



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

# QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2018  
OF THE CONDITION AND AFFAIRS OF THE

## American Country Insurance Company

NAIC Group Code	04795 (Current Period)	04795 (Prior Period)	NAIC Company Code	38237	Employer's ID Number	36-4168532
Organized under the Laws of	Illinois		State of Domicile or Port of Entry	Illinois		
Country of Domicile	United States					
Incorporated/Organized	12/07/1978		Commenced Business	12/31/1979		
Statutory Home Office	953 American Lane, 3rd Floor (Street and Number)		Schaumburg, IL, US 60173 (City or Town, State, Country and Zip Code)			
Main Administrative Office	953 American Lane, 3rd Floor (Street and Number)		Schaumburg, IL, US 60173 (City or Town, State, Country and Zip Code)		847-472-6700 (Area Code) (Telephone Number)	
Mail Address	953 American Lane, 3rd Floor (Street and Number or P.O. Box)		Schaumburg, IL, US 60173 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	953 American Lane, 3rd Floor (Street and Number)		Schaumburg, IL, US 60173 (City or Town, State, Country and Zip Code)		847-700-8603 (Area Code) (Telephone Number)	
Internet Web Site Address	www.atlas-fin.com					
Statutory Statement Contact	Paul Anthony Romano (Name)		847-700-8603 (Area Code) (Telephone Number) (Extension)			
	promano@atlas-fin.com (E-Mail Address)		847-264-2716 (Fax Number)			

### OFFICERS

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

### OTHER OFFICERS

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

### DIRECTORS OR TRUSTEES

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

State of Illinois  
County of Cook ss

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

Scott David Wollney  
President, CEO

Paul Anthony Romano  
VP Finance, CFO, Treasurer

Leslie Patterson DiMaggio  
Secretary, VP Operations & IT

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

Subscribed and sworn to before me this  
9th day of November, 2018

Louis Charouh, Sr. Staff Accountant  
March 1, 2019

LOUIS CHAROUHIS  
Official Seal  
Notary Public - State of Illinois  
My Commission Expires Mar 1, 2019

ASSETS

	Current Statement Date			4  December 31 Prior Year Net Admitted Assets
	1  Assets	2  Nonadmitted Assets	3  Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	33,094,055		33,094,055	28,063,871
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....			0	0
3. Mortgage loans on real estate:				
3.1 First liens .....	2,515,581		2,515,581	2,600,000
3.2 Other than first liens .....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....3,182,285 ), cash equivalents (\$ .....0 ) and short-term investments (\$ .....0 ) .....	3,182,285		3,182,285	5,364,981
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....	0		0	0
8. Other invested assets .....	7,115,609		7,115,609	7,016,285
9. Receivables for securities .....	4,550		4,550	4,550
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	45,912,080	0	45,912,080	43,049,686
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	424,003		424,003	606,125
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	17,050,379	6,370,256	10,680,123	2,028,420
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	49,153,651		49,153,651	29,580,455
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	19,981,526		19,981,526	19,486,622
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	4,947,837		4,947,837	4,917,650
18.2 Net deferred tax asset .....	4,813,204	2,381,625	2,431,579	1,871,456
19. Guaranty funds receivable or on deposit .....	194		194	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	80,505		80,505	7,819,163
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other-than-invested assets .....	558,743	163,238	395,505	373,978
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	142,922,122	8,915,119	134,007,003	109,733,555
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	142,922,122	8,915,119	134,007,003	109,733,555
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	0	0	0	0
2501. Deposits in pools and associations .....	374,340		374,340	359,803
2502. Receivable from pools .....	21,165		21,165	14,175
2503. Prepaid expenses .....	121,689	121,689	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	41,549	41,549	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	558,743	163,238	395,505	373,978

