX	XXX	4,117	4,770	4,941	5,004	5,015	5,020
7. 2010	XXX	XXX	XXX	XXX	XXX	2,273	2,564	2,624	2,640	2,651
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,445	2,490	2,505
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,452	3,083	3,186
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,294	4,015
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,475

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	6,202	72	42	13	7	3	1	2	1	2
2. 2005	48	109	130	145	150	154	154	154	155	155
3. 2006	XXX	16	45	58	61	64	64	65	65	65
4. 2007	XXX	XXX	6	15	18	18	18	18	18	18
5. 2008	XXX	XXX	XXX	10	15	16	17	18	19	19
6. 2009	XXX	XXX	XXX	XXX	8	38	40	45	48	49
7. 2010	XXX	XXX	XXX	XXX	XXX	23	48	59	62	63
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	40	102	112	118
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	63	72
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	24
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	155	85	43	29	17	13	12	10	9	7
2. 2005	120	49	27	13	6	2	1	1	1	1
3. 2006	XXX	55	22	10	5	1	1	1	1	1
4. 2007	XXX	XXX	13	5	1	1	1	1	1	1
5. 2008	XXX	XXX	XXX	8	4	2	2	1		
6. 2009	XXX	XXX	XXX	XXX	31	10	10	8	5	3
7. 2010	XXX	XXX	XXX	XXX	XXX	26	10	6	2	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	63	21	9	4
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	14	7
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	6
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	7,002	39	14	7	1	(1)	2			
2. 2005	212	252	264	269	272	272	272	272	272	272
3. 2006	XXX	92	119	123	124	124	125	125	125	125
4. 2007	XXX	XXX	21	24	24	24	24	24	24	24
5. 2008	XXX	XXX	XXX	21	22	22	23	23	23	23
6. 2009	XXX	XXX	XXX	XXX	44	58	62	64	64	65
7. 2010	XXX	XXX	XXX	XXX	XXX	53	64	72	71	72
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	111	136	134	134
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	85	87
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	33
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	548	17	12	5	1	2	2			
2. 2005	6	6	7	7	7	7	7	7	7	7
3. 2006	XXX									
4. 2007	XXX	XXX	1	1	1	1	1	1	1	1
5. 2008	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	74	49	20	13	15	7	2	2	1	
2. 2005	7	4	1							
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	800	13	4	5	3	(6)	1			
2. 2005	16	16	16	16	16	16	16	16	16	16
3. 2006	XXX									
4. 2007	XXX	XXX	1	1	1	1	1	1	1	1
5. 2008	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	59	14	2	1	1					
2. 2005			1	1	1	1	1	1	1	1
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX		1	2	2	3	3	3
6. 2009	XXX	XXX	XXX	XXX	1	1	1	2	3	3
7. 2010	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	35	12	4	3	1			1	1	
2. 2005	2	2								
3. 2006	XXX									
4. 2007	XXX	XXX			2	1				
5. 2008	XXX	XXX	XXX	1	2	2	1			
6. 2009	XXX	XXX	XXX	XXX	3	3	4	3	1	
7. 2010	XXX	XXX	XXX	XXX	XXX	1				
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	111	6	2	1		(1)		1		(1)
2. 2005	2	2	2	2	2	2	2	2	2	2
3. 2006	XXX									
4. 2007	XXX	XXX			2	2	2	2	2	2
5. 2008	XXX	XXX	XXX	2	7	8	8	8	8	8
6. 2009	XXX	XXX	XXX	XXX	5	7	9	9	9	9
7. 2010	XXX	XXX	XXX	XXX	XXX	4	4	4	4	4
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	2
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1									
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	8,352	12									
2. 2005	40,084	49,147	49,164	49,164	49,164	49,164	49,164	49,164	49,164	49,164	
3. 2006	XXX	33,198	43,985	43,994	44,181	44,181	44,181	44,181	44,181	44,181	
4. 2007	XXX	XXX	33,432	46,182	46,171	46,171	46,171	46,171	46,171	46,171	
5. 2008	XXX	XXX	XXX	28,096	37,839	37,839	37,836	37,836	37,836	37,836	
6. 2009	XXX	XXX	XXX	XXX	25,614	30,717	30,705	30,705	30,705	30,705	
7. 2010	XXX	XXX	XXX	XXX	XXX	13,500	16,321	16,321	16,321	16,321	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	13,770	16,834	16,832	16,832	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,487	35,403	35,486	84
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,889	39,870	18,981
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,901	28,901
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,966
13. Earned Premiums (Sc P-Pt 1)	49,937	42,272	44,275	40,856	35,534	18,602	16,576	24,550	34,803	47,966	XXX

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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	5,603	5,342									
2. 2005	21,479	31,943	31,956	31,956	31,956	31,956	31,956	31,956	31,956	31,956	
3. 2006	XXX	20,825	28,988	28,995	29,075	29,075	29,075	29,075	29,075	29,075	
4. 2007	XXX	XXX	21,848	31,518	31,513	31,513	31,513	31,513	31,513	31,513	
5. 2008	XXX	XXX	XXX	16,694	21,938	21,938	21,938	21,938	21,938	21,938	
6. 2009	XXX	XXX	XXX	XXX	6,592	6,952	6,952	6,952	6,952	6,952	
7. 2010	XXX	XXX	XXX	XXX	XXX	1,086	1,253	1,253	1,253	1,253	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,145	1,309	1,309	1,309	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,411	2,011	2,015	4
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	887	1,774	888
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,842	1,842
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,733
13. Earned Premiums (Sc P-Pt 1)	27,083	36,631	29,333	26,371	11,901	1,445	1,313	1,575	1,487	2,733	XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	555	(23)	13	3							
2. 2005	4,010	4,115	4,115	4,093	4,098	4,098	4,098	4,098	4,098	4,098	
3. 2006	XXX	2,671	2,806	2,798	2,796	2,796	2,796	2,796	2,796	2,796	
4. 2007	XXX	XXX	814	814	814	814	814	814	814	814	
5. 2008	XXX	XXX	XXX	1,141	1,150	1,132	1,132	1,132	1,132	1,132	
6. 2009	XXX	XXX	XXX	XXX	2,681	2,554	2,546	2,546	2,546	2,546	
7. 2010	XXX	XXX	XXX	XXX	XXX	2,954	2,968	2,957	2,956	2,956	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	4,912	4,952	5,026	4,982	(44)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,425	8,487	8,455	(32)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	478	483	5
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	474	474
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	403
13. Earned Premiums (Sc P-Pt 1)	4,565	2,753	789	1,287	2,693	2,808	4,919	6,454	2,613	403	XXX

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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	287	786	12	3							
2. 2005	2,110	2,629	2,629	2,611	2,614	2,614	2,614	2,614	2,614	2,614	
3. 2006	XXX	1,891	2,018	2,012	2,010	2,010	2,010	2,010	2,010	2,010	
4. 2007	XXX	XXX	428	541	550	550	550	550	550	550	
5. 2008	XXX	XXX	XXX	441	488	488	488	488	488	488	
6. 2009	XXX	XXX	XXX	XXX	1,187	1,139	1,138	1,138	1,138	1,138	
7. 2010	XXX	XXX	XXX	XXX	XXX	854	856	855	854	854	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,362	1,368	1,441	1,376	(66)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,753	3,815	3,766	(49)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	384	396	12
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	248
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146
13. Earned Premiums (Sc P-Pt 1)	2,397	3,194	567	532	1,245	806	1,363	1,757	2,519	146	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	414	17	(5)								
2. 2005	39	58	58	58	58	58	58	58	58	58	
3. 2006	XXX	3	6	6	6	6	6	6	6	6	
4. 2007	XXX	XXX	4	7	7	7	7	7	7	7	
5. 2008	XXX	XXX	XXX	4	7	7	7	7	7	7	
6. 2009	XXX	XXX	XXX	XXX	4	7	7	7	7	7	
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	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)	453	40	2	7	7	3					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	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	272	646	(28)								
2. 2005	26	92	92	92	92	92	92	92	92	92	
3. 2006	XXX	3	20	20	20	20	20	20	20	20	
4. 2007	XXX	XXX	21	17	17	17	17	17	17	17	
5. 2008	XXX	XXX	XXX	(4)	(4)	(4)	(4)	(4)	(4)	(4)	
6. 2009	XXX	XXX	XXX	XXX	1	1	1	1	1	1	
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	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)	298	716	11	(8)	1	1					XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	411	3									
2. 2005	42	65	65	65	65	65	65	65	65	65	
3. 2006	XXX	72	95	95	95	95	95	95	95	95	
4. 2007	XXX	XXX	120	175	175	175	175	175	175	175	
5. 2008	XXX	XXX	XXX	184	224	290	290	290	290	290	
6. 2009	XXX	XXX	XXX	XXX	168	183	183	183	183	183	
7. 2010	XXX	XXX	XXX	XXX	XXX	78	113	113	113	113	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	180	236	236	236	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	215	406	410	5
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	318	608	290
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	472	472
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	767
13. Earned Premiums (Sc P-Pt 1)	453	97	143	239	209	158	216	270	509	767	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	293	236									
2. 2005	34	87	87	87	87	87	87	87	87	87	
3. 2006	XXX	60	78	78	78	78	78	78	78	78	
4. 2007	XXX	XXX	149	190	190	190	190	190	190	190	
5. 2008	XXX	XXX	XXX	129	147	147	147	147	147	147	
6. 2009	XXX	XXX	XXX	XXX	52	54	54	54	54	54	
7. 2010	XXX	XXX	XXX	XXX	XXX	20	20	20	20	20	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	25	28	28	28	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	41	42	1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	60	23
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	44
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67
13. Earned Premiums (Sc P-Pt 1)	327	348	167	170	53	23	24	22	60	67	XXX

