



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025  
OF THE CONDITION AND AFFAIRS OF THE

## NARRAGANSETT BAY INSURANCE COMPANY

NAIC Group Code 4861 4861 NAIC Company Code 43001 Employer's ID Number 05-0394576  
(Current) (Prior)

Organized under the Laws of Rhode Island, State of Domicile or Port of Entry RI  
Country of Domicile United States of America

Incorporated/Organized 06/10/1981 Commenced Business 04/01/1982

Statutory Home Office 1301 Atwood ave, Suite 316E, Johnston, RI, US 02919  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1301 Atwood Ave, Suite 316E  
(Street and Number)  
Johnston, RI, US 02919 (Area Code) (Telephone Number)  
(City or Town, State, Country and Zip Code)

Mail Address P. O. Box 9950, Providence, RI, US 02940  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1301 Atwood Ave, Suite 316E  
(Street and Number)  
Johnston, RI, US 02919 (Area Code) (Telephone Number)  
(City or Town, State, Country and Zip Code)

Internet Website Address www.nbic.com

Statutory Statement Contact Richard Camp, 855-536-2744  
(Name) (Area Code) (Telephone Number)  
rcamp@heritagecompanies.com, 401-495-8914  
(E-mail Address) (FAX Number)

### OFFICERS

Chief Executive Officer Ernie Jose Garateix President Timothy Michael Moura  
Chief Financial Officer Kirk Howard Lusk Secretary Kirk Howard Lusk

### OTHER

### DIRECTORS OR TRUSTEES

Ernie Jose Garateix Richard Alexander Widdicombe Pete Apostolou  
Irini Barlas Joseph Shanju Vattamattam

State of Rhode Island SS  
County of Providence

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.

Ernie Jose Garateix  
Chief Executive Officer

Kirk Howard Lusk  
Chief Financial Officer

Timothy Michael Moura  
President

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_

- a. Is this an original filing? ..... Yes [ ] No [ ]  
b. If no,  
1. State the amendment number.....  
2. Date filed .....  
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF California

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Farmowners multiple peril, Commercial multiple peril, Ocean marine, Pet insurance plans, Medical professional liability, Earthquake, Comprehensive (hospital and medical) ind (b), Credit A&H, Vision only, Dental only, Disability income, Medicare supplement, Medicaid Title XIX, Medicare Title XVIII, Long-term care, Federal employees health benefits plan, Other health, Workers' compensation, Other liability, Excess workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, Total (a), and DETAILS OF WRITE-INS.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Pet insurance plans, Financial guaranty, Medical professional liability - occurrence, Medical professional liability - claims-made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (group and Individual), Vision only (b), Dental only (b), Disability income (b), Medicare supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-term care (b), Federal employees health benefits plan (b), Other health (b), Workers' compensation, Other liability - occurrence, Other liability - claims-Made, Excess workers' compensation, Products liability - occurrence, Products liability - claims-made, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, Total (a), and DETAILS OF WRITE-INS (3401-3499).

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., and a total row (35) showing 8,749 in Direct Premiums Written and 7,167 in Direct Losses Paid.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Federal flood, etc., ending with a Total (a) row.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Pet insurance plans, Financial guaranty, Medical professional liability - occurrence, Medical professional liability - claims-made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (group and Individual), Vision only (b), Dental only (b), Disability income (b), Medicare supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-term care (b), Federal employees health benefits plan (b), Other health (b), Workers' compensation, Other liability - occurrence, Other liability - claims-Made, Excess workers' compensation, Products liability - occurrence, Products liability - claims-made, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate write-ins for other lines of business, Total (a), and DETAILS OF WRITE-INS (3401-3499).

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(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 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple peril crop, Commercial multiple peril, etc.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4861

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2025

NAIC Company Code 43001

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	1,928,116	1,961,989		1,033,365	1,662,860	1,018,275	349,790	55,590	34,023	26,544	324,800	
2.1 Allied lines	2,799,693	2,638,011		1,538,856	1,058,794	1,140,661	344,839	100,732	99,267	50,637	441,303	
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	34,700,966	35,140,575		18,555,458	12,197,262	12,296,369	7,321,505	998,262	726,830	724,517	6,296,399	
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine	113,274	126,554		59,547	165,483	174,279	11,314	25	406	786	20,539	
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake	14,401	17,458		7,965							2,612	
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation												
17.1 Other liability - occurrence	401,875	426,746		209,363	32,539	(43,694)	608,570	16,456	6,984	92,684	63,687	
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	269,892	298,083		142,962	95,557	90,185	7,000		(373)	425	49,043	
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	40,228,217	40,609,416	0	21,547,516	15,212,495	14,676,075	8,643,018	1,171,065	867,137	895,593	7,198,383	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 4861

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2025

NAIC Company Code 43001

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												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	20,480	47,123		6,991							1,980	
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9.1 Inland marine												
9.2 Pet insurance plans												
10. Financial guaranty												
11.1 Medical professional liability - occurrence												
11.2 Medical professional liability - claims-made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (group and Individual)												
15.1 Vision only (b)												
15.2 Dental only (b)												
15.3 Disability income (b)												
15.4 Medicare supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-term care (b)												
15.8 Federal employees health benefits plan (b)												
15.9 Other health (b)												
16. Workers' compensation												
17.1 Other liability - occurrence												
17.2 Other liability - claims-Made												
17.3 Excess workers' compensation												
18.1 Products liability - occurrence												
18.2 Products liability - claims-made												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	20,480	47,123	0	6,991	0	0	0	0	0	0	1,980	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(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 .....

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2025

NAIC Company Code 43001

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Auto, Life, and a Total (a) row.

(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

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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4861

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2025

NAIC Company Code 43001

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....0
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....0 .