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....10,817,105 ) .....	22,125,225	28,443,907
2. Reinsurance payable on paid losses and loss adjustment expenses .....	9,331,262	9,246,902
3. Loss adjustment expenses .....	10,650,393	10,598,026
4. Commissions payable, contingent commissions and other similar charges .....	937,202	2,524,215
5. Other expenses (excluding taxes, licenses and fees) .....	393,777	402,115
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	727,924	585,661
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....		0
7.2 Net deferred tax liability .....		0
8. Borrowed money \$ ..... and interest thereon \$ .....		0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ .....55,307,216 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) .....	29,356,319	28,419,581
10. Advance premium .....		0
11. Dividends declared and unpaid:		
11.1 Stockholders .....		0
11.2 Policyholders .....		0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	28,368,163	9,930,372
13. Funds held by company under reinsurance treaties .....	21,705	21,705
14. Amounts withheld or retained by company for account of others .....	346,416	312,541
15. Remittances and items not allocated .....	44,568	(23,584)
16. Provision for reinsurance (including \$ ..... certified) .....		0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		0
18. Drafts outstanding .....		0
19. Payable to parent, subsidiaries and affiliates .....	3,795,684	470,834
20. Derivatives .....	0	0
21. Payable for securities .....		0
22. Payable for securities lending .....		0
23. Liability for amounts held under uninsured plans .....		0
24. Capital notes \$ ..... and interest thereon \$ .....		0
25. Aggregate write-ins for liabilities .....	1,870,126	547,674
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	107,968,764	91,479,949
27. Protected cell liabilities .....		0
28. Total liabilities (Lines 26 and 27) .....	107,968,764	91,479,949
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	5,000,000	5,000,000
31. Preferred capital stock .....		0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	4,600,000	4,600,000
34. Gross paid in and contributed surplus .....	20,514,652	20,514,652
35. Unassigned funds (surplus) .....	(4,076,413)	(11,861,046)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		0
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) .....	26,038,239	18,253,606
38. Totals (Page 2, Line 28, Col. 3)	134,007,003	109,733,555
DETAILS OF WRITE-INS		
2501. Unearned ceded commissions.....	1,610,091	289,736
2502. Other liability - premium deficiency reserve.....	173,670	162,748
2503. Escheatables.....	86,365	95,190
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,870,126	547,674
2901. ....		0
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201. ....		0
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1	2	3
	Current Year	Prior Year	Prior Year Ended
	to Date	to Date	December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 83,973,026 )	63,981,093	57,104,282	77,789,286
1.2 Assumed (written \$ 42,543,002 )	41,535,424	39,176,135	53,599,779
1.3 Ceded (written \$ 84,551,075 )	64,488,303	57,459,675	78,314,890
1.4 Net (written \$ 41,964,953 )	41,028,214	38,820,742	53,074,175
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 17,129,932 ):			
2.1 Direct	38,741,966	20,249,348	72,687,396
2.2 Assumed	17,823,064	15,860,138	37,694,168
2.3 Ceded	39,278,360	20,662,086	73,206,104
2.4 Net	17,286,670	15,447,400	37,175,460
3. Loss adjustment expenses incurred	7,345,227	7,601,876	13,272,572
4. Other underwriting expenses incurred	10,339,389	10,436,866	13,876,287
5. Aggregate write-ins for underwriting deductions	26,381	20,851	25,378
6. Total underwriting deductions (Lines 2 through 5)	34,997,667	33,506,993	64,349,697
7. Net income of protected cells		0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	6,030,547	5,313,749	(11,275,521)
INVESTMENT INCOME			
9. Net investment income earned	678,983	557,268	778,659
10. Net realized capital gains (losses) less capital gains tax of \$ (1,418)	(65,441)	7,232	(19,971)
11. Net investment gain (loss) (Lines 9 + 10)	613,542	564,500	758,688
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 914 amount charged off \$ 120,176 )	(119,262)	(310,263)	(387,961)
13. Finance and service charges not included in premiums	87,089	94,849	127,101
14. Aggregate write-ins for miscellaneous income	(16,304)	(8,536)	(219,312)
15. Total other income (Lines 12 through 14)	(48,477)	(223,949)	(480,172)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,595,612	5,654,299	(10,997,005)
17. Dividends to policyholders		0	0
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)	6,595,612	5,654,299	(10,997,005)
19. Federal and foreign income taxes incurred	(28,769)	1,748,078	(1,936,088)
20. Net income (Line 18 minus Line 19)(to Line 22)	6,624,381	3,906,221	(9,060,917)
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	18,253,607	25,061,460	25,061,460
22. Net income (from Line 20)	6,624,381	3,906,221	(9,060,917)
23. Net transfers (to) from Protected Cell accounts		0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 9,416	35,423	19,882	(120,138)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	(1,535,506)	782,189	(709,402)
27. Change in nonadmitted assets	2,660,334	(2,704,282)	(5,917,396)
28. Change in provision for reinsurance		0	0
29. Change in surplus notes		0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in		0	9,000,000
33.2 Transferred to capital (Stock Dividend)		0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	0
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	7,784,632	2,004,010	(6,807,853)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	26,038,239	27,065,470	18,253,607
DETAILS OF WRITE-INS			
0501. CLAD fees	23,547	(4,028)	(4,028)
0502. Premium deficiency expense	2,834	24,879	29,406
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	26,381	20,851	25,378
1401. Retroactive reinsurance income	2,517	6,729	(197,904)
1402. Miscellaneous income	(673)	560	(4,982)
1403. Fines and penalties	(18,148)	(15,825)	(16,426)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(16,304)	(8,536)	(219,312)
3701.		0	0
3702.		0	0
3703.		0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance.....	32,747,502	34,364,728	53,935,182
2. Net investment income .....	926,507	372,448	502,336
3. Miscellaneous income .....	(48,477)	(223,949)	(480,170)
4. Total (Lines 1 to 3) .....	33,625,532	34,513,227	53,957,348
5. Benefit and loss related payments .....	23,958,781	20,270,239	32,915,288
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	19,030,786	15,324,689	21,192,063
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses).....	0	0	250,000
10. Total (Lines 5 through 9) .....	42,989,566	35,594,928	54,357,351
11. Net cash from operations (Line 4 minus Line 10) .....	(9,364,035)	(1,081,701)	(400,003)
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	12,032,643	13,641,012	16,022,321
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	84,419	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	25,940	228,865	288,165
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	12,143,002	13,869,877	16,310,486
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	17,194,586	11,642,189	13,642,531
13.2 Stocks .....	0	0	0
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	80,928	1,572,779	1,809,431
13.6 Miscellaneous applications .....	0	0	4,550
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	17,275,514	13,214,968	15,456,512
14. Net increase (or decrease) in contract loans and premium notes .....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(5,132,512)	654,910	853,974
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	9,000,000
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied).....	12,313,850	(702,808)	(7,163,418)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	12,313,850	(702,808)	1,836,582
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(2,182,696)	(1,129,599)	2,290,553
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	5,364,981	3,074,429	3,074,429
19.2 End of period (Line 18 plus Line 19.1) .....	3,182,285	1,944,829	5,364,981