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior		1									
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	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)		1									XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior											
2. 2005											
3. 2006	XXX										
4. 2007	XXX	XXX									
5. 2008	XXX	XXX	XXX								
6. 2009	XXX	XXX	XXX	XXX							
7. 2010	XXX	XXX	XXX	XXX	XXX						
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

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

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	446					
3. Commercial Auto/Truck Liability/Medical	40,857			51,067		
4. Workers' Compensation	2,189			260		
5. Commercial Multiple Peril	5					
6. Medical Professional Liability-Occurrence						
7. Medical Professional Liability -Claims- Made						
8. Special Liability						
9. Other Liability-Occurrence	1			817		
10. Other Liability-Claims-Made						
11. Special Property	2					
12. Auto Physical Damage	233			3,428		
13. Fidelity/Surety	24			139		
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	43,757			55,711		

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	446					
3. Commercial Auto/Truck Liability/Medical	40,857			51,067		
4. Workers' Compensation	2,189			260		
5. Commercial Multiple Peril	5					
6. Medical Professional Liability-Occurrence						
7. Medical Professional Liability -Claims-Made						
8. Special Liability						
9. Other Liability-Occurrence	1			817		
10. Other Liability-Claims-made						
11. Special Property	2					
12. Auto Physical Damage	233			3,428		
13. Fidelity/Surety	24			139		
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	43,757			55,711		

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior										
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX							
6. 2009	XXX	XXX	XXX	XXX						
7. 2010	XXX	XXX	XXX	XXX	XXX					
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	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?
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:

Yes [] No [X]
- 1.2

What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)?

\$
- 1.3

Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65?

Yes [] No []
- 1.4

Does the company report any DDR reserve as loss or loss adjustment expense reserve?

Yes [] No []
- 1.5

If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

Yes [] No [] N/A []
- 1.6

If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1	2
		Section 1: Occurrence	Section 2: Claims-Made
1.601	Prior		
1.602	2005		
1.603	2006		
1.604	2007		
1.605	2008		
1.606	2009		
1.607	2010		
1.608	2011		
1.609	2012		
1.610	2013		
1.611	2014		
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

\$25
6.

Claim count information is reported per claim or per claimant. (indicate which).....CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [X] No []
- 7.2

An extended statement may be attached.
See Note 26 regarding intercompany pooling.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL L	551,667	507,727		213,615	566,231	538,626	2,434	
2. Alaska	AK L								
3. Arizona	AZ L	2,018,122	1,657,182		310,800	149,988	533,837	6,439	
4. Arkansas	AR L	712,886	604,980		74,596	91,700	101,998	993	
5. California	CA N								
6. Colorado	CO L	220,460	296,010		114,669	27,908	41,849	1,843	
7. Connecticut	CT N								
8. Delaware	DE L								
9. Dist. Columbia	DC L								
10. Florida	FL L				18,010	4,110	47,895		
11. Georgia	GA L	3,500,800	3,174,873		1,783,219	1,810,943	1,164,267	8,281	
12. Hawaii	HI L				(676)	(676)			
13. Idaho	ID L	444,290	454,943		54,557	80,686	40,718	3,385	
14. Illinois	IL L	7,739,231	8,233,469		6,450,232	4,836,285	7,620,783	45,523	
15. Indiana	IN L	531,849	566,738		663,880	(295,980)	772,175	3,490	
16. Iowa	IA L								
17. Kansas	KS L	810,985	676,463		99,153	(6,004)	135,334	6,156	
18. Kentucky	KY L								
19. Louisiana	LA L	5,736,301	5,087,926		2,441,298	2,345,860	2,669,054	3,934	
20. Maine	ME N								
21. Maryland	MD L	1,247,008	939,626		282,902	387,483	198,215	5,265	
22. Massachusetts	MA L								
23. Michigan	MI L								
24. Minnesota	MN L								
25. Mississippi	MS L	804,443	705,580		111,065	410,783	422,170	1,670	
26. Missouri	MO L	2,568,199	1,988,712		489,261	2,845,974	2,984,942	4,527	
27. Montana	MT L								
28. Nebraska	NE L	16,592	9,819			215	215	80	
29. Nevada	NV L	(6,275)	(1,479)			(847)	(32)	48	
30. New Hampshire	NH N								
31. New Jersey	NJ L	281,233	320,540		50,964	(87,407)	153,819	240	
32. New Mexico	NM L	305,967	205,775		3,886	(9,919)	6,248	461	
33. New York	NY L								
34. No. Carolina	NC L								
35. No. Dakota	ND L								
36. Ohio	OH L	4,919,115	4,047,056		1,367,099	968,886	971,888	24,321	
37. Oklahoma	OK L								
38. Oregon	OR L	999,158	501,580		37,776	173,842	174,648	3,709	
39. Pennsylvania	PA L								
40. Rhode Island	RI N								
41. So. Carolina	SC L	3,384,134	2,441,447		323,378	496,283	590,679	10,656	
42. So. Dakota	SD L								
43. Tennessee	TN L	787,329	672,494		186,832	107,874	187,140	6,384	
44. Texas	TX L				65,786	5,327	5,200		
45. Utah	UT L	97,406	65,956		28,097	22,952	5,538	158	
46. Vermont	VT L								
47. Virginia	VA L	3,863,447	3,077,063		1,042,502	669,856	1,026,480	23,284	
48. Washington	WA L								
49. West Virginia	WV L								
50. Wisconsin	WI N								
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				(13,987)	(161,761)	178,000		
59. Totals	(a) 45	41,534,347	36,234,480		16,198,911	15,440,592	20,571,685	163,280	
DETAILS OF WRITE-INS									
58001. MEX Mexico	XXX				(13,987)	(161,761)	178,000		
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				(13,987)	(161,761)	178,000		

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

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

Location of risk

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

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

Allocated By States and Territories

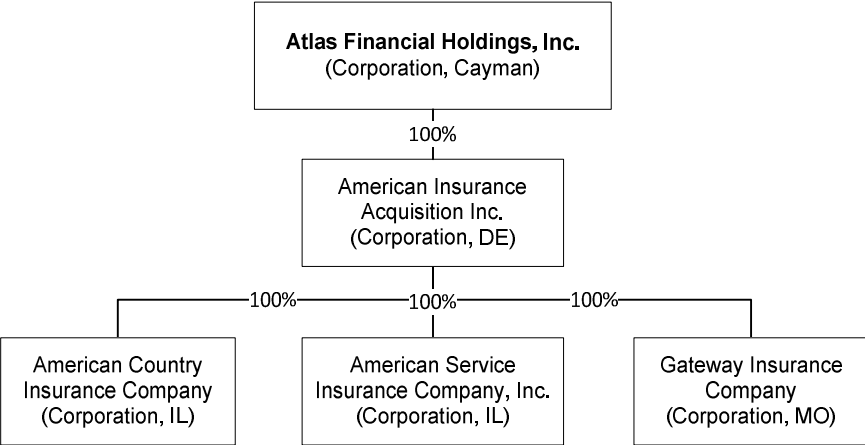
		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Totals							

NONE

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

PART 1 - ORGANIZATIONAL CHART

As At:
December 31, 2014



Atlas Ownership Percentages

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

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

98

98

98

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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		RESPONSES
1.	Will an actuarial opinion be filed by March 1?	.....YES.....
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....YES.....
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	.....YES.....
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	.....YES.....
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....YES.....
6.	Will Management's Discussion and Analysis be filed by April 1?	.....YES.....
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	.....YES.....
MAY FILING		
8.	Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	.....WAIVED.....
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	.....YES.....
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....YES.....