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Schedule F - Part 1 - Assumed Reinsurance

**N O N E**

Schedule F - Part 2 - Premium Portfolio Reinsurance Effected or (Canceled)

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers				
0499999. Total authorized - affiliates - U.S. non-pool						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0799999. Total authorized - affiliates - other (non-U.S.)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999. Total authorized - affiliates						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06-0237820	20699	ACE Property and Casualty Insurance Company	PA		9,785	70	8	597	45	185	33	6,741		7,679		3,574		4,105			
95-3187355	35300	Allianz Global Risks US	IL			(19)	(2)	2		54	17			52				52			
06-1182357	22730	Allied World Insurance Company	NH		1,223	(101)	(11)	309	13	419	19			648				648			
36-2661954	10103	American Agricultural Insurance Company (OH)	IN		12	0	0	49	5	82	6	5		147		6		141			
39-1835307	10386	American Family Insurance Co	WI			0	0	0		0	0			0				0			
51-0434766	20370	AXIS Reinsurance Company	NY		300	61	7	91	1	482	1	153		795		48		747			
47-0574325	32603	Berkley Insurance Company	DE			23	3	71	1	1	1			100				100			
31-0542366	10677	Cincinnati Ins Co	OH		228							101		101		118		17			
42-0234980	21415	Employers Mutual Casualty Company	IA			(10)	(1)	42	2	71	3			108				108			
35-2293075	11551	Endurance Assurance Corporation	DE		32,616	3,410	379	3,270	268	5,380	511	22,470		35,689		11,915		23,774			
22-2005057	26921	Everest Reinsurance Company	DE		4,958	78	9	1,276	87	700	66	1,680		3,895		2,097		1,799			
13-2673100	22039	General Reinsurance Corporation	DE			6	1		0	0	0			7				7			
13-6108721	26433	Harco National Insurance Company	IL			326	36	1,468	189	1,452	154			3,627				3,627			
06-0384680	11452	Hartford Steam Boiler Inspection & Ins Co	CT			96	11		(2)		0			105				105			
74-2195939	42374	Houston Casualty Company (UK Branch)	TX		281							125		125		145		(21)			
95-2769232	27847	Insurance Co of the West	CA		15,424	1,211	135	1,560	134	1,979	177	10,043		15,239		5,996		9,243			
04-1543470	23043	Liberty Mutual Insurance Co	MA			18	2	155	16	91	9			291				291			
06-1481194	10829	Markel Global Reinsurance Company	DE			(12)	(1)			2	0			(11)				(11)			
13-4924125	10227	Munich Reinsurance America Inc	DE		42,066	3,867	430	4,997	498	7,281	713	26,584		44,370		15,357		29,013			
47-0698507	23680	Odyssey Reinsurance Company	CT		63,772	5,943	660	7,427	683	10,822	1,044	42,086		68,666		22,565		46,101			
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY			(23)	(3)	115	2	10	1			104				104			
23-1641984	10219	QBE Reinsurance Corporation	PA			(27)	(3)	(87)	(20)	(123)	(23)			(284)				(284)			
52-1952955	10357	Renaissance Reinsurance U.S. Inc.	MD			44	5	162	4	513	6			735				735			
30-0703280	15529	RenaissanceRe Europe AG US Branch (Tokio)	NY			19	2	100	7	20	5			152				152			
75-1444207	30058	Scor Reinsurance Company	NY		938	10	1	313	20	86	15	448		892		392		500			
13-2997499	38776	SiriusPoint America Ins	NY			224	25	937	116	793	82			2,177				2,177			
13-1675535	25364	Swiss Reinsurance America Corporation	NY		7,416	22	2	130	2	535	1	3,318		4,010		3,695		315			
13-2918573	42439	The Toa Reinsurance Company Of America	DE			(205)	(23)	205	5	57	1			40				40			
13-5616275	19453	Transatlantic Reinsurance Company	NY		4,958	16	2	35	1	64	3	2,200		2,321		1,710		610			
13-1290712	20583	XL Reinsurance America Inc	NY			47	5	133	14	54	13			265				265			
0999999. Total authorized - other U.S. unaffiliated insurers						183,976	15,095	1,677	23,357	2,091	31,011	2,859	115,954	0	192,045	0	67,619	0	124,426	0	
AA-9991225		Rhode Island Fair Plan	RI		274									0				0			
AA-9991226		VIRGINIA FAIR PLAN	VA		4									0				0			
1099999. Total authorized - pools - mandatory pools						278	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3194168		Aspen Insurance Ltd (Bermuda)	BMU			0	0	4	0	0	0			5				5			
AA-1120337		Aspen Insurance UK Limited	GBR			8	1	0	0	0	0			10				10			
AA-3194139		AXIS Specialty Ltd	BMU			48	5	106	4	7	3			172				172			
AA-1126382		Lloyd's Syndicate 0382	GBR			0	0	0	0	0	0			0				0			
AA-1126727		Lloyd's Syndicate 0727	GBR			7	1	2	0	0	0			10				10			
AA-1127183		Lloyd's Syndicate 1183	GBR			7	1	0	0	0	0			8				8			
AA-1127225		Lloyd's Syndicate 1225	GBR			0	0	0	0	0	0			0				0			
AA-1127301		Lloyd's Syndicate 1301	GBR			1	0	4	0	7	0			13				13			
AA-1127414		Lloyd's Syndicate 1414	GBR			1	0	0	0	56	2			59				59			
AA-1120102		Lloyd's Syndicate 1458	GBR			0	0	0	0	0	0			0				0			
AA-1120084		Lloyd's Syndicate 1955	GBR			0	0	0	0	0	0			0				0			

