



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

American Country Insurance Company

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

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

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

State of .....Illinois.....  
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
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
Louis Charouhis, Sr. Staff Accountant March 1, 2019		

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	32,622,196		32,622,196	32,361,690
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ .....2,818,315 , Schedule E-Part 1), cash equivalents (\$ ..... , Schedule E-Part 2) and short-term investments (\$ .....639,805 , Schedule DA).....	3,458,119		3,458,119	4,613,565
6. Contract loans (including \$ .....premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA) .....	1,622,928		1,622,928	246,892
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) .....	37,703,243		37,703,243	37,222,147
13. Title plants less \$ ..... charged off (for Title insurers only).....				
14. Investment income due and accrued .....	154,434		154,434	171,426
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	3,927,443		3,927,443	2,598,524
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ .....earned but unbilled premiums).....	27,055,891		27,055,891	21,875,395
15.3 Accrued retrospective premiums.....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	8,713,173		8,713,173	3,702,611
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 .....	78,911		78,911	138,648
18.2 Net deferred tax asset.....	5,952,614	4,110,401	1,842,213	1,664,621
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software.....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....				
24. Health care (\$ ..... ) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets .....	511,409	143,541	367,869	450,949
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	84,097,118	4,253,942	79,843,176	67,824,321
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27)	84,097,118	4,253,942	79,843,176	67,824,321
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Deposits in pools and associations.....	357,675		357,675	449,178
2502. Receivable from pools.....	10,194		10,194	1,771
2503. Prepaid expenses.....	133,625	133,625		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	9,916	9,916		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	511,409	143,541	367,869	450,949

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	21,871,744	24,402,683
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	4,549,819	2,176,680
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	4,382,722	2,345,367
4. Commissions payable, contingent commissions and other similar charges .....	2,395,234	1,966,632
5. Other expenses (excluding taxes, licenses and fees) .....	672,722	441,059
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	352,321	281,422
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 \$ .....29,450,037 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) .....	16,596,794	12,607,560
10. Advance premium .....		
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	9,393,892	7,566,914
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	12,294	12,294
14. Amounts withheld or retained by company for account of others .....	133,557	51,905
15. Remittances and items not allocated .....	75,556	88,519
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 .....	841,859	786,983
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 .....	139,244	6,649
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	61,417,757	52,734,669
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	61,417,757	52,734,669
29. Aggregate write-ins for special surplus funds .....		
30. Common capital stock .....	5,000,000	5,000,000
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....		
33. Surplus notes .....		
34. Gross paid in and contributed surplus .....	11,514,652	10,089,652
35. Unassigned funds (surplus) .....	1,910,766	
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ .....)		
36.2 ..... shares preferred (value included in Line 31 \$ .....)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	18,425,419	15,089,652
38. Totals (Page 2, Line 28, Col. 3)	79,843,176	67,824,321
DETAILS OF WRITE-INS		
2501. Unearned ceded commissions.....	131,958	
2502. Escheatables.....	5,470	6,649
2503. Miscellaneous payable.....	1,816	
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	139,244	6,649
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....		
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4) .....	29,437,144	21,403,144
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7) .....	10,740,150	10,256,993
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	7,583,397	3,426,649
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	8,664,600	6,995,750
5. Aggregate write-ins for underwriting deductions .....		
6. Total underwriting deductions (Lines 2 through 5) .....	26,988,146	20,679,392
7. Net income of protected cells .....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	2,448,998	723,752
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	484,216	499,859
10. Net realized capital gains (losses) less capital gains tax of \$ .....29,061 (Exhibit of Capital Gains (Losses)).....	(18,577)	676,072
11. Net investment gain (loss) (Lines 9 + 10) .....	465,639	1,175,931
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....12,390 amount charged off \$ .....151,667 ) .....	(139,277)	(213,587)
13. Finance and service charges not included in premiums .....	134,563	115,876
14. Aggregate write-ins for miscellaneous income .....	66,286	91,674
15. Total other income (Lines 12 through 14) .....	61,571	(6,037)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	2,976,208	1,893,646
17. Dividends to policyholders .....	(586)	228
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) .....	2,976,794	1,893,419
19. Federal and foreign income taxes incurred .....	1,020,674	298,649
20. Net income (Line 18 minus Line 19) (to Line 22) .....	1,956,120	1,594,770
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	15,089,652	13,570,854
22. Net income (from Line 20) .....	1,956,120	1,594,770
23. Net transfers (to) from Protected Cell accounts .....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....(42,148) .....	(81,816)	(3,673)
25. Change in net unrealized foreign exchange capital gain (loss) .....		
26. Change in net deferred income tax .....	3,143,160	(807,313)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	(3,106,698)	735,015
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 .....	1,425,000	
33.2 Transferred to capital (Stock Dividend) .....		
33.3 Transferred from capital .....		
34. Net remittances from or (to) Home Office .....		
35. Dividends to stockholders .....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....		
37. Aggregate write-ins for gains and losses in surplus .....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	3,335,766	1,518,799
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	18,425,419	15,089,652
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.....	63,830	92,774
1402. Gain/loss on sale of fixed assets.....	2,880	(3,322)
1403. Miscellaneous income.....	968	3,789
1498. Summary of remaining write-ins for Line 14 from overflow page .....	(1,393)	(1,567)
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above) .....	66,286	91,674
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above) .....		



CASH FLOW

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	28,743,943	21,361,965
2. Net investment income .....	797,705	893,072
3. Miscellaneous income .....	61,571	(6,037)
4. Total (Lines 1 through 3) .....	29,603,219	22,249,000
5. Benefit and loss related payments .....	16,140,337	2,859,034
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	13,634,042	8,662,374
8. Dividends paid to policyholders .....	(586)	228
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	990,000	520,000
10. Total (Lines 5 through 9) .....	30,763,793	12,041,635
11. Net cash from operations (Line 4 minus Line 10) .....	(1,160,574)	10,207,365
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	6,444,849	38,469,603
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		26
12.7 Miscellaneous proceeds .....		2
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	6,444,849	38,469,631
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	6,991,361	49,820,375
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....	1,500,000	
13.6 Miscellaneous applications .....		1
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	8,491,361	49,820,376
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) .....	(2,046,512)	(11,350,745)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....	1,425,000	
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	626,639	(121,386)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	2,051,640	(121,386)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,155,446)	(1,264,766)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	4,613,565	5,878,331
19.2 End of year (Line 18 plus Line 19.1) .....	3,458,119	4,613,565

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 .....	23	6		30
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 .....	156,045	821	2,810	154,056
17.1	Other liability-occurrence .....	490,085	185,028	255,245	419,868
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 .....	30,640,140	11,868,915	15,369,133	27,139,922
21.	Auto physical damage .....	2,056,715	537,546	954,458	1,639,803
22.	Aircraft (all perils) .....				
23.	Fidelity .....				
24.	Surety .....	83,370	15,244	15,148	83,466
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	33,426,378	12,607,560	16,596,794	29,437,144
DETAILS OF WRITE-INS					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....				
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3  Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5  Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....					
2.	Allied lines .....					
3.	Farmowners multiple peril .....					
4.	Homeowners multiple peril .....					
5.	Commercial multiple peril .....					
6.	Mortgage guaranty .....					
8.	Ocean marine .....					
9.	Inland marine .....					
10.	Financial guaranty .....					
11.1	Medical professional liability-occurrence .....					
11.2	Medical professional liability-claims-made .....					
12.	Earthquake .....					
13.	Group accident and health .....					
14.	Credit accident and health (group and individual) ...					
15.	Other accident and health .....					
16.	Workers' compensation .....	2,810				2,810
17.1	Other liability-occurrence .....	241,318	13,927			255,245
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 .....	14,547,611	821,522			15,369,133
21.	Auto physical damage .....	895,474	58,984			954,458
22.	Aircraft (all perils) .....					
23.	Fidelity .....					
24.	Surety .....	15,148				15,148
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	15,702,361	894,433			16,596,794
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	Balance (Sum of Lines 35 through 37)					16,596,794
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 .....		.23				.23
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 .....	999,178	156,045	30,626	538,282	491,522	156,045
17.1 Other liability-occurrence .....	705,886	490,085		628,236	77,650	490,085
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 .....	58,868,630	30,640,140	132,288	54,267,124	4,733,794	30,640,140
21. Auto physical damage .....	2,755,157	2,056,715	19	2,692,203	62,974	2,056,715
22. Aircraft (all perils) .....						
23. Fidelity .....						
24. Surety .....		83,370				83,370
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	63,328,851	33,426,378	162,933	58,125,844	5,365,940	33,426,378
DETAILS OF WRITE-INS						
3401. ....						
3402. ....						
3403. ....						
3498. Sum. of remaining write- ins for Line 34 from overflow page .....						
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire .....								
2.	Allied lines .....								
3.	Farmowners multiple peril .....								
4.	Homeowners multiple peril .....								
5.	Commercial multiple peril .....					3,000	3,000		
6.	Mortgage guaranty .....								
8.	Ocean marine .....						1,933	(1,933)	
9.	Inland marine .....					823	2,268	(1,445)	(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 .....	633,631	929,724	713,977	849,378	1,152,786	2,042,252	(40,089)	(26.0)
17.1	Other liability-occurrence .....	750,000	225,000	750,000	225,000	261	339,517	(114,256)	(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 .....		344,326		344,326	222,548	679,574	(112,699)	80,499,450.0
19.3,19.4	Commercial auto liability .....	19,285,915	10,803,307	19,378,313	10,710,909	20,385,521	20,916,194	10,180,237	37.5
21.	Auto physical damage .....	2,026,660	1,061,816	2,026,673	1,061,803	99,049	223,037	937,814	57.2
22.	Aircraft (all perils) .....								
23.	Fidelity .....								
24.	Surety .....		79,673		79,673	7,756	194,908	(107,479)	(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 .....	22,696,206	13,443,846	22,868,962	13,271,089	21,871,744	24,402,683	10,740,150	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) .....								

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

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	3,000	10,000	3,000	
6.	Mortgage guaranty .....									
8.	Ocean marine .....									
9.	Inland marine .....		600		600		223		823	228
10.	Financial guaranty .....									
11.1	Medical professional liability-occurrence .....									
11.2	Medical professional liability-claims-made .....									
12.	Earthquake .....									
13.	Group accident and health .....								(a)	
14.	Credit accident and health (group and individual) .....								(a)	
15.	Other accident and health .....									
16.	Workers' compensation .....	3,244,112	1,275,224	3,656,510	862,825	103,153	627,851	441,044	1,152,786	160,893
17.1	Other liability-occurrence .....	3,400	1,020	3,400	1,020	14,606	(759)	14,606	261	586
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 .....		222,592		222,592		(44)		222,548	45,077
19.3,19.4	Commercial auto liability .....	30,186,071	15,109,723	30,379,057	14,916,737	11,673,592	5,493,452	11,698,259	20,385,521	4,128,714
21.	Auto physical damage .....	126,136	57,781	126,137	57,780	89,073	41,267	89,071	99,049	40,474
22.	Aircraft (all perils) .....									
23.	Fidelity .....									
24.	Surety .....		7,756		7,756				7,756	6,750
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 .....	33,559,718	16,674,696	34,165,104	16,069,310	11,890,423	6,164,989	12,252,979	21,871,744	4,382,722
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 .....	7,114,580			7,114,580
1.2 Reinsurance assumed .....	3,933,509			3,933,509
1.3 Reinsurance ceded .....	7,194,508			7,194,508
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3) .....	3,853,581			3,853,581
2. Commission and brokerage:				
2.1 Direct, excluding contingent .....		6,624,336		6,624,336
2.2 Reinsurance assumed, excluding contingent .....		3,491,498		3,491,498
2.3 Reinsurance ceded, excluding contingent .....		6,632,233		6,632,233
2.4 Contingent-direct .....		281,144		281,144
2.5 Contingent-reinsurance assumed .....		259,501		259,501
2.6 Contingent-reinsurance ceded .....		281,144		281,144
2.7 Policy and membership fees .....				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....		3,743,102		3,743,102
3. Allowances to manager and agents .....				
4. Advertising .....		25,890		25,890
5. Boards, bureaus and associations .....	54,241	289,244	755	344,240
6. Surveys and underwriting reports .....		36,174		36,174
7. Audit of assureds' records .....				
8. Salary and related items:				
8.1 Salaries .....	2,016,178	1,762,329	47,234	3,825,740
8.2 Payroll taxes .....	156,257	121,512	2,831	280,600
9. Employee relations and welfare .....	260,535	213,745	5,539	479,819
10. Insurance .....	62,536	38,993		101,529
11. Directors' fees .....	44,712	46,122		90,834
12. Travel and travel items .....	46,543	79,712	529	126,784
13. Rent and rent items .....	306,674	174,600	11	481,285
14. Equipment .....	45,180	21,005		66,185
15. Cost or depreciation of EDP equipment and software .....	403,622	232,244	742	636,608
16. Printing and stationery .....	13,303	11,971	207	25,481
17. Postage, telephone and telegraph, exchange and express .....	65,903	45,130		111,034
18. Legal and auditing .....	114,604	183,428	54,472	352,504
19. Totals (Lines 3 to 18) .....	3,590,286	3,282,100	112,319	6,984,706
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....		1,111,367		1,111,367
20.2 Insurance department licenses and fees .....		75,622		75,622
20.3 Gross guaranty association assessments .....		(20,533)		(20,533)
20.4 All other (excluding federal and foreign income and real estate) .....		18,135		18,135
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		1,184,592		1,184,592
21. Real estate expenses .....				
22. Real estate taxes .....				
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....	139,530	454,805	62	594,397
25. Total expenses incurred .....	7,583,397	8,664,600	112,381	(a) 16,360,377
26. Less unpaid expenses-current year .....	4,382,722	3,420,277		7,802,999
27. Add unpaid expenses-prior year .....	2,345,367	2,689,113		5,034,481
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)	5,546,042	7,933,436	112,381	13,591,858
DETAILS OF WRITE-INS				
2401. Bank charges.....	67	286,827		286,893
2402. Outside services.....	138,076	39,330		177,406
2403. Public company costs.....		117,944		117,944
2498. Summary of remaining write-ins for Line 24 from overflow page .....	1,387	10,705	62	12,153
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	139,530	454,805	62	594,397

(a) Includes management fees of \$ ..... to affiliates and \$ ..... (71,757) to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....72,191	.....70,917
1.1	Bonds exempt from U.S. tax .....	(a).....	.....
1.2	Other bonds (unaffiliated) .....	(a).....518,031	.....505,409
1.3	Bonds of affiliates .....	(a).....	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....	.....
2.11	Preferred stocks of affiliates .....	(b).....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	(e).....3,367	.....271
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....20,000	.....20,000
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income .....	613,589	596,597
11.	Investment expenses .....		(g).....112,381
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....
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) .....		.....112,381
17.	Net investment income (Line 10 minus Line 16) .....		484,216
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 \$ .....1,649 accrual of discount less \$ .....298,146 amortization of premium and less \$ .....5,505 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 \$ .....1,446 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 .....	(529)		(529)		
1.1	Bonds exempt from U.S. tax .....					
1.2	Other bonds (unaffiliated) .....	11,013		11,013		
1.3	Bonds of affiliates .....					
2.1	Preferred stocks (unaffiliated) .....					
2.11	Preferred stocks of affiliates .....					
2.2	Common stocks (unaffiliated) .....					
2.21	Common stocks of affiliates .....					
3.	Mortgage loans .....					
4.	Real estate .....					
5.	Contract loans .....					
6.	Cash, cash equivalents and short-term investments .....					
7.	Derivative instruments .....					
8.	Other invested assets .....				(123,964)	
9.	Aggregate write-ins for capital gains (losses) .....					
10.	Total capital gains (losses) .....	10,484		10,484	(123,964)	
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.....	4,110,401	1,102,685	(3,007,716)
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software.....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable.....			
25. Aggregate write-ins for other-than-invested assets .....	143,541	44,559	(98,982)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	4,253,942	1,147,244	(3,106,698)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27)	4,253,942	1,147,244	(3,106,698)
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.....	133,625	29,623	(104,002)
2502. Other assets - security deposit.....	9,916	14,936	5,020
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	143,541	44,559	(98,982)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

A. Accounting Practices

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

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

NET INCOME		State of Domicile	2014	2013
(1)	Illinois Company state basis (page 4, line 20, columns 1 & 2)	IL	\$ 1,956,120	\$ 1,594,770
(2)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(3)	NAIC SAP (1-2=3)	IL	\$ 1,956,120	\$ 1,594,770
SURPLUS				
(4)	Illinois Company state basis (page 3, line 37, columns 1 & 2)	IL	\$ 18,425,419	\$ 15,089,652
(5)	State prescribed practices that increase/(decrease) NAIC SAP:	IL	\$ 0	\$ 0
(6)	NAIC SAP (4-5=6)	IL	\$ 18,425,419	\$ 15,089,652

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

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

2. Accounting Changes and Corrections of Errors:

There were no accounting changes or corrections of errors as of December 31, 2014 and 2013.

3. Business Combinations and Goodwill:

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

NOTES TO FINANCIAL STATEMENTS

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>14,757</u>
2.	12 Months or Longer	\$	<u>145,601</u>

(b) The aggregate related fair value of securities with unrealized losses:			
1.	Less than 12 Months	\$	<u>4,336,201</u>
2.	12 Months or Longer	\$	<u>9,325,115</u>

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

E. Repurchase Agreements

The Company does not have any repurchase agreements.

F. Real Estate

The Company does not own real estate.

G. Investments in Low-Income Housing Tax Credits

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

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1) Restricted Assets (Including Pledged)

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 Assets Supporting G/A Activity (b)	Total (1 plus 3)
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0
b. Collateral held under security lending agreements	0	0	0	0	0
c. Subject to repurchase agreements	0	0	0	0	0
d. Subject to reverse repurchase agreements	0	0	0	0	0
e. Subject to dollar repurchase agreements	0	0	0	0	0
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0
g. Placed under options contracts	0	0	0	0	0
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0
i. FHLB capital stock	0	0	0	0	0
j. On deposit with states	3,558,806	0	0	0	3,558,806
k. On deposit with other regulatory bodies	0	0	0	0	0
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0
m. Pledged as collateral not captured in other categories	20,291,134	0	0	0	20,291,134
n. Other restricted assets	0	0	0	0	0
o. Total Restricted Assets	\$23,849,940	\$0	\$0	\$0	\$23,849,940

(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	\$0	0.0%	0.0%
b. Collateral held under security lending agreements	0	0	0	0.0	0.0
c. Subject to repurchase agreements	0	0	0	0.0	0.0
d. Subject to reverse repurchase agreements	0	0	0	0.0	0.0
e. Subject to dollar repurchase agreements	0	0	0	0.0	0.0
f. Subject to dollar reverse repurchase agreements	0	0	0	0.0	0.0
g. Placed under options contracts	0	0	0	0.0	0.0
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0.0	0.0
i. FHLB capital stock	0	0	0	0.0	0.0
j. On deposit with states	3,564,107	(5,301)	3,558,806	4.2	4.5
k. On deposit with other regulatory bodies	0	0	0	0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0.0	0.0
m. Pledged as collateral not captured in other categories	21,519,556	(1,228,422)	20,291,134	24.1	25.4
n. Other restricted assets	0	0	0	0.0	0.0
o. Total Restricted Assets	\$25,083,663	(\$1,233,723)	\$23,849,940	28.3%	29.9%

NOTES TO FINANCIAL STATEMENTS

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

Gross Restricted				
Current Year				
1	2	3	4	5
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)
Other Restricted Assets				
Bonds for intercompany pooling agreement	\$20,291,134	\$0	\$0	\$20,291,134
Total	\$20,291,134	\$0	\$0	\$20,291,134

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

Gross Restricted			Percentage	
6	7		9	10
Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Other Restricted Assets				
Bonds for intercompany pooling agreement	\$21,519,556 (\$1,228,422)	\$20,291,134	24.1%	25.4%
Total	\$21,519,556 (\$1,228,422)	\$20,291,134	24.1%	25.4%

3) Detail of Other Restricted Assets

The Company has no other restricted assets.

I. Working Capital Finance Investments

The Company does not have any working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities

The Company does not have offsetting or netting to report.

K. Structured Notes

The Company does not have any structured notes.