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	.....NO.....
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	.....NO.....
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....NO.....
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	.....NO.....
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	.....YES.....
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	.....YES.....
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....NO.....
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....NO.....
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....NO.....
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....NO.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

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.....

AUGUST FILING

33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?.....YES.....

Explanation:

12.
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Bar Code:

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42897201420100000

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428972014240000000

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15.	 4 2 8 9 7 2 0 1 4 4 5 5 0 0 0 0 0
16.	 4 2 8 9 7 2 0 1 4 4 9 0 0 0 0 0 0
17.	 4 2 8 9 7 2 0 1 4 3 8 5 0 0 0 0 0
18.	 4 2 8 9 7 2 0 1 4 4 0 1 0 0 0 0 0
19.	 4 2 8 9 7 2 0 1 4 3 6 5 0 0 0 0 0
22.	 4 2 8 9 7 2 0 1 4 4 0 0 0 0 0 0 0
23.	 4 2 8 9 7 2 0 1 4 5 0 0 0 0 0 0 0
24.	 4 2 8 9 7 2 0 1 4 5 0 5 0 0 0 0 0
25.	 4 2 8 9 7 2 0 1 4 2 2 4 0 0 0 0 0
26.	 4 2 8 9 7 2 0 1 4 2 2 5 0 0 0 0 0
27.	 4 2 8 9 7 2 0 1 4 2 2 6 0 0 0 0 0
28.	 4 2 8 9 7 2 0 1 4 2 3 0 5 9 0 0 0
29.	 4 2 8 9 7 2 0 1 4 3 0 6 0 0 0 0 0
30.	 4 2 8 9 7 2 0 1 4 2 1 0 0 0 0 0 0
31.	 4 2 8 9 7 2 0 1 4 2 1 6 5 9 0 0 0
32.	 4 2 8 9 7 2 0 1 4 2 1 7 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 receivables.....	6,445	6,445		4,850
2505. Prepaid expenses.....	791,652	791,652		
2506. Other receivables - property tax.....	355,813	355,813		
2507. Other assets - security deposit.....	63,298	63,298		
2508. Bail bond deposit - Cook County, IL.....	5,000	5,000		
2597. Summary of remaining write-ins for Line 25 from page 2	1,222,207	1,222,207		4,850

P003 Additional Aggregate Lines for Page 3 Line 25.

*LIAB - Liabilities

	1 Current Year	2 Prior Year
2504. Miscellaneous payable.....	4,939	
2597. Summary of remaining write-ins for Line 25 from page 3	4,939	

P004 Additional Aggregate Lines for Page 4 Line 14.

*STMTINCOME - Statement of Income

	1 Current Year	2 Prior Year
1404. Fines and penalties.....	(2,321)	(2,611)
1405.		
1497. Summary of remaining write-ins for Line 14 from page 4	(2,321)	(2,611)

P011 Additional Aggregate Lines for Page 11 Line 24.

*EXEXP - Underwriting and Investment - Part 3 - Expenses

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Miscellaneous expenses.....	2,221	17,424	502	20,146
2405. Charitable contributions.....	90	423		513
2497. Summary of remaining write-ins for Line 24 from page 11	2,311	17,846	502	20,659

P013 Additional Aggregate Lines for Page 13 Line 25.

*EXNONADMIT - Exhibit of Nonadmitted Assets

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (C2 - C1)
2504. Other receivables.....	6,445		(6,445)
2505. Bail bond deposit - Cook County, IL.....	5,000	5,000	
2597. Summary of remaining write-ins for Line 25 from page 13	11,445	5,000	(6,445)

SUMMARY INVESTMENT SCHEDULE

	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
Investment Categories	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3+4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	5,862,245	6.791	5,862,245		5,862,245	6.791
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	2,179,055	2.524	2,179,055		2,179,055	2.524
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,774,340	2.055	1,774,340		1,774,340	2.055
1.43 Revenue and assessment obligations	2,739,093	3.173	2,739,093		2,739,093	3.173
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	106,436	0.123	106,436		106,436	0.123
1.512 Issued or guaranteed by FNMA and FHLMC	4,098,462	4.747	4,098,462		4,098,462	4.747
1.513 All other	1,935,600	2.242	1,935,600		1,935,600	2.242
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	18,716,463	21.680	18,716,463		18,716,463	21.680
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other	2,195,547	2.543	2,195,547		2,195,547	2.543
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	22,007,266	25.492	22,007,266		22,007,266	25.492
2.2 Unaffiliated non-U.S. securities (including Canada)	2,450,906	2.839	2,450,906		2,450,906	2.839
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	2,093,359	2.425	2,093,359		2,093,359	2.425
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)	165,947	0.192	165,947		165,947	0.192
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	7,261,712	8.412	7,261,712		7,261,712	8.412
11. Other invested assets	12,743,500	14.761	12,743,500		12,743,500	14.761
12. Total invested assets	86,329,931	100.000	86,329,931		86,329,931	100.000

SCHEDULE A – VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year.....	165,947
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).....	165,947
10.	Deduct total nonadmitted amounts	
11.	Statement value at end of current period (Line 9 minus Line 10).....	165,947

SCHEDULE B – VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year.....	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7).....	
2.2	Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12.....	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount.....	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18.....	
7.	Deduct amounts received on disposals, Part 3, Column 15.....	
8.	Deduct amortization of premium and mortgage interest points and commitment fees.....	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	
12.	Total valuation allowance.....	
13.	Subtotal (Line 11 plus Line 12).....	
14.	Deduct total nonadmitted amounts.....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....	

NONE

SCHEDULE BA – VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....		1,987,571
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8)	6,000,000	
2.2	Additional investment made after acquisition (Part 2, Column 9)	5,000,000	11,000,000
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	755,929	
5.2	Totals, Part 3, Column 9		755,929
6.	Total gain (loss) on disposals, Part 3, Column 19.....		
7.	Deduct amounts received on disposals, Part 3, Column 16.....		1,000,000
8.	Deduct amortization of premium and depreciation.....		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17.....		
9.2	Totals, Part 3, Column 14.....		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15		
10.2	Totals, Part 3, Column 11.....		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....		12,743,500
12.	Deduct total nonadmitted amounts.....		
13.	Statement value at end of current period (Line 11 minus Line 12).....		12,743,500

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....		73,841,196
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....		15,227,579
3.	Accrual of discount.....		12,170
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.....	(127,085)	
4.4	Part 4, Column 11.....	(6,161)	(133,246)
5.	Total gain (loss) on disposals, Part 4, Column 19.....		59,385
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....		22,306,320
7.	Deduct amortization of premium.....		541,990
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).....		66,158,774
11.	Deduct total nonadmitted amounts.....		
12.	Statement value at end of current period (Line 10 minus Line 11).....		66,158,774

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	15,210,869	14,882,959	15,408,615	14,846,459
	2. Canada				
	3. Other Countries				
	4. Totals	15,210,869	14,882,959	15,408,615	14,846,459
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	2,179,056	2,141,468	2,237,505	1,930,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	1,774,340	1,737,773	1,823,890	1,470,000
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	16,311,830	16,170,029	16,431,642	15,636,521
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	26,138,412	25,987,925	26,368,073	25,566,514
	9. Canada	390,036	379,764	392,952	380,000
	10. Other Countries	2,060,870	2,013,747	2,081,089	2,045,000
	11. Totals	28,589,318	28,381,436	28,842,114	27,991,514
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	64,065,413	63,313,665	64,743,766	61,874,494
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	2,093,359	2,093,359	1,969,892	
	21. Canada				
	22. Other Countries				
	23. Totals	2,093,359	2,093,359	1,969,892	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	2,093,359	2,093,359	1,969,892	
	26. Total Stocks	2,093,359	2,093,359	1,969,892	
	27. Total Bonds and Stocks	66,158,772	65,407,024	66,713,658	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