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
AA-1128003		Lloyd's Syndicate 2003	GBR			1	0	25	0	0	0			26			26			
AA-1120071		Lloyd's Syndicate 2007	GBR			0	0							0			0			
AA-1128791		Lloyd's Syndicate 2791	GBR			0	0	0	0	0	0			0			0			
AA-1128987		Lloyd's Syndicate 2987	GBR			(1)	0	3	0	0	0			4			4			
AA-1129000		Lloyd's Syndicate 3000	GBR			6	1	0	0	0	0			6			6			
AA-1120116		Lloyd's Syndicate 3902	GBR			0	0	0	0	0	0			0			0			
AA-1126005		Lloyd's Syndicate 4000	GBR			0	0							0			0			
AA-1120067		Lloyd's Syndicate 4242	GBR			2	0	1	0	0	0			3			3			
AA-1840000		Mapfre Re, Compañia de Reaseguros S. A.	ESP			(59)	(7)	0	0	0	0			(65)			(65)			
AA-3190686		Partner Reinsurance Co Ltd	BMU			0	0	10	1	0	0			12			12			
AA-1460006		Validus Re Ltd	CHE			22	2	0	0	0	0			25			25			
1299999. Total authorized - other non-U.S. insurers					0	44	5	155	7	71	6	0	0	287	0	0	287	0	0	
1499999. Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					184,253	15,139	1,682	23,512	2,098	31,083	2,865	115,954	0	192,332	0	67,619	0	124,713	0	
1899999. Total unauthorized - affiliates - U.S. non-pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
98-1109773		Osprey Re	BMU		67,021							13,232		13,232			13,232			
1999999. Total unauthorized - affiliates - other (non-U.S.) - captive					67,021	0	0	0	0	0	0	13,232	0	13,232	0	0	0	13,232	0	0
2199999. Total unauthorized - affiliates - other (non-U.S.)					67,021	0	0	0	0	0	0	13,232	0	13,232	0	0	0	13,232	0	0
2299999. Total unauthorized - affiliates					67,021	0	0	0	0	0	0	13,232	0	13,232	0	0	0	13,232	0	0
39-6040366	19283	American Standard Ins Co of WI	WI			4	0	0	0	0	0			4			4			
43-1898350	11054	Lismore Insurance Company	IL			(10)	(1)	0	0	0	0			(11)			(11)			
2399999. Total unauthorized - other U.S. unaffiliated insurers					0	(6)	(1)	0	0	0	0	0	0	(7)	0	0	0	(7)	0	0
AA-3190906		Aeolus Re Ltd	BMU		2,381	32	4	56	3	71	4	1,057		1,226		507	719			
AA-1464104		Allianz Risk Transfer AG	CHE			0	0	0	0	1	0			1			1			
AA-3191352		Ascot Re Co Ltd	BMU		1,749							254		254		223	31			
AA-1780116		Chaucer Ins CO (Bermuda)	BMU		449							199		199		232	(33)			
AA-3190770		Chubb Tempest Re Ltd	BMU		1,190	6	1	16	1	28	1	528		580		616	(36)			
AA-3191262		Citrus Re Ltd	BMU		13,669							5,422		5,422		4,986	435			
AA-3190936		D.E. Shaw Re (Bermuda) Ltd	BMU		32,269	23	3	524	24	850	40	14,320		15,784		8,349	7,435			
AA-3194122		DaVinci Reinsurance Ltd	BMU		1,462	0	0					649		649		756	(108)			
AA-1120175		Fidelis Underwriting Ltd	GBR			(27)	(3)	7	1	1	0			(22)			(22)			
AA-5340310		General Ins Corp of India	IND			4	0	0	0	0	0			4			4			
AA-3770280		Greenlight Reinsurance Ltd	CYM			9	1	59	1	0	1			71			71			
AA-3191437		Group Ark Insurance Limited	BMU		8							3		3		4	(1)			
AA-8310008		Humbolt Re Ltd	GGY			7	1	0	0	0	0			8			8			
AA-3191254		International General Insurance Company Limited	BMU		74							33		33		38	(5)			
AA-8310006		Kelvin Re Limited	GGY			23	3	8	0	0	0			33			33			
AA-5420050		Korean Reinsurance Company	KOR			14	2	57	3	9	2			87			87			
AA-3190829		Markel Bermuda Ltd	BMU		1,469							652		652		760	(108)			
AA-3191383		Odin Re Ltd	BMU			4	0	40	10	0	0			54			54			
AA-3191298		Qatar Re Ltd	BMU			(5)	(1)	2	0	0	0			(4)			(4)			
AA-3191350		Securis Re IX Ltd	BMU			33	4	0	0	0	0			36			36			
AA-5324100		Taiping Re Co Ltd	HKG		115							51		51		59	(8)			
AA-3770492		Topsail Reinsurance SPC, Ltd	CYM		26,093	2,575	286	2,558	214	3,824	375	17,976		27,807		9,532	18,276			
AA-3191432		Vantage Risk Ltd	BMU			0	0	0	0	0	0			0			0			
2699999. Total unauthorized - other non-U.S. insurers					80,927	2,698	300	3,324	258	4,783	424	41,144	0	52,930	0	26,064	0	26,866	0	0
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					147,948	2,692	299	3,324	258	4,783	424	54,376	0	66,156	0	26,064	0	40,092	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties				
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers							
3299999. Total certified - affiliates - U.S. non-pool						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3599999. Total certified - affiliates - other (non-U.S.)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3699999. Total certified - affiliates						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CR-3194126		Arch Reinsurance Ltd	BMU																					
CR-3194130		Endurance Specialty Insurance Ltd	BMU		241	0	0							107		107		125		(18)				
4099999. Total certified - other non-U.S. insurers						241	0	0	0	0	0	0	0	107	0	107	0	125	0	(18)	0	0		
4299999. Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)						241	0	0	0	0	0	0	0	107	0	107	0	125	0	(18)	0	0		
4699999. Total reciprocal jurisdiction - affiliates - U.S. non-pool						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4999999. Total reciprocal jurisdiction - affiliates - other (non-U.S.)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999. Total reciprocal jurisdiction - affiliates						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RJ-3194126		Arch Reins Ltd	BMU		14,600	55	6	293	11	445	21	6,479	7,311	6,968	343	(1)								
RJ-3194168		Aspen Bermuda Ltd	BMU		15							7	7	8	(1)									
RJ-3191289		Fidelis Ins Bermuda Ltd	BMU		10,767	11	1	164	7	283	13	4,778	5,257	5,195	62									
RJ-3190875		Hiscox Ins Co (Bermuda) Ltd	BMU		180	31	3	5	1	2	0	80	122	93	29									
RJ-3190871		Lancashire Ins Co Ltd	BMU		11							5	5	6	(1)									
RJ-1126033		Lloyd's Syndicate 0033	GBR		180	9	1	5	1	1	0	80	97	93	3									
RJ-1126623		Lloyd's Syndicate 0623	GBR		219	0	0					97	97	113	(16)									
RJ-1127084		Lloyd's Syndicate 1084	GBR		449	6	1	0	0	0	0	199	205	232	(27)									
RJ-1120171		Lloyd's Syndicate 1856	GBR		328	13	1	5	1	0	0	146	166	170	(4)									
RJ-1120083		Lloyd's Syndicate 1910	GBR		11,973	113	13	314	13	566	26	5,313	6,357	6,747	(390)									