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

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

7. Investment Income:

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

8. Derivative Investments:

The Company does not own any derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes:

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

1)		12/31/2014			12/31/2013		
		(1)	(2)	(3)	(4)	(5)	(6)
				(Col 1+2)			(Col 4+5)
		Ordinary	Capital	Total	Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 6,189,542	\$ 43,204	\$ 6,232,746	\$ 6,012,255	\$ 1,056	\$ 6,013,311
(b)	Statutory valuation allowance adj	\$ 0	\$ 0	\$ 0	\$ 2,939,545	\$ 0	\$ 2,939,545
(c)	Adjusted gross deferred tax assets (1a-1b)	\$ 6,189,542	\$ 43,204	\$ 6,232,746	\$ 3,072,710	\$ 1,056	\$ 3,073,766
(d)	Deferred tax assets nonadmitted	\$ 4,110,401	\$ 0	\$ 4,110,401	\$ 1,102,685	\$ 0	\$ 1,102,685
(e)	Subtotal net admitted deferred tax assets (1c-1d)	\$ 2,079,141	\$ 43,204	\$ 2,122,345	\$ 1,970,025	\$ 1,056	\$ 1,971,081
(f)	Deferred tax liabilities	\$ 82,201	\$ 197,931	\$ 280,132	\$ 60,450	\$ 246,010	\$ 306,460
(g)	Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 1,996,940	\$ (154,727)	\$ 1,842,213	\$ 1,909,575	\$ (244,954)	\$ 1,664,621

		Change					
		(7)	(8)	(9)			
				(Col 7+8)			
		Ordinary	Capital	Total			
(a)	Gross deferred tax assets	\$ 177,287	\$ 42,148	\$ 219,435			
(b)	Statutory valuation allowance adj	\$ (2,939,545)	\$ 0	\$ (2,939,545)			
(c)	Adjusted gross deferred tax assets (1a-1b)	\$ 3,116,832	\$ 42,148	\$ 3,158,980			
(d)	Deferred tax assets nonadmitted	\$ 3,007,716	\$ 0	\$ 3,007,716			
(e)	Subtotal net admitted deferred tax assets (1c-1d)	\$ 109,116	\$ 42,148	\$ 151,264			
(f)	Deferred tax liabilities	\$ 21,751	\$ (48,079)	\$ (26,328)			
(g)	Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 87,365	\$ 90,227	\$ 177,592			

2) Admission calculation components SSAP No. 101:

		12/31/2014			12/31/2013		
		(1)	(2)	(3)	(4)	(5)	(6)
				(Col 1+2)			(Col 4+5)
		Ordinary	Capital	Total	Ordinary	Capital	Total
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 1,251,558	\$ 43,204	\$ 1,294,762	\$ 321,062	\$ 1,056	\$ 322,118
(b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (the lesser of 2(b)1 and 2(b)2 below)	\$ 547,451	\$ 0	\$ 547,451	\$ 1,342,503	\$ 0	\$ 1,342,503
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	\$ 547,451	\$ 0	\$ 547,451	\$ 1,391,789	\$ 0	\$ 1,391,789
	2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	\$ 1,658,321	XXX	XXX	\$ 1,342,503
(c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities.	\$ 280,132	\$ 0	\$ 280,132	\$ 306,460	\$ 0	\$ 306,460
(d)	Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2 (a) + 2(b) + 2(c))	\$ 2,079,141	\$ 43,204	\$ 2,122,345	\$ 1,970,025	\$ 1,056	\$ 1,971,081

NOTES TO FINANCIAL STATEMENTS

	(7)	<u>Change</u> (8)	(9) (Col 7+8)
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 930,496	\$ 42,148	\$ 972,644
(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)	\$ (795,052)	\$ 0	\$ (795,052)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	\$ (844,338)	\$ 0	\$ (844,338)
2. Adjusted gross deferred tax assets allowed per limitation threshold.	XXX	XXX	\$ (315,818)
(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.	\$ (26,328)	\$ 0	\$ (26,328)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101: (total 2 (a) + 2(b) + 2(c))	\$ 109,116	\$ 42,148	\$ 151,264

3) Admission thresholds:

	<u>12/31/2014</u>	<u>12/31/2013</u>
(a) Ratio percentage used to determine recovery period and threshold limitation amount	266.07	267.01
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 16,583,206	\$ 13,425,031

4) Impact of tax planning strategies:

	<u>12/31/2014</u>		<u>12/31/2013</u>		<u>Change</u>	
	(1)	(2)	(3)	(4)	(5)	(6)
	<u>Ordinary</u>	<u>Capital</u>	<u>Ordinary</u>	<u>Capital</u>	<u>Ordinary</u>	<u>Capital</u>
(a) Determination of adjusted gross deferred tax asset and net admitted dererred tax assets by tax character as a percentage.						
1. Adjusted gross DTA’s amount from Note 9A1(c)	\$6,189,542	\$43,204	\$3,072,710	1,056	\$3,116,832	\$42,148
2. Percentage of adjusted gross DTA’s by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3. Net admitted adjusted gross DTA’s amount from Note 9A1(e)	\$2,079,141	\$43,204	\$1,970,025	\$1,056	\$109,116	\$42,148
4. Percentage of net admitted adjusted gross DTA’s by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
(b) Does the Company’s tax planning strategies include the use of reinsurance?			Yes [ ] No [X]			

B. The Company does not have any unrecognized deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

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	\$ 1,020,674	\$ 298,650	\$ 722,024
(b) Foreign	\$ 0	\$ 0	\$ 0
(c) Subtotal	\$ 1,020,674	\$ 298,650	\$ 722,024
(d) FIT on net capital gains	\$ 29,060	\$ 82,705	\$ (53,645)
(e) Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0
(f) Other	\$ 0	\$ 0	\$ 0
(g) Federal and foreign income taxes incurred	\$ 1,049,734	\$ 381,355	\$ 668,379
2 Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 571,216	\$ 602,735	\$ (31,519)
(2) Unearned premium reserve	\$ 1,128,582	\$ 857,314	\$ 271,268
(3) Policyholder reserves	\$ 0	\$ 0	\$ 0
(4) Investments	\$ 0	\$ 0	\$ 0
(5) Deferred acquisition costs	\$ 0	\$ 0	\$ 0
(6) Policyholder dividends accrual	\$ 0	\$ 0	\$ 0
(7) Fixed assets	\$ 0	\$ 0	\$ 0
(8) Compensation and benefits accrual	\$ 24,263	\$ 24,435	\$ (172)
(9) Pension accrual	\$ 0	\$ 0	\$ 0
(10) Receivables-nonadmitted	\$ 48,804	\$ 15,150	\$ 33,654
(11) Net operating loss carry-forward	\$ 4,103,207	\$ 4,221,520	\$ (118,313)
(12) Tax credit carry-forward	\$ 84,949	\$ 84,949	\$ 0
(13) Other (including items <5% of total ordinary tax assets)	\$ 228,522	\$ 206,152	\$ 22,370
(99) Subtotal	\$ 6,189,543	\$ 6,012,255	\$ 177,288
(b) Statutory valuation allowance adjustment	\$ 0	\$ 2,939,545	\$ (2,939,545)
(c) Nonadmitted	\$ 4,110,401	\$ 1,102,685	\$ 3,007,716
(d) Admitted ordinary deferred tax assets(2a99-2b-2c)	\$ 2,079,142	\$ 1,970,025	\$ 109,117
(e) Capital:			
(1) Investments	\$ 43,204	\$ 1,056	\$ 42,148
(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	\$ 43,204	\$ 1,056	\$ 42,148
(f) Statutory valuation allowance adjustment	\$ 0	\$ 0	\$ 0
(g) Non-admitted	\$ 0	\$ 0	\$ 0
(h) Admitted capital deferred tax assets(2e99-2f-2g)	\$ 43,204	\$ 1,056	\$ 42,148
(i) Admitted deferred tax assets(2d+2h)	\$ 2,122,346	\$ 1,971,081	\$ 151,265
3 Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	\$ 33,885	\$ 15,079	\$ 18,806
(2) Fixed assets	\$ 31,383	\$ 31,383	\$ 0
(3) Deferred and uncollected premium	\$ 0	\$ 0	\$ 0
(4) Policyholder reserves	\$ 0	\$ 0	\$ 0
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 16,933	\$ 13,988	\$ 2,945
(99) Subtotal	\$ 82,201	\$ 60,450	\$ 21,751
(b) Capital:			
(1) Investments	\$ 197,931	\$ 246,010	\$ (48,079)
(2) Real estate	\$ 0	\$ 0	\$ 0
(3) Other (including items <5% of total capital tax liabilities)	\$ 0	\$ 0	\$ 0
(99) Subtotal	\$ 197,931	\$ 246,010	\$ (48,079)
(c) Deferred tax liabilities (3a99+3b99)	\$ 280,132	\$ 306,460	\$ (26,328)
4 Net deferred tax assets/liabilities (2i-3c)	\$ 1,842,214	\$ 1,664,621	\$ 177,593

The Company has a valuation allowance of approximately \$0 and \$2.9M as of December 31, 2014 and December 31, 2013, respectively, and an increase/(decrease) of approximately \$(2.9)M in 2014 and \$0.3M 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 in reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):



NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2014	12/31/2013	(Col 2 – 1) Change
Adjusted gross deferred tax asset	\$ 6,232,746	\$ 3,073,766	\$ (3,158,980)
Total deferred tax liabilities	\$ (280,132)	\$ (306,460)	\$ (26,328)
Net deferred tax asset	\$ 5,952,614	\$ 2,767,306	\$ (3,185,308)
Tax effect of unrealized gains	\$ 43,204	\$ 1,056	\$ (42,148)
Change in net deferred income tax	\$ 5,909,410	\$ 2,766,250	\$ (3,143,160)

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 from operations	\$ 2,995,371	
Realized capital gains	10,484	
Total statutory gain	\$ 3,005,855	
Statutory gain taxed at enacted rate	\$ 1,021,991	34.00%
Non-admitted assets DTA increase	(33,654)	(1.12)%
Non-deductible expenses	263	0.01%
Change in valuation allowance	(2,939,545)	(97.79)%
Section 382 limitation	(142,481)	(4.74)%
Total effective tax	\$ (2,093,426)	(69.64)%
Current federal income tax incurred	\$ 1,049,734	34.92%
Increase in net DTAs	(3,143,160)	(104.56)%
Total effective tax	\$ (2,093,426)	(69.64)%

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:

	Year Generated	Amount	Expiration Date	Limits
Operating loss	2001-2010	\$ 7,971,868	12/31/2021-12/31/2030	2010 Event Section 382
	2011	\$ 4,096,388	12/31/2031	2013 Event Section 382
		Amount	Expiration Date	
Alternative minimum tax credit		\$ 84,949	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	\$ 313,957
2014	1,117,131
Total	\$ 1,431,088

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), American Service Insurance Company (ASI), Camelot Services, Inc. (CSI), Gateway Insurance Company (GIC), and the Company.
- 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

NOTES TO FINANCIAL STATEMENTS

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 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 June 30, 2014, the Company received a working capital contribution of \$1,425,000 from its parent, AIA. On November 20, 2014, CSI was merged into AIA.
- D. At December 31, 2014 and 2013, the Company had no receivables and \$841,859 and \$786,983, respectively, in payables with affiliated companies. The terms of the settlement require that these amounts be settled within 90 days.
- E. The Company has no material contingent exposure in any undertakings or guarantees for the benefit of any affiliate or subsidiary.
- F. The Company has a service agreement with its parent company to reimburse, at cost, any expense incurred by the parent for the benefit of the Company.
- G. All outstanding shares of the Company are owned by its parent, AIA, an insurance holding company domiciled in the State of Delaware. AIA is owned by AFH, a Cayman holding company. Shares of AFH are traded on the NASDAQ under the symbol AFH.
- H. The Company does not own any shares of stock or debt instruments of its parent or affiliates.
- I. The Company does not have any investments in Subsidiary, Controlled or Affiliated companies.
- J. The Company does not have any investments in impaired Subsidiary, Controlled or Affiliated companies.
- K. The Company does not have any investments in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream noninsurance holding company.

11. Debt:

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

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

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

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

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

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

The Company participates in a 401(k) Retirement Savings Plan (RSP), sponsored by ASI. The RSP, covering substantially all employees, provides for the elective deferral of salary by eligible employees, subject to certain limitations. The Company matches 100% of the first 2.5% of the employee's elective deferral and 50% of the next 2.5% of the employee's elective deferral each pay period. Matching contributions are subject to a vesting schedule. All RSP assets are held by an independent trustee. The Company has no legal obligation for benefits under this plan. The Company's contributions to the RSP were \$61,447 and \$35,698 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.

NOTES TO FINANCIAL STATEMENTS

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

- 1) The Company has 5,000,000 shares of common stock authorized, issued, and outstanding. Par value per share is \$1.
- 2) The Company has no preferred stock outstanding.
- 3) The maximum amount of dividends which can be paid by insurance companies domiciled in the State of Illinois to shareholders without prior approval of the Illinois Department of Insurance is subject to restrictions relating to statutory policyholders’ surplus and statutory income. The maximum dividend payment that could be made during 2015 without prior approval may not exceed the greater of: (1) 10% of the Company’s surplus at December 31, 2014 which was \$1,842,541 or (2) net income for the twelve months ending December 31, 2014 which was \$1,956,120.
- 4) The Company did not pay any dividends during 2014 and 2013.
- 5) Due to its unassigned funds (surplus) balance, the Company is limited to paying dividends of \$1,910,766 without prior approval from the Illinois Department of Insurance.
- 6) The Company has no other restrictions on its unassigned funds (surplus).
- 7) The Company does not have any advances to surplus.
- 8) The Company does not hold any stock for special purposes.
- 9) The Company has no special surplus funds.
- 10) The portion of unassigned funds (surplus) reduced by cumulative unrealized losses as of December 31, 2014 is \$127,071.
- 11) The Company does not have surplus notes.
- 12) The impact of the quasi-reorganization is as follows:

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

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

14. Liabilities, Contingencies and Assessments:

A. Contingent Commitments

The Company has no contingent commitments outstanding.

B. Assessments

- 1) The Company is subject to guaranty fund and other assessments by the states in which it writes business. The Company has received notification of several insolvencies in the states of Hawaii, Illinois, Kentucky and Pennsylvania. It’s expected that these insolvencies will result in a prospective-based guaranty fund assessment against the Company in the future. Under SSAP No. 35R, *Guaranty Fund and Other Assessments*, the Company has established a liability of \$37,142 to cover these assessments.
- 2) The Company has not recognized any assets for premium tax credits or policy surcharges as of December 31, 2014.

C. Gain Contingencies

The Company has no gain contingencies.

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

The Company has not paid any amount to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2014.

E. Product Warranties

The Company has no exposure to product warranties.

F. Joint and Several Liabilities

The Company does not have any joint and several liabilities.

G. All Other Contingencies

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

15. Leases:

A. Lessee Operating Lease

- 1) The Company’s affiliate leases office space and equipment under various noncancelable 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 \$356,894 and \$353,417, respectively.
- 2) At January 1, 2015, the future minimum rental commitments are as follows:

NOTES TO FINANCIAL STATEMENTS

	Year Ending December 31	Operating Leases
1.	2015	\$ 0
2.	2016	\$ 0
3.	2017	\$ 0
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 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:

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

20. Fair Value Measurements:

A. The Company does not have any assets or liabilities that are measured at fair value at December 31, 2014.

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Long Term Bonds	\$32,329,841	\$32,622,196	\$2,557,359	\$29,772,482	\$0	\$0
Short Term Bonds	\$639,804	\$639,804	\$639,804	\$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

Assets in the amount of \$3,558,806 and \$3,564,108 at December 31, 2014 and 2013, respectively, were on deposit with various government authorities or trustees as required by law. At the request of the U.S. Treasury Department, the Company has a trust in the amount of \$20,291,134 and \$21,519,556 at December 31, 2014 and 2013, respectively, as collateral for the benefit of ASI to cover reinsurance balances created by the intercompany pooling agreement.

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

D. Business Interruption Insurance Recoveries

The Company had no business interruption insurance recoveries.

E. State Transferable and Non-transferable Tax Credits

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

F. Subprime Mortgage Related Risk Exposure

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

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent:

Type II – Unrecognized Subsequent Events:

Subsequent events have been considered through 2/20/2015 for the statutory statement issued on 2/27/2015.

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 .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
42897	36-3223936	American Service Insurance Co	\$82,982,000
22039	13-2673100	General Reinsurance Corp	5,359,000
25364	13-1675535	Swiss Reinsurance American Corp	1,837,000
00000	AA-9991159	Michigan Catastrophic Claims Assn	566,000

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) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$16,596,794	\$1,858,509	\$27,754,197	\$3,107,915	\$(11,157,403)	\$(1,249,406)
b. All Other	82,425	0	1,695,841	553,453	\$(1,613,416)	\$(553,453)
c. TOTAL	<u>\$16,679,219</u>	<u>\$1,858,509</u>	<u>\$29,450,038</u>	<u>\$3,661,368</u>	<u>\$(12,770,819)</u>	<u>\$(1,802,859)</u>

- d. Direct Unearned Premium Reserve: \$29,367,612  
Line (c) of Column 3 must equal Page 3, Line 9, first inside amount.

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

	(1) <u>Direct</u>	(2) <u>Assumed</u>	(3) <u>Ceded</u>	(4) <u>Net</u>
a. Contingent Comm.	\$(306,408)	\$(313,251)	\$(306,408)	\$(313,251)
b. Sliding Scale Adj.	0	17,630	0	17,630
c. Other Profit Comm. Arrangements	0	0	0	0
d. TOTAL	<u>\$(306,408)</u>	<u>\$(295,621)</u>	<u>\$(306,408)</u>	<u>\$(295,621)</u>

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

D. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance balances as of December 31, 2014.

E. Commutation of Ceded Reinsurance

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

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

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

G. Reinsurance Accounted for as a Deposit

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

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

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

I. Certified Reinsurer Downgraded or Status Subject to Revocation

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

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 \$26.8 million. As of December 31, 2014, \$13.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$13.6 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 favorable prior-year development of \$200,000 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, ASI owes the Company \$1,298,190 which consists of the following: agents balances deferred of \$6,265,432, reinsurance recoverable of \$7,566,048, receivable from affiliate of \$409,504, reinsurance payable on paid losses of \$(4,521,113) and ceded reinsurance payable net of commission of \$(8,421,681).

27. Structured Settlements:

There were no structured settlements.

28. Health Care Receivables:

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

29. Participating Policies:

The Company does not issue participating policies.

30. Premium Deficiency Reserves:

1.

Liability carried for premium deficiency reserves

\$

0
2.

Date of the most recent evaluation of this liability

1/30/2015
3.

Was anticipated investment income utilized in the calculation?

Yes [X]

No [ ]

31. High Deductibles:

The Company does not issue policies with high deductibles.

NOTES TO FINANCIAL STATEMENTS

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 [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....

INVESTMENT

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

GENERAL INTERROGATORIES

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

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

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

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

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

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

25.32 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

3,558,80620,291,134

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.....	.....33,261,998	.....32,969,645	.....(292,353)
30.2 Preferred Stocks.....	.....	.....	.....
30.3 Totals	.....33,261,998	.....32,969,645	.....(292,353)

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? \$ .....335,321
- 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.....	\$.....109,929
Michigan Assigned Claims Facility.....	\$.....121,729

- 34.1 Amount of payments for legal expenses, if any? \$ .....42,636
- 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.....	\$.....40,880

- 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	\$	29,437,144	\$
2.3	Premium Ratio (2.1/2.2)			
2.4	Reserve Numerator	\$		\$
2.5	Reserve Denominator	\$	47,401,079	\$
2.6	Reserve Ratio (2.4/2.5)			

3.1

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

Yes [ ] No [ X ]

3.2

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

3.21

Participating policies

\$

3.22

Non-participating policies

\$

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?

Yes [ ] No [ ]

4.2

Does the reporting entity issue non-assessable policies?

Yes [ ] No [ ]

4.3

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

%

4.4

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

\$

5.

For Reciprocal Exchanges Only:

5.1

Does the exchange appoint local agents?

Yes [ ] No [ ]

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation

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

5.22

As a direct expense of the exchange

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

5.3

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

5.4

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

Yes [ ] No [ ]

5.5

If yes, give full information

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 has a reinsurance program that covers a maximum loss of \$10 million.....

6.2

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

6.3

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

6.4

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

6.5

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

7.1

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

7.2

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

7.3

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

8.1

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

8.2

If yes, give full information  
.....