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	1,539,840	10,917,131	2,365,652	388,246		15,210,869	23.1	15,680,544	20.8	15,210,869	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	1,539,840	10,917,131	2,365,652	388,246		15,210,869	23.1	15,680,544	20.8	15,210,869	
2. All Other Governments											
2.1 NAIC 1											
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals											
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 NAIC 1		1,000,303	1,012,164	166,588		2,179,055	3.3	3,224,843	4.3	2,179,055	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals		1,000,303	1,012,164	166,588		2,179,055	3.3	3,224,843	4.3	2,179,055	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1		655,736	395,776	722,828		1,774,340	2.7	2,261,448	3.0	1,774,340	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		655,736	395,776	722,828		1,774,340	2.7	2,261,448	3.0	1,774,340	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	1,555,923	7,193,870	4,900,844	2,516,635	144,558	16,311,830	24.8	17,227,594	22.8	16,311,831	
5.2 NAIC 2											
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	1,555,923	7,193,870	4,900,844	2,516,635	144,558	16,311,830	24.8	17,227,594	22.8	16,311,831	

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	5,323,894	11,422,531	5,011,321	185,743		21,943,489	33.4	29,163,852	38.6	16,060,045	5,883,444
6.2 NAIC 2	216,583	4,984,794	3,158,104			8,359,481	12.7	7,985,355	10.6	6,503,911	1,855,570
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals	5,540,477	16,407,325	8,169,425	185,743		30,302,970	46.1	37,149,207	49.2	22,563,956	7,739,014
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 2014 OF THE American Service Insurance Company, Inc.

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) 8,419,657	31,189,571	13,685,757	3,980,040	144,558	57,419,583	87.3	XXX	XXX	51,536,140	5,883,444
9.2 NAIC 2	(d) 216,583	4,984,794	3,158,104			8,359,481	12.7	XXX	XXX	6,503,911	1,855,570
9.3 NAIC 3	(d)							XXX	XXX		
9.4 NAIC 4	(d)							XXX	XXX		
9.5 NAIC 5	(d)					(c)		XXX	XXX		
9.6 NAIC 6	(d)					(c)		XXX	XXX		
9.7 Totals	8,636,240	36,174,365	16,843,861	3,980,040	144,558	(b) 65,779,064	100.0	XXX	XXX	58,040,051	7,739,014
9.8 Line 9.7 as a % of Col. 6	13.1	55.0	25.6	6.1	0.2	100.0	XXX	XXX	XXX	88.2	11.8
10. Total Bonds Prior Year											
10.1 NAIC 1	10,743,268	34,087,241	18,739,018	3,932,776	55,978	XXX	XXX	67,558,281	89.4	63,079,058	4,479,223
10.2 NAIC 2		4,402,763	3,582,592			XXX	XXX	7,985,355	10.6	6,512,059	1,473,296
10.3 NAIC 3						XXX	XXX				
10.4 NAIC 4						XXX	XXX				
10.5 NAIC 5						XXX	XXX	(c)			
10.6 NAIC 6						XXX	XXX	(c)			
10.7 Totals	10,743,268	38,490,004	22,321,610	3,932,776	55,978	XXX	XXX	(b) 75,543,636	100.0	69,591,117	5,952,519
10.8 Line 10.7 as a % of Col. 8	14.2	51.0	29.5	5.2	0.1	XXX	XXX	100.0	XXX	92.1	7.9
11. Total Publicly Traded Bonds											
11.1 NAIC 1	7,506,009	27,156,462	12,814,940	3,914,171	144,558	51,536,140	78.3	63,079,057	83.5	51,536,140	XXX
11.2 NAIC 2	176,030	4,093,300	2,234,581			6,503,911	9.9	6,512,059	8.6	6,503,911	XXX
11.3 NAIC 3											XXX
11.4 NAIC 4											XXX
11.5 NAIC 5											XXX
11.6 NAIC 6											XXX
11.7 Totals	7,682,039	31,249,762	15,049,521	3,914,171	144,558	58,040,051	88.2	69,591,116	92.1	58,040,051	XXX
11.8 Line 11.7 as a % of Col. 6	13.2	53.8	25.9	6.7	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	11.7	47.5	22.9	6.0	0.2	88.2	XXX	XXX	XXX	88.2	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1	913,648	4,033,109	870,818	65,869		5,883,444	8.9	4,479,222	5.9	XXX	5,883,444
12.2 NAIC 2	40,553	891,494	923,523			1,855,570	2.8	1,473,296	2.0	XXX	1,855,570
12.3 NAIC 3										XXX	
12.4 NAIC 4										XXX	
12.5 NAIC 5										XXX	
12.6 NAIC 6										XXX	
12.7 Totals	954,201	4,924,603	1,794,341	65,869		7,739,014	11.8	5,952,518	7.9	XXX	7,739,014
12.8 Line 12.7 as a % of Col. 6	12.3	63.6	23.2	0.9		100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	1.5	7.5	2.7	0.1		11.8	XXX	XXX	XXX	XXX	11.8

(a) Includes \$ 6,469,014 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.5	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.1	Issuer Obligations		5,862,245				5,862,245	8.9	5,874,639	7.8	5,862,245	
1.2	Residential Mortgage-Backed Securities	96,108	274,182	140,961	6,715		517,966	0.8	128,298	0.2	517,966	
1.3	Commercial Mortgage-Backed Securities	1,443,732	4,780,704	2,224,691	381,531		8,830,658	13.4	9,677,607	12.8	8,830,657	
1.4	Other Loan-Backed and Structured Securities											
1.5	Totals	1,539,840	10,917,131	2,365,652	388,246		15,210,869	23.1	15,680,544	20.8	15,210,868	
2. All Other Governments												
2.1	Issuer Obligations											
2.2	Residential Mortgage-Backed Securities											
2.3	Commercial Mortgage-Backed Securities											
2.4	Other Loan-Backed and Structured Securities											
2.5	Totals											
3. U.S. States, Territories and Possessions, Guaranteed												
3.1	Issuer Obligations		1,000,303	1,012,164	166,588		2,179,055	3.3	3,224,843	4.3	2,179,055	
3.2	Residential Mortgage-Backed Securities											
3.3	Commercial Mortgage-Backed Securities											
3.4	Other Loan-Backed and Structured Securities											
3.5	Totals		1,000,303	1,012,164	166,588		2,179,055	3.3	3,224,843	4.3	2,179,055	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1	Issuer Obligations		655,736	395,776	722,828		1,774,340	2.7	2,261,448	3.0	1,774,340	
4.2	Residential Mortgage-Backed Securities											
4.3	Commercial Mortgage-Backed Securities											
4.4	Other Loan-Backed and Structured Securities											
4.5	Totals		655,736	395,776	722,828		1,774,340	2.7	2,261,448	3.0	1,774,340	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1	Issuer Obligations		1,396,690	340,300	1,002,103		2,739,093	4.2	2,770,202	3.7	2,739,093	
5.2	Residential Mortgage-Backed Securities	1,555,923	4,842,374	4,560,544	1,514,532	144,558	12,617,931	19.2	13,465,412	17.8	12,617,931	
5.3	Commercial Mortgage-Backed Securities		954,807				954,807	1.5	991,979	1.3	954,807	
5.4	Other Loan-Backed and Structured Securities											
5.5	Totals	1,555,923	7,193,871	4,900,844	2,516,635	144,558	16,311,831	24.8	17,227,593	22.8	16,311,831	
6. Industrial and Miscellaneous												
6.1	Issuer Obligations	2,610,816	11,189,908	7,553,607	119,874		21,474,205	32.6	23,124,348	30.6	18,571,312	2,902,893
6.2	Residential Mortgage-Backed Securities	481,545	1,180,048	208,138	65,869		1,935,600	2.9				1,935,600
6.3	Commercial Mortgage-Backed Securities	700,600	1,475,241	19,706			2,195,547	3.3	5,364,699	7.1	403,774	1,791,772
6.4	Other Loan-Backed and Structured Securities	1,747,516	2,562,127	387,973			4,697,616	7.1	8,660,160	11.5	3,588,869	1,108,748
6.5	Totals	5,540,477	16,407,324	8,169,424	185,743		30,302,968	46.1	37,149,207	49.2	22,563,955	7,739,013
7. Hybrid Securities												
7.1	Issuer Obligations											
7.2	Residential Mortgage-Backed Securities											
7.3	Commercial Mortgage-Backed Securities											
7.4	Other Loan-Backed and Structured Securities											
7.5	Totals											
8. Parent, Subsidiaries and Affiliates												
8.1	Issuer Obligations											
8.2	Residential Mortgage-Backed Securities											
8.3	Commercial Mortgage-Backed Securities											
8.4	Other Loan-Backed and Structured Securities											
8.5	Totals											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