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES  
GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes ☐ No ☒
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes ☐ No ☐
- 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

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 and 1A.
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes ☒ No ☐
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.

optOn Insurance Agency Inc. was formed. The new entity is a wholly owned subsidiary of UBI Holdings Inc.
- 3.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes ☒ No ☐
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001539894
- 4.1

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

Yes ☐ No ☒
- 4.2

If yes, provide the name of 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	2	3
Name of Entity	NAIC Company Code	State of Domicile

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes ☐ No ☒ NA ☐
- If yes, attach an explanation.
- 6.1

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

12/31/2015
- 6.2

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.

12/31/2015
- 6.3

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).

04/25/2017
- 6.4

By what department or departments?

Illinois Department of Insurance.
- 6.5

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

Yes ☐ No ☐ NA ☒
- 6.6

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

Yes ☒ No ☐ NA ☐
- 7.1

Has this 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 ☒
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes ☐ No ☒
- 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 ☒
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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

GENERAL INTERROGATORIES

9.1

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? .....  
(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.

Yes [X] No [ ]

9.11

If the response to 9.1 is No, please explain:  
.....

9.2

Has the code of ethics for senior managers been amended? .....

Yes [ ] No [X]

9.21

If the response to 9.2 is Yes, provide information related to amendment(s).  
.....

9.3

Have any provisions of the code of ethics been waived for any of the specified officers? .....

Yes [ ] No [X]

9.31

If the response to 9.3 is Yes, provide the nature of any waiver(s).  
.....

FINANCIAL

10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?.....

Yes [X] No [ ]

10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:.....\$ .....

INVESTMENT

11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [X]

11.2

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

12.

Amount of real estate and mortgages held in other invested assets in Schedule BA: .....\$ .....4,554,240

13.

Amount of real estate and mortgages held in short-term investments: .....\$ .....

14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [X] No [ ]

14.2

If yes, please complete the following:

		1	2
		Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21	Bonds .....	\$ .....	\$ .....
14.22	Preferred Stock .....	\$ .....	\$ .....
14.23	Common Stock .....	\$ .....	\$ .....
14.24	Short-Term Investments .....	\$ .....	\$ .....
14.25	Mortgage Loans on Real Estate .....	\$ .....2,600,000	\$ .....2,515,581
14.26	All Other .....	\$ .....	\$ .....
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$ .....2,600,000	\$ .....2,515,581
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ ] No [X]

15.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? .....

Yes [ ] No [ ]

If no, attach a description with this statement.

GENERAL INTERROGATORIES

16

For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$.....0

16.2

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$.....0

16.3

Total payable for securities lending reported on the liability page

\$.....0

17

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 [ ]

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

1	2
Name of Custodian(s)	Custodian Address
Fifth Third Bank.....	5001 Kingsley Drive, Maildrop 1M0B2J, Cincinnati, OH 45277.....

17.2 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	2	3
Name(s)	Location(s)	Complete Explanation(s)

17.3

Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? .....

Yes [ ] No [X]

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

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

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

1	2
Name of Firm or Individual	Affiliation
Asset Allocation & Management Company, LLC.....	U.....

17.5097

For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [ X ] No [ ]

17.5098

For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [ ] No [ X ]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
109875.....	Asset Allocation & Management Company, LLC.....		Securities And Exchange Commission.....	DS.....

18.1

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

Yes [X] No [ ]

18.2

If no, list exceptions:

.....

19. By self-designating 5\*GI securities, the reporting entity is certifying the following elements for each self-designated 5\*GI security:

- a.
- Documentation necessary to permit a full credit analysis of the security does not exist.
- b.
- Issuer or obligor is current on all contracted interest and principal payments.
- c.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5\*GI securities?.....

Yes [ ] No [X]



GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? ..... Yes [ ] No [X] NA [ ]  
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? ..... Yes [ ] No [X]  
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? ..... Yes [ ] No [X]

3.2 If yes, give full and complete information thereto.  
.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? ..... Yes [ ] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL			0	0	0	0	0	0	0	0

5. Operating Percentages:

5.1 A&H loss percent.....

5.2 A&H cost containment percent .....

5.3 A&H expense percent excluding cost containment expenses.....

6.1 Do you act as a custodian for health savings accounts?.....

6.2 If yes, please provide the amount of custodial funds held as of the reporting date.....

6.3 Do you act as an administrator for health savings accounts?.....

6.4 If yes, please provide the balance of the funds administered as of the reporting date.....

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?.....

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?.....