9.1

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

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

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

(c) Aggregate stop loss reinsurance coverage;

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

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

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

9.2

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

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

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

9.3

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

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

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

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

9.4

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

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

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

9.5

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

9.6

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

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

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

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

10.

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

Yes

[ X ]

No

[ ]

N/A

[ ]

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

\$108,872

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
<b>Gross Premiums Written</b> (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	92,022,877	73,299,574	46,743,458	17,882,871	14,967,593
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,811,915	2,928,842	1,689,034	3,704,885	3,945,388
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					(173)
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	83,370	26,376	52,345	66,162	(796,719)
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	96,918,162	76,254,792	48,484,837	21,653,918	18,116,089
<b>Net Premiums Written</b> (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	31,286,269	25,679,813	13,946,731	7,671,273	7,293,609
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,056,739	1,300,585	574,327	3,019,862	3,470,232
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					(173)
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	83,370	26,376	52,345	66,162	(796,719)
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	33,426,378	27,006,775	14,573,403	10,757,297	9,966,949
<b>Statement of Income</b> (Page 4)					
13. Net underwriting gain (loss) (Line 8)	2,448,998	723,752	(621,202)	(5,139,516)	(3,472,154)
14. Net investment gain (loss) (Line 11)	465,639	1,175,931	837,041	2,118,063	1,709,685
15. Total other income (Line 15)	61,571	(6,037)	155,218	190,244	147,986
16. Dividends to policyholders (Line 17)	(586)	228			
17. Federal and foreign income taxes incurred (Line 19)	1,020,674	298,649	(85,953)	(503,084)	(163,612)
18. Net income (Line 20)	1,956,120	1,594,770	457,010	(2,328,125)	(1,450,871)
<b>Balance Sheet Lines</b> (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	79,843,176	67,824,321	49,379,557	45,747,611	63,376,822
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	3,927,443	2,598,524	1,132,316	1,334,458	509,474
20.2 Deferred and not yet due (Line 15.2)	27,055,891	21,875,395	14,881,225	3,164,048	3,962,100
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	61,417,757	52,734,669	35,808,703	33,149,241	53,645,491
22. Losses (Page 3, Line 1)	21,871,744	24,402,683	16,923,393	20,812,485	29,776,786
23. Loss adjustment expenses (Page 3, Line 3)	4,382,722	2,345,367	2,392,712	4,332,957	8,053,701
24. Unearned premiums (Page 3, Line 9)	16,596,794	12,607,560	7,003,930	4,043,363	4,010,106
25. Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	18,425,419	15,089,652	13,570,854	12,598,370	9,731,331
<b>Cash Flow</b> (Page 5)					
27. Net cash from operations (Line 11)	(1,160,574)	10,207,365	(9,826,046)	(14,168,777)	(18,380,261)
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	18,425,419	15,089,652	13,570,854	12,598,370	9,731,331
29. Authorized control level risk-based capital	6,232,776	5,027,964	1,825,741	2,126,437	3,020,998
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b>					
(Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	86.5	86.9	77.1	71.4	91.3
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	9.2	12.4	21.9	28.6	8.7
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	4.3	0.7	0.9		
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

	1 2014	2 2013	3 2012	4 2011	5 2010
(Continued)					
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24) .....	(81,816)	(3,673)	1,621		
52. Dividends to stockholders (Line 35) .....					(1,000,000)
53. Change in surplus as regards policyholders for the year (Line 38) .....	3,335,766	1,518,799	972,484	2,867,039	(3,372,643)
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) .....	32,971,903	15,627,921	22,288,526	31,171,178	42,569,804
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	3,088,476	1,896,535	1,533,546	2,228,552	3,024,153
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....				420,940	1,084,539
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	79,673	105,300	143,223	255,757	88,659
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
59. Total (Line 35) .....	36,140,052	17,629,757	23,965,295	34,076,427	46,767,155
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) .....	12,129,614	2,006,611	8,822,087	14,106,721	17,290,382
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	1,061,803	665,791	797,747	1,806,627	2,624,729
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....				97,140	76,143
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	79,673	105,300	143,223	255,757	88,659
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
65. Total (Line 35) .....	13,271,089	2,777,703	9,763,057	16,266,245	20,079,913
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	14.1	23.5
69. Other underwriting expenses incurred (Line 4) .....	29.4	32.7	36.6	42.1	34.4
70. Net underwriting gain (loss) (Line 8) .....	8.3	3.4	(5.3)	(47.9)	(21.5)
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) .....	25.7	25.9	28.1	63.8	54.3
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	82.1	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) .....	181.4	179.0	107.4	85.4	102.4
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) .....	(796)	36	(408)	769	699
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) .....	(5.3)	0.3	(3.2)	7.9	5.3
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) .....	(543)	1,640	(885)	1,935	2,335
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) .....	(4.0)	13.0	(9.1)	14.8	19.3

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 Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Connecticut				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....						(40,000)		29	29			4,690
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) .....						(40,000)		29	29			4,690
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 Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF District of Columbia				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												1,362
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) .....												1,362
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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....							10,000	9,148	9,148			
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 .....	999,178	997,361		4,554	633,631	1,006,205	3,347,265	40,043	46,618	41,200		5,125
17.1	Other liability-Occurrence.....	14,513	13,269		8,129		(8,989)	290		(1,047)	11	1,986	74
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 .....	4,059,639	4,069,038		135,745	2,366,954	1,699,363	4,235,647	791,617	954,593	476,671	423,530	21,014
21.1	Private passenger auto physical damage .....					(400)	(400)						
21.2	Commercial auto physical damage .....	63,227	64,156		28,713	26,960	33,352	7,840	1,270	2,928	1,714	7,013	324
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) .....	5,136,557	5,143,824		177,141	3,027,145	2,729,532	7,601,043	842,076	1,012,240	519,595	432,528	26,538
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 \$ 4,400

(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	39,812	39,839		17,239		(13,401)	872		(1,594)	33	4,209	755
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 .....	708,235	697,920		276,646	518,325	351,640	328,825	31,098	47,945	25,781	71,581	13,439
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	65,485	59,423		33,154	35,704	35,816	5,902	1,594	1,462	88	6,603	1,243
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) .....	813,532	797,181		327,040	554,029	374,055	335,599	32,692	47,813	25,903	82,394	15,437
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 \$ 6,791  
(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	5,818	4,900		2,993		(10,861)	107		(261)	4	582	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) .....												
19.4	Other commercial auto liability .....	215,130	208,739		98,238	73,072	37,892	42,418	13,324	13,302	2,226	22,848	4,266
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	18,729	20,134		9,117	7,285	7,285		878	878		1,864	371
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) .....	239,677	233,773		110,347	80,358	34,316	42,525	14,202	13,918	2,230	25,294	4,753
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 \$ .....2,781

(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	21,577	19,273		11,455		(6,464)	422		(769)	16	2,195	480
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) .....	232,484	187,005		130,958	69,940	134,391	137,357	56,320	77,439	23,606	23,516	5,169
19.4	Other commercial auto liability .....	850,789	773,291		471,460	280,748	251,565	277,599	74,083	100,785	36,152	86,736	18,918
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	16,240	14,532		8,075	3,995	5,215	1,220	105	372	267	1,686	361
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) .....	1,121,090	994,101		621,949	354,683	384,706	416,597	130,509	177,827	60,040	114,134	24,928
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 \$ 13,174

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Massachusetts				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												13,241
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) .....												13,241
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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	164,795	170,362		75,249		(76,341)	3,729		(8,986)	141	24,158	2,159
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	4,059,298	3,669,773		1,968,580	3,893,027	3,665,221	6,260,027	1,758,583	2,423,401	875,000	522,754	53,170
19.4	Other commercial auto liability .....	5,107,934	4,861,394		2,518,564	931,761	247,773	2,255,853	237,067	(125,248)	121,948	675,633	66,906
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	804,862	719,508		364,415	813,865	833,193	121,087	26,624	49,225	26,468	115,904	10,542
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) .....	10,136,889	9,421,037		4,926,808	5,638,653	4,669,846	8,640,696	2,022,274	2,338,392	1,023,557	1,338,448	132,777
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 \$ 79,493  
(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	45,171	38,695		16,626		(9,970)	847		(1,201)	32	4,998	924
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) .....	2,464,975	2,085,284		1,190,199	1,045,071	919,820	906,875	316,239	422,301	140,156	297,718	50,446
19.4	Other commercial auto liability .....	3,780,703	3,209,570		1,789,325	903,892	912,530	1,492,661	128,633	212,873	124,759	450,666	77,373
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	363,096	302,628		154,002	335,042	287,965	28,442	15,380	18,727	6,217	40,762	7,431
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) .....	6,653,945	5,636,177		3,150,152	2,284,004	2,110,345	2,428,825	460,251	652,701	271,163	794,144	136,174
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 \$ .....66,157

(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 Country Insurance Company

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 38237				
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												4,850
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) .....												4,850
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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	10,873	8,880		6,842		(2,290)	194		(276)	7	1,692	424
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 .....	1,530,519	1,455,906		934,941	538,186	872,226	763,384	101,375	170,517	83,009	124,078	59,731
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	11,325	8,843		5,405	7,486	7,486	105	105	105	1,818	442	
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) .....	1,552,717	1,473,629		947,188	545,672	877,423	763,578	101,480	170,346	83,016	127,588	60,598
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 \$ .....3,480

(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 Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF New York				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	158,940	103,315		84,018	750,000	105,416	4,909	9,919	8,214	721	17,311	9,118
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	4,197,808	3,881,174		2,008,073	1,176,981	259,537	1,113,651	544,205	571,017	84,372	440,701	240,826
19.4	Other commercial auto liability .....	24,032,654	20,740,789		11,127,021	4,258,725	8,934,736	18,147,902	666,369	1,028,398	460,002	2,527,910	1,378,741
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	524,382	428,820		214,730	363,703	270,612	22,999	12,121	12,737	5,027	55,436	30,084
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) .....	28,913,784	25,154,098		13,433,842	6,549,409	9,570,301	19,289,460	1,232,614	1,620,367	550,122	3,041,358	1,658,770
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 \$ 37,947  
(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....					172,000	87,438	24,000	41,432	40,057			5,250
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) .....					172,000	87,438	24,000	41,432	40,057			5,250
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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	45,015	44,450		26,256		(21,790)	973		(2,558)	37	7,038	1,077
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 .....	1,133,818	1,156,145		641,517	264,606	1,887,033	2,086,574	30,666	421,180	405,680	164,528	27,132
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	40,491	33,241		25,715	15,419	15,419		925	925		5,922	969
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) .....	1,219,324	1,233,837		693,488	280,025	1,880,662	2,087,547	31,591	419,547	405,717	177,489	29,178
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 \$ 3,580  
(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	13,704	6,267		9,706		(1,901)	137		(227)	5	2,068	254
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) .....	513,023	335,968		226,830	43,333	59,708	102,895	33,479	38,652	7,005	36,725	9,503
19.4	Other commercial auto liability .....	1,800,456	1,057,376		939,410	297,071	405,894	1,030,823	90,821	117,880	41,534	154,868	33,352
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	73,480	36,557		54,367	13,946	16,734	2,788	1,040	1,649	609	11,158	1,361
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) .....	2,400,663	1,436,168		1,230,313	354,351	480,435	1,136,642	125,341	157,955	49,153	204,819	44,471
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 \$ .....1,690

(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 Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF South Dakota				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												5,288
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) .....												5,288
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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b) .....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence .....	112,261	95,610		57,720		(39,180)	2,093		(4,626)	79	13,334	1,963
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) .....	17,915	14,999		8,801	47,160	105,709	130,249	8	19,265	21,821	2,050	313
19.4	Other commercial auto liability .....	2,477,223	4,479,781		2,425,889	1,638,572	1,925,243	1,581,843	168,815	318,715	193,509	285,103	43,323
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	630,121	443,911		329,015	325,197	286,750	22,493	9,702	12,303	4,917	66,237	11,020
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) .....	3,237,520	5,034,302		2,821,424	2,010,929	2,278,522	1,736,677	178,525	345,657	220,326	366,725	56,619
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 \$ 43,161

(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b).....												
15.4	Non-renewable for stated reasons only (b).....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees.....												
15.7	All other A & H (b).....												
15.8	Federal Employees Health Benefits Plan premium (b).....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....												
17.2	Other Liability-Claims-Made.....												
17.3	Excess workers' compensation.....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....												
19.4	Other commercial auto liability .....												.737
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) .....												.737
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 Country Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 04795		BUSINESS IN THE STATE OF Wisconsin				DURING THE YEAR 2014				NAIC Company Code 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....												
6.	Mortgage guaranty .....												
8.	Ocean marine .....												
9.	Inland marine .....												
10.	Financial guaranty .....												
11.	Medical professional liability .....												
12.	Earthquake .....												
13.	Group accident and health (b) .....												
14.	Credit A & H (group and individual) .....												
15.1	Collectively renewable A & H (b) .....												
15.2	Non-cancelable A & H (b).....												
15.3	Guaranteed renewable A & H (b) .....												
15.4	Non-renewable for stated reasons only (b) .....												
15.5	Other accident only .....												
15.6	Medicare Title XVIII exempt from state taxes or fees .....												
15.7	All other A & H (b) .....												
15.8	Federal Employees Health Benefits Plan premium (b) .....												
16.	Workers' compensation .....												
17.1	Other liability-Occurrence.....	73,407	80,391		37,827		(53,677)	3,432		(6,061)	91	8,491	638
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 .....	1,686,027	1,726,025		818,340	766,491	444,837	941,081	76,304	119,196	66,662	176,177	14,665
21.1	Private passenger auto physical damage .....												
21.2	Commercial auto physical damage .....	143,719	131,812		71,754	78,457	59,184	2,439	4,889	4,597	533	15,891	1,250
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) .....	1,903,153	1,938,228		927,921	844,948	450,344	946,952	81,193	117,732	67,287	200,560	16,553
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 \$ 21,710

(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 Country Insurance Company

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 38237			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire .....												
2.1	Allied lines .....												
2.2	Multiple peril crop .....												
2.3	Federal flood .....												
2.4	Private crop .....												
3.	Farmowners multiple peril .....												
4.	Homeowners multiple peril .....												
5.1	Commercial multiple peril (non-liability portion) .....												
5.2	Commercial multiple peril (liability portion) .....						10,000		9,148	9,148			
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 .....	999,178	997,361		4,554	633,631	1,006,205	3,347,265	40,043	46,618	41,200		5,125
17.1	Other liability-Occurrence .....	705,886	625,252		354,060	750,000	(139,448)	18,006	9,919	(19,392)	1,177	88,063	17,984
17.2	Other Liability-Claims-Made .....												
17.3	Excess workers' compensation .....												
18.	Products liability .....												
19.1	Private passenger auto no-fault (personal injury protection) .....												
19.2	Other private passenger auto liability .....												
19.3	Commercial auto no-fault (personal injury protection) .....	11,485,503	10,174,204		5,533,440	6,275,512	5,144,387	8,651,054	2,708,834	3,552,076	1,151,960	1,323,464	359,429
19.4	Other commercial auto liability .....	47,383,127	44,435,975		22,177,096	13,010,403	18,018,170	33,208,608	2,451,635	3,420,223	2,037,933	5,163,660	1,794,279
21.1	Private passenger auto physical damage .....					(400)	(400)						
21.2	Commercial auto physical damage .....	2,755,157	2,263,564		1,298,462	2,027,060	1,859,011	215,209	74,631	105,908	45,840	330,294	65,398
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) .....	63,328,851	58,496,356		29,367,612	22,696,206	25,887,925	45,450,142	5,294,209	7,114,580	3,278,109	6,905,481	2,242,215
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 \$ 284,365  
(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 Country Insurance Company

SCHEDULE F - PART 1

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

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14	15
					6	7	8							
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 +7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
Affiliates - U.S. Intercompany Pooling														
36-3223936.....	42897.....	AMERICAN SERV INS CO INC.....	IL.....	33,426	4,521	16,131	20,652	296	6,265	16,597				20,291
0199999 - Total Affiliates - U.S. Intercompany Pooling				33,426	4,521	16,131	20,652	296	6,265	16,597				20,291
0899999 - Total Affiliates - Total Affiliates				33,426	4,521	16,131	20,652	296	6,265	16,597				20,291
Other U.S. Unaffiliated Insurers														
23-2023242.....	33855.....	LINCOLN GEN INS CO.....	PA.....		29		29							
0999999 - Total Other U.S. Unaffiliated Insurers					29		29							
Pools and Associations - Mandatory Pools														
AA-9992118.....	00000.....	NATIONAL WORKERS COMP REINS POOL.....	NY.....	31		412	412			5				358
AA-9991108.....	00000.....	CONNECTICUT COMMERCIAL AUTO INS PROCEDURE.....	CT.....			107	107							
AA-9991115.....	00000.....	ILLINOIS COMMERCIAL AUTO INS PROCEDURE.....	IL.....	4		2	2			2				
AA-9991117.....	00000.....	INDIANA COMMERCIAL AUTO INS PROCEDURE.....	IN.....											
AA-9991118.....	00000.....	IOWA COMMERCIAL AUTO INS PROCEDURE.....	IA.....											
AA-9991120.....	00000.....	KENTUCKY COMMERCIAL AUTO INS PROCEDURE.....	KY.....	1	1	1	1			1				
AA-9991125.....	00000.....	MINNESOTA COMMERCIAL AUTO INS PROCEDURE.....	MN.....	10	6	6	6			5				
AA-9991131.....	00000.....	NEVADA COMMERCIAL AUTO INS PROCEDURE.....	NV.....	1						1				
AA-9991137.....	00000.....	NEW YORK SPECIAL RISK DISTRIBUTION PROGRAM.....	NY.....	113		91	91			67				
AA-9991141.....	00000.....	OHIO COMMERCIAL AUTO INS PROCEDURE.....	OH.....											
AA-9991142.....	00000.....	OKLAHOMA COMMERCIAL AUTO INS PROCEDURE.....	OK.....											
AA-9991144.....	00000.....	PENNSYLVANIA COMMERCIAL AUTO INS PROCEDURE.....	PA.....	1										
AA-9992090.....	00000.....	WISCONSIN SPECIAL RISK DISTRIBUTION PROGRAM.....	RI.....	1		1	1			1				
1099999 - Pools and Associations - Mandatory Pools - Pools, Associations or Other Similar Facilities				162		620	620			82				358
1299999 - Pools and Associations - Total Pools and Associations				162		620	620			82				358
9999999 Totals				33,588	4,550	16,751	21,301	296	6,265	16,679				20,649



## ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year	Reinsured	Ceded	Total
	\$0	\$0	\$0

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On										Reinsurance Payable		18	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis-sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties	
Authorized - Affiliates - U.S. Intercompany Pooling																			
36-3223936.....	42897.....	AMERICAN SERV INS CO INC.....	IL.....		58,126	6,138	1,428	29,963	47	11,084	6,285	27,754	283	82,982	8,422		74,560		
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					58,126	6,138	1,428	29,963	47	11,084	6,285	27,754	283	82,982	8,422		74,560		
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					58,126	6,138	1,428	29,963	47	11,084	6,285	27,754	283	82,982	8,422		74,560		
Authorized - Other U.S. Unaffiliated Insurers																			
13-5358230.....	24678.....	ARROWOOD IND CO.....	DE.....			16	1	84						101		11	90		
38-2145898.....	33499.....	DORINCO REINS CO.....	MI.....																
13-2673100.....	22039.....	GENERAL REINS CORP.....	DE.....		2,563	577	30	3,347	9	968	129	299		5,359	785		4,574		
06-0383750.....	19682.....	HARTFORD FIRE IN CO.....	CT.....													5	(5)		
38-0855585.....	22012.....	MOTORS INS CORP.....	MI.....			97	5	331						433		13	420		
86-0274508.....	31089.....	REPWEST INS CO.....	AZ.....			6		28						34		1	33		
75-1444207.....	30058.....	SCOR REINS CO.....	NY.....																
41-0406690.....	24767.....	ST PAUL FIRE & MARINE INS CO.....	CT.....			2		6						8			8		
13-1675535.....	25364.....	SWISS REINS AMER CORP.....	NY.....		1,818	79	4	313		200	35	1,151	55	1,837	352		1,485		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					4,381	777	40	4,109	9	1,168	164	1,450	55	7,772	1,137	30	6,605		
Authorized - Pools - Mandatory Pools																			
AA-9991159.....	00000.....	MICHIGAN CATASTROPHIC CLAIMS ASSN.....	MI.....		609	300	16	5				245		566			566		
1099999 - Total Authorized - Pools - Mandatory Pools					609	300	16	5				245		566			566		
Authorized - Other Non-U.S. Insurers																			
AA-1340125.....	00000.....	HANNOVER RUECK SE.....	DEU.....			13	1	72						86		11	75		
AA-1126435.....	00000.....	LLOYD'S SYNDICATE NUMBER 435.....	GBR.....		90										(37)		37		
AA-1126609.....	00000.....	LLOYD'S SYNDICATE NUMBER 609.....	GBR.....		47										(21)		21		
AA-1126780.....	00000.....	LLOYD'S SYNDICATE NUMBER 780.....	GBR.....		26										(12)		12		
AA-1120084.....	00000.....	Lloyd's Syndicate Number 1955.....	GBR.....		26										(12)		12		
AA-1128001.....	00000.....	LLOYD'S SYNDICATE NUMBER 2001.....	GBR.....		41										(18)		18		
AA-1128987.....	00000.....	Lloyd's Syndicate Number 2987.....	GBR.....		45										(20)		20		
AA-1126006.....	00000.....	Lloyd's Syndicate Number 4472.....	GBR.....		99										(44)		44		
AA-1128791.....	00000.....	LLOYD'S SYNDICATE NUMBER 2791.....	GBR.....																
1299999 - Total Authorized - Other Non-U.S. Insurers					374	13	1	72						86	(164)	11	239		
1399999 - Total Authorized - Total Authorized					63,490	7,228	1,485	34,149	56	12,252	6,449	29,449	338	91,406	9,395	41	81,970		
Unauthorized - Other U.S. Unaffiliated Insurers																			
59-2599788.....	24619.....	AEQUICAP INS CO.....	FL.....										12	12			12	12	
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers													12	12			12	12	
Unauthorized - Other non-U.S. Insurers																			
AA-3190829.....	00000.....	Markel Bermuda Ltd.....	BMU.....			(1)		15						14			14		
2599999 - Total Unauthorized - Other Non-U.S. Insurers						(1)		15						14			14		
2699999 - Total Unauthorized - Total Unauthorized						(1)		15						26			26	12	
4099999 - Total Authorized, Unauthorized and Certified					63,490	7,227	1,485	34,164	56	12,252	6,449	29,449	350	91,432	9,395	41	81,996	12	
9999999 Totals					63,490	7,227	1,485	34,164	56	12,252	6,449	29,449	350	91,432	9,395	41	81,996	12	

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	SWISS REINS AMER CORP.....	36.250	1,818
2.	.....		
3.	.....		
4.	.....		
5.	.....		