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	2,610,816	20,104,882	9,301,847	2,011,393		34,028,938	51.7	XXX	XXX	31,126,045	2,902,893
9.2 Residential Mortgage-Backed Securities	2,133,576	6,296,604	4,909,643	1,587,116	144,558	15,071,497	22.9	XXX	XXX	13,135,897	1,935,600
9.3 Commercial Mortgage-Backed Securities	2,144,332	7,210,752	2,244,397	381,531		11,981,012	18.2	XXX	XXX	10,189,238	1,791,772
9.4 Other Loan-Backed and Structured Securities	1,747,516	2,562,127	387,973			4,697,616	7.1	XXX	XXX	3,588,869	1,108,748
9.5 Totals	8,636,240	36,174,365	16,843,860	3,980,040	144,558	65,779,063	100.0	XXX	XXX	58,040,049	7,739,013
9.6 Lines 9.5 as a % Col. 6	13.1	55.0	25.6	6.1	0.2	100.0	XXX	XXX	XXX	88.2	11.8
10. Total Bonds Prior Year											
10.1 Issuer Obligations	5,086,661	17,486,549	12,492,633	2,189,637		XXX	XXX	37,255,480	49.3	35,571,566	1,683,915
10.2 Residential Mortgage-Backed Securities	1,927,790	5,633,333	4,833,497	1,143,112	55,978	XXX	XXX	13,593,710	18.0	13,593,711	
10.3 Commercial Mortgage-Backed Securities	3,002,131	7,436,648	4,995,478	600,028		XXX	XXX	16,034,285	21.2	13,489,788	2,544,498
10.4 Other Loan-Backed and Structured Securities	726,686	7,933,474				XXX	XXX	8,660,160	11.5	6,936,053	1,724,106
10.5 Totals	10,743,268	38,490,004	22,321,608	3,932,777	55,978	XXX	XXX	75,543,635	100.0	69,591,118	5,952,519
10.6 Line 10.5 as a % of Col. 8	14.2	51.0	29.5	5.2	0.1	XXX	XXX	100.0	XXX	92.1	7.9
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	2,570,263	18,421,065	8,123,325	2,011,393		31,126,046	47.3	35,571,565	47.1	31,126,046	XXX
11.2 Residential Mortgage-Backed Securities	1,652,031	5,116,556	4,701,505	1,521,247	144,558	13,135,897	20.0	13,593,711	18.0	13,135,897	XXX
11.3 Commercial Mortgage-Backed Securities	1,833,049	5,749,967	2,224,691	381,531		10,189,238	15.5	13,489,787	17.9	10,189,238	XXX
11.4 Other Loan-Backed and Structured Securities	1,626,696	1,962,173				3,588,869	5.5	6,936,053	9.2	3,588,869	XXX
11.5 Totals	7,682,039	31,249,761	15,049,521	3,914,171	144,558	58,040,050	88.2	69,591,116	92.1	58,040,050	XXX
11.6 Line 11.5 as a % of Col. 6	13.2	53.8	25.9	6.7	0.2	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	11.7	47.5	22.9	6.0	0.2	88.2	XXX	XXX	XXX	88.2	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations	40,553	1,683,817	1,178,523			2,902,893	4.4	1,683,915	2.2	XXX	2,902,893
12.2 Residential Mortgage-Backed Securities	481,545	1,180,048	208,138	65,869		1,935,600	2.9			XXX	1,935,600
12.3 Commercial Mortgage-Backed Securities	311,282	1,460,784	19,706			1,791,772	2.7	2,544,498	3.4	XXX	1,791,772
12.4 Other Loan-Backed and Structured Securities	120,821	599,954	387,973			1,108,748	1.7	1,724,107	2.3	XXX	1,108,748
12.5 Totals	954,201	4,924,603	1,794,340	65,869		7,739,013	11.8	5,952,520	7.9	XXX	7,739,013
12.6 Line 12.5 as a % of Col. 6	12.3	63.6	23.2	0.9		100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	1.5	7.5	2.7	0.1		11.8	XXX	XXX	XXX	XXX	11.8

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	1,960,191	1,960,191			
2. Cost of short-term investments acquired	17,629,469	17,629,469			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	217	217			
6. Deduct consideration received on disposals	17,857,982	17,857,982			
7. Deduct amortization of premium	18,245	18,245			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other-than-temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,713,650	1,713,650			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	1,713,650	1,713,650			

(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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

[illegible]

EO1

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

E07

E07

E07

E07

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE BA - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
Collateral Loans - Unaffiliated																			
000000-00-0.....	Secured convertible promissory note.....	Radnor.....	PA.....	Jetpay Corp.....	...12/28/2012	...12/31/2014...	1,000,000							1,000,000	1,000,000				120,000
2599999 - Collateral Loans - Unaffiliated																			
							1,000,000							1,000,000	1,000,000				120,000
4499999 – Subtotals - Unaffiliated							1,000,000							1,000,000	1,000,000				120,000
4599999 – Subtotals - Affiliated																			
4699999 Totals							1,000,000							1,000,000	1,000,000				120,000