# STATEMENT AS OF SEPTEMBER 30, 2018 OF THE American Country Insurance Company

## SCHEDULE F - CEDED REINSURANCE

### Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
		NONE				

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

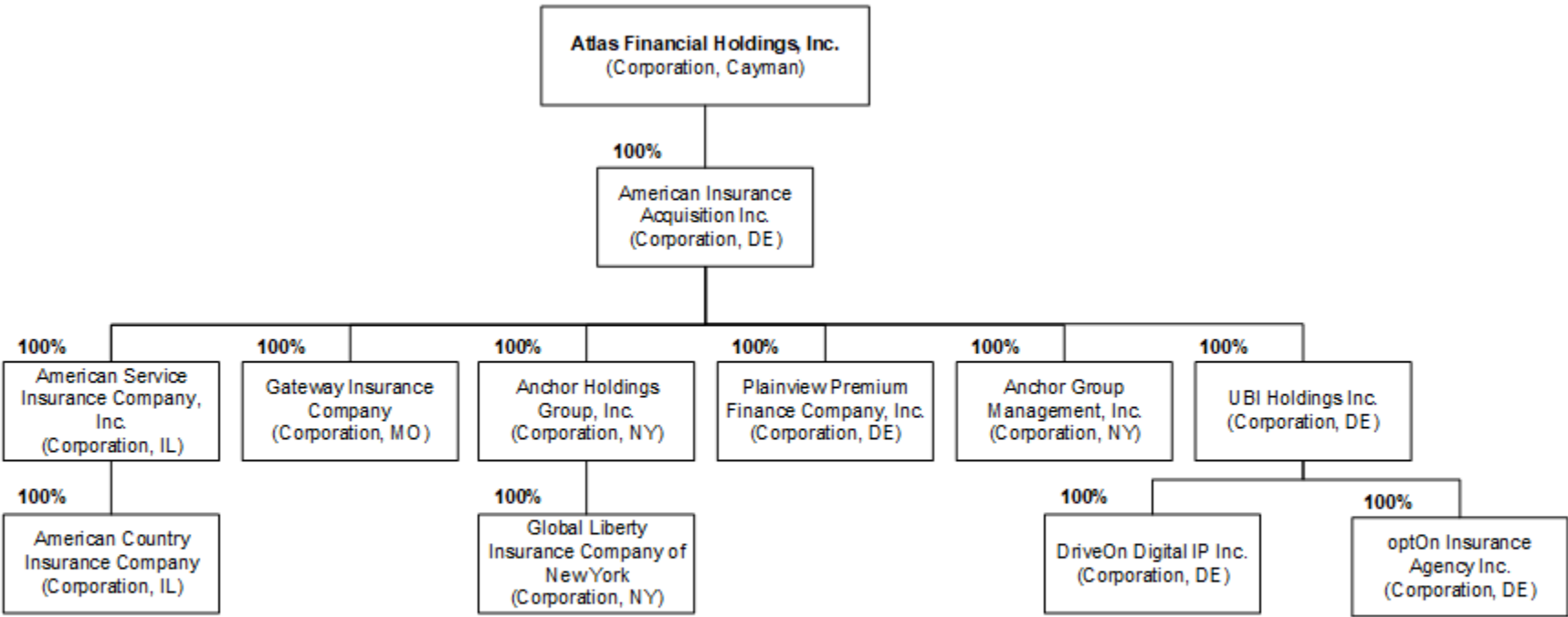
Current Year to Date – Allocated by States and Territories							
States, etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2	3	4	5	6	7
	Active Status (a)	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1. Alabama	AL	N	0		0		0
2. Alaska	AK	N	0		0		0
3. Arizona	AZ	N	0		0		0
4. Arkansas	AR	N	0		0		0
5. California	CA	N	0		0		0
6. Colorado	CO	N	0		0		0
7. Connecticut	CT	L	0		0		0
8. Delaware	DE	N	0		0		0
9. Dist. Columbia	DC	L	150,197	157,616	26,364	33,527	37,944
10. Florida	FL	N	0		0		0
11. Georgia	GA	N	0		0		0
12. Hawaii	HI	N	0		0		0
13. Idaho	ID	E	0		0		0
14. Illinois	IL	L	3,106,338	6,177,154	2,089,055	2,531,255	4,757,760
15. Indiana	IN	L	1,621,531	843,255	264,220	472,266	950,097
16. Iowa	IA	L	248,567	340,278	136,874	84,091	608,879
17. Kansas	KS	E	0		0		0
18. Kentucky	KY	L	509,489	55,381	116,204	311,184	49,160
19. Louisiana	LA	N	0		0		0
20. Maine	ME	N	0		0		0
21. Maryland	MD	N	0		0		0
22. Massachusetts	MA	L	0		0		0
23. Michigan	MI	L	1,586,841	2,426,035	8,972,566	11,712,048	7,833,522
24. Minnesota	MN	L	1,002,768	468,560	534,447	3,047,306	1,063,615
25. Mississippi	MS	L	0		0		0
26. Missouri	MO	N	0		0		0
27. Montana	MT	N	0		0		0
28. Nebraska	NE	N	0		0		0
29. Nevada	NV	L	83,494	86,386	3,393,004	1,029,390	(2,835,417)
30. New Hampshire	NH	N	0		0		0
31. New Jersey	NJ	N	0		0		0
32. New Mexico	NM	N	0		0		0
33. New York	NY	L	72,418,623	59,229,393	27,091,909	13,234,694	38,633,168
34. No. Carolina	NC	N	0		0		0
35. No. Dakota	ND	E	0		0		0
36. Ohio	OH	L	0		0		0
37. Oklahoma	OK	L	398,551	452,712	147,519	172,851	388,983
38. Oregon	OR	E	0		0		0
39. Pennsylvania	PA	L	1,630,698	1,815,885	1,171,034	736,620	920,446
40. Rhode Island	RI	N	0		0		0
41. So. Carolina	SC	N	0		0		0
42. So. Dakota	SD	L	0		0		0
43. Tennessee	TN	E	0		0		0
44. Texas	TX	L	911,368	771,761	510,503	1,595,616	760,106
45. Utah	UT	L	0		0		0
46. Vermont	VT	N	0		0		0
47. Virginia	VA	N	0		0		0
48. Washington	WA	N	0		0		0
49. West Virginia	WV	E	0		0		0
50. Wisconsin	WI	L	304,561	390,909	1,216,388	1,028,149	(877,995)
51. Wyoming	WY	N	0		0		0
52. American Samoa	AS	N	0		0		0
53. Guam	GU	N	0		0		0
54. Puerto Rico	PR	N	0		0		0
55. U.S. Virgin Islands	VI	N	0		0		0
56. Northern Mariana Islands	MP	N	0		0		0
57. Canada	CAN	N	0		0		0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Totals	XXX	83,973,026	73,215,325	45,670,087	35,988,997	52,290,268	21,751,783
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts