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on-the total recoverables, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1.	AMERICAN SERV INS CO INC.....	82,982	58,126	Yes [ X ] No [ ]
2.	GENERAL REINS CORP.....	5,359	2,563	Yes [ ] No [ X ]
3.	SWISS REINS AMER CORP.....	1,837	1,818	Yes [ ] No [ X ]
4.	MICHIGAN CATASTROPHIC CLAIMS ASSN.....	566	609	Yes [ ] No [ X ]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE F - PART 3

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

1	2	3	4	5	6	Reinsurance Recoverable On										Reinsurance Payable		18	19
						7	8	9	10	11	12	13	14	15	16	17			
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	Funds Held By Company Under Reinsurance Treaties	
5.	MOTORS INS CORP.....					433		Yes [ ] No [ X ]											

## 23

## 23

23

23

## ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## SCHEDULE F - PART 5

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	1	1	031202084	Bank of America	29

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) .....	37,703,243		37,703,243
2. Premiums and considerations (Line 15) .....	30,983,334		30,983,334
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1).....	8,713,173	(8,397,358)	315,815
4 Funds held by or deposited with reinsured companies (Line 16.2).....			
5. Other assets .....	2,443,426		2,443,426
6. Net amount recoverable from reinsurers .....		81,552,469	81,552,469
7. Protected cell assets (Line 27) .....			
8. Totals (Line 28) .....	79,843,176	73,155,111	152,998,287
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	30,804,284	52,918,321	83,722,606
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	3,420,277	306,408	3,726,685
11. Unearned premiums (Line 9) .....	16,596,794	29,204,610	45,801,405
12. Advance premiums (Line 10) .....			
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12) .....	9,393,892	(9,393,892)	
15. Funds held by company under reinsurance treaties (Line 13) .....	12,294	(12,294)	
16. Amounts withheld or retained by company for account of others (Line 14) .....	133,557		133,557
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	1,056,659	131,958	1,188,617
19. Total liabilities excluding protected cell business (Line 26) .....	61,417,757	73,155,111	134,572,869
20. Protected cell liabilities (Line 27) .....			
21. Surplus as regards policyholders (Line 37) .....	18,425,419	X X X	18,425,419
22. Totals (Line 38) .....	79,843,176	73,155,111	152,998,287

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

If yes, give full explanation:  
The following amounts are related to the grossing up of balances ceded to affiliates under pooling arrangements: line 3 - (7,566,048); line 6 -74,560,837 ; line 9 - 47,379,186; line 10 - 283,087; line 11 - 27,754,197; line 14 - (8,421,681).....



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	220	114	206	7	12		19	317	XXX
2. 2005	65,592	35,416	30,176	31,522	19,670	4,961	1,933	5,345	2	797	20,223	XXX
3. 2006	54,783	39,507	15,276	27,032	16,653	4,190	1,288	4,688		537	17,970	XXX
4. 2007	55,853	35,722	20,132	34,198	21,691	4,526	1,808	4,496		854	19,720	XXX
5. 2008	61,848	39,041	22,807	38,785	25,981	5,734	2,773	4,347		1,263	20,112	XXX
6. 2009	46,174	15,897	30,277	26,574	9,288	3,639	1,164	4,006		1,120	23,768	XXX
7. 2010	25,414	3,252	22,162	14,767	2,148	1,904	157	2,367		662	16,733	XXX
8. 2011	22,647	4,725	17,921	12,016	1,172	1,665	46	1,853		522	14,315	XXX
9. 2012	22,409	3,535	18,874	8,384	236	1,330	6	2,056		185	11,527	XXX
10. 2013	25,166	3,762	21,404	6,365	535	876	35	1,903	15	243	8,558	XXX
11. 2014	32,314	2,876	29,437	4,137	165	334	1	1,522		173	5,828	XXX
12. Totals	XXX	XXX	XXX	203,999	97,654	29,366	9,219	32,595	18	6,375	159,071	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. ....	1,035	818	120				2		6			345	XXX
2. ....	170		9						3			182	XXX
3. ....	27		2									30	XXX
4. ....	417	106			5	4	14	1	16		2	341	XXX
5. ....	692		1				24		18			735	XXX
6. ....	874	80	8		9		16		25		2	853	XXX
7. ....	599	109	110	88	3		99	75	27		27	567	XXX
8. ....	1,096	17	165	18	12		155	15	51		43	1,428	XXX
9. ....	3,563	594	523	2	30	5	259	6	139		184	3,908	XXX
10. ....	5,295	267	873	743	23	12	(6)	60	141	55	357	5,188	XXX
11. ....	4,622	332	5,834	991	3	2	2,021	71	1,595	2	789	12,676	XXX
12. ....	18,391	2,322	7,645	1,843	85	23	2,586	229	2,022	57	1,404	26,254	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	337	7
2. ....	42,009	21,605	20,404	64.0	61.0	67.6			30.0	179	3
3. ....	35,941	17,941	18,000	65.6	45.4	117.8			30.0	30	1
4. ....	43,672	23,610	20,062	78.2	66.1	99.7			30.0	311	31
5. ....	49,602	28,755	20,847	80.2	73.7	91.4			30.0	693	42
6. ....	35,153	10,532	24,621	76.1	66.2	81.3			30.0	802	51
7. ....	19,877	2,577	17,300	78.2	79.3	78.1			30.0	513	54
8. ....	17,012	1,269	15,743	75.1	26.9	87.8			30.0	1,226	202
9. ....	16,284	849	15,435	72.7	24.0	81.8			30.0	3,490	417
10. ....	15,470	1,723	13,746	61.5	45.8	64.2			30.0	5,157	31
11. ....	20,069	1,565	18,504	62.1	54.4	62.9				9,133	3,544
12. ....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,871	4,383

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	21,506	18,169	18,613	18,807	18,837	19,803	19,494	19,314	19,433	19,528	95	214
2. 2005	18,576	15,396	15,422	15,604	15,614	15,621	15,132	15,009	15,016	15,059	42	50
3. 2006	XXX	13,732	13,891	13,555	13,291	13,278	13,454	13,371	13,310	13,311	1	(60)
4. 2007	XXX	XXX	13,331	13,703	14,581	14,787	15,399	15,405	15,635	15,550	(85)	145
5. 2008	XXX	XXX	XXX	16,100	17,377	16,993	17,269	16,812	16,806	16,482	(324)	(329)
6. 2009	XXX	XXX	XXX	XXX	19,052	19,655	20,714	20,943	20,897	20,590	(307)	(353)
7. 2010	XXX	XXX	XXX	XXX	XXX	15,308	15,195	14,810	15,129	14,905	(224)	95
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	12,212	15,295	14,283	13,839	(444)	(1,456)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,088	12,573	13,240	667	1,152
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,990	11,773	(217)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,389	XXX	XXX
12. Totals											(796)	(543)

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	8,066	12,565	15,080	14,494	17,150	18,226	18,499	18,884	19,189	XXX	XXX
2. 2005	4,340	8,405	11,137	13,189	12,004	13,828	14,366	14,633	14,762	14,880	XXX	XXX
3. 2006	XXX	5,189	8,303	10,410	7,507	10,307	12,158	12,907	13,183	13,281	XXX	XXX
4. 2007	XXX	XXX	5,157	8,954	5,596	9,391	12,083	13,986	14,628	15,225	XXX	XXX
5. 2008	XXX	XXX	XXX	7,603	3,743	9,493	12,782	14,318	15,299	15,765	XXX	XXX
6. 2009	XXX	XXX	XXX	XXX	1,752	9,161	14,406	17,089	18,501	19,762	XXX	XXX
7. 2010	XXX	XXX	XXX	XXX	XXX	5,967	10,078	12,186	13,542	14,365	XXX	XXX
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	5,017	9,037	11,000	12,462	XXX	XXX
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,420	6,584	9,471	XXX	XXX
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,599	6,671	XXX	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,305	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	5,610	2,179	1,839	1,512	601	582	308	9	98	122
2. 2005	7,291	2,515	953	332	375	277	96	31	15	9
3. 2006	XXX	3,183	1,558	699	827	305	197	24	4	3
4. 2007	XXX	XXX	3,582	1,796	2,351	776	406	37	56	13
5. 2008	XXX	XXX	XXX	3,721	4,878	1,712	832	145	106	26
6. 2009	XXX	XXX	XXX	XXX	8,251	2,929	1,197	390	346	24
7. 2010	XXX	XXX	XXX	XXX	XXX	4,103	1,893	281	292	46
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,553	1,945	377	286
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,408	(54)	774
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,464	63
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,793

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed			
1. Prior	XXX	XXX	XXX									XXX
2. 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 1B - PRIVATE PASSENGER AUTO  
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12  Number of Claims Reported Direct and Assumed	
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received		11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX	24		3		7		8	34	XXX
2. 2005	19,595	10,479	9,116	9,802	5,152	1,102	773	1,620		94	6,600	6,224
3. 2006	16,774	8,738	8,036	8,865	4,655	863	494	1,536		73	6,116	5,134
4. 2007	16,517	10,166	6,350	11,745	7,451	1,095	806	1,308		70	5,891	5,623
5. 2008	19,854	12,461	7,394	16,142	10,597	1,777	1,067	1,299		99	7,555	7,307
6. 2009	11,760	4,292	7,467	8,087	3,218	787	309	1,034		46	6,382	4,040
7. 2010	5,430	30	5,400	3,234		234		649		42	4,117	1,912
8. 2011	2,912	(16)	2,929	1,677		141		190		24	2,008	1,132
9. 2012	714		714	366		28		46		7	440	252
10. 2013						1					1	6
11. 2014												2
12. Totals	XXX	XXX	XXX	59,941	31,072	6,031	3,448	7,690		464	39,142	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23  Salvage and Subrogation Anticipated	24  Total Net Losses and Expenses Unpaid	25  Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	9						1		1			10	2
2.	9											9	1
3.	1											1	1
4.	23						3		2			28	4
5.	17						2		1			19	7
6.	21						3		1			25	9
7.	30						4		2			37	8
8.	70						10		5			85	18
9.	40						6		3			49	9
10.	3											3	1
11.													
12.	223						30		15			268	59

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	9	2
2.	12,534	5,924	6,609	64.0	56.5	72.5			30.0	9	
3.	11,266	5,149	6,118	67.2	58.9	76.1			30.0	1	
4.	14,175	8,257	5,918	85.8	81.2	93.2			30.0	23	5
5.	19,238	11,663	7,574	96.9	93.6	102.4			30.0	17	3
6.	9,933	3,527	6,407	84.5	82.2	85.8			30.0	21	4
7.	4,154		4,154	76.5		76.9			30.0	30	7
8.	2,093		2,093	71.9		71.5			30.0	70	15
9.	489		489	68.5		68.5			30.0	40	9
10.	4		4						30.0	3	1
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	223	45

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			
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	6	1	170		1			175	XXX
2. 2005	29,962	16,250	13,713	15,872	11,293	3,411	644	2,183	2	84	9,527	7,115
3. 2006	25,363	21,978	3,385	13,093	9,181	2,966	613	1,898		47	8,163	5,509
4. 2007	26,565	17,600	8,966	15,186	9,800	2,827	571	2,024		146	9,665	5,244
5. 2008	24,513	15,822	8,691	12,142	8,982	2,400	577	1,910		312	6,892	3,791
6. 2009	21,320	7,141	14,180	11,282	3,753	2,218	606	2,066		273	11,207	3,012
7. 2010	11,161	867	10,294	6,807	850	1,389	115	1,125		78	8,357	1,590
8. 2011	9,946	788	9,158	5,689	488	1,214	19	1,262		64	7,658	1,503
9. 2012	14,730	945	13,785	5,543		1,107		1,738		57	8,389	1,912
10. 2013	20,882	892	19,990	5,200	132	800	6	1,559		104	7,421	2,409
11. 2014	28,779	1,640	27,140	3,092	156	288	1	640		62	3,863	2,685
12. Totals	XXX	XXX	XXX	93,913	44,637	18,790	3,152	16,406	2	1,227	81,317	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			
1.	8	1										8	1
2.	134								2			137	2
3.	21											21	2
4.	285	1					10		7			302	6
5.	673						22		17			712	12
6.	777	75	7				13		13		2	735	30
7.	562	109	108	88	1		95	75	25		27	518	25
8.	881	14	162	18	1		144	15	36		41	1,177	57
9.	2,543		369		1		244		67		169	3,224	265
10.	5,178	183	255	132	2	3	(34)	33	85		355	5,135	506
11.	4,566	329	5,183	377	3	2	1,962	32	1,573		780	12,546	1,145
12.	15,628	712	6,084	615	7	4	2,455	156	1,827		1,373	24,514	2,051

	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	8	
2.	21,603	11,939	9,664	72.1	73.5	70.5			30.0	134	2
3.	17,978	9,794	8,184	70.9	44.6	241.8			30.0	21	
4.	20,339	10,372	9,967	76.6	58.9	111.2			30.0	284	17
5.	17,164	9,560	7,605	70.0	60.4	87.5			30.0	673	39
6.	16,376	4,434	11,942	76.8	62.1	84.2			30.0	709	26
7.	10,112	1,237	8,874	90.6	142.7	86.2			30.0	473	44
8.	9,388	554	8,835	94.4	70.3	96.5			30.0	1,011	165
9.	11,613		11,613	78.8		84.2			30.0	2,912	312
10.	13,045	489	12,556	62.5	54.8	62.8			30.0	5,118	17
11.	17,307	898	16,409	60.1	54.8	60.5			30.0	9,043	3,504
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	20,386	4,129

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
	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	203	115	9	6	1		91	XXX	
2. 2005	2,739	1,438	1,301	935	516	106		189		92	714	163
3. 2006	1,652	1,916	(265)	355	140	54		107		15	376	75
4. 2007	473	340	133	644	231	28	6	24		3	459	14
5. 2008	772	319	453	351	16	29		18			381	14
6. 2009	1,616	747	869	675	81	64	8	43		29	693	39
7. 2010	1,685	484	1,201	694		78		39		15	811	43
8. 2011	2,951	818	2,133	1,861	78	208	3	75		58	2,063	80
9. 2012	3,873	1,054	2,819	1,380		156		36		13	1,572	52
10. 2013	1,568	1,511	56	307	305	31	29	19	15		8	20
11. 2014	242	88	154	1	1							6
12. Totals	XXX	XXX	XXX	7,406	1,484	763	52	551	15	225	7,170	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.	1,014	817	117						5			318	4
2.	27		9									36	
3.	6		2									8	
4.	109	105			5	4	1	1	8		2	12	1
5.	2		1									3	
6.	69	5	1		9				4		1	79	2
7.	6		3		3							12	1
8.	144	3	3		11		1		10		2	166	2
9.	979	594	154	2	29	5	9	6	69		15	634	4
10.	113	84	612	611	21	9	28	27	55	55	2	42	3
11.	3	2	30	28					2	2		2	6
12.	2,473	1,610	932	642	79	19	40	34	153	57	21	1,314	23

	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	314	5
2.	1,265	516	750	46.2	35.8	57.6			30.0	36	
3.	524	140	383	31.7	7.3	(144.9)			30.0	8	
4.	819	348	472	173.2	102.3	354.8			30.0	4	9
5.	401	16	385	51.9	5.1	85.0			30.0	3	
6.	866	94	772	53.6	12.5	88.9			30.0	66	14
7.	824		824	48.9		68.6			30.0	9	3
8.	2,314	85	2,230	78.4	10.3	104.5			30.0	144	22
9.	2,813	607	2,206	72.6	57.6	78.3			30.0	538	96
10.	1,186	1,136	51	75.7	75.2	89.9			30.0	30	13
11.	36	34	3	15.1	38.4	1.8			30.0	2	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,153	161

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			3					3	XXX
2. 2005	272	179	93	22	21	4	1	38			44	10
3. 2006	24	429	(406)		2						(2)	
4. 2007	1	6	(5)	14	11	1		2			6	1
5. 2008	4	(5)	9		2			2			1	
6. 2009	4	1	4		1						(1)	
7. 2010	2		2									
8. 2011												
9. 2012												
10. 2013												
11. 2014												
12. Totals	XXX	XXX	XXX	37	35	8	1	43			51	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.			3									3	
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.			3									3	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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	3	
2.	65	21	44	23.8	11.8	47.0			30.0		
3.		2	(2)		0.4	0.4			30.0		
4.	17	11	6	1,866.7	171.4	(111.1)			30.0		
5.	3	2	1	64.3	(33.3)	13.8			30.0		
6.		1	(1)		200.0	(33.3)			30.0		
7.									30.0		
8.									30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3	



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	3		3									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.									30.0		
3.									30.0		
4.									30.0		
5.									30.0		
6.									30.0		
7.									30.0		
8.									30.0		
9.									30.0		
10.									30.0		
11.									30.0		
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				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	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								XXX	
2. 2005	272	196	76	11	11	5		9		14	1	
3. 2006	58	209	(151)		9		2			(11)		
4. 2007	86	100	(14)		21	3	3	1		(20)	1	
5. 2008	143	102	41	52	28	5	1	9		38	5	
6. 2009	125	32	94	299	14	16	4	5		301	5	
7. 2010	95	14	81	2		1		1		4	2	
8. 2011	129	14	115								1	
9. 2012	162	13	149	5		4				9	1	
10. 2013	305	36	269	5		9				14	1	
11. 2014	460	40	420									
12. Totals	XXX	XXX	XXX	372	83	45	10	24		349	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.													1
10.			1									1	
11.	1		10	12			1	1				(1)	
12.	1		11	12			1	1	1		1		1