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
3136AE-GM-3.	FNA 2013-M7 ASQ2			2.	1.	952,002		99,7600	960,557	954,807		2,219			1.233	1.440	MON	987	12,710	07/18/2013	03/26/2018.
2799999 -	Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Commercial Mortgage-Backed Securities					952,002	XXX	958,252	960,557	954,807		2,219			XXX	XXX	XXX	987	12,710	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					16,431,642	XXX	16,170,029	15,636,521	16,311,830		(112,940)			XXX	XXX	XXX	67,433	431,535	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
009363-AP-7.	AIRGAS INC.			1.	2FE	415,174		98,2410	415,000	415,140		(25)			2.375	2.360	FA	3,723	9,856	05/09/2013	02/15/2020.
03076C-AD-8.	AMERIPRISE FINANCIAL INC.				1FE	195,914		120,4930	150,000	184,151		(7,201)			7.300	1.970	JD	91	10,950	05/09/2013	06/28/2019.
031162-AZ-3.	AMGEN INC.				2FE	89,830		112,4870	75,000	85,747		(2,500)			5.700	2.020	FA	1,781	4,275	05/09/2013	02/01/2019.
03523T-BH-0.	ANHEUSER-BUSCH INBEV WOR.				1FE	810,013		120,3560	625,000	765,561		(27,200)			6.875	2.000	MN	5,490	42,969	05/09/2013	11/15/2019.
037411-AV-7.	APACHE CORP.				2FE	94,690		115,0250	75,000	88,830		(3,583)			6.900	1.730	MS	1,524	5,175	05/09/2013	09/15/2018.
05279#-AF-6.	AUTOLIV ASP, INC SERIES B				1.	255,000		99,9310	254,824	255,000					3.510	3.510	AO	1,691	4,475	04/01/2014	04/23/2021.
06051G-EH-8.	BANK OF AMERICA CORP.				1FE	115,140		111,5850	100,000	112,307		(1,738)			5.000	2.870	MN	667	5,000	05/09/2013	05/13/2021.
06406H-BY-4.	BANK OF NEW YORK MELLON.			1.	1FE	1,010,350		104,5460	967,053	994,699		(9,595)			3.550	2.310	MS	8,939	32,838	05/09/2013	09/23/2021.
084670-AV-0.	BERKSHIRE HATHAWAY INC.				1FE	183,421		100,2860	175,501	175,535		(4,803)			3.200	0.440	FA	2,178	5,600	05/09/2013	02/11/2015.
097023-BE-4.	BOEING CO.				1FE	222,523		97,7800	220,006	223,324		484			0.950	1.170	MN	273	2,138	04/30/2013	05/15/2018.
10112R-AT-1.	BOSTON PROPERTIES LP.				2FE	38,395		105,4430	35,000	37,418		(597)			3.700	1.840	MN	165	1,295	05/09/2013	11/15/2018.
125509-BR-9.	CIGNA CORP.				2FE	525,480		102,6860	513,435	514,060		(7,380)			2.750	1.220	MN	1,757	13,750	06/07/2013	11/15/2016.
126650-CA-6.	CVS CAREMARK CORP.				2FE	129,951		100,2760	130,359	129,968		16			1.200	1.210	JD	113	1,560	12/02/2013	12/05/2016.
133131-AT-9.	CAMDEN PROPERTY TRUST				2FE	272,099		97,5440	268,248	272,628		259			2.950	3.070	JD	361	8,113	12/04/2012	12/15/2022.
140420-NL-0.	CAPITAL ONE BANK USA NA			1.	1FE	299,964		99,1390	300,000	299,971		7			1.300	1.300	JD	282	1,950	06/03/2014	06/05/2017.
144141-CZ-9.	PROGRESS ENERGY CAROLINA.				1FE	180,794		112,0450	168,068	172,155		(5,280)			5.300	1.510	JJ	3,666	7,950	05/09/2013	01/15/2019.
14912L-5F-4.	CATERPILLAR FIN SERV CRP.			C.	1FE	239,606		100,0390	240,094	239,698		36			2.850	2.860	JD	570	6,840	05/22/2012	06/01/2022.
14912L-5N-7.	CATERPILLAR FINANCIAL SE.				1FE	424,720		100,0400	425,174	424,884		100			0.700	0.720	FA	1,016	2,975	05/09/2013	02/26/2016.
17275R-AT-9.	CISCO SYSTEMS INC.				1FE	199,988		100,0420	200,085	199,991		3			1.100	1.100	MS	721	1,100	02/24/2014	03/03/2017.
244199-BC-8.	DEERE & COMPANY.				1FE	116,222		109,1680	109,169	112,244		(2,432)			4.375	1.700	AO	911	4,375	05/09/2013	10/16/2019.
25746U-BJ-7.	DOMINION RESOURCES INC.				2FE	77,516		100,9730	75,730	75,730		(1,089)			2.250	0.780	MS	563	1,688	05/09/2013	09/01/2015.
26441C-AM-7.	DUKE ENERGY CORP.				2FE	150,000		100,1330	150,201	150,000					0.612	0.610	JAJO	230	463	04/01/2014	04/03/2017.
268648-AP-7.	EMC CORP/MA				1FE	422,714		99,6600	423,555	422,823		109			1.875	2.030	JD	664	3,984	10/24/2014	06/01/2018.
26884T-AK-8.	ERAC USA FINANCE LLC.				2FE	79,882		102,1430	81,715	79,911		22			2.800	2.830	MN	373	2,240	07/18/2013	11/01/2018.
278062-AB-0.	EATON CORP.				2FE	204,777		99,4200	203,812	204,870		45			1.500	1.520	MN	504	3,075	11/14/2012	11/02/2017.
29336U-AA-5.	ENLINK MIDSTREAM PARTNER.			1.	2FE	239,640		98,4740	236,338	240,000		54			2.700	2.730	AO	1,620	3,456	03/12/2014	04/01/2019.
316773-CK-4.	FIFTH THIRD BANCORP				2FE	80,155		102,4650	76,849	77,046		(1,897)			3.625	1.040	JJ	1,178	2,719	05/09/2013	01/25/2016.
316773-CO-1.	FIFTH THIRD BANCORP			1.	2FE	109,845		100,1490	110,165	109,870		25			2.300	2.330	MS	843	1,286	02/25/2014	03/01/2019.
36962G-3H-5.	GENERAL ELEC CAP CORP				1FE	205,096		111,0050	194,259	193,507		(6,640)			5.625	1.610	MS	2,898	9,844	03/29/2013	09/15/2017.
36962G-6R-0.	GENERAL ELEC CAP CORP				1FE	352,072		100,3640	351,274	350,798		(777)			1.000	0.770	JJ	1,682	3,500	05/09/2013	01/08/2016.
391164-AE-0.	GREAT PLAINS ENERGY INC.			1.	2FE	267,800		109,8960	274,740	250,000		(2,181)			4.850	3.730	JD	1,010	12,125	10/31/2013	06/01/2021.
458140-AL-4.	INTEL CORP.				1FE	699,258		99,8530	698,975	700,000		146			1.350	1.370	JD	420	9,450	12/04/2012	12/15/2017.
46625H-JC-5.	JPMORGAN CHASE & CO.				1FE	167,396		108,6670	163,001	164,246		(1,935)			4.350	2.770	FA	2,465	6,525	05/09/2013	08/15/2021.
487836-BB-3.	KELLOGG CO.				2FE	99,019		105,1680	94,651	94,207		(2,937)			4.450	1.100	MN	345	4,005	05/09/2013	05/30/2016.
49228R-AC-7.	KERN RIVER FUNDING CORP				1FE	181,610		106,2700	173,992	163,726		(7,724)			6.676	3.110	MON	30	10,919	05/09/2013	07/31/2016.
494550-BL-9.	KINDER MORGAN ENERGY PARTNERS.			1.	2FE	645,456		99,1560	594,937	600,000		(4,524)			3.950	2.980	MS	7,900	23,700	05/09/2013	09/01/2022.
58933Y-AG-0.	MERCK & CO INC.				1FE	279,353		99,0680	277,392	280,000		127			1.300	1.340	MN	435	3,640	05/15/2013	05/18/2018.
59934H-AA-1.	MILESTONE AVIATION.				2.	700,000		102,4360	717,052	700,000					4.490	4.490	JD	1,048	31,430	12/05/2013	12/19/2020.
61166W-AS-0.	MONSANTO CO.				1FE	284,972		99,6300	283,947	285,000		4			2.125	2.120	JJ	3,028		06/26/2014	07/15/2019.
615369-AD-7.	MOODY'S CORPORATION.			1.	2FE	101,945		100,8230	100,823	101,807		(138)			2.750	2.320	JJ	1,260		08/15/2014	07/15/2019.
665859-AP-9.	NORTHERN TRUST CORP				1FE	119,863		104,0750	124,891	120,000		9			3.950	3.960	AO	803	4,740	10/28/2013	10/30/2025.
66989H-AE-8.	NOVARTIS CAPITAL CORP				1FE	853,335		98,4390	846,577	860,000		614			2.400	2.480	MS	5,733	20,640	09/18/2012	09/21/2022.
674599-CC-7.	OCCIDENTAL PETROLEUM COR.				1FE	1,050,110		98,8410	988,418	1,000,000		(5,269)			3.125	2.480	FA	11,806	31,250	05/09/2013	02/15/2022.
68389X-AX-3.	ORACLE CORP.				1FE	599,328		100,7140	604,286	600,000		50			2.250	2.270	AO	3,113	3,375	06/30/2014	10/08/2019.
69352P-AG-8.	PPL CAPITAL FUNDING INC.			1.	2FE	329,670		99,8300	329,439	330,000		64			1.900	1.920	JD	523	6,270	05/21/2013	06/01/2018.
69362B-AZ-5.	PSEG POWER LLC.			1.	2FE	264,603		100,1590	265,422	264,690		76			2.450	2.480	MN	830	6,619	11/05/2013	11/15/2018.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
713448-BM-9.	PEPSICO INC.				1FE	182,842	100.0800	175,140	175,000	175,182		(4,665)			3.100	0.420	JJ	2,502	5,425	05/09/2013	01/15/2015
74153W-CE-7.	PRICOA GLOBAL FUNDING 1.				1FE	239,832	99.5880	239,012	240,000	239,852		20			1.350	1.370	FA	1,197		08/11/2014	08/18/2017