RJ-1120186		Lloyd's Syndicate 1947	GBR		8							3	3	4	(1)									
RJ-1128010		Lloyd's Syndicate 2010	GBR		4	0	0					2	2	2	0									
RJ-1128623		Lloyd's Syndicate 2623	GBR		1,374							610	610	711	(101)									
RJ-1120075		Lloyd's Syndicate 4020	GBR		386							171	171	200	(28)									
RJ-1126004		Lloyd's Syndicate 4444	GBR		839	0	0					372	372	434	(62)									
RJ-1126006		Lloyd's Syndicate 4472	GBR		185							82	82	96	(14)									
RJ-1120227		Lloyd's Syndicate Number 3123	GBR		257							114	114	133	(19)									
RJ-3190339		Renaissance Reinsurance Ltd	BMU		1,462	(6)	(1)					649	642	756	(114)									
RJ-3191388		Vermeer Reins Ltd	BMU		296							131	131	153	(22)									
RJ-1340125		Hannover Rück SE	DEU		15,315	437	49	1,569	69	1,471	66	4,828	8,489	1,042	7,447									
5499999. Total reciprocal jurisdiction - other non-U.S. insurers						58,850	668	75	2,355	102	2,768	127	24,148	0	30,242	0	23,158	0	7,084	0	0	0		
5699999. Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)						58,850	668	75	2,355	102	2,768	127	24,148	0	30,242	0	23,158	0	7,084	0	0	0	0	
5799999. Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)						391,293	18,499	2,056	29,190	2,457	38,634	3,416	194,586	0	288,837	0	116,966	0	171,871	0	0	0	0	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9999999 Totals						391,293	18,499	2,056	29,190	2,457	38,634	3,416	194,586	0	288,837	0	116,966	0	171,871	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
0499999	Total authorized - affiliates - U.S. non-pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
0899999	Total authorized - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
06-0237820	ACE Property and Casualty Insurance Company					3,574	4,105	0	7,679	9,215	3,574	5,641	0	5,641	1.	90	
95-3187355	Allianz Global Risks US					0	52	0	52	62	0	62	0	62	2.	1	
06-1182357	Allied World Insurance Company					0	648	0	648	778	0	778	0	778	2.	16	
36-2661954	American Agricultural Insurance Company (OH)					6	141	0	147	177	6	170	0	170	3.	5	
39-1835307	American Family Insurance Co					0	0	0	0	0	0	0	0	0	3.	0	
51-0434766	AXIS Reinsurance Company					48	747	149	646	775	48	727	0	727	3.	20	
47-0574325	Berkley Insurance Company					0	100	20	80	96	0	96	0	96	2.	2	
31-0542366	Cincinnati Ins Co					101	0	0	101	121	118	3	0	3	2.	0	
42-0234980	Employers Mutual Casualty Company					0	108	0	108	129	0	129	0	129	3.	4	
35-2293075	Endurance Assurance Corporation					11,915	23,774	13	35,675	42,810	11,915	30,896	0	30,896	2.	649	
22-2005057	Everest Reinsurance Company					2,097	1,799	0	3,895	4,674	2,097	2,578	0	2,578	2.	54	
13-2673100	General Reinsurance Corporation					0	7	1	5	7	0	7	0	7	1.	0	
13-6108721	Harco National Insurance Company					0	3,627	0	3,627	4,352	0	4,352	0	4,352	4.	144	
06-0384680	Hartford Steam Boiler Inspection & Ins Co					0	105	26	79	94	0	94	0	94	1.	2	
74-2195939	Houston Casualty Company (UK Branch)					125	0	0	125	149	145	4	0	4	1.	0	
95-2769232	Insurance Co of the West					5,996	9,243	0	15,239	18,287	5,996	12,291	0	12,291	3.	344	
04-1543470	Liberty Mutual Insurance Co					0	291	0	291	349	0	349	0	349	3.	10	
06-1481194	Markel Global Reinsurance Company					(11)	0	0	0	0	0	0	0	0	3.	0	
13-4924125	Munich Reinsurance America Inc					15,357	29,013	0	44,370	53,244	15,357	37,887	0	37,887	2.	796	
47-0698507	Odyssey Reinsurance Company					22,565	46,101	17	68,649	82,379	22,565	59,814	0	59,814	2.	1,256	
13-3031176	Partner Reinsurance Company of the U.S.					0	104	0	104	125	0	125	0	125	2.	3	
23-1641984	QBE Reinsurance Corporation					(284)	0	1	0	0	0	0	0	0	3.	0	
52-1952955	Renaissance Reinsurance U.S. Inc.					0	735	2	732	879	0	879	0	879	2.	18	
30-0703280	RenaissanceRe Europe AG US Branch (Tokio)					0	152	0	152	183	0	183	0	183	2.	4	
75-1444207	Scor Reinsurance Company					392	500	0	892	1,071	392	679	0	679	3.	19	
13-2997499	SiriusPoint America Ins					0	2,177	0	2,177	2,612	0	2,612	0	2,612	4.	86	
13-1675535	Swiss Reinsurance America Corporation					3,695	315	0	4,010	4,812	3,695	1,117	0	1,117	2.	23	
13-2918573	The Toa Reinsurance Company Of America					0	40	0	40	49	0	49	0	49	3.	1	
13-5616275	Transatlantic Reinsurance Company					1,710	610	1	2,320	2,784	1,710	1,074	0	1,074	1.	17	
13-1290712	XL Reinsurance America Inc					0	265	53	212	255	0	255	0	255	2.	5	
0999999	Total authorized - other U.S. unaffiliated insurers	0	0	XXX	0	67,287	124,758	284	192,057	230,468	67,619	162,849	0	162,849	XXX	3,570	
AA-9991225	Rhode Island Fair Plan					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991226	VIRGINIA FAIR PLAN					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total authorized - pools - mandatory pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194168	Aspen Insurance Ltd (Bermuda)					0	5	0	5	5	0	5	0	5	3.	0	
AA-1120337	Aspen Insurance UK Limited					0	10	0	10	12	0	12	0	12	3.	0	
AA-3194139	AXIS Specialty Ltd					0	172	0	172	207	0	207	0	207	3.	6	
AA-1126382	Lloyd's Syndicate 0382					0	0	0	0	0	0	0	0	0	2.	0	
AA-1126727	Lloyd's Syndicate 0727					0	10	0	10	12	0	12	0	12	2.	0	
AA-1127183	Lloyd's Syndicate 1183					0	8	0	8	10	0	10	0	10	2.	0	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk									
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	
AA-1127225	Lloyd's Syndicate 1225					0	0	0	0	0	0	0	0	0	0	2	0	0
AA-1127301	Lloyd's Syndicate 1301					0	13	0	13	16	0	16	0	16	2	0	0	0
AA-1127414	Lloyd's Syndicate 1414					0	59	0	59	71	0	71	0	71	2	0	0	1
AA-1120102	Lloyd's Syndicate 1458					0	0	0	0	0	0	0	0	0	2	0	0	0
AA-1120084	Lloyd's Syndicate 1955					0	0	0	0	0	0	0	0	0	2	0	0	0
AA-1128003	Lloyd's Syndicate 2003					0	26	5	21	25	0	25	0	25	2	0	0	1
AA-1120071	Lloyd's Syndicate 2007					0	0	0	0	0	0	0	0	0	2	0	0	0
AA-1128791	Lloyd's Syndicate 2791					0	0	0	0	1	0	1	0	1	2	0	0	0