	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.	25	11	14	9.2	5.5	18.8			30.0		
3.		11	(11)		5.2	7.2			30.0		
4.	4	24	(20)	4.7	23.8	140.1			30.0		
5.	66	29	38	46.2	28.1	91.2			30.0		
6.	320	19	301	254.8	58.6	321.8			30.0		
7.	4		4	3.8		4.4			30.0		
8.				0.2		0.3			30.0		
9.	9		9	5.3		5.8			30.0		
10.	15		15	4.8		5.5			30.0	1	
11.	12	13	(1)	2.5	31.2	(0.2)			30.0	(1)	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		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	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												
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					1		1	XXX	
2. 2013											XXX	
3. 2014											XXX	
4. Totals	XXX	XXX	XXX					1		1	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											1	
2.													
3.													
4.	1											1	

	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.									30.0			
3.									30.0			
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	(54)	(2)	34		5		34	(14)	XXX
2. 2013	1,061		1,061	755		35		325		137	1,114	421
3. 2014	1,661	21	1,640	1,043	6	46		882		111	1,964	569
4. Totals	XXX	XXX	XXX	1,743	5	115		1,212		282	3,065	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.	4						1					5	
2.	2		5									7	1
3.	52	1	36	(1)			22	1	19		9	128	30
4.	58	1	40	(1)			23	1	19		9	140	31

	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	4	
2.	1,121		1,121	105.6		105.6			30.0	6	
3.	2,100	8	2,093	126.4	35.3	127.6			30.0	88	40
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	99	40

SCHEDULE P-PART 1K - FIDELITY/SURETY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12  Number of Claims Reported Direct and Assumed
	1  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX	828	749	29	24			219	85	XXX
2. 2013	1,350	1,323	27	98	98	1	1			2		XXX
3. 2014	1,171	1,088	83	1	1							XXX
4. Totals	XXX	XXX	XXX	928	848	29	24			221	85	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.	8								7			15	
2.													
3.			575	575			37	37					
4.	8		575	575			37	37	7			15	

	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	8	7	
2.	99	99		7.3	7.5				30.0			
3.	613	613		52.3	56.4				30.0			
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	8	7	

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE



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

(\$000 OMITTED)

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

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

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	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 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	4,105	4,226	5,044	4,858	4,667	4,680	4,616	4,615	4,641	4,622	(19)	7
2. 2005	5,390	5,010	5,092	5,134	5,127	5,081	5,016	5,000	5,005	4,989	(16)	(11)
3. 2006	XXX	4,969	4,857	4,773	4,768	4,668	4,609	4,594	4,598	4,581	(16)	(12)
4. 2007	XXX	XXX	4,395	4,476	5,030	4,837	4,686	4,589	4,622	4,609	(13)	19
5. 2008	XXX	XXX	XXX	5,888	6,878	6,362	6,316	6,315	6,327	6,274	(53)	(41)
6. 2009	XXX	XXX	XXX	XXX	5,599	5,536	5,405	5,280	5,340	5,372	31	92
7. 2010	XXX	XXX	XXX	XXX	XXX	4,172	4,376	3,452	3,514	3,502	(12)	50
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,933	1,830	1,905	1,897	(7)	68
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	546	436	440	4	(106)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	4	(4)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(105)	66

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

1. Prior	13,443	10,841	10,645	10,988	11,177	12,197	11,887	11,879	11,884	11,992	108	113
2. 2005	10,029	7,630	7,670	7,854	7,881	7,964	7,544	7,436	7,410	7,482	71	46
3. 2006	XXX	6,299	6,490	6,284	6,037	6,151	6,397	6,332	6,266	6,286	20	(46)
4. 2007	XXX	XXX	6,258	6,172	6,528	6,951	7,705	7,799	7,987	7,936	(51)	137
5. 2008	XXX	XXX	XXX	5,834	5,966	6,034	6,389	5,902	5,899	5,678	(222)	(225)
6. 2009	XXX	XXX	XXX	XXX	8,480	9,367	10,448	10,429	10,133	9,862	(271)	(567)
7. 2010	XXX	XXX	XXX	XXX	XXX	7,476	7,071	7,571	7,803	7,724	(79)	154
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	6,375	8,880	7,828	7,536	(292)	(1,344)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,766	9,418	9,808	389	1,042
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,882	10,912	30	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,196	XXX	XXX
12. Totals											(296)	(691)

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

1. Prior	1,665	1,124	1,095	1,149	1,113	1,127	1,157	976	1,070	1,072	2	95
2. 2005	943	587	555	569	576	549	547	546	573	561	(12)	15
3. 2006	XXX	379	333	313	308	286	280	278	278	277	(2)	(1)
4. 2007	XXX	XXX	337	392	407	411	432	441	452	439	(13)	(1)
5. 2008	XXX	XXX	XXX	342	273	322	368	405	398	367	(31)	(38)
6. 2009	XXX	XXX	XXX	XXX	629	703	697	780	753	725	(28)	(54)
7. 2010	XXX	XXX	XXX	XXX	XXX	714	832	881	906	784	(122)	(97)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,611	2,284	2,256	2,145	(111)	(139)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,826	1,797	2,101	305	275
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	46	22	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	XXX	XXX
12. Totals											10	56

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,028	621	581	584	593	552	598	599	595	598	3	(1)
2. 2005	94	31	18	16	15	8	6	6	6	6		
3. 2006	XXX	3	1	1	1	(1)	(2)	(2)	(2)	(2)		
4. 2007	XXX	XXX	5	5	5	4	4	4	4	4		
5. 2008	XXX	XXX	XXX	2	1		(1)	(1)	(1)	(1)		
6. 2009	XXX	XXX	XXX	XXX	1		(1)	(1)	(1)	(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				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											3	(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	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				XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											(2)	(2)

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

1. Prior	1,409	1,415	1,279	1,261	1,293	1,260	1,260	1,273	1,271	1,263	(9)	(10)
2. 2005	61	39	21	10	10	6	5	5	5	5		
3. 2006	XXX	11	7	3	2	(7)	(11)	(11)	(11)	(11)		
4. 2007	XXX	XXX	23	17	16	(9)	(20)	(20)	(20)	(20)		
5. 2008	XXX	XXX	XXX	47	27	56	28	30	29	29		(2)
6. 2009	XXX	XXX	XXX	XXX	90	97	81	235	257	296	40	61
7. 2010	XXX	XXX	XXX	XXX	XXX	43	15	10	3	3		(7)
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	15	9	1			(9)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	10	9	(1)	6
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	15	(145)	XXX
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	XXX	XXX
12. Totals											(116)	39

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	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	5	4	2	(2)	(3)
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											(2)	(3)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	130	57	18	(39)	(113)
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	915	796	(119)	XXX
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,191	XXX	XXX
4. Totals											(158)	(113)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98	332	203	(129)	105
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											(129)	105

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	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				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.	1,841	2,942	3,425	4,170	4,427	4,500	4,558	4,585	4,612	2,445	4,382
2. 2005	1,247	2,996	3,995	4,587	4,705	4,878	4,944	4,949	4,969	4,980	3,318	2,906
3. 2006	XXX	1,738	3,205	4,042	3,961	4,334	4,497	4,562	4,578	4,580	2,932	2,201
4. 2007	XXX	XXX	1,644	3,397	3,278	4,250	4,420	4,497	4,556	4,583	3,230	2,389
5. 2008	XXX	XXX	XXX	2,712	2,666	4,784	5,709	6,061	6,228	6,256	3,905	3,395
6. 2009	XXX	XXX	XXX	XXX	239	3,451	4,528	5,055	5,248	5,348	2,297	1,734
7. 2010	XXX	XXX	XXX	XXX	XXX	1,415	2,657	3,151	3,410	3,468	1,096	808
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	652	1,336	1,668	1,817	593	521
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	209	317	394	119	125
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1		4
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1

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

1. Prior	.000.	4,639	7,608	9,374	8,398	10,597	11,423	11,540	11,810	11,984	1,582	1,502
2. 2005	1,149	3,047	4,694	6,101	4,859	6,446	6,905	7,147	7,248	7,347	2,389	4,724
3. 2006	XXX	1,317	2,704	3,942	1,137	3,549	5,232	5,911	6,169	6,265	2,057	3,451
4. 2007	XXX	XXX	1,307	2,738	(510)	2,283	4,781	6,587	7,155	7,641	1,985	3,252
5. 2008	XXX	XXX	XXX	1,253	(3,202)	339	2,651	3,741	4,528	4,982	1,745	2,034
6. 2009	XXX	XXX	XXX	XXX	(1,605)	1,592	5,387	7,242	8,301	9,140	1,548	1,434
7. 2010	XXX	XXX	XXX	XXX	XXX	1,791	4,087	5,538	6,532	7,231	791	774
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,711	4,018	5,305	6,396	777	669
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,955	4,290	6,651	904	742
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,890	5,862	1,022	882
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,223	803	736

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

1. Prior	.000.	.235	.463	.617	.381	.440	.488	.589	.668	.758	.84	.41
2. 2005	.257	.341	.417	.468	.422	.489	.501	.508	.517	.525	.93	.70
3. 2006	XXX	.172	.212	.247	.243	.255	.261	.266	.268	.269	.39	.36
4. 2007	XXX	XXX	.104	.209	.271	.290	.305	.325	.342	.435	.11	.3
5. 2008	XXX	XXX	XXX	.45	.129	.191	.233	.329	.363	.364	.11	.3
6. 2009	XXX	XXX	XXX	XXX	.143	.399	.478	.599	.642	.650	.29	.8
7. 2010	XXX	XXX	XXX	XXX	XXX	.180	.466	.605	.704	.772	.38	.5
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	.624	1,413	1,768	1,989	.71	.8
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.418	1,084	1,536	.43	.5
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		.4	.14	.2
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000.	.238	.408	.488	.286	.435	.586	.587	.592	.595	.22	.34
2. 2005	.8	.9	.12	.12	.6	.6	.6	.6	.6	.6	.4	.6
3. 2006	XXX				(2)	(2)	(2)	(2)	(2)	(2)		
4. 2007	XXX	XXX	.4	.4	.4	.4	.4	.4	.4	.4	.1	
5. 2008	XXX	XXX	XXX		(1)	(1)	(1)	(1)	(1)	(1)		
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			



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.	.1,140	.1,182	.1,202	.1,254	.1,260	.1,260	.1,263	.1,263	.1,263	.14	.13
2. 2005		.2	.8	.8	.5	.5	.5	.5	.5	.5		.1
3. 2006	.XXX				(11)	(11)	(11)	(11)	(11)	(11)		
4. 2007	.XXX	.XXX			(22)	(20)	(20)	(20)	(20)	(20)		.1
5. 2008	.XXX	.XXX	.XXX		(24)	24	25	29	29	29	.2	.3
6. 2009	.XXX	.XXX	.XXX	.XXX	(16)	(7)		57	69	296	.2	.3
7. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.3	.3	.3	.3	.1	.2
8. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		.7	.9		
10. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3	.14		
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	.1	.1	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	.32	.13	(29)	.74
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.706	.790	.249	.171
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082	.299	.240

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.110	.195	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	986	377	1,071	961	43	25		1		1
2. 2005	1,930	676	175	69	46	23	2	1		
3. 2006	XXX	1,161	440	180	99	56		1		
4. 2007	XXX	XXX	1,164	397	697	170	89	2	(2)	3
5. 2008	XXX	XXX	XXX	1,397	1,665	448	146	19	5	2
6. 2009	XXX	XXX	XXX	XXX	2,186	705	269	26	11	3
7. 2010	XXX	XXX	XXX	XXX	XXX	1,348	1,204	49	13	4
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	523	68	11	10
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	156	17	6
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior	3,634	1,459	544	385	355	299	48	(15)		
2. 2005	4,756	1,658	690	241	321	240	87	21		
3. 2006	XXX	1,960	1,034	493	692	230	193	20		
4. 2007	XXX	XXX	2,348	1,284	1,583	565	266	33	46	10
5. 2008	XXX	XXX	XXX	2,076	3,071	1,130	663	77	69	23
6. 2009	XXX	XXX	XXX	XXX	5,283	1,879	789	176	124	20
7. 2010	XXX	XXX	XXX	XXX	XXX	2,448	487	68	147	39
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,530	1,433	104	272
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,392	(259)	613
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,201	56
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,735

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

1. Prior	344	196	165	133	160	297	260	23	97	117
2. 2005	296	78	26	14	2	10	7	9	14	9
3. 2006	XXX	133	68	26	28	15	4	4	4	2
4. 2007	XXX	XXX	107	79	39	27	51	2	12	
5. 2008	XXX	XXX	XXX	205	86	50	22	47	33	1
6. 2009	XXX	XXX	XXX	XXX	205	106	64	93	60	2
7. 2010	XXX	XXX	XXX	XXX	XXX	250	168	154	123	3
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	458	425	228	4
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	821	164	155
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	198	52	17	11	33	(28)				3
2. 2005	60	10	4	2	8	2				
3. 2006	XXX	2	1	1	2	1				
4. 2007	XXX	XXX	1	1	1					
5. 2008	XXX	XXX	XXX	1	2	1				
6. 2009	XXX	XXX	XXX	XXX	2	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	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 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	454	142	50	38	34					
2. 2005	49	25	12	1	4	1				
3. 2006	XXX	7	5	2	11	3				
4. 2007	XXX	XXX	17	11	28	10				
5. 2008	XXX	XXX	XXX	41	41	27	2	2		
6. 2009	XXX	XXX	XXX	XXX	56	33	12	19	(7)	
7. 2010	XXX	XXX	XXX	XXX	XXX	41	12	7		
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	14	9		
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2)

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	2	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	31	14	1
2. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89	5
3. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	208	
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	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	167									
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	222									
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

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	2,123	(537)	249	103	41	17	10	3	2	(1)
2. 2005	2,064	2,879	3,129	3,248	3,290	3,308	3,314	3,316	3,317	3,318
3. 2006	XXX	1,806	2,577	2,817	2,875	2,911	2,928	2,932	2,933	2,932
4. 2007	XXX	XXX	2,040	2,970	3,128	3,204	3,224	3,231	3,234	3,230
5. 2008	XXX	XXX	XXX	2,625	3,489	3,745	3,834	3,881	3,905	3,905
6. 2009	XXX	XXX	XXX	XXX	1,401	2,064	2,208	2,271	2,292	2,297
7. 2010	XXX	XXX	XXX	XXX	XXX	715	991	1,062	1,092	1,096
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	353	530	576	593
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87	110	119
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	1,361	643	286	116	44	21	13	6	27	2
2. 2005	1,679	597	267	102	39	14	6	4	2	1
3. 2006	XXX	1,365	447	94	75	23	8	2	2	1
4. 2007	XXX	XXX	1,262	273	142	44	17	9	8	4
5. 2008	XXX	XXX	XXX	1,587	456	151	70	22	14	7
6. 2009	XXX	XXX	XXX	XXX	1,020	253	102	30	16	9
7. 2010	XXX	XXX	XXX	XXX	XXX	487	121	49	15	8
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	286	91	38	18
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	19	9
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	1
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	1,602	118	25	9	1,346		7	2	24	(25)
2. 2005	5,118	5,565	5,613	5,629	6,217	6,220	6,222	6,224	6,225	6,224
3. 2006	XXX	4,486	4,814	4,855	5,119	5,127	5,133	5,133	5,134	5,134
4. 2007	XXX	XXX	4,842	5,331	5,604	5,614	5,619	5,620	5,623	5,623
5. 2008	XXX	XXX	XXX	6,476	7,191	7,228	7,271	7,282	7,307	7,307
6. 2009	XXX	XXX	XXX	XXX	3,673	3,938	4,018	4,028	4,040	4,040
7. 2010	XXX	XXX	XXX	XXX	XXX	1,708	1,874	1,904	1,912	1,912
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,004	1,113	1,130	1,132
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	250	252
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	4,426	439	205	85	41	22	14	6	4	2
2. 2005	1,251	1,993	2,212	2,298	2,346	2,372	2,383	2,387	2,388	2,389
3. 2006	XXX	1,152	1,746	1,898	1,975	2,023	2,045	2,053	2,057	2,057
4. 2007	XXX	XXX	1,118	1,658	1,816	1,908	1,954	1,974	1,983	1,985
5. 2008	XXX	XXX	XXX	930	1,419	1,593	1,676	1,714	1,738	1,745
6. 2009	XXX	XXX	XXX	XXX	836	1,283	1,425	1,500	1,531	1,548
7. 2010	XXX	XXX	XXX	XXX	XXX	451	686	747	775	791
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	447	678	741	777
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483	783	904
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	596	1,022
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	803

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	976	469	216	107	59	31	11	6	3	1
2. 2005	1,334	474	227	120	60	26	8	4	2	2
3. 2006	XXX	1,208	377	179	106	54	18	8	4	2
4. 2007	XXX	XXX	1,028	400	210	117	45	21	13	6
5. 2008	XXX	XXX	XXX	806	383	219	101	56	25	12
6. 2009	XXX	XXX	XXX	XXX	751	378	182	110	47	30
7. 2010	XXX	XXX	XXX	XXX	XXX	413	156	89	40	25
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	436	186	98	57
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	605	402	265
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	948	506
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,145

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	9,732	190	63	32	500	10	8	4	2	1
2. 2005	6,194	6,836	6,944	6,967	7,107	7,111	7,113	7,115	7,115	7,115
3. 2006	XXX	4,782	5,270	5,326	5,493	5,501	5,506	5,508	5,509	5,509
4. 2007	XXX	XXX	4,479	4,963	5,189	5,220	5,231	5,239	5,243	5,244
5. 2008	XXX	XXX	XXX	3,112	3,629	3,721	3,761	3,779	3,790	3,791
6. 2009	XXX	XXX	XXX	XXX	2,470	2,862	2,965	3,002	3,009	3,012
7. 2010	XXX	XXX	XXX	XXX	XXX	1,364	1,538	1,574	1,584	1,590
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	1,316	1,467	1,494	1,503
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,471	1,850	1,912
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,976	2,409
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,685

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	3,721	43	25	8	4	2		1	1	1
2. 2005	29	65	78	87	90	92	92	92	93	93
3. 2006	XXX	9	27	35	36	38	38	39	39	39
4. 2007	XXX	XXX	3	9	11	11	11	11	11	11
5. 2008	XXX	XXX	XXX	6	9	9	10	11	11	11
6. 2009	XXX	XXX	XXX	XXX	5	23	24	27	29	29
7. 2010	XXX	XXX	XXX	XXX	XXX	14	29	35	37	38
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	24	61	67	71
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	38	43
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	14
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	93	51	26	17	10	8	7	6	5	4
2. 2005	72	29	16	8	3	1	1	1		
3. 2006	XXX	33	13	6	3	1	1			
4. 2007	XXX	XXX	8	3	1	1	1	1	1	1
5. 2008	XXX	XXX	XXX	5	2	1	1			
6. 2009	XXX	XXX	XXX	XXX	18	6	6	5	3	2
7. 2010	XXX	XXX	XXX	XXX	XXX	16	6	4	1	1
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	38	13	5	2
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	8	4
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	3
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

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	4,201	23	8	4	1	(1)	1			
2. 2005	127	151	158	161	163	163	163	163	163	163
3. 2006	XXX	55	71	74	74	74	75	75	75	75
4. 2007	XXX	XXX	13	14	14	14	14	14	14	14
5. 2008	XXX	XXX	XXX	12	13	13	14	14	14	14
6. 2009	XXX	XXX	XXX	XXX	26	35	37	38	38	39
7. 2010	XXX	XXX	XXX	XXX	XXX	32	38	43	43	43
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	66	81	80	80
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	51	52
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	20
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	329	10	7	3	1	1	1			
2. 2005	4	4	4	4	4	4	4	4	4	4
3. 2006	XXX									
4. 2007	XXX	XXX	1	1	1	1	1	1	1	1
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	44	29	12	8	9	4	1	1		
2. 2005	4	2	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	

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	480	8	2	3	2	(3)	1			
2. 2005	9	10	10	10	10	10	10	10	10	10
3. 2006	XXX									
4. 2007	XXX	XXX	1	1	1	1	1	1	1	1
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 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	35	8	1		1					
2. 2005										
3. 2006	XXX									
4. 2007	XXX	XXX								
5. 2008	XXX	XXX	XXX		1	1	1	2	2	2
6. 2009	XXX	XXX	XXX	XXX			1	1	2	2
7. 2010	XXX	XXX	XXX	XXX	XXX		1	1	1	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	