756109-AM-6.	REALTY INCOME CORP.			1.	2FE	459,586	100.1840	460,848	460,000	459,768		72			2.000	2.010	JJ	3,859	9,200	10/02/2012	01/31/2018
811065-AB-7.	SCRIPPS NETWORKS INTERACTIVE			1.	2FE	49,823	100.4180	50,209	50,000	49,826		3			2.750	2.820	MN	141		11/17/2014	11/15/2019
828807-CG-0.	SIMON PROPERTY GROUP LP.			1.	1FE	55,825	108.7810	54,391	50,000	54,768		(648)			4.125	2.560	JD	172	2,063	05/09/2013	12/01/2021
857477-AL-7.	STATE STREET CORP.				1FE	99,838	98.5910	98,591	100,000	99,861		14			3.100	3.110	MN	396	3,100	05/08/2013	05/15/2023
867914-BF-9.	SUNTRUST BANKS INC.			1.	2FE	59,949	100.6140	60,369	60,000	59,961		10			2.350	2.360	MN	235	1,434	10/22/2013	11/01/2018
913017-BU-2.	UNITED TECHNOLOGIES CORP.	C.			1FE	199,828	101.3070	202,614	200,000	199,915		34			1.800	1.810	JD	300	3,600	05/24/2012	06/01/2017
91913Y-AQ-3.	VALERO ENERGY CORP.				2FE	106,277	100.2070	100,208	100,000	100,300		(3,639)			4.500	0.900	FA	1,913	4,500	05/09/2013	02/01/2015
92343V-CG-7.	VERIZON COMMUNICATIONS				2FE	536,000	98.8560	529,872	536,000	536,000					2.625	2.620	FA	5,081		08/21/2014	02/21/2020
941063-AQ-2.	WASTE MANAGEMENT INC.				2FE	85,137	110.7380	83,054	75,000	83,175		(1,204)			4.600	2.670	MS	1,150	3,450	05/09/2013	03/01/2021
94106L-AY-5.	WASTE MANAGEMENT INC.			1.	2FE	323,963	98.9490	321,587	325,000	324,176		94			2.900	2.930	MS	2,775	9,425	09/05/2012	09/15/2022
942683-AF-0.	ACTAVIS INC.			1.	2FE	128,915	97.3620	126,571	130,000	129,128		97			3.250	3.340	AO	1,056	4,225	09/27/2012	10/01/2022
942683-AG-8.	ACTAVIS INC.				2FE	369,826	99.6120	368,566	370,000	369,891		38			1.875	1.880	AO	1,734	6,938	05/22/2013	10/01/2017
963320-AP-1.	WHIRLPOOL CORP.				2FE	59,968	99.6970	59,819	60,000	59,977		9			1.350	1.360	MS	270	419	02/20/2014	03/01/2017
982526-AQ-8.	WM WRIGLEY JR CO.			1.	2FE	149,852	102.2120	153,319	150,000	149,874		19			3.375	3.390	AO	984	5,063	10/16/2013	10/21/2020
136385-AS-0.	CANADIAN NATL RESOURCES.	A.			2FE	150,000	99.8210	149,733	150,000	150,000					0.630	0.630	MUSD	3	695	03/26/2014	03/30/2016
878742-AU-9.	TECK RESOURCES LIMITED.	A.			2FE	134,597	101.9690	132,560	130,000	133,114		(1,483)			3.150	1.940	JJ	1,888	4,095	12/31/2013	01/15/2017
878742-AV-7.	TECK RESOURCES LIMITED.	A.		1.	2FE	108,355	97.4710	97,471	100,000	106,921		(903)			4.750	3.590	JJ	2,190	4,750	05/09/2013	01/15/2022
007924-AH-6.	AEGON NV.	F.			1FE	162,953	103.4660	155,200	150,000	154,681		(5,049)			4.625	1.190	JD	578	6,938	05/09/2013	12/01/2015
126256-AC-8.	CNOOC FINANCE 2013 LTD.	F.			1FE	375,826	94.6400	378,563	400,000	379,094		2,096			3.000	3.730	MN	1,733	12,000	06/03/2013	05/09/2023
25243Y-AU-3.	DIAGEO CAPITAL PLC.	F.		1.	1FE	199,510	97.2270	194,455	200,000	199,583		44			2.625	2.650	AO	904	5,250	04/24/2013	04/29/2023
25244S-AF-8.	DIAGEO FINANCE BV.	F.			1FE	183,038	100.0610	175,107	175,000	175,186		(4,783)			3.250	0.500	JJ	2,623	5,688	05/09/2013	01/15/2015
716473-AC-7.	PETROFAC LTD.	F.			2FE	74,720	98.6530	73,990	75,000	74,784		53			3.400	3.480	AO	574	2,550	10/03/2013	10/10/2018
83051G-AC-2.	SKANDINAVISKA ENSKILDA.	F.			1FE	379,715	100.6480	382,462	380,000	379,757		42			2.375	2.390	MS	2,407	4,513	03/18/2014	03/25/2019
893830-AS-8.	TRANSOCEAN INC.	F.			2FE	390,327	96.1850	336,650	350,000	382,786		(7,541)			6.000	2.910	MS	6,183	10,500	03/17/2014	03/15/2018
H4777*-AA-3.	SBM DEEP PANUKE.	F.			2FE	315,000	100.7360	317,318	315,000	315,000					3.500	3.500	JD	490	6,453	10/02/2014	12/15/2021
3299999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						19,966,191	XXX	19,549,349	19,259,726	19,760,556		(132,465)			XXX	XXX	XXX	130,561	502,401	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities																					
46643K-AA-9.	JPMWT 2014-5 A1.			2.	1FE	993,561	102.6910	994,961	968,884	993,561		(787)			3.000	1.600	MON	2,422	4,830	10/28/2014	10/01/2029
64828Y-AR-2.	NRZT 2014-2A A3.			2.	1FE	287,017	102.1770	286,396	280,294	286,981		(500)			3.750	3.070	MON	876	2,628	10/02/2014	05/25/2054
81745N-AR-0.	SEMT 2014-1 2A5.			2.	1FM	655,156	103.7260	670,871	646,769	655,058		(1,347)			4.000	3.530	MON	2,156	19,403	03/25/2014	04/25/2044
3399999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						1,935,734	XXX	1,952,228	1,895,947	1,935,600		(2,634)			XXX	XXX	XXX	5,454	26,861	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities																					
17319W-AA-7.	CGCMT 2013-SMP A.			2.	1FM	436,542	101.0570	430,405	425,901	432,694		(2,519)			2.110	1.540	MON	749	8,986	05/09/2013	01/12/2018
36192L-AA-3.	GSMS 2012-SHOP A.			2.	1FM	836,750	102.5090	820,073	800,000	827,370		(5,890)			2.933	2.110	MON	1,955	23,464	05/21/2013	06/05/2031
36249K-AA-8.	GSMS 2010-C1 A1.	C.		2.	1FM	542,898	103.5130	540,360	522,017	531,708		(8,503)			3.679	2.720	MON	1,600	23,211	11/01/2011	08/10/2043
92976B-DT-6.	WBGMT 2006-C23 A4.			2.	1FM	419,611	102.5830	401,647	391,531	403,774		(16,706)			5.418	1.520	MON	1,768	22,588	11/08/2013	01/15/2045
3499999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						2,235,801	XXX	2,192,485	2,139,449	2,195,546		(33,618)			XXX	XXX	XXX	6,072	78,249	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																					
02582J-GS-3.	AMXCA 2014-2 A.			2.	1FE	239,995	99.7600	239,425	240,000	239,996		1			1.260	1.260	MON	134	1,378	06/24/2014	01/15/2020
03064V-AC-2.	AMCAR 2014-2 A3.			2.	1FE	269,993	99.6050	268,935	270,000	269,995		2			0.940	0.940	MON	162	1,241	06/03/2014	02/08/2019
12558G-AC-9.	CITEC 2014-VT1 A3.	C.		2.	1FE	599,952	99.7110	598,267	600,000	599,954		2			1.500	1.500	MON	275	600	11/19/2014	10/21/2019
28618W-AA-2.	ERL 2014-1A A1.			2.	1FE	387,973	99.0280	384,205	387,973	387,973					2.299	2.290	MON	297	5,996	04/11/2014	04/19/2044
337660-AA-5.	FE0H 2013-1 A1.			2.	1FE	427,687	99.9700	427,563	427,687	427,687		(101)			0.679	0.670	JJ	1,339	3,106	06/12/2013	01/15/2019
36159L-BZ-8.	GEDFT 2012-3 A.			2.	1FE	754,102	100.0430	750,324	750,000	750,804		(1,654)			0.658	0.250	MON	136	4,936	02/05/2013	06/20/2017
36159L-BZ-8.	GEDFT 2012-3 A.	C.		2.	1FE	502,734	100.0430	500,216	500,000	500,536		(1,103)			0.658	0.170	MON	91	3,291	02/05/2013	06/20/2017
36163N-AC-0.	GEET 2014-1 A3.			2.	1FE	624,946	99.9230	624,524	625,000	624,959		13			0.970	0.970	MON	135	3,115	06/10/2014	04/23/2018
55314J-AD-5.	MMCA 2011-A A4.	C.		2.	1FE	122,166	100.0520	120,796	120,732	120,821		(586)			2.020	1.500	MON	108	2,439	11/18/2011	10/17/2016
65477W-AC-2.	NAROT 2013-C A3.			2.	1FE	774,840	99.7570	773,119	775,000	774,891		50			0.670	0.680	MON	231	5,250	12/04/2013	08/15/2018
3599999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						4,704,388	XXX	4,687,374	4,696,392	4,697,616		(3,376)			XXX	XXX	XXX	2,908	31,352	XXX	XXX
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated) - Subtotals - Industrial and Miscellaneous (Unaffiliated)						28,842,114	XXX	28,381,436	27,991,514	28,589,318		(172,093)			XXX	XXX	XXX	144,995	638,863	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 1