AA-1128987	Lloyd's Syndicate 2987					0	4	4	4	4	0	4	0	4	2	0	0	0
AA-1129000	Lloyd's Syndicate 3000					0	6	0	6	7	0	7	0	7	2	0	0	0
AA-1120116	Lloyd's Syndicate 3902					0	0	0	0	0	0	0	0	0	2	0	0	0
AA-1126005	Lloyd's Syndicate 4000					0	0	0	0	0	0	0	0	0	2	0	0	0
AA-1120067	Lloyd's Syndicate 4242					0	3	0	3	4	0	4	0	4	2	0	0	0
AA-1840000	Mapfre Re, Compañia de Reaseguros S. A.					(65)	0	0	0	0	0	0	0	0	3	0	0	0
AA-3190686	Partner Reinsurance Co Ltd					0	12	0	12	14	0	14	0	14	2	0	0	0
AA-1460006	Validus Re Ltd					0	25	0	25	30	0	30	0	30	6	0	0	4
1299999	Total authorized - other non-U.S. insurers	0	0	XXX	0	(65)	353	5	348	417	0	417	0	417	XXX	0	0	13
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	67,222	125,111	289	192,404	230,885	67,619	163,266	0	163,266	XXX	0	0	3,583
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
98-1109773	Osprey Re				38,207	13,232	0	0	13,232	15,879	0	15,879	15,879	0	6	476	0	0
1999999	Total unauthorized - affiliates - other (non-U.S.) - captive	0	0	XXX	38,207	13,232	0	0	13,232	15,879	0	15,879	15,879	0	XXX	476	0	0
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	XXX	38,207	13,232	0	0	13,232	15,879	0	15,879	15,879	0	XXX	476	0	0
2299999	Total unauthorized - affiliates	0	0	XXX	38,207	13,232	0	0	13,232	15,879	0	15,879	15,879	0	XXX	476	0	0
39-6040366	American Standard Ins Co of WI					0	4	4	0	0	0	0	0	0	3	0	0	0
43-1898350	Lismore Insurance Company					(11)	0	0	0	0	0	0	0	0	6	0	0	0
2399999	Total unauthorized - other U.S. unaffiliated insurers	0	0	XXX	0	(11)	4	4	0	0	0	0	0	0	XXX	0	0	0
AA-3190906	Aeolus Re Ltd				3,731	1,226	0	0	1,226	1,472	507	964	964	0	6	29	0	0
AA-1464104	Allianz Risk Transfer AG	59		0001		1	0	0	1	1	0	1	1	0	2	0	0	0
AA-3191352	Ascot Re Co Ltd					223	31	31	223	267	223	45	0	45	3	0	0	1
AA-1780116	Chaucer Ins CO (Bermuda)					199	0	0	199	239	232	7	0	7	3	0	0	0
AA-3190770	Chubb Tempest Re Ltd	114		0002		580	0	0	580	696	616	80	80	0	1	1	0	0
AA-3191262	Citrus Re Ltd					5,422	0	0	5,422	6,506	4,986	1,520	1,520	0	6	46	0	0
AA-3190936	D.E. Shaw Re (Bermuda) Ltd					58,239	15,784	0	15,784	18,941	8,349	10,592	10,592	0	6	318	0	0
AA-3194122	DaVinci Reinsurance Ltd					649	0	0	649	778	756	22	0	22	3	0	0	1
AA-1120175	Fidelis Underwriting Ltd	144		0010		(22)	0	0	0	0	0	0	0	0	3	0	0	0
AA-5340310	General Ins Corp of India	242		0003		4	0	0	4	5	0	5	5	0	4	0	0	0
AA-3770280	Greenlight Reinsurance Ltd					0	71	71	0	0	0	0	0	0	6	0	0	0
AA-3191437	Group Ark Insurance Limited					3	0	0	3	4	4	0	0	0	3	0	0	0
AA-8310008	Humbolt Re Ltd					0	8	8	0	0	0	0	0	0	4	0	0	0
AA-3191254	International General Insurance Company Limited					33	0	0	33	39	38	1	0	1	3	0	0	0
AA-8310006	Kelvin Re Limited					0	33	33	0	0	0	0	0	0	6	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-5420050	Korean Reinsurance Company		108	0009		87	0	1	85	102	0	102	102	0	3	3	0
AA-3190829	Markel Bermuda Ltd					652	0	0	652	782	760	22	0	22	3	0	1
AA-3191383	Odin Re Ltd					0	54	54	0	0	0	0	0	0	6	0	0
AA-3191298	Qatar Re Ltd					(4)	0	0	0	0	0	0	0	0	4	0	0
AA-3191350	Securis Re IX Ltd					0	36	36	0	0	0	0	0	0	6	0	0
AA-5324100	Taiping Re Co Ltd					51	0	0	51	61	59	2	0	2	3	0	0
AA-3770492	Topsail Reinsurance SPC, Ltd		18,500	0006		27,807	0	0	27,807	33,369	9,532	23,837	18,500	5,337	6	555	640
AA-3191432	Vantage Risk Ltd		41	0007		0	0	0	0	0	0	0	0	4	0	0	0
2699999	Total unauthorized - other non-U.S. insurers	0	19,208	XXX	231,334	52,695	235	236	52,720	63,264	26,064	37,200	31,765	5,435	XXX	952	643
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	19,208	XXX	269,541	65,917	239	240	65,953	79,143	26,064	53,079	47,644	5,435	XXX	1,428	643
3299999	Total certified - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total certified - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total certified - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
CR-3194126	Arch Reinsurance Ltd					0	0	0	0	0	0	0	0	0	2	0	0
CR-3194130	Endurance Specialty Insurance Ltd					107	0	0	107	128	125	4	0	4	2	0	0
4099999	Total certified - other non-U.S. insurers	0	0	XXX	0	107	0	0	107	128	125	4	0	4	XXX	0	0
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	107	0	0	107	128	125	4	0	4	XXX	0	0
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999	Total reciprocal jurisdiction - affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
RJ-3194126	Arch Reins Ltd					6,968	343	0	7,311	8,773	6,968	1,806	0	1,806	2	0	38
RJ-3194168	Aspen Bermuda Ltd					7	0	0	7	8	8	0	0	0	3	0	0
RJ-3191289	Fidelis Ins Bermuda Ltd					5,195	62	0	5,257	6,309	5,195	1,113	0	1,113	3	0	31
RJ-3190875	Hiscox Ins Co (Bermuda) Ltd		235	0008		122	0	5	117	141	93	47	47	0	3	1	0
RJ-3190871	Lancashire Ins Co Ltd					5	0	0	5	6	6	0	0	0	3	0	0
RJ-1126033	Lloyd's Syndicate 0033					93	3	0	97	116	93	23	0	23	2	0	0
RJ-1126623	Lloyd's Syndicate 0623					97	0	0	97	116	113	3	0	3	2	0	0
RJ-1127084	Lloyd's Syndicate 1084					205	0	0	205	247	232	14	0	14	2	0	0
RJ-1120171	Lloyd's Syndicate 1856					166	0	0	166	199	170	29	0	29	2	0	1
RJ-1120083	Lloyd's Syndicate 1910					6,357	0	0	6,357	7,629	6,747	882	0	882	2	0	19
RJ-1120186	Lloyd's Syndicate 1947					3	0	0	3	4	4	0	0	0	2	0	0
RJ-1128010	Lloyd's Syndicate 2010					2	0	0	2	2	2	0	0	0	2	0	0
RJ-1128623	Lloyd's Syndicate 2623					610	0	0	610	732	711	21	0	21	2	0	0
RJ-1120075	Lloyd's Syndicate 4020					171	0	0	171	206	200	6	0	6	2	0	0
RJ-1126004	Lloyd's Syndicate 4444					372	0	0	372	447	434	13	0	13	2	0	0
RJ-1126006	Lloyd's Syndicate 4472					82	0	0	82	99	96	3	0	3	2	0	0
RJ-1120227	Lloyd's Syndicate Number 3123					114	0	0	114	137	133	4	0	4	2	0	0
RJ-3190339	Renaissance Reinsurance Ltd					642	0	0	642	771	756	14	0	14	2	0	0
RJ-3191388	Vermeer Reins Ltd					131	0	0	131	158	153	4	0	4	3	0	0
RJ-1340125	Hannover Rück SE					1,042	7,447	0	8,489	10,187	1,042	9,145	0	9,145	2	0	192