L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG .....19 R – Registered – Non-domiciled RRGs .....0  
E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLI) .....6 Q – Qualified – Qualified or accredited reinsurer .....0  
D – Domestic Surplus Lines Insurer (DSLII) – Reporting entities authorized to write surplus lines in the state of domicile .....0 N – None of the above – Not allowed to write business in the state .....32

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

As At:  
9/30/2018



Atlas Ownership Percentages

Ariel Investments, LLC (Control Waived)	13.6%
Public Shareholders Holding Less Than 10% Each	86.4%
Total	100%

**SCHEDULE Y**

**PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

[illegible]

PART 1 - LOSS EXPERIENCE

Line of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire .....			0.0	0.0
2.	Allied lines .....			0.0	0.0
3.	Farmowners multiple peril .....			0.0	0.0
4.	Homeowners multiple peril .....			0.0	0.0
5.	Commercial multiple peril .....			0.0	0.0
6.	Mortgage guaranty .....			0.0	0.0
8.	Ocean marine .....			0.0	0.0
9.	Inland marine .....			0.0	0.0
10.	Financial guaranty .....			0.0	0.0
11.1	Medical professional liability -occurrence .....			0.0	0.0
11.2	Medical professional liability -claims made .....			0.0	0.0
12.	Earthquake .....			0.0	0.0
13.	Group accident and health .....			0.0	0.0
14.	Credit accident and health .....			0.0	0.0
15.	Other accident and health .....			0.0	0.0
16.	Workers' compensation .....	1,321	61	4.6	34.2
17.1	Other liability occurrence .....	1,001,463	51,555	5.1	35.3
17.2	Other liability-claims made .....			0.0	0.0
17.3	Excess Workers' Compensation .....			0.0	0.0
18.1	Products liability-occurrence .....			0.0	0.0
18.2	Products liability-claims made .....			0.0	0.0
19.1,19.2	Private passenger auto liability .....			0.0	0.0
19.3,19.4	Commercial auto liability .....	59,433,219	37,173,582	62.5	34.6
21.	Auto physical damage .....	3,545,090	1,516,768	42.8	55.8
22.	Aircraft (all perils) .....			0.0	0.0
23.	Fidelity .....			0.0	0.0
24.	Surety .....			0.0	0.0
26.	Burglary and theft .....			0.0	0.0
27.	Boiler and machinery .....			0.0	0.0
28.	Credit .....			0.0	0.0
29.	International .....			0.0	0.0
30.	Warranty .....			0.0	0.0
31.	Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business .....	0	0	0.0	0.0
35.	TOTALS .....	63,981,093	38,741,966	60.6	35.5
DETAILS OF WRITE-INS					
3401.	.....			0.0	0.0
3402.	.....			0.0	0.0
3403.	.....			0.0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34) .....	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire .....	0		0
2.	Allied lines .....	0		0
3.	Farmowners multiple peril .....	0		0
4.	Homeowners multiple peril .....	0		0
5.	Commercial multiple peril .....	0		0
6.	Mortgage guaranty .....	0		0
8.	Ocean marine .....	0		0
9.	Inland marine .....	0		0
10.	Financial guaranty .....	0		0
11.1	Medical professional liability-occurrence .....	0		0
11.2	Medical professional liability-claims made .....	0		0
12.	Earthquake .....	0		0
13.	Group accident and health .....	0		0
14.	Credit accident and health .....	0		0
15.	Other accident and health .....	0		0
16.	Workers' compensation .....	0		929,326
17.1	Other liability occurrence .....	263,646	966,379	944,165
17.2	Other liability-claims made .....	0		0
17.3	Excess Workers' Compensation .....	0		0
18.1	Products liability-occurrence .....	0		0
18.2	Products liability-claims made .....	0		0
19.1,19.2	Private passenger auto liability .....	0		0
19.3,19.4	Commercial auto liability .....	27,101,082	74,497,367	68,490,099
21.	Auto physical damage .....	6,410,026	8,509,280	2,851,735
22.	Aircraft (all perils) .....	0		0
23.	Fidelity .....	0		0
24.	Surety .....	0		0
26.	Burglary and theft .....	0		0
27.	Boiler and machinery .....	0		0
28.	Credit .....	0		0
29.	International .....	0		0
30.	Warranty .....	0		0
31.	Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business .....	0	0	0
35.	TOTALS .....	33,774,754	83,973,026	73,215,325
DETAILS OF WRITE-INS				
3401.	.....	0		0
3402.	.....	0		0
3403.	.....	0		0
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34) .....	0	0	0