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	21	7	2	2	1					
2. 2005	1	1								
3. 2006	XXX									
4. 2007	XXX	XXX			1					
5. 2008	XXX	XXX	XXX		1	1				
6. 2009	XXX	XXX	XXX	XXX	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			1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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	66	3	1			(1)				
2. 2005	1	1	1	1	1	1	1	1	1	1
3. 2006	XXX									
4. 2007	XXX	XXX			1	1	1	1	1	1
5. 2008	XXX	XXX	XXX	1	4	5	5	5	5	5
6. 2009	XXX	XXX	XXX	XXX	3	4	5	5	5	5
7. 2010	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX				1
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX			1
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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										
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 Country Insurance Company

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	5,011	7									
2. 2005	24,051	29,488	29,498	29,498	29,498	29,498	29,498	29,498	29,498	29,498	
3. 2006	XXX	19,919	26,391	26,396	26,509	26,509	26,509	26,509	26,509	26,509	
4. 2007	XXX	XXX	20,059	27,709	27,703	27,703	27,703	27,703	27,703	27,703	
5. 2008	XXX	XXX	XXX	16,858	22,704	22,703	22,702	22,702	22,702	22,702	
6. 2009	XXX	XXX	XXX	XXX	15,369	18,430	18,423	18,423	18,423	18,423	
7. 2010	XXX	XXX	XXX	XXX	XXX	8,100	9,792	9,792	9,792	9,792	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	8,262	10,100	10,099	10,099	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,892	21,242	21,292	50
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,533	23,922	11,389
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,341	17,341
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,779
13. Earned Premiums (Sc P-Pt 1)	29,962	25,363	26,565	24,513	21,320	11,161	9,946	14,730	20,882	28,779	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	3,362	3,205									
2. 2005	12,887	19,166	19,174	19,174	19,174	19,174	19,174	19,174	19,174	19,174	
3. 2006	XXX	12,495	17,393	17,397	17,445	17,445	17,445	17,445	17,445	17,445	
4. 2007	XXX	XXX	13,109	18,911	18,908	18,908	18,908	18,908	18,908	18,908	
5. 2008	XXX	XXX	XXX	10,016	13,163	13,163	13,163	13,163	13,163	13,163	
6. 2009	XXX	XXX	XXX	XXX	3,955	4,171	4,171	4,171	4,171	4,171	
7. 2010	XXX	XXX	XXX	XXX	XXX	651	752	752	752	752	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	687	786	786	786	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	846	1,207	1,209	2
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	532	1,064	533
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,105	1,105
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,640
13. Earned Premiums (Sc P-Pt 1)	16,250	21,978	17,600	15,822	7,141	867	788	945	892	1,640	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	333	(14)	8	2							
2. 2005	2,406	2,469	2,469	2,456	2,459	2,459	2,459	2,459	2,459	2,459	
3. 2006	XXX	1,602	1,684	1,679	1,678	1,678	1,678	1,678	1,678	1,678	
4. 2007	XXX	XXX	384	488	488	488	488	488	488	488	
5. 2008	XXX	XXX	XXX	684	690	679	679	679	679	679	
6. 2009	XXX	XXX	XXX	XXX	1,609	1,532	1,528	1,528	1,528	1,528	
7. 2010	XXX	XXX	XXX	XXX	XXX	1,772	1,781	1,774	1,774	1,774	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	2,947	2,971	3,016	2,989	(26)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,855	5,092	5,073	(19)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	287	290	3
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	284	284
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	242
13. Earned Premiums (Sc P-Pt 1)	2,739	1,652	473	772	1,616	1,685	2,951	3,873	1,568	242	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	172	471	7	2							
2. 2005	1,266	1,577	1,577	1,566	1,569	1,569	1,569	1,569	1,569	1,569	
3. 2006	XXX	1,134	1,211	1,207	1,206	1,206	1,206	1,206	1,206	1,206	
4. 2007	XXX	XXX	257	325	330	330	330	330	330	330	
5. 2008	XXX	XXX	XXX	264	293	293	293	293	293	293	
6. 2009	XXX	XXX	XXX	XXX	712	684	683	683	683	683	
7. 2010	XXX	XXX	XXX	XXX	XXX	512	514	513	512	512	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	817	821	865	825	(39)
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,052	2,289	2,260	(29)
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	238	7
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	149
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88
13. Earned Premiums (Sc P-Pt 1)	1,438	1,916	340	319	747	484	818	1,054	1,511	88	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	248	10	(3)								
2. 2005	23	35	35	35	35	35	35	35	35	35	
3. 2006	XXX	2	4	4	4	4	4	4	4	4	
4. 2007	XXX	XXX	2	4	4	4	4	4	4	4	
5. 2008	XXX	XXX	XXX	2	4	4	4	4	4	4	
6. 2009	XXX	XXX	XXX	XXX	2	4	4	4	4	4	
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)	272	24	1	4	4	2					XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	163	388	(17)								
2. 2005	15	55	55	55	55	55	55	55	55	55	
3. 2006	XXX	2	12	12	12	12	12	12	12	12	
4. 2007	XXX	XXX	12	10	10	10	10	10	10	10	
5. 2008	XXX	XXX	XXX	(2)	(2)	(2)	(2)	(2)	(2)	(2)	
6. 2009	XXX	XXX	XXX	XXX		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)	179	429	6	(5)	1						XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	
1. Prior	247	2									
2. 2005	25	39	39	39	39	39	39	39	39	39	
3. 2006	XXX	43	57	57	57	57	57	57	57	57	
4. 2007	XXX	XXX	72	105	105	105	105	105	105	105	
5. 2008	XXX	XXX	XXX	110	135	174	174	174	174	174	
6. 2009	XXX	XXX	XXX	XXX	101	110	110	110	110	110	
7. 2010	XXX	XXX	XXX	XXX	XXX	47	68	68	68	68	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	108	141	141	141	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	243	246	3
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	191	365	174
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283	283
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	460
13. Earned Premiums (Sc P-Pt 1)	272	58	86	143	125	95	129	162	305	460	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	176	141									
2. 2005	20	52	52	52	52	52	52	52	52	52	
3. 2006	XXX	36	47	47	47	47	47	47	47	47	
4. 2007	XXX	XXX	89	114	114	114	114	114	114	114	
5. 2008	XXX	XXX	XXX	77	88	88	88	88	88	88	
6. 2009	XXX	XXX	XXX	XXX	31	33	33	33	33	33	
7. 2010	XXX	XXX	XXX	XXX	XXX	12	12	12	12	12	
8. 2011	XXX	XXX	XXX	XXX	XXX	XXX	15	17	17	17	
9. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	25	25	
10. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	36	14
11. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40
13. Earned Premiums (Sc P-Pt 1)	196	209	100	102	32	14	14	13	36	40	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											
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 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
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 .....	268					
3. Commercial Auto/Truck Liability/Medical .....	24,514			30,640		
4. Workers' Compensation .....	1,314			156		
5. Commercial Multiple Peril .....	3					
6. Medical Professional Liability-Occurrence .....						
7. Medical Professional Liability -Claims-Made .....						
8. Special Liability .....						
9. Other Liability-Occurrence .....	1			490		
10. Other Liability-Claims-Made .....						
11. Special Property .....	1					
12. Auto Physical Damage .....	140			2,057		
13. Fidelity/Surety .....	15			83		
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	26,254			33,426		

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)

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	

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

SECTION 1						
Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....						
2. Private Passenger Auto Liability/Medical .....	268					
3. Commercial Auto/Truck Liability/Medical.....	24,514			30,640		
4. Workers' Compensation .....	1,314			156		
5. Commercial Multiple Peril .....	3					
6. Medical Professional Liability-Occurrence ..						
7. Medical Professional Liability -Claims- Made .....						
8. Special Liability .....						
9. Other Liability-Occurrence .....	1			490		
10. Other Liability-Claims-made .....						
11. Special Property .....	1					
12. Auto Physical Damage .....	140			2,057		
13. Fidelity/Surety .....	15			83		
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	26,254			33,426		

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

\$ .....15
6.

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

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

Yes [ X ] No [   ]
- 7.2

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL N								
2. Alaska	AK N								
3. Arizona	AZ N								
4. Arkansas	AR N								
5. California	CA N								
6. Colorado	CO N								
7. Connecticut	CT L					(40,000)			
8. Delaware	DE N								
9. Dist. Columbia	DC L								
10. Florida	FL N								
11. Georgia	GA N								
12. Hawaii	HI N								
13. Idaho	ID E								
14. Illinois	IL L	5,136,557	5,143,824		3,027,145	2,729,532	7,601,043	4,400	
15. Indiana	IN L	813,532	797,181		554,029	374,055	335,599	6,791	
16. Iowa	IA L	239,677	233,773		80,358	34,316	42,525	2,781	
17. Kansas	KS E								
18. Kentucky	KY L	1,121,090	994,101		354,683	384,706	416,597	13,174	
19. Louisiana	LA N								
20. Maine	ME N								
21. Maryland	MD N								
22. Massachusetts	MA L								
23. Michigan	MI L	10,136,889	9,421,037		5,638,653	4,669,846	8,640,696	79,493	
24. Minnesota	MN L	6,653,945	5,636,177		2,284,004	2,110,345	2,428,825	66,157	
25. Mississippi	MS L								
26. Missouri	MO N								
27. Montana	MT N								
28. Nebraska	NE N								
29. Nevada	NV L	1,552,717	1,473,629		545,672	877,423	763,578	3,480	
30. New Hampshire	NH N								
31. New Jersey	NJ N								
32. New Mexico	NM N								
33. New York	NY L	28,913,784	25,154,098		6,549,409	9,570,301	19,289,460	37,947	
34. No. Carolina	NC N								
35. No. Dakota	ND E								
36. Ohio	OH L				172,000	87,438	24,000		
37. Oklahoma	OK L	1,219,324	1,233,837		280,025	1,880,662	2,087,547	3,580	
38. Oregon	OR E								
39. Pennsylvania	PA L	2,400,663	1,436,168		354,351	480,435	1,136,642	1,690	
40. Rhode Island	RI N								
41. So. Carolina	SC N								
42. So. Dakota	SD L								
43. Tennessee	TN E								
44. Texas	TX L	3,237,520	5,034,302		2,010,929	2,278,522	1,736,677	43,161	
45. Utah	UT L								
46. Vermont	VT N								
47. Virginia	VA N								
48. Washington	WA N								
49. West Virginia	WV E								
50. Wisconsin	WI L	1,903,153	1,938,228		844,948	450,344	946,952	21,710	
51. Wyoming	WY N								
52. American Samoa	AS N								
53. Guam	GU N								
54. Puerto Rico	PR N								
55. U.S. Virgin Islands	VI N								
56. Northern Mariana Islands	MP N								
57. Canada	CAN N								
58. Aggregate other alien	OT XXX								
59. Totals	(a) 19	63,328,851	58,496,356		22,696,206	25,887,925	45,450,142	284,365	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX								

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

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

Location of risk

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

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

Allocated By States and Territories

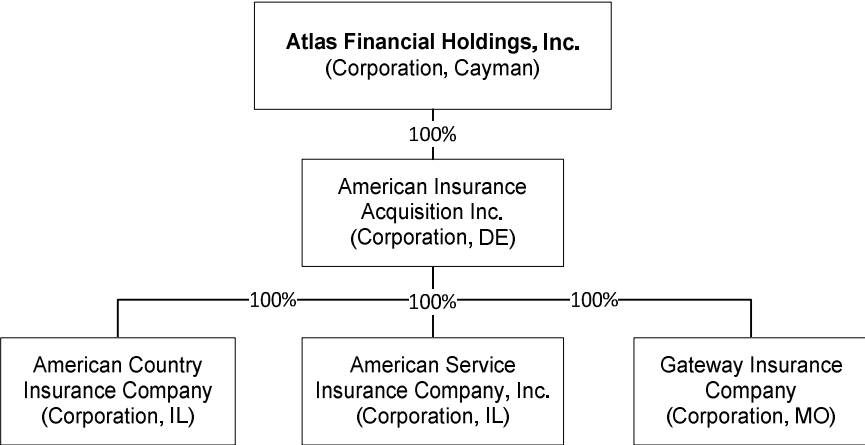
States, Etc.		Direct Business Only					
		1	2	3	4	5	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama .....	AL .....						
2. Alaska .....	AK .....						
3. Arizona .....	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]

## 68

## 68

## 68

68

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

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

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

Bar Code:

8.   
3 8 2 3 7 2 0 1 4 2 0 1 0 0 0 0 0
12.   
3 8 2 3 7 2 0 1 4 4 2 0 0 0 0 0 0
13.   
3 8 2 3 7 2 0 1 4 2 4 0 0 0 0 0 0
14.   
3 8 2 3 7 2 0 1 4 3 6 0 5 9 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

15.	 3 8 2 3 7 2 0 1 4 4 5 5 0 0 0 0 0
16.	 3 8 2 3 7 2 0 1 4 4 9 0 0 0 0 0 0
17.	 3 8 2 3 7 2 0 1 4 3 8 5 0 0 0 0 0
18.	 3 8 2 3 7 2 0 1 4 4 0 1 0 0 0 0 0
19.	 3 8 2 3 7 2 0 1 4 3 6 5 0 0 0 0 0
22.	 3 8 2 3 7 2 0 1 4 4 0 0 0 0 0 0 0
23.	 3 8 2 3 7 2 0 1 4 5 0 0 0 0 0 0 0
24.	 3 8 2 3 7 2 0 1 4 5 0 5 0 0 0 0 0
25.	 3 8 2 3 7 2 0 1 4 2 2 4 0 0 0 0 0
26.	 3 8 2 3 7 2 0 1 4 2 2 5 0 0 0 0 0
27.	 3 8 2 3 7 2 0 1 4 2 2 6 0 0 0 0 0
28.	 3 8 2 3 7 2 0 1 4 2 3 0 5 9 0 0 0
29.	 3 8 2 3 7 2 0 1 4 3 0 6 0 0 0 0 0
30.	 3 8 2 3 7 2 0 1 4 2 1 0 0 0 0 0 0
31.	 3 8 2 3 7 2 0 1 4 2 1 6 5 9 0 0 0
32.	 3 8 2 3 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 assets - security deposit.....	9,916	9,916		
2597. Summary of remaining write-ins for Line 25 from page 2	9,916	9,916		

P004 Additional Aggregate Lines for Page 4 Line 14.

\*STMTINCOME - Statement of Income

	1 Current Year	2 Prior Year
1404. Fines and penalties.....	(1,393)	(1,567)
1405. ....		
1497. Summary of remaining write-ins for Line 14 from page 4	(1,393)	(1,567)

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.....	1,333	10,451	62	11,846
2405. Charitable contributions.....	54	254		308
2497. Summary of remaining write-ins for Line 24 from page 11	1,387	10,705	62	12,153

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 .....	2,557,444	6.783	2,557,444		2,557,444	6.783
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 .....	1,001,363	2.656	1,001,363		1,001,363	2.656
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities) .....						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations .....						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations .....	185,706	0.493	185,706		185,706	0.493
1.43 Revenue and assessment obligations .....						
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 .....	7,671	0.020	7,671		7,671	0.020
1.512 Issued or guaranteed by FNMA and FHLMC .....	6,809,842	18.062	6,809,842		6,809,842	18.062
1.513 All other .....						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	3,527,093	9.355	3,527,093		3,527,093	9.355
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 .....	1,070,099	2.838	1,070,099		1,070,099	2.838
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) .....	15,033,528	39.873	15,033,528		15,033,528	39.873
2.2 Unaffiliated non-U.S. securities (including Canada) .....	2,429,447	6.444	2,429,447		2,429,447	6.444
2.3 Affiliated securities .....						
3. Equity interests:						
3.1 Investments in mutual funds .....						
3.2 Preferred stocks:						
3.21 Affiliated .....						
3.22 Unaffiliated .....						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated .....						
3.32 Unaffiliated .....						
3.4 Other equity securities:						
3.41 Affiliated .....						
3.42 Unaffiliated .....						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated .....						
3.52 Unaffiliated .....						
4. Mortgage loans:						
4.1 Construction and land development .....						
4.2 Agricultural .....						
4.3 Single family residential properties .....						
4.4 Multifamily residential properties .....						
4.5 Commercial loans .....						
4.6 Mezzanine real estate loans .....						
5. Real estate investments:						
5.1 Property occupied by company .....						
5.2 Property held for production of income (including \$ .....of property acquired in satisfaction of debt) .....						
5.3 Property held for sale (including \$ ..... property acquired in satisfaction of debt) .....						
6. Contract loans .....						
7. Derivatives .....						
8. Receivables for securities .....						
9. Securities Lending (Line 10, Asset Page reinvested collateral) .....				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments .....	3,458,120	9.172	3,458,120		3,458,120	9.172
11. Other invested assets .....	1,622,929	4.304	1,622,929		1,622,929	4.304
12. Total invested assets	37,703,242	100.000	37,703,242		37,703,242	100.000

SCHEDULE A – VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year.....

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 6).....

2.2 Additional investment made after acquisition (Part 2, Column 9).....

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13.....

3.2 Totals, Part 3, Column 11.....

4. Total gain (loss) on disposals, Part 3, Column 18.....

5. Deduct amounts received on disposals, Part 3, Column 15.....

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15.....

6.2 Totals, Part 3, Column 13.....

7. Deduct current year's other-than-temporary impairment recognized:

7.1 Totals, Part 1, Column 12.....

7.2 Totals, Part 3, Column 10.....

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11.....

8.2 Totals, Part 3, Column 9.....

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8).....

10. Deduct total nonadmitted amounts .....

11. Statement value at end of current period (Line 9 minus Line 10).....

NONE

SCHEDULE B – VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year.....

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 7).....

2.2 Additional investment made after acquisition (Part 2, Column 8) .....

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12.....

3.2 Totals, Part 3, Column 11 .....

4. Accrual of discount.....

5. Unrealized valuation increase (decrease):

5.1 Totals, Part 1, Column 9 .....

5.2 Totals, Part 3, Column 8 .....

6. Total gain (loss) on disposals, Part 3, Column 18.....

7. Deduct amounts received on disposals, Part 3, Column 15.....

8. Deduct amortization of premium and mortgage interest points and commitment fees.....

9. Total foreign exchange change in book value/recorded investment excluding accrued interest:

9.1 Totals, Part 1, Column 13 .....

9.2 Totals, Part 3, Column 13 .....

10. Deduct current year's other-than-temporary impairment recognized:

10.1 Totals, Part 1, Column 11 .....

10.2 Totals, Part 3, Column 10 .....

11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....

12. Total valuation allowance.....

13. Subtotal (Line 11 plus Line 12).....

14. Deduct total nonadmitted amounts.....

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14).....