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
5499999. Total reciprocal jurisdiction - other non-U.S. insurers		0	235	XXX	0	22,386	7,855	5	30,237	36,284	23,158	13,126	47	13,079	XXX	1	282
5699999. Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	235	XXX	0	22,386	7,855	5	30,237	36,284	23,158	13,126	47	13,079	XXX	1	282
5799999. Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	19,443	XXX	269,541	155,632	133,205	534	288,700	346,440	116,966	229,475	47,691	181,784	XXX	1,429	4,509
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	19,443	XXX	269,541	155,632	133,205	534	288,700	346,440	116,966	229,475	47,691	181,784	XXX	1,429	4,509

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days		42 Total Overdue Cols. 38+39 +40+41										
0499999	Total authorized - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0799999	Total authorized - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0899999	Total authorized - affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
06-0237820	ACE Property and Casualty Insurance Company	75	0	3	0	0	77	0	77	0	0	77	3.4	0.1	0.2	YES	0	
95-3187355	Allianz Global Risks US	(1)	0	4	2	(27)	(21)	(21)	(21)	0	0	131	97.5	0.0	126.2	YES	0	
06-1182357	Allied World Insurance Company	6	(110)	0	(8)	(112)	(112)	(112)	(112)	0	0	379	100.0	0.0	7.0	YES	0	
36-2661954	American Agricultural Insurance Company (OH)	4	6	0	(9)	0	0	0	0	0	69	100.0	0.0	(6,273.3)	YES	0		
39-1835307	American Family Insurance Co	0	0	0	0	0	0	0	0	0	0	150.0	0.0	150.0	YES	0		
51-0434766	AXIS Reinsurance Company	0	0	0	68	68	68	68	68	68	68	100.0	100.0	100.0	NO	0		
47-0574325	Berkley Insurance Company	16	1	0	9	10	26	26	26	9	0	38.1	34.4	35.0	NO	0		
31-0542366	Cincinnati Ins Co	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0		
42-0234980	Employers Mutual Casualty Company	0	2	3	(16)	(11)	(11)	(11)	(11)	0	23	99.4	0.0	152.5	YES	0		
35-2293075	Endurance Assurance Corporation	3,723	0	0	66	66	3,789	3,789	3,789	66	4,025	1.7	0.8	1.7	YES	66		
22-2005057	Everest Reinsurance Company	209	3	4	0	(130)	(123)	86	86	0	448	(143.1)	0.0	(151.3)	YES	0		
13-2673100	General Reinsurance Corporation	0	0	0	7	7	7	7	7	0	0	100.4	99.6	100.0	NO	0		
13-6108721	Harco National Insurance Company	363	0	0	0	363	363	363	363	0	351	0.0	0.0	0.0	YES	0		
06-0384680	Hartford Steam Boiler Inspection & Ins Co	(24)	0	0	131	131	107	107	107	131	0	123.0	123.0	123.0	NO	0		
74-2195939	Houston Casualty Company (UK Branch)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0		
95-2769232	Insurance Co of the West	1,354	0	0	(8)	(8)	1,346	0	1,346	0	2,592	(0.6)	0.0	(0.6)	YES	0		
04-1543470	Liberty Mutual Insurance Co	20	0	0	0	0	20	20	20	0	17	0.0	0.0	0.0	YES	0		
06-1481194	Markel Global Reinsurance Company	0	0	0	(13)	(13)	(13)	(13)	(13)	0	0	100.0	0.0	100.0	YES	0		
13-4924125	Munich Reinsurance America Inc	4,297	1	0	(1)	(1)	4,297	0	4,297	0	4,586	0.0	0.0	0.0	YES	0		
47-0698507	Odyssey Reinsurance Company	6,547	4	(31)	0	84	57	6,604	6,604	84	7,578	0.9	0.6	1.3	YES	84		
13-3031176	Partner Reinsurance Company of the U.S.	7	1	0	(33)	(33)	(25)	(25)	(25)	0	0	129.8	0.0	133.2	YES	0		
23-1641984	QBE Reinsurance Corporation	12	0	(48)	6	(42)	(30)	(30)	(30)	6	0	138.4	0.0	(20.3)	YES	6		
52-1952955	Renaissance Reinsurance U.S. Inc.	34	2	0	12	15	49	49	49	12	127	30.0	7.0	25.1	YES	12		
30-0703280	RenaissanceRe Europe AG US Branch (Tokio)	20	0	0	0	0	21	0	21	0	28	2.3	0.0	0.0	YES	0		
75-1444207	Scor Reinsurance Company	54	6	1	(50)	(43)	11	11	11	0	119	(404.8)	0.0	(462.9)	YES	0		
13-2997499	SiriusPoint America Ins	249	0	0	0	0	249	249	249	0	201	0.0	0.0	0.0	YES	0		
13-1675535	Swiss Reinsurance America Corporation	30	0	0	(6)	(6)	24	24	24	0	399	(24.6)	0.0	(26.6)	YES	0		
13-2918573	The Toa Reinsurance Company Of America	0	1	(100)	(129)	(228)	(228)	(228)	(228)	0	0	100.1	0.0	56.6	YES	0		
13-5616275	Transatlantic Reinsurance Company	14	0	0	3	3	17	17	17	3	163	18.7	1.8	18.5	YES	3		
13-1290712	XL Reinsurance America Inc	14	0	1	37	38	52	52	52	37	3	73.1	67.1	70.7	NO	0		
0999999	Total authorized - other U.S. unaffiliated insurers	17,014	29	(265)	2	(8)	(241)	16,772	0	422	21,315	(1.4)	1.1	0.0	XXX	171		
AA-9991225	Rhode Island Fair Plan	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0		
AA-9991226	VIRGINIA FAIR PLAN	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
1099999	Total authorized - pools - mandatory pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
AA-3194168	Aspen Insurance Ltd (Bermuda)	0	0	0	0	0	0	0	0	0	19	14.3	0.0	14.3	YES	0		
AA-1120337	Aspen Insurance UK Limited	10	0	0	(1)	(1)	9	9	9	0	0	(11.5)	0.0	(11.5)	YES	0		
AA-3194139	AXIS Specialty Ltd	52	1	0	0	0	53	53	53	0	2	1.3	0.0	0.0	YES	0		