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2018 Loss and LAE Payments on Claims Reported as of Prior Year-End	2018 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2018 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2015 + Prior .....	3,150	7,906	11,056	8,104	900	9,004	2,104	234	(324)	2,014	7,058	(7,096)	(38)
2. 2016 .....	3,301	5,156	8,457	4,668	519	5,187	2,199	244	833	3,276	3,566	(3,560)	6
3. Subtotals 2016 + prior .....	6,451	13,062	19,513	12,772	1,419	14,191	4,303	478	509	5,290	10,624	(10,656)	(32)
4. 2017 .....	6,746	12,783	19,529	7,710	857	8,567	5,275	586	5,327	11,188	6,239	(6,013)	226
5. Subtotals 2017 + prior .....	13,197	25,845	39,042	20,482	2,276	22,758	9,578	1,064	5,836	16,478	16,863	(16,669)	194
6. 2018 .....	XXX	XXX	XXX	XXX	8,133	8,133	XXX	5,140	11,157	16,297	XXX	XXX	XXX
7. Totals .....	13,197	25,845	39,042	20,482	10,409	30,891	9,578	6,204	16,993	32,775	16,863	(16,669)	194
8. Prior Year-End Surplus As Regards Policy-holders	18,254										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 127.8	2. (64.5)	3. 0.5
											Col. 13, Line 7 Line 8		
											4. 1.1		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.


	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	.....NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	.....NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	.....NO.....
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	.....NO.....

Explanation:

- 1.
- 2.
- 3.
- 4.


Bar Code:

1.




38237201849000003

2.




38237201845500003

3.



38237201836500003

4.



38237201850500003



OVERFLOW PAGE FOR WRITE-INS

PQ002 Additional Aggregate Lines for Page 02 Line 25.  
\*ASSETS

	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504. Other assets - other deposits.....	41,549	41,549	0	0
2505. ....			0	0
2597. Summary of remaining write-ins for Line 25 from Page 02	41,549	41,549	0	0

SCHEDULE A – VERIFICATION

Real Estate

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		0
2.2 Additional investment made after acquisition .....		0
3. Current year change in encumbrances .....		0
4. Total gain (loss) on disposals .....		0
5. Deduct amounts received on disposals .....		0
6. Total foreign exchange change in book/adjusted carrying value .....		0
7. Deduct current year's other-than-temporary impairment recognized .....		0
8. Deduct current year's depreciation .....		0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	0	0
10. Deduct total nonadmitted amounts .....	0	0
11. Statement value at end of current period (Line 9 minus Line 10) .....	0	0

SCHEDULE B – VERIFICATION

Mortgage Loans

	1	2
	Year To Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	2,600,000	2,600,000
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		0
2.2 Additional investment made after acquisition .....		0
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....		0
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....	84,419	0
8. Deduct amortization of premium and mortgage interest points and commitment fees .....		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		0
10. Deduct current year's other-than-temporary impairment recognized .....		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	2,515,581	2,600,000
12. Total valuation allowance .....		0
13. Subtotal (Line 11 plus Line 12) .....	2,515,581	2,600,000
14. Deduct total nonadmitted amounts .....	0	0
15. Statement value at end of current period (Line 13 minus Line 14) .....	2,515,581	2,600,000

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	7,016,285	5,591,639
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		1,021,257
2.2 Additional investment made after acquisition .....	80,928	788,174
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....	44,337	(96,620)
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....	25,941	288,165
8. Deduct amortization of premium and depreciation .....		0
9. Total foreign exchange change in book/adjusted carrying value .....		0
10. Deduct current year's other-than-temporary impairment recognized .....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	7,115,609	7,016,285
12. Deduct total nonadmitted amounts .....	0	0
13. Statement value at end of current period (Line 11 minus Line 12) .....	7,115,609	7,016,285