NONE

SCHEDULE BA – VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year.....	246,892
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	1,500,000
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	1,500,000
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16.....	
3.2	Totals, Part 3, Column 12.....	
4.	Accrual of discount.....	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13 .....	(123,964)
5.2	Totals, Part 3, Column 9 .....	(123,964)
6.	Total gain (loss) on disposals, Part 3, Column 19.....	
7.	Deduct amounts received on disposals, Part 3, Column 16.....	
8.	Deduct amortization of premium and depreciation.....	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17.....	
9.2	Totals, Part 3, Column 14.....	
10.	Deduct current year's other-than-temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	
10.2	Totals, Part 3, Column 11.....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10).....	1,622,928
12.	Deduct total nonadmitted amounts.....	
13.	Statement value at end of current period (Line 11 minus Line 12).....	1,622,928

SCHEDULE D – VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year.....	32,361,688
2.	Cost of bonds and stocks acquired, Part 3, Column 7.....	6,991,361
3.	Accrual of discount.....	1,649
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12.....	
4.2	Part 2, Section 1, Column 15.....	
4.3	Part 2, Section 2, Column 13.....	
4.4	Part 4, Column 11.....	
5.	Total gain (loss) on disposals, Part 4, Column 19.....	10,484
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7.....	6,444,849
7.	Deduct amortization of premium.....	298,146
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).....	32,622,187
11.	Deduct total nonadmitted amounts.....	
12.	Statement value at end of current period (Line 10 minus Line 11).....	32,622,187

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 .....	4,856,650	4,812,304	4,896,253	4,738,252
	2. Canada .....				
	3. Other Countries				
	4. Totals	4,856,650	4,812,304	4,896,253	4,738,252
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	185,706	184,814	191,846	175,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	9,046,765	8,975,804	9,074,583	8,686,022
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	16,103,627	15,980,485	16,282,375	15,833,915
	9. Canada .....	1,315,221	1,263,267	1,328,788	1,250,000
	10. Other Countries	1,114,226	1,113,167	1,118,912	1,105,000
	11. Totals	18,533,074	18,356,919	18,730,075	18,188,915
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	32,622,195	32,329,841	32,892,757	31,788,189
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	32,622,195	32,329,841	32,892,757	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1 .....	459,477	3,275,781	863,402	257,990		4,856,650	14.6	5,085,025	14.8	4,856,650	
1.2 NAIC 2 .....											
1.3 NAIC 3 .....											
1.4 NAIC 4 .....											
1.5 NAIC 5 .....											
1.6 NAIC 6 .....											
1.7 Totals	459,477	3,275,781	863,402	257,990		4,856,650	14.6	5,085,025	14.8	4,856,650	
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 .....											
3.2 NAIC 2 .....											
3.3 NAIC 3 .....											
3.4 NAIC 4 .....											
3.5 NAIC 5 .....											
3.6 NAIC 6 .....											
3.7 Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1 .....		185,706				185,706	0.6	189,224	0.6	185,706	
4.2 NAIC 2 .....											
4.3 NAIC 3 .....											
4.4 NAIC 4 .....											
4.5 NAIC 5 .....											
4.6 NAIC 6 .....											
4.7 Totals		185,706				185,706	0.6	189,224	0.6	185,706	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1 .....	1,351,653	4,627,187	1,996,212	895,028	176,684	9,046,764	27.2	10,002,046	29.1	9,046,763	
5.2 NAIC 2 .....											
5.3 NAIC 3 .....											
5.4 NAIC 4 .....											
5.5 NAIC 5 .....											
5.6 NAIC 6 .....											
5.7 Totals	1,351,653	4,627,187	1,996,212	895,028	176,684	9,046,764	27.2	10,002,046	29.1	9,046,763	



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)											
6.1 NAIC 1 .....	1,634,729	10,087,267	1,234,806			12,956,802	39.0	12,941,124	37.7	10,414,748	2,542,053
6.2 NAIC 2 .....	500,817	1,250,284	4,464,975			6,216,076	18.7	6,128,728	17.8	5,682,195	533,881
6.3 NAIC 3 .....											
6.4 NAIC 4 .....											
6.5 NAIC 5 .....											
6.6 NAIC 6 .....											
6.7 Totals	2,135,546	11,337,551	5,699,781			19,172,878	57.6	19,069,852	55.5	16,096,943	3,075,934
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 Country Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1 .....	(d) 3,445,859	18,175,941	4,094,420	1,153,018	176,684	27,045,922	81.3	XXX	XXX	24,503,867	2,542,053
9.2 NAIC 2 .....	(d) 500,817	1,250,284	4,464,975			6,216,076	18.7	XXX	XXX	5,682,195	533,881
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 .....	3,946,676	19,426,225	8,559,395	1,153,018	176,684	(b) 33,261,998	100.0	XXX	XXX	30,186,062	3,075,934
9.8 Line 9.7 as a % of Col. 6	11.9	58.4	25.7	3.5	0.5	100.0	XXX	XXX	XXX	90.8	9.2
10. Total Bonds Prior Year											
10.1 NAIC 1 .....	5,980,450	15,941,010	5,171,446	1,066,248	58,265	XXX	XXX	28,217,419	82.2	24,891,272	3,326,146
10.2 NAIC 2 .....		1,639,304	4,489,424			XXX	XXX	6,128,728	17.8	5,590,610	538,118
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 .....	5,980,450	17,580,314	9,660,870	1,066,248	58,265	XXX	XXX	(b) 34,346,147	100.0	30,481,882	3,864,264
10.8 Line 10.7 as a % of Col. 8	17.4	51.2	28.1	3.1	0.2	XXX	XXX	100.0	XXX	88.7	11.3
11. Total Publicly Traded Bonds											
11.1 NAIC 1 .....	3,445,859	15,633,887	4,094,420	1,153,017	176,684	24,503,867	73.7	24,891,273	72.5	24,503,867	XXX
11.2 NAIC 2 .....	500,817	1,250,284	3,931,094			5,682,195	17.1	5,590,610	16.3	5,682,195	XXX
11.3 NAIC 3 .....											XXX
11.4 NAIC 4 .....											XXX
11.5 NAIC 5 .....											XXX
11.6 NAIC 6 .....											XXX
11.7 Totals .....	3,946,676	16,884,171	8,025,514	1,153,017	176,684	30,186,062	90.8	30,481,883	88.7	30,186,062	XXX
11.8 Line 11.7 as a % of Col. 6	13.1	55.9	26.6	3.8	0.6	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	11.9	50.8	24.1	3.5	0.5	90.8	XXX	XXX	XXX	90.8	XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....		2,542,053				2,542,053	7.6	3,326,146	9.7	XXX	2,542,053
12.2 NAIC 2 .....			533,881			533,881	1.6	538,118	1.6	XXX	533,881
12.3 NAIC 3 .....										XXX	
12.4 NAIC 4 .....										XXX	
12.5 NAIC 5 .....										XXX	
12.6 NAIC 6 .....										XXX	
12.7 Totals .....		2,542,053	533,881			3,075,934	9.2	3,864,264	11.3	XXX	3,075,934
12.8 Line 12.7 as a % of Col. 6		82.6	17.4			100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9		7.6	1.6			9.2	XXX	XXX	XXX	XXX	9.2

(a) Includes \$ 3,075,935 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 Country Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.5	Total from Col 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1. U.S. Governments												
1.1	Issuer Obligations .....		2,557,444				2,557,444	7.7	2,561,656	7.5	2,557,444	
1.2	Residential Mortgage-Backed Securities .....	127,984	377,616	203,463	450		709,513	2.1	56,681	0.2	709,512	
1.3	Commercial Mortgage-Backed Securities .....	331,494	340,721	659,939	257,540		1,589,694	4.8	2,466,685	7.2	1,589,693	
1.4	Other Loan-Backed and Structured Securities .....											
1.5	Totals	459,478	3,275,781	863,402	257,990		4,856,651	14.6	5,085,022	14.8	4,856,649	
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 .....											
3.2	Residential Mortgage-Backed Securities .....											
3.3	Commercial Mortgage-Backed Securities .....											
3.4	Other Loan-Backed and Structured Securities .....											
3.5	Totals											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1	Issuer Obligations .....		185,706				185,706	0.6	189,224	0.6	185,706	
4.2	Residential Mortgage-Backed Securities .....											
4.3	Commercial Mortgage-Backed Securities .....											
4.4	Other Loan-Backed and Structured Securities .....											
4.5	Totals		185,706				185,706	0.6	189,224	0.6	185,706	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1	Issuer Obligations .....		1,001,363				1,001,363	3.0	1,002,451	2.9	1,001,363	
5.2	Residential Mortgage-Backed Securities .....	1,351,653	3,625,824	1,996,212	895,028	176,684	8,045,401	24.2	8,999,594	26.2	8,045,400	
5.3	Commercial Mortgage-Backed Securities .....											
5.4	Other Loan-Backed and Structured Securities .....											
5.5	Totals	1,351,653	4,627,187	1,996,212	895,028	176,684	9,046,764	27.2	10,002,045	29.1	9,046,763	
6. Industrial and Miscellaneous												
6.1	Issuer Obligations .....	1,140,622	6,450,113	5,099,162			12,689,897	38.2	15,242,344	44.4	10,313,961	2,375,935
6.2	Residential Mortgage-Backed Securities .....	22,764	91,473	14,023			128,260	0.4	199,373	0.6	128,260	
6.3	Commercial Mortgage-Backed Securities .....	941,839					941,839	2.8	1,227,803	3.6	941,839	
6.4	Other Loan-Backed and Structured Securities .....	30,321	4,795,965	586,597			5,412,883	16.3	2,400,334	7.0	4,712,883	700,000
6.5	Totals	2,135,546	11,337,551	5,699,782			19,172,879	57.6	19,069,854	55.5	16,096,943	3,075,935
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 Country Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues											
Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total From Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations	1,140,622	10,194,626	5,099,162			16,434,410	49.4	XXX	XXX	14,058,474	2,375,935
9.2 Residential Mortgage-Backed Securities	1,502,401	4,094,913	2,213,698	895,478	176,684	8,883,174	26.7	XXX	XXX	8,883,172	
9.3 Commercial Mortgage-Backed Securities	1,273,333	340,721	659,939	257,540		2,531,533	7.6	XXX	XXX	2,531,532	
9.4 Other Loan-Backed and Structured Securities	30,321	4,795,965	586,597			5,412,883	16.3	XXX	XXX	4,712,883	700,000
9.5 Totals	3,946,677	19,426,225	8,559,396	1,153,018	176,684	33,262,000	100.0	XXX	XXX	30,186,061	3,075,935
9.6 Lines 9.5 as a % Col. 6	11.9	58.4	25.7	3.5	0.5	100.0	XXX	XXX	XXX	90.8	9.2
10. Total Bonds Prior Year											
10.1 Issuer Obligations	3,655,423	9,062,017	6,278,235			XXX	XXX	18,995,675	55.3	15,831,411	3,164,264
10.2 Residential Mortgage-Backed Securities	1,771,625	4,714,862	2,025,137	685,759	58,265	XXX	XXX	9,255,648	26.9	9,255,649	
10.3 Commercial Mortgage-Backed Securities	420,466	1,950,430	943,104	380,488		XXX	XXX	3,694,488	10.8	3,694,488	
10.4 Other Loan-Backed and Structured Securities	132,935	1,853,004	414,395			XXX	XXX	2,400,334	7.0	1,700,334	700,000
10.5 Totals	5,980,449	17,580,313	9,660,871	1,066,247	58,265	XXX	XXX	34,346,145	100.0	30,481,882	3,864,264
10.6 Line 10.5 as a % of Col. 8	17.4	51.2	28.1	3.1	0.2	XXX	XXX	100.0	XXX	88.7	11.3
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	1,140,622	8,352,573	4,565,280			14,058,475	42.3	15,831,412	46.1	14,058,475	XXX
11.2 Residential Mortgage-Backed Securities	1,502,401	4,094,913	2,213,698	895,477	176,684	8,883,173	26.7	9,255,648	26.9	8,883,173	XXX
11.3 Commercial Mortgage-Backed Securities	1,273,333	340,721	659,939	257,540		2,531,533	7.6	3,694,488	10.8	2,531,533	XXX
11.4 Other Loan-Backed and Structured Securities	30,321	4,095,965	586,597			4,712,883	14.2	1,700,334	5.0	4,712,883	XXX
11.5 Totals	3,946,677	16,884,172	8,025,514	1,153,017	176,684	30,186,064	90.8	30,481,882	88.7	30,186,064	XXX
11.6 Line 11.5 as a % of Col. 6	13.1	55.9	26.6	3.8	0.6	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	11.9	50.8	24.1	3.5	0.5	90.8	XXX	XXX	XXX	90.8	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations		1,842,053	533,881			2,375,934	7.1	3,164,265	9.2	XXX	2,375,934
12.2 Residential Mortgage-Backed Securities										XXX	
12.3 Commercial Mortgage-Backed Securities										XXX	
12.4 Other Loan-Backed and Structured Securities		700,000				700,000	2.1	700,000	2.0	XXX	700,000
12.5 Totals		2,542,053	533,881			3,075,934	9.2	3,864,265	11.3	XXX	3,075,934
12.6 Line 12.5 as a % of Col. 6		82.6	17.4			100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9		7.6	1.6			9.2	XXX	XXX	XXX	XXX	9.2

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 .....	1,984,457	1,984,457			
2. Cost of short-term investments acquired .....	13,809,653	13,809,653			
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	15,152,859	15,152,859			
7. Deduct amortization of premium .....	1,446	1,446			
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) .....	639,805	639,805			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	639,805	639,805			

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

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

Schedule E - Verification Between Yrs

NONE

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE BA - PART 1

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

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5								13	14	15	16	17			
CUSIP Identification	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book / Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in B./A.C.V.	Investment Income	Commitment for Additional Investment	Percentage of Ownership
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Real Estate - Unaffiliated																			
...000000-00-0...	Single-tenant Class A office		Waukesha	WI	USREC ATCO SMA, GP LLC		...07/11/2012	1	250,000	282,719	250,000	35,826					20,000		1.279
1799999	- Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Real Estate - Unaffiliated								250,000	282,719	250,000	35,826					20,000		XXX
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated																			
...000000-00-0...	Itasca Golf Investors LLC		Itasca	IL	Itasca Golf Investors LLC		...04/15/2014	1	1,500,000	1,340,210	1,500,000	(159,790)							42.860
2199999	- Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of: Other - Unaffiliated								1,500,000	1,340,210	1,500,000	(159,790)							XXX
4499999	- Subtotals - Unaffiliated								1,750,000	1,622,929	1,750,000	(123,964)					20,000		XXX
4599999	- Subtotals - Affiliated																		XXX
4699999	Totals								1,750,000	1,622,929	1,750,000	(123,964)					20,000		XXX



# ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## SCHEDULE BA - PART 2

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

[illegible]

# ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## SCHEDULE BA - PART 3

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
Bonds - U.S. Governments - Issuer Obligations																					
912828-RE-2	US TREASURY N/B	SD			1	502,912	100.4840	502,422	500,000	502,196	(580)				1.500	1.370	FA	2,548	7,500	10/04/2013	08/31/2018
912828-RF-9	US TREASURY N/B	SD			1	1,002,308	100.7500	1,007,500	1,000,000	1,000,791	(470)				1.000	0.950	FA	3,398	10,000	09/28/2011	08/31/2016
912828-RP-7	US TREASURY N/B	SD			1	254,766	101.2650	253,164	250,000	254,558	(209)				1.750	1.260	AO	749	2,188	10/27/2014	10/31/2018
912828-TB-6	US TREASURY N/B	SD			1	700,686	99.6250	697,375	700,000	700,346	(137)				0.750	0.730	JD	15	5,250	06/29/2012	06/30/2017
912828-TH-3	US TREASURY N/B	SD			1	99,391	96.8980	96,898	100,000	99,553	95				0.875	0.970	JJ	366	875	04/17/2013	07/31/2019
0199999 - Bonds - U.S. Governments - Issuer Obligations						2,560,063	XXX	2,557,359	2,550,000	2,557,444	(1,301)				XXX	XXX	XXX	7,076	25,813	XXX	XXX
Bonds - U.S. Governments - Residential Mortgage-Backed Securities																					
36202D-KK-6	G2 2998			2	1	7,716	117.0960	7,509	6,413	7,671	(192)				7.000	1.420	MON	37	449	05/09/2013	11/20/2030
38378D-CE-3	GNR 2012-17 KG			2	1	703,944	101.0690	689,128	681,839	701,841	(5,765)				2.500	1.600	MON	1,421	17,046	05/09/2013	07/20/2039
0299999 - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						711,660	XXX	696,637	688,252	709,512	(5,957)				XXX	XXX	XXX	1,458	17,495	XXX	XXX
Bonds - U.S. Governments - Commercial Mortgage-Backed Securities																					
383766-D4-9	GNR 2011-27 B	C		2	1	529,500	102.0040	510,022	500,000	509,749	(12,033)				3.000	0.570	MON	1,250	15,000	05/09/2013	09/16/2034
383766-W4-8	GNR 2011-86 C	C		2	1	1,095,030	104.8280	1,048,286	1,000,000	1,079,945	(9,283)				3.854	2.690	MON	3,212	39,002	05/09/2013	09/16/2051
0399999 - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						1,624,530	XXX	1,558,308	1,500,000	1,589,694	(21,316)				XXX	XXX	XXX	4,462	54,002	XXX	XXX
0599999 - Bonds - U.S. Governments - Subtotals - U.S. Governments						4,896,253	XXX	4,812,304	4,738,252	4,856,650	(28,574)				XXX	XXX	XXX	12,996	97,310	XXX	XXX
Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
517138-VM-2	LARIMER CNTY CO SCH DIST #R-1				1FE	191,846	105.6080	184,814	175,000	185,706	(3,518)				3.609	1.480	JD	281	6,316	03/29/2013	12/15/2017
1899999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations						191,846	XXX	184,814	175,000	185,706	(3,518)				XXX	XXX	XXX	281	6,316	XXX	XXX
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed) - Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						191,846	XXX	184,814	175,000	185,706	(3,518)				XXX	XXX	XXX	281	6,316	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																					
313560-VA-8	FANNIE MAE	SD			1	1,003,150	100.5910	1,005,915	1,000,000	1,001,363	(1,088)				0.500	0.390	MS	1,264	5,000	05/06/2013	03/30/2016
2599999 - Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations						1,003,150	XXX	1,005,915	1,000,000	1,001,363	(1,088)				XXX	XXX	XXX	1,264	5,000	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities																					
312927-CQ-7	FG A80979	C		2	1	60,359	112.9640	62,201	55,062	60,325	(2,028)				6.000	3.070	MON	275	3,304	05/09/2013	08/01/2038
31292H-FT-6	FG C01078			2	1	3,949	116.3520	3,876	3,331	3,932	(91)				7.000	1.430	MON	19	233	05/09/2013	10/01/2030
3136A7-FL-1	FNR 2012-70 HP	C		2	1	758,927	100.2720	750,274	748,235	757,232	(2,291)				2.000	1.520	MON	1,247	14,965	05/09/2013	01/25/2041
3136AH-6A-3	FNR 2014-5 LB	C		2	1	478,327	100.1040	475,707	475,208	478,327					2.500	1.990	MON	990		12/10/2014	07/25/2043
31388R-4M-6	FN 612928			2	1	8,247	103.8860	8,084	7,781	8,042	(457)				6.000	1.680	MON	39	467	05/09/2013	12/01/2016
3138AX-XQ-9	FN AJ6086	C		2	1	1,171,009	104.2730	1,157,405	1,109,971	1,165,234	(10,794)				3.000	1.660	MON	2,775	33,299	05/09/2013	12/01/2026
3138EO-SF-7	FN AJ7717	C		2	1	576,646	104.2730	569,948	546,589	573,700	(5,684)				3.000	1.660	MON	1,366	16,398	05/09/2013	12/01/2026
3138M4-ZR-6	FN AP1651	C		2	1	906,849	101.4250	884,760	872,322	904,673	(2,219)				3.000	2.440	MON	2,181	26,170	05/09/2013	08/01/2042
31403C-6L-0	FN 745275	C		2	1	55,362	110.6010	56,488	51,073	55,314	(1,193)				5.000	2.390	MON	213	2,554	05/09/2013	02/01/2036
31405U-WT-2	FN 799958	C		2	1	160,545	105.8900	159,797	150,907	159,581	(2,314)				2.233	0.920	MON	281	3,361	05/09/2013	11/01/2034
31410K-JG-0	FN 889563	C		2	1	233,728	111.7460	239,857	214,645	233,647	(6,773)				5.500	2.620	MON	984	11,805	01/19/2012	12/01/2037
31411K-E4-1	FN 910155	C		2	1	97,065	113.1490	98,588	87,131	96,989	(3,110)				6.000	2.430	MON	436	5,228	05/09/2013	03/01/2037
31411W-VB-0	FN 916910	C		2	1	105,100	112.3550	108,034	96,153	105,035	(3,020)				5.500	2.500	MON	441	5,288	05/09/2013	05/01/2037
31417A-OE-2	FN AB4052	C		2	1	1,090,561	107.2140	1,075,512	1,003,138	1,087,104	(8,573)				4.000	2.270	MON	3,344	40,125	05/09/2013	12/01/2041
31417B-RN-9	FN AB4992			2	1	936,852	102.2960	918,675	898,048	932,671	(6,441)				2.500	1.540	MON	1,871	22,451	05/09/2013	04/01/2027
31418A-JV-1	FN MA1175			2	1	1,077,158	101.4250	1,050,920	1,036,147	1,074,416	(3,473)				3.000	2.450	MON	2,590	31,084	05/09/2013	09/01/2042
31419J-TQ-1	FN AE7758	C		2	1	350,749	105.8980	349,763	330,281	349,180	(5,384)				3.500	1.690	MON	963	11,560	05/09/2013	11/01/2025