AA-1126382	Lloyd's Syndicate 0382	0	0	0	0	0	0	0	0	0	0	66.7	66.7	66.7	NO	0		
AA-1126727	Lloyd's Syndicate 0727	8	0	0	0	0	8	8	8	0	9	0.0	0.0	0.0	YES	0		
AA-1127183	Lloyd's Syndicate 1183	8	0	0	0	0	8	8	8	0	0	(0.4)	0.0	(0.4)	YES	0		
AA-1127225	Lloyd's Syndicate 1225	0	0	0	0	0	0	0	0	0	0	100.0	0.0	100.0	YES	0		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
AA-1127301	Lloyd's Syndicate 1301	2				0	2		2	0	65	(0.6)	0.0	(0.6)	YES	0	
AA-1127414	Lloyd's Syndicate 1414		2	0	0		2		2		227	100.0	0.0	0.0	YES	0	
AA-1120102	Lloyd's Syndicate 1458					0	0		0			100.0	0.0	100.0	YES	0	
AA-1120084	Lloyd's Syndicate 1955					0	0		0			100.0	0.0	100.0	YES	0	
AA-1128003	Lloyd's Syndicate 2003	0		0		0	0		1	0		69.1	40.0	40.0	NO	0	
AA-1120071	Lloyd's Syndicate 2007					0	0		0			100.0	0.0	100.0	YES	0	
AA-1128791	Lloyd's Syndicate 2791	0				0	0		0		118	100.0	0.0	100.0	YES	0	
AA-1128987	Lloyd's Syndicate 2987	8				(9)	(9)	(1)	(1)	0	133	1,491.4	0.0	1,491.4	YES	0	
AA-1129000	Lloyd's Syndicate 3000	6				0	0	6	6	0		0.0	0.0	0.0	YES	0	
AA-1120116	Lloyd's Syndicate 3902					0	0	0	0			100.0	0.0	100.0	YES	0	
AA-1126005	Lloyd's Syndicate 4000					0	0	0	0			100.0	0.0	100.0	YES	0	
AA-1120067	Lloyd's Syndicate 4242	2				0	2	2	2	0	4	0.0	0.0	0.0	YES	0	
AA-1840000	Mapfre Re, Compañía de Reaseguros S. A.			(65)		0	(65)	(65)	(65)	0		100.0	0.0	0.1	YES	0	
AA-3190686	Partner Reinsurance Co Ltd	0				0	0	0	0		118	14.7	0.0	14.7	YES	0	
AA-1460006	Validus Re Ltd	25				0	25	25	25	0		(1.0)	0.0	(1.0)	YES	0	
1299999	Total authorized - other non-U.S. insurers	121	2	(64)	0	(10)	(73)	48	0	0	693	(150.3)	0.0	(20.9)	XXX	0	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	17,135	31	(329)	2	(18)	(314)	16,821	0	0	16,821	423	(1.9)	1.1	(0.1)	XXX	171
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
98-1109773	Osprey Re					0	0	0	0			0.0	0.0	0.0	YES	0	
1999999	Total unauthorized - affiliates - other (non-U.S.) - captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2299999	Total unauthorized - affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
39-6040366	American Standard Ins Co of WI	4				0	4	4	4	0		(0.2)	0.0	(0.2)	YES	0	
43-1898350	Lismore Insurance Company				(11)	(11)	(11)	(11)	(11)	0		100.0	0.0	100.0	YES	0	
2399999	Total unauthorized - other U.S. unaffiliated insurers	4	0	0	0	(11)	(11)	(7)	0	0	0	161.4	0.0	161.4	XXX	0	
AA-3190906	Aeolus Re Ltd	56	0	0		(20)	(20)	36	0	36	374	(55.6)	0.0	(55.6)	YES	0	
AA-1464104	Allianz Risk Transfer AG	0				0	0	0	0	0	188	0.0	0.0	0.0	YES	0	
AA-3191352	Ascot Re Co Ltd					0	0	0	0	0		0.0	0.0	0.0	YES	0	
AA-1780116	Chaucer Ins CO (Bermuda)					0	0	0	0	0		0.0	0.0	0.0	YES	0	
AA-3190770	Chubb Tempest Re Ltd	6				0	0	6	6	0	72	(2.4)	0.0	(2.4)	YES	0	
AA-3191262	Citrus Re Ltd					0	0	0	0	0		0.0	0.0	0.0	YES	0	
AA-3190936	D.E. Shaw Re (Bermuda) Ltd	126				(100)	(100)	26	26	0	3,458	(389.0)	0.0	(389.0)	YES	0	
AA-3194122	DaVinci Reinsurance Ltd					0	0	0	0	0		100.0	0.0	100.0	YES	0	
AA-1120175	Fidelis Underwriting Ltd	0				(30)	(30)	(30)	(30)	0	218	99.4	0.0	99.4	YES	0	
AA-5340310	General Ins Corp of India	4				0	4	4	4	0		0.0	0.0	0.0	YES	0	
AA-3770280	Greenlight Reinsurance Ltd	9		1		0	1	10	10	0		9.8	4.0	4.0	YES	0	
AA-3191437	Group Ark Insurance Limited					0	0	0	0	0		0.0	0.0	0.0	YES	0	
AA-8310008	Humbolt Re Ltd	8				0	8	8	8	0		0.0	0.0	0.0	YES	0	
AA-3191254	International General Insurance Company Limited					0	0	0	0	0		0.0	0.0	0.0	YES	0	
AA-8310006	Kelvin Re Limited	25	0			1	1	26	26	1		4.1	3.9	3.9	YES	1	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
AA-5420050 ..	Korean Reinsurance Company .....	10		0		6	16		16	6	12	39.9	21.6	37.8	NO	0		
AA-3190829 ..	MarkeL Bermuda Ltd .....					0	0		0	0		0.0	0.0	0.0	YES	0		
AA-3191383 ..	Odin Re Ltd .....	5					5		5	0		0.0	0.0	0.0	YES	0		
AA-3191298 ..	Qatar Re Ltd .....	4				(10)	(10)		(6)	0	8	167.5	0.0	167.5	YES	0		
AA-3191350 ..	Securis Re IX Ltd .....	36					36		36	0		0.0	0.0	0.0	YES	0		
AA-5324100 ..	Taiping Re Co Ltd .....						0		0	0		0.0	0.0	0.0	YES	0		
AA-3770492 ..	Topsail Reinsurance SPC, Ltd .....	2,861					2,861		2,861	0	3,156	0.0	0.0	0.0	YES	0		
AA-3191432 ..	Vantage Risk Ltd .....	0					0		0	0	82	0.0	0.0	0.0	YES	0		
2699999. Total unauthorized - other non-U.S. insurers		3,149	0	1	0	(153)	(152)	2,997	0	0	2,997	7	7,570	(5.1)	0.1	(5.1)	XXX	1
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		3,153	0	1	0	(163)	(162)	2,991	0	0	2,991	7	7,570	(5.4)	0.1	(5.5)	XXX	1
3299999. Total certified - affiliates - U.S. non-pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
3599999. Total certified - affiliates - other (non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
3699999. Total certified - affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