SCHEDULE D – VERIFICATION

Bonds and Stocks

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	28,063,871	30,563,238
2. Cost of bonds and stocks acquired .....	17,194,586	13,642,531
3. Accrual of discount .....	12,404	4,055
4. Unrealized valuation increase (decrease) .....	502	1,787
5. Total gain (loss) on disposals .....	(66,859)	4,715
6. Deduct consideration for bonds and stocks disposed of .....	12,032,643	16,022,321
7. Deduct amortization of premium .....	77,806	130,134
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other-than-temporary impairment recognized .....		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	33,094,055	28,063,871
12. Deduct total nonadmitted amounts .....	0	0
13. Statement value at end of current period (Line 11 minus Line 12) .....	33,094,055	28,063,871

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE American Country Insurance Company

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a).....	26,169,798	505,412	3,331,920	(19,653)	30,169,979	26,169,798	23,323,637	22,718,778
2. NAIC 2 (a).....	10,459,428		686,988	(2,015)	10,510,072	10,459,428	9,770,425	5,060,447
3. NAIC 3 (a).....	0				0	0	0	284,644
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds	36,629,226	505,412	4,018,908	(21,668)	40,680,051	36,629,226	33,094,062	28,063,869
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....	0				0	0	0	0
9. NAIC 2 .....	0				0	0	0	0
10. NAIC 3 .....	0				0	0	0	0
11. NAIC 4 .....	0				0	0	0	0
12. NAIC 5 .....	0				0	0	0	0
13. NAIC 6 .....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	36,629,226	505,412	4,018,908	(21,668)	40,680,051	36,629,226	33,094,062	28,063,869

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ..... ; NAIC 2 \$ ..... ;  
NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

Schedule DA - Part 1

NONE

Schedule DA - Verification

NONE

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 - Part 2 - Verification

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

**STATEMENT AS OF SEPTEMBER 30, 2018 OF THE American Country Insurance Company**

## SCHEDULE B - PART 2

**Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter**

[illegible]

## SCHEDULE B - PART 3

**Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter**

[illegible]

**STATEMENT AS OF SEPTEMBER 30, 2018 OF THE American Country Insurance Company**

## SCHEDULE BA - PART 2

**Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter**

[illegible]

## SCHEDULE BA - PART 3

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

[illegible]

## E04

## E04

E04

E04

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE American Country Insurance Company