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change In B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
2699999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Residential Mortgage-Backed Securities					8,071,433	XXX	7,969,889	7,686,022	8,045,402		(63,845)			XXX	XXX	XXX	20,015	228,292	XXX	XXX
3199999	- Bonds - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Subtotals - U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies of Governments and Their Political Subdivisions					9,074,583	XXX	8,975,804	8,686,022	9,046,765		(64,933)			XXX	XXX	XXX	21,279	233,292	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
00287Y-AL-3	ABBVIE INC.				2FE	91,360		98,4520		91,149		(130)			2,900	2,710	MN	399	2,610	05/09/2013	11/06/2022
0258M0-DL-0	AMERICAN EXPRESS CREDIT	C			1FE	260,000		99,5830		260,000					0,797	0,790	MJSD	81	1,556	03/13/2014	03/18/2019
0600516-EU-9	BANK OF AMERICA CORP.				1FE	304,263		100,0070		300,000		(392)			3,300	3,120	JJ	4,675	9,900	05/09/2013	01/11/2023
10112R-AU-8	BOSTON PROPERTIES LP	C			2FE	349,609		103,8070		325,000		(2,262)			3,850	2,940	FA	5,214	12,513	05/09/2013	02/01/2023
12189T-AW-4	BURLINGTN NORTH SANTA FE	C		1	2FE	535,240		100,1190		500,600		(20,979)			4,875	0,650	JJ	11,240	24,375	05/09/2013	01/15/2015
17275R-AT-9	CISCO SYSTEMS INC	C			1FE	699,958		100,0420		700,000					1,100	1,100	MS	2,524	3,850	02/24/2014	03/03/2017
260543-CF-8	DOW CHEMICAL CO/THE	C			2FE	543,995		105,6600		500,000		(4,704)			4,125	2,940	MN	2,635	20,625	05/09/2013	11/15/2021
29717P-AL-1	ESSEX PORTFOLIO LP			1	2FE	702,110		98,2110		695,000		(669)			3,375	3,240	JJ	10,816	25,194	05/09/2013	01/15/2023
35671D-BD-6	FREEMPORT-MCMORAN C & G				2FE	288,346		98,9000		287,252		(672)			2,375	2,110	MS	1,993	6,769	05/09/2013	03/15/2018
49327W-2A-1	KEY BANK NA				1FE	507,100		99,6230		500,000		(1,478)			1,650	1,330	FA	3,438	8,250	05/09/2013	02/01/2018
501044-CQ-2	KROGER CO/THE	C		1	2FE	523,035		101,8010		500,000		(2,421)			3,400	2,790	AO	3,589	17,000	05/09/2013	04/15/2022
57629W-BS-8	MASSMUTUAL GLOBAL FUNDIN	C			1FE	598,896		100,9420		600,000		213			2,100	2,130	FA	5,215	12,600	07/26/2013	08/02/2018
59217G-AY-5	MET LIFE GLOB FUNDING I	C			1FE	1,004,580		99,3760		1,000,000		(966)			1,500	1,390	JJ	7,125	15,000	05/09/2013	01/10/2018
615369-AD-7	MOODY'S CORPORATION			1	2FE	234,619		100,8230		235,000		33			2,750	2,780	JJ	2,962		07/07/2014	07/15/2019
61746B-DR-4	MORGAN STANLEY				1FE	298,695		99,6310		300,000		108			2,375	2,460	JJ	3,127		07/17/2014	07/23/2019
637417-AE-6	NATIONAL RETAIL PROPERTIES INC			1	2FE	260,468		102,6430		250,000		(1,015)			3,800	3,260	AO	2,006	9,500	05/09/2013	10/15/2022
74153W-CE-7	PRICOA GLOBAL FUNDING 1	C			1FE	239,832		99,5880		240,000		20			1,350	1,370	FA	1,197		08/11/2014	08/18/2017
760759-AP-5	REPUBLIC SERVICES INC	C		1	2FE	535,459		102,6610		510,000		(2,622)			3,550	2,900	JD	1,509	18,105	05/09/2013	06/01/2022
774341-AB-7	ROCKWELL COLLINS INC				1FE	178,988		111,2580		150,000		(4,436)			5,250	1,960	JJ	3,631	7,875	03/29/2013	05/15/2019
907818-DM-7	UNION PACIFIC CORP	C			1FE	134,462		101,0510		130,000		(419)			2,950	2,540	JJ	1,768	3,835	05/09/2013	01/15/2023
91159H-HB-9	US BANCORP	C		1	1FE	486,516		102,0450		465,000		(6,242)			2,200	0,820	MN	1,307	10,230	05/09/2013	11/15/2016
913017-BQ-1	UNITED TECHNOLOGIES CORP				1FE	187,100		116,1020		150,000		(6,180)			6,125	1,660	FA	3,828	9,188	03/29/2013	02/01/2019
92553P-AJ-1	VIACOM INC	C			2FE	322,842		103,5150		300,000		(2,422)			3,875	2,860	JD	517	11,625	05/09/2013	12/15/2021
94974B-EV-8	WELLS FARGO & COMPANY				1FE	201,973		111,2650		175,000		(3,188)			4,600	2,440	AO	2,013	8,050	05/09/2013	04/01/2021
98978Y-AG-8	ZOETIS INC				2FE	232,880		99,1000		230,000		(598)			1,875	1,590	FA	1,797	4,313	05/09/2013	02/01/2018
136385-AR-2	CANADIAN NATL RESOURCES	C		1	2FE	533,495		98,6500		500,000		(3,827)			3,450	2,540	MN	2,204	17,250	05/09/2013	11/15/2021
878742-AX-3	TECK RESOURCES LIMITED				2FE	254,528		97,0090		250,000		(568)			2,500	1,960	FA	2,604	3,125	07/11/2014	02/01/2018
98417E-AK-6	XSTRATA CANADA FIN CORP	C		A	2FE	540,765		105,4970		500,000		(4,237)			4,950	3,810	MN	3,163	24,750	05/09/2013	11/15/2021
76720A-AE-6	RIO TINTO FIN USA PLC	C		F	1FE	773,759		99,9580		764,684		(2,019)			1,625	1,340	FA	4,489	12,431	05/09/2013	08/21/2017
87938W-AQ-6	TELEFONICA EMISIONES SAU			F	2FE	243,677		102,8330		240,000		(712)			3,192	2,850	AO	1,362	7,661	05/09/2013	04/27/2018
92936M-AC-1	WPP FINANCE 2010			F	2FE	101,476		101,6810		100,000		(140)			3,625	3,430	MS	1,148	3,625	05/09/2013	09/07/2022
3299999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					12,170,026	XXX	11,896,681	11,745,000	12,050,092		(72,913)			XXX	XXX	XXX	99,576	311,805	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities																					
12489W-MY-7	CBASS 2005-CB5 AF4			2	1FM	128,260		98,3720		128,348		860			4,252	4,830	MON	462	5,613	03/29/2013	08/25/2035
3399999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					128,260	XXX	128,348	130,471	128,260		860			XXX	XXX	XXX	462	5,613	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities																					
05947U-W3-9	BACM 2005-2 A1	C		2	1FM	1,000,810		100,9110		938,476		(35,978)			4,913	1,000	MON	3,808	45,691	05/09/2013	07/10/2043
3499999	- Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					1,000,810	XXX	938,476	930,000	941,839		(35,978)			XXX	XXX	XXX	3,808	45,691	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities																					
020005A-EK-0	AMOT 2014-4 A2			2	1FE	499,876		99,7620		498,815		19			1,430	1,430	MON	318	2,959	07/08/2014	06/17/2019
15200W-AB-1	CNP 2012-1 A2	C		2	1FE	416,156		100,5990		400,000		(2,765)			2,160	1,420	AO	1,825	8,642	05/09/2013	10/15/2021
210717-AA-2	CMRS 2014-A A1	C		2	1FE	599,988		99,5260		600,000		3			1,334	1,330	MN	3,535		07/14/2014	11/01/2020

# ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## SCHEDULE D - PART 1

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

## E10.2

Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

## E13

## E13

E13

E13

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	
CUSIP Identi- fication	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B/A. C.V. (11+12-13)	Total Foreign Exchange Change in B/A. C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	
Bonds - U.S. Governments																					
36200R-YP-1	IGN 570518		09/23/2014	VARIOUS		46,536	42,132	47,981	47,941			(875)	(875)		47,065		(529)	(529)	1,938	01/15/2032	
36202D-KK-6	G2 2998		12/01/2014	MBS PAYDOWN		866	866	1,043	878			(11)	(11)		866				36	11/20/2030	
38378D-CE-3	GNR 2012-17 KG		12/01/2014	MBS PAYDOWN		147,521	147,521	152,304	148,069			(548)	(548)		147,521				2,123	07/20/2039	
912828-DC-1	US TREASURY N/B		11/15/2014	MATURITY		250,000	250,000	278,938	257,678			(7,678)	(7,678)		250,000				10,625	11/15/2014	
0599999 - Bonds - U.S. Governments						444,923	440,519	480,266	454,566			(9,112)	(9,112)		445,452		(529)	(529)	14,722	XXX	
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
31287N-F4-5	FG C62887		09/23/2014	VARIOUS		16,632	15,300	17,056	17,049			(456)	(456)		16,593			39	39	680	01/01/2032
31286V-N9-7	FG E91316		09/23/2014	VARIOUS		19,916	19,466	20,645	20,503			(427)	(427)		20,077			(161)	(161)	668	09/01/2017
31286M-F9-4	FG 604392		09/23/2014	VARIOUS		102,468	94,399	102,408	102,408			(1,714)	(1,714)		100,694		1,774	1,774	3,721	06/01/2038	
31292T-C0-7	FG A80979		12/01/2014	MBS PAYDOWN		24,227	24,227	26,557	24,563			(337)	(337)		24,227				541	08/01/2038	
31292H-FT-6	FG C01078		12/01/2014	MBS PAYDOWN		457	457	542	462			(5)	(5)		457				18	10/01/2030	
31296N-UH-8	FG A14184		09/23/2014	VARIOUS		82,027	75,324	82,562	82,562			(1,316)	(1,316)		81,247			780	780	3,136	10/01/2033
31296T-O7-2	FG A18578		09/23/2014	VARIOUS		45,297	42,177	45,642	45,642			(805)	(805)		44,837		460	460	1,492	02/01/2034	
3136A7-FL-1	FNR 2012-70 HP		12/01/2014	MBS PAYDOWN		119,498	119,498	121,206	119,671			(172)	(172)		119,498				1,310	01/25/2041	
31368R-4M-6	FN 612928		12/01/2014	MBS PAYDOWN		11,161	11,161	11,829	11,389			(228)	(228)		11,161				233	12/01/2016	
31368R-GV-3	FN 612312		09/23/2014	VARIOUS		17,570	17,276	18,387	18,198			(446)	(446)		17,752		(183)	(183)	651	10/01/2016	
3138AX-XQ-9	FN AJ6086		12/01/2014	MBS PAYDOWN		164,588	164,588	173,639	165,315			(727)	(727)		164,588				2,898	12/01/2026	
3138EO-SF-7	FN AJ7717		12/01/2014	MBS PAYDOWN		89,694	89,694	94,627	90,117			(422)	(422)		89,694				1,469	12/01/2026	
3138M4-ZR-6	FN AP1651		12/01/2014	MBS PAYDOWN		46,608	46,608	48,453	46,670			(62)	(62)		46,608				833	08/01/2042	
31401N-3L-1	FN 713703		09/23/2014	VARIOUS		37,063	34,309	37,410	37,410			(564)	(564)		36,846		217	217	1,284	08/01/2033	
31403C-6L-0	FN 745275		12/01/2014	MBS PAYDOWN		15,496	15,496	16,797	15,652			(156)	(156)		15,496				402	02/01/2036	
31405U-WT-2	FN 799958		12/01/2014	MBS PAYDOWN		25,925	25,925	27,581	26,040			(115)	(115)		25,925				270	11/01/2034	
31410K-JG-0	FN 889563		12/01/2014	MBS PAYDOWN		88,684	88,684	96,568	89,876			(1,192)	(1,192)		88,684				2,459	12/01/2037	
31411K-E4-1	FN 910155		12/01/2014	MBS PAYDOWN		30,608	30,608	34,098	31,063			(455)	(455)		30,608				908	03/01/2037	
31411V-VB-0	FN 916910		12/01/2014	MBS PAYDOWN		36,910	36,910	40,345	37,390			(480)	(480)		36,910				1,131	05/01/2037	
31417A-QE-2	FN AB4052		12/01/2014	MBS PAYDOWN		107,453	107,453	116,817	107,884			(431)	(431)		107,453				2,274	12/01/2041	
31417B-RN-9	FN AB4992		12/01/2014	MBS PAYDOWN		120,772	120,772	125,991	121,184			(412)	(412)		120,772				1,739	04/01/2027	
31418A-JV-1	FN MA1175		12/01/2014	MBS PAYDOWN		78,018	78,018	81,106	78,160			(142)	(142)		78,018				1,377	09/01/2042	
31419J-TQ-1	FN AE7758		12/01/2014	MBS PAYDOWN		78,902	78,902	83,792	79,467			(565)	(565)		78,902				1,519	11/01/2025	
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,359,974	1,337,252	1,424,058	1,368,675			(11,629)	(11,629)		1,357,047		2,926	2,926	31,013	XXX	
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
07385T-AJ-5	BEAR STEARNS COS LLC		11/15/2014	MATURITY		500,000	500,000	537,120	521,396			(21,396)	(21,396)		500,000				28,500	11/15/2014	
12489W-MY-7	CBASS 2005-CB5 AF4		12/01/2014	MBS PAYDOWN		72,213	72,213	70,989	71,973			240	240		72,213				1,602	08/25/2035	
20825C-AR-5	CONOCOPHILLIPS		04/10/2014	WELLS FARGO		176,142	150,000	183,520	179,370			(1,541)	(1,541)		177,829		(1,687)	(1,687)	5,990	02/01/2019	
29365K-AA-1	ETI 2009-A A1		08/01/2014	MBS PAYDOWN		88,176	88,176	89,503	88,701			(525)	(525)		88,176				1,346	02/01/2016	
36828Q-HJ-8	GEOMC 2004-C2 A4		01/01/2014	MBS PAYDOWN		248,606	248,606	254,873	249,986			(1,380)	(1,380)		248,606				1,003	03/10/2040	
36962G-6R-0	GENERAL ELEC CAP CORP		01/31/2014	BARCLAYS CAPITAL		352,279	350,000	352,072	351,575			(73)	(73)		351,502		777	777	2,013	01/08/2016	
38143U-AW-1	GOLDMAN SACHS GROUP INC		10/01/2014	MATURITY		500,000	500,000	528,245	515,233			(15,233)	(15,233)		500,000				25,000	10/01/2014	
54627R-AB-6	LCDA 2010-ELL A2		08/01/2014	MBS PAYDOWN		246,838	246,838	256,739	248,125			(1,287)	(1,287)		246,838				4,813	02/01/2019	
637071-AL-5	NATIONAL OILWELL VARCO I		04/10/2014	WELLS FARGO		174,375	175,000	176,174	176,013			(70)	(70)		175,942		(1,567)	(1,567)	853	12/01/2017	
674599-BX-2	OCCIDENTAL PETROLEUM COR		01/31/2014	BANK OF AMERICA		134,558	125,000	137,848	134,819			(380)	(380)		134,438		119	119	917	06/01/2016	
74251V-AG-7	PRINCIPAL FINANCIAL GROU		04/10/2014	MILLENNIUM ADVISORS		201,396	200,000	202,530	202,180			(152)	(152)		202,028		(632)	(632)	1,501	11/15/2017	
92890W-AA-9	WEA FINANCE/WT FIN AUST		07/23/2014	CALLED at 105.133		525,664	500,000	514,485	513,598			(794)	(794)		512,805		12,859	12,859	13,594	10/03/2022	
94973V-BC-0	WELLPOINT INC		04/10/2014	MILLENNIUM ADVISORS		150,498	150,000	151,926	151,673			(112)	(112)		151,561		(1,063)	(1,063)	2,078	01/15/2018	
86959L-AA-1	SVENSKA HANDELSBANKEN AB		06/10/2014	MATURITY		500,000	500,000	523,555	509,594			(9,594)	(9,594)		500,000				12,188	06/10/2014	
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						3,870,745	3,805,833	3,979,579	3,914,236			(52,297)	(52,297)		3,861,938		8,806	8,806	101,398	XXX	
8399997 - Bonds - Subtotals - Bonds - Part 4						5,675,642	5,583,604	5,883,903	5,737,477			(73,038)	(73,038)		5,664,437		11,203	11,203	147,133	XXX	
8399998 - Bonds - Summary Item from Part 5 for Bonds						769,207	770,000	769,921	4			4	4		769,926		(719)	(719)	756	XXX	
8399999 - Bonds - Subtotals - Bonds						6,444,849	6,353,604	6,653,824	5,737,477			(73,034)	(73,034)		6,434,363		10,484	10,484	147,889	XXX	
9999999 Totals						6,444,849	XXX	6,653,824	5,737,477			(73,034)	(73,034)		6,434,363		10,484	10,484	147,889	XXX	



## E15

## E15

E15

E15

## SCHEDULE D - PART 6 - SECTION 1

1.	Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein:	\$	
2.	Total amount of intangible assets nonadmitted:	\$	

## SCHEDULE D - PART 6 - SECTION 2

# ANNUAL STATEMENT FOR THE YEAR 2014 OF THE American Country Insurance Company

## 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

States, etc.	1 Type of Deposits	2 Purpose of Deposits	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama .....	AL .....					
2. Alaska .....	AK .....					
3. Arizona .....	AZ .....					
4. Arkansas .....	AR .....					
5. California .....	CA .....					
6. Colorado .....	CO .....					
7. Connecticut .....	CT .....					
8. Delaware .....	DE .....					
9. District of Columbia .....	DC .....					
10. Florida .....	FL .....					
11. Georgia .....	GA .....					
12. Hawaii .....	HI .....					
13. Idaho .....	ID .....					
14. Illinois .....	IL .....	Property and casualty .....	1,503,559	1,508,337		
15. Indiana .....	IN .....					
16. Iowa .....	IA .....					
17. Kansas .....	KS .....					
18. Kentucky .....	KY .....					
19. Louisiana .....	LA .....					
20. Maine .....	ME .....					
21. Maryland .....	MD .....					
22. Massachusetts .....	MA .....	Property & casualty and worker's compensation .....	150,464	147,531		
23. Michigan .....	MI .....	Property and casualty .....	1,000,791	1,007,500		
24. Minnesota .....	MN .....					
25. Mississippi .....	MS .....					
26. Missouri .....	MO .....					
27. Montana .....	MT .....					
28. Nebraska .....	NE .....					
29. Nevada .....	NV .....	Property and casualty .....	203,646	202,531		
30. New Hampshire .....	NH .....					
31. New Jersey .....	NJ .....					
32. New Mexico .....	NM .....					
33. New York .....	NY .....					
34. North Carolina .....	NC .....					
35. North Dakota .....	ND .....					
36. Ohio .....	OH .....					
37. Oklahoma .....	OK .....					
38. Oregon .....	OR .....					
39. Pennsylvania .....	PA .....					
40. Rhode Island .....	RI .....					
41. South Carolina .....	SC .....					
42. South Dakota .....	SD .....					
43. Tennessee .....	TN .....					
44. Texas .....	TX .....	Property and casualty .....	700,346	697,375		
45. Utah .....	UT .....					
46. Vermont .....	VT .....					
47. Virginia .....	VA .....					
48. Washington .....	WA .....					
49. West Virginia .....	WV .....					
50. Wisconsin .....	WI .....					
51. Wyoming .....	WY .....					
52. American Samoa .....	AS .....					
53. Guam .....	GU .....					
54. Puerto Rico .....	PR .....					
55. US Virgin Islands .....	VI .....					
56. Northern Mariana Islands .....	MP .....					
57. Canada .....	CAN .....					
58. Aggregate Other Alien .....	XXX .....	XXX .....			20,291,134	20,102,730
59. Total .....	XXX .....	XXX .....	3,558,806	3,563,274	20,291,134	20,102,730
DETAILS OF WRITE-INS						
5801. American Service trust .....	B .....	Collateral for intercompany pooling agreement .....			20,291,134	20,102,730
5802. ....						
5803. ....						
5898. Sum of remaining write-ins for Line 58 from overflow page .....	XXX .....	XXX .....				
5899. Totals (Lines 5801 - 5803 + 5898) (Line 58 above) .....	XXX .....	XXX .....			20,291,134	20,102,730

# ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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



# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

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

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

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

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

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

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

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