Showing All Long-Term **BONDS** Owned December 31 of Current Year[illegible]

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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 2 - SECTION 1

Showing All **PREFERRED STOCKS** Owned December 31 of Current Year[illegible]

E11

SCHEDULE D - PART 2 - SECTION 2

[illegible]

E12

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds - U.S. Governments								
912828-RE-2	US TREASURY N/B		07/14/2014	BANK OF AMERICA	XXX	1,323,201	1,320,000	7,371
0599999 - Bonds - U.S. Governments						1,323,201	1,320,000	7,371
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)								
47844P-FQ-3	JOHNSON CNTY KS		12/19/2014	JEFFERIES & CO	XXX	395,967	325,000	1,264
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						395,967	325,000	1,264
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
3136AK-7E-7	FNR 2014-67 HC		10/23/2014	KGS ALPHA CAPITAL	XXX	610,344	592,567	1,333
3136AK-NC-3	FNR 2014-39 AB		11/12/2014	MERRILL LYNCH	XXX	711,615	692,359	923
3137B6-AY-7	FHR 4272 DC		10/30/2014	BOENNING & SCATTERGOOD	XXX	641,378	637,691	133
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,963,337	1,922,617	2,389
Bonds - Industrial and Miscellaneous (Unaffiliated)								
02582J-GS-3	AMXCA 2014-2 A		06/24/2014	CITIGROUP	XXX	239,995	240,000	
03064V-AC-2	AMCAR 2014-2 A3		06/03/2014	DEUTSCHE BANK SECURITIES	XXX	269,993	270,000	
05279#-AF-6	AUTOLIV ASP, INC SERIES B		04/01/2014	JP MORGAN SECURITIES	XXX	255,000	255,000	
12558G-AC-9	CITEC 2014-VT1 A3		11/19/2014	BARCLAYS CAPITAL	XXX	599,952	600,000	
140420-NL-0	CAPITAL ONE BANK USA NA		06/03/2014	DEUTSCHE BANK SECURITIES	XXX	299,964	300,000	
17275R-AT-9	CISCO SYSTEMS INC		02/24/2014	JP MORGAN SECURITIES	XXX	199,988	200,000	
26441C-AM-7	DUKE ENERGY CORP		04/01/2014	RBC CAPITAL MARKET CO	XXX	150,000	150,000	
268648-AP-7	EMC CORP/MA		10/24/2014	GOLDMAN SACHS & CO	XXX	422,714	425,000	3,276
28618W-AA-2	ERL 2014-1A A1		04/11/2014	CREDIT SUISSE FIRST BOSTON	XXX	430,000	430,000	
29336U-AA-5	ENLINK MIDSTREAM PARTNER		03/12/2014	CITIGROUP	XXX	239,640	240,000	
316773-CO-1	FIFTH THIRD BANCORP		02/25/2014	DEUTSCHE BANK SECURITIES	XXX	109,845	110,000	
36163N-AC-0	GEET 2014-1 A3		06/10/2014	BARCLAYS CAPITAL	XXX	624,946	625,000	
46643K-AA-9	JPMMT 2014-5 A1		10/28/2014	JP MORGAN SECURITIES	XXX	1,025,469	1,000,000	2,417
61166W-AS-0	MONSANTO CO		06/26/2014	JP MORGAN SECURITIES	XXX	284,972	285,000	
615369-AD-7	MOODY'S CORPORATION		08/15/2014	RBC CAPITAL MARKET CO	XXX	101,945	100,000	260
64828Y-AR-2	NRZT 2014-2A A3		10/02/2014	MERRILL LYNCH	XXX	307,196	300,000	1,000
68389X-AX-3	ORACLE CORP		06/30/2014	JP MORGAN SECURITIES	XXX	599,328	600,000	
74153W-CE-7	PRICOA GLOBAL FUNDING 1		08/11/2014	JP MORGAN SECURITIES	XXX	239,832	240,000	
811065-AB-7	SCRIPPS NETWORKS INTERACTIVE		11/17/2014	BANK OF AMERICA	XXX	49,823	50,000	
81745N-AR-0	SEMT 2014-1 2A5		03/25/2014	MERRILL LYNCH	XXX	759,727	750,000	2,583
92343V-CG-7	VERIZON COMMUNICATIONS		08/21/2014	BANK OF AMERICA	XXX	536,595	536,595	
963320-AP-1	WHIRLPOOL CORP		02/20/2014	JP MORGAN SECURITIES	XXX	59,968	60,000	
136385-AS-0	CANADIAN NATL RESOURCES	A	03/26/2014	BANK OF AMERICA	XXX	150,000	150,000	
83051G-AC-2	SKANDINAVISKA ENSKILDA	F	03/18/2014	CITIGROUP	XXX	379,715	380,000	
893830-AS-8	TRANSOCEAN INC	F	03/17/2014	NOMURA SECURITIES INT'L INC	XXX	390,327	350,000	292
H4777*-AA-3	SBM DEEP PANUKE	F	10/02/2014	MITSUBISHI	XXX	315,000	315,000	
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						9,041,934	8,961,595	9,828
8399997 - Bonds - Subtotals - Bonds - Part 3						12,724,439	12,529,212	20,852
8399998 - Bonds - Summary item from Part 5 for Bonds						534,260	500,000	2,738
8399999 - Bonds - Subtotals - Bonds						13,258,699	13,029,212	23,590
Common Stocks - Industrial and Miscellaneous (Unaffiliated)								
583928-10-6	MEDALLION FINANCIAL CORP		12/01/2014	BNV CONVERGEX	122,865.000	1,368,880	XXX	
62029P-10-0	CB PHARMA ACQUISITION-UNIT		12/12/2014	EARLY BIRD CAPITAL, INC	60,000.000	600,000	XXX	
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						1,968,880	XXX	
9799997 - Common Stocks - Subtotals - Common Stocks - Part 3						1,968,880	XXX	
9799999 - Common Stocks - Subtotals - Common Stocks						1,968,880	XXX	
9899999 - Common Stocks - Subtotals - Preferred and Common Stocks						1,968,880	XXX	
9999999 Totals						15,227,579	XXX	23,590

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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE D - PART 5

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Service Insurance Company, Inc.

SCHEDULE DA - PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

[illegible]

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

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							

SCHEDULE E PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
States, etc.		Type of Deposits	Purpose of Deposits	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	ALB.....	Property and Casualty	501,081	502,422		
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	GAB.....	Property and Casualty	120,394	120,863		
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	MDB.....	Property and Casualty	100,328	100,719		
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	NJB.....	Property and Casualty	642,099	644,600		
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	SCB.....	Property and Casualty	300,984	302,156		
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VTB.....	Property and Casualty	601,297	602,906		
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. Total	XXX						
DETAILS OF WRITE-INS							
5801. Lincoln General trustB.....	Collateral for reinsurance agreement			5,936,424	5,959,046
5802. OACM trustST.....	Collateral for reinsurance agreement			500,082	500,082
5803. Circuit Court depositB.....	Collateral to issue automobile bond certificate			20,043	20,097
5898. Sum of remaining write-ins for Line 58 from overflow page		XXX	XXX				
5899. Totals (Lines 5801 - 5803 + 5898) (Line 58 above)		XXX	XXX			6,456,549	6,479,225

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