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments																					
36202D-KK-6...	G2 002998 - RMBS		08/01/2018	VARIOUS	XXX	3,128	2,884	3,471	3,359		0		0		3,358		(230)	(230)	130	11/20/2030	1
38378D-CE-3...	GNR 1217B KG - CMO/RMBS		09/01/2018	Paydown	XXX	19,672	19,672	20,310	20,079		(406)		(406)		19,672		0	0	295	07/20/2039	1
912828-RE-2...	UNITED STATES TREASURY		08/31/2018	Maturity @ 100.00	XXX	500,000	500,000	502,912	500,405		(405)		(405)		500,000		0	0	7,500	08/31/2018	1
0599999 - Bonds - U.S. Governments						522,800	522,556	526,692	523,842	0	(811)	0	(811)	0	523,030	0	(230)	(230)	7,925	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
31292H-FT-6...	FH C01078 - RMBS		08/01/2018	VARIOUS	XXX	2,090	2,011	2,383	2,304		2		2		2,306		(216)	(216)	90	10/01/2030	1
3136A7-FL-1...	FNR 1270D HP - CMO/RMBS		09/01/2018	Paydown	XXX	21,291	21,291	21,595	21,477		(186)		(186)		21,291		0	0	253	01/25/2041	1
3136AH-6A-3...	FNR 145E LB - CMO/RMBS		09/01/2018	Paydown	XXX	4,769	4,769	4,800	4,798		(29)		(29)		4,769		0	0	71	07/25/2043	1
3136AH-FS-4...	FNR 13119E VA - CMO/RMBS		09/01/2018	Paydown	XXX	16,082	16,082	16,790	16,632		(550)		(550)		16,082		0	0	285	10/25/2033	1
3136AP-EE-8...	FNR 1547C GA - CMO/RMBS		09/01/2018	Paydown	XXX	36,102	36,102	37,490	37,346	(1,243)		(1,243)		36,102		0	0	663	06/25/2044	1	
3137G1-BW-6...	FWLS 17SC02 2A1 - CMO		09/01/2018	Paydown	XXX	8,743	8,743	8,930	8,935	(193)		(193)		8,743		0	0	177	05/25/2047	1	
31403C-6L-0...	FN 745275 - RMBS		09/01/2018	Paydown	XXX	943	943	1,022	1,027	(84)		(84)		943		0	0	28	02/01/2036	1	
31417A-QE-2...	FN AB4052 - RMBS		09/01/2018	Paydown	XXX	16,817	16,817	18,283	18,161	(1,344)		(1,344)		16,817		0	0	415	12/01/2041	1	
31418A-JV-1...	FN MA1175 - RMBS		09/01/2018	Paydown	XXX	20,291	20,291	21,094	21,043	(752)		(752)		20,291		0	0	360	09/01/2042	1	
31419J-TQ-1...	FN AE7758 - RMBS		09/01/2018	Paydown	XXX	8,630	8,630	9,165	9,039	(409)		(409)		8,630		0	0	179	11/01/2025	1	
54627R-AJ-9...	LOUISIANA LOC GOVT ENVIRONMENTAL FACS &		08/01/2018	Call @ 100.00	XXX	16,568	16,568	16,564	16,566	0		0	0	16,566		1	1	185	02/01/2022	1FE	
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						152,325	152,246	158,117	157,327	0	(4,787)	0	(4,787)	0	152,540	0	(215)	(215)	2,705	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
00842C-AF-2...	ABMT 157 A6 - CMO/RMBS		09/01/2018	Paydown	XXX	17,941	17,941	18,124	18,078		(138)		(138)		17,941			0	326	11/27/2045	1FM
	ANHEUSER-BUSCH INBEV																				
035242-AP-1...	FINANCE INC.	C	09/05/2018	US BANK N.A.	XXX	683,585	700,000	686,280		708			708	686,988			(3,403)	(3,403)	15,259	02/01/2026	2FE
038222-AL-9...	APPLIED MATERIALS INC.		09/05/2018	MILLENNIUM ADVISORS, LLC	XXX	974,350	1,000,000	979,350		872			872	980,222			(5,872)	(5,872)	30,708	04/01/2027	1FE
05547G-AA-1...	BBCMS 15STP A - CMBS		08/06/2018	Paydown	XXX	3,564	3,564	3,671	(60)		(60)		(60)	3,564			0	0	79	09/12/2028	1FM
05565E-AW-5...	BMW US CAPITAL LLC	C	09/05/2018	MARKETAXESS	XXX	153,927	155,000	154,887		8			8	154,895			(968)	(968)	2,139	04/12/2023	1FE
12489W-WY-7...	CBASS 05CB5 AF4 - RMBS		09/01/2018	Paydown	XXX	1,791	1,791	1,760	1,778	22			22	1,791			0	0	164	01/25/2033	1FM
	CSMC 140AK1 1A1 -																				
12649G-AA-4...	CMO/RMBS		09/01/2018	Paydown	XXX	16,639	16,639	16,681		(42)		(42)		16,639			0	0	253	11/26/2029	1FM
33850B-AC-1...	FSMT 171 1A3 - CMO/RMBS		09/01/2018	Paydown	XXX	10,250	10,250	10,400	10,398	(148)		(148)		10,250			0	0	214	03/25/2047	1FM
36192L-AA-3...	GSMS 12SHOP A - CMBS		09/05/2018	MORGAN STANLEY & CO LLC	XXX	700,547	700,000	725,375	709,092	(4,410)		(4,410)		704,682			(4,135)	(4,135)	15,683	06/06/2031	1FM
44891K-AB-1...	HART 18A A2A - ABS		09/05/2018	WELLS FARGO BROKERAGE	XXX	688,922	690,000	689,959		14			14	689,973			(1,051)	(1,051)	6,745	04/15/2021	1FE
46644M-AS-5...	JPIMT 153 A3 - CMO/RMBS		09/01/2018	Paydown	XXX	9,290	9,290	9,422	(131)		(131)		(131)	9,290			0	0	191	05/25/2045	1FE
46648U-AE-4...	JPIMT 174 A5 - CMO/RMBS		09/01/2018	Paydown	XXX	11,293	11,293	11,510	11,511	(218)		(218)		11,293			0	0	230	11/25/2048	1FM
46649H-AC-6...	JPIMT 176 A3 - CMO/RMBS		09/01/2018	Paydown	XXX	20,530	20,530	20,639	(109)		(109)		(109)	20,530			0	0	372	12/28/2048	1FE
64829E-AA-2...	NRZT 152 A1 - CMO/RMBS		09/01/2018	Paydown	XXX	7,544	7,544	7,747	7,742	(198)		(198)		7,544			0	0	169	08/25/2055	1FM
81746C-AQ-5...	SEMT 143 A8 - CMO/RMBS		09/01/2018	Paydown	XXX	7,540	7,540	7,764	7,766	(225)		(225)		7,540			0	0	167	10/25/2044	1FM
97652P-AB-7...	WIN 141 A2 - CMO/RMBS		09/01/2018	Paydown	XXX	20,194	20,194	20,649	20,711	(517)		(517)		20,194			0	0	434	06/20/2044	1FM
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						3,327,908	3,371,577	3,364,218	800,121	0	(4,571)	0	(4,571)	0	3,343,337	0	(15,429)	(15,429)	73,133	XXX	XXX
8399997 - Subtotals - Bonds - Part 4						4,003,033	4,046,379	4,049,027	1,481,290	0	(10,169)	0	(10,169)	0	4,018,907	0	(15,874)	(15,874)	83,763	XXX	XXX
8399999 - Subtotals - Bonds						4,003,033	4,046,379	4,049,027	1,481,290	0	(10,169)	0	(10,169)	0	4,018,907	0	(15,874)	(15,874)	83,763	XXX	XXX
9999999 Totals						4,003,033	XXX	4,049,027	1,481,290	0	(10,169)	0	(10,169)	0	4,018,907	0	(15,874)	(15,874)	83,763	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues



Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

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

[illegible]