CR-3194126 ..	Arch Reinsurance Ltd .....						0		0	0	377	0.0	0.0	0.0	YES	0		
CR-3194130 ..	Endurance Specialty Insurance Ltd .....	0					0		0	0		110.0	0.0	110.0	YES	0		
4099999. Total certified - other non-U.S. insurers		0	0	0	0	0	0	0	0	0	377	110.0	0.0	110.0	XXX	0		
4299999. Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	377	110.0	0.0	110.0	XXX	0		
4699999. Total reciprocal jurisdiction - affiliates - U.S. non-pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
4999999. Total reciprocal jurisdiction - affiliates - other (non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
5099999. Total reciprocal jurisdiction - affiliates		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0		
RJ-3194126 ..	Arch Reins Ltd .....	64	2	0		(4)	(3)	61		61	1,149	(4.1)	0.0	(7.0)	YES	0		
RJ-3194168 ..	Aspen Bermuda Ltd .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-3191289 ..	Fidelis Ins Bermuda Ltd .....	42				(30)	(30)	12		12	1,056	(245.5)	0.0	(245.5)	YES	0		
RJ-3190875 ..	Hiscox Ins Co (Bermuda) Ltd .....	10				24	24	34		34	400	70.9	5.6	70.6	YES	24		
RJ-3190871 ..	Lancashire Ins Co Ltd .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-1126033 ..	Lloyd's Syndicate 0033 .....	10					10		10	0	164	2.9	0.1	1.9	YES	0		
RJ-1126623 ..	Lloyd's Syndicate 0623 .....						0		0	0		100.0	0.0	100.0	YES	0		
RJ-1127084 ..	Lloyd's Syndicate 1084 .....	6					6		6	0		(0.3)	0.0	(0.3)	YES	0		
RJ-1120171 ..	Lloyd's Syndicate 1856 .....	14					14		14	0	23	0.0	0.0	0.0	YES	0		
RJ-1120083 ..	Lloyd's Syndicate 1910 .....	126					126		126	0	1,928	0.0	0.0	0.0	YES	0		
RJ-1120186 ..	Lloyd's Syndicate 1947 .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-1128010 ..	Lloyd's Syndicate 2010 .....						0		0	0		100.0	0.0	100.0	YES	0		
RJ-1128623 ..	Lloyd's Syndicate 2623 .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-1120075 ..	Lloyd's Syndicate 4020 .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-1126004 ..	Lloyd's Syndicate 4444 .....						0		0	0		100.0	0.0	100.0	YES	0		
RJ-1126006 ..	Lloyd's Syndicate 4472 .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-1120227 ..	Lloyd's Syndicate Number 3123 .....						0		0	0		0.0	0.0	0.0	YES	0		
RJ-3190339 ..	Renaissance Reinsurance Ltd .....	0				(6)	(6)	(6)		(6)		100.2	0.0	100.2	YES	0		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43										
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41											Total Due Cols. 37+42 (In total should equal Cols. 7+8)
RJ-3191388 ..	Vermeer Reins Ltd .....						0			0			0.0	0.0	0.0	YES.....	0
RJ-1340125 ..	Hannover Rück SE .....	490	145	(76)	0	(73)	(4)	486		486	0	1,425	(0.8)	0.0	(15.0)	YES.....	0
5499999. Total reciprocal jurisdiction - other non-U.S. insurers		762	147	(76)	0	(89)	(19)	743	0	743	24	6,144	(2.5)	0.4	(12.0)	XXX	24
5699999. Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		762	147	(76)	0	(89)	(19)	743	0	743	24	6,144	(2.5)	0.4	(12.0)	XXX	24
5799999. Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		21,049	178	(404)	2	(271)	(495)	20,554	0	20,554	455	36,098	(2.4)	0.8	(1.3)	XXX	197
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
9999999 Totals		21,049	178	(404)	2	(271)	(495)	20,554	0	20,554	455	36,098	(2.4)	0.8	(1.3)	XXX	197

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
0499999	Total authorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total authorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total authorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0237820	ACE Property and Casualty Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	Allianz Global Risks US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1182357	Allied World Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	American Agricultural Insurance Company (OH)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1835307	American Family Insurance Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0434766	AXIS Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	Berkley Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	Cincinnati Ins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	Employers Mutual Casualty Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-2293075	Endurance Assurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	Everest Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	General Reinsurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-6108721	Harco National Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	Hartford Steam Boiler Inspection & Ins Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	Houston Casualty Company (UK Branch)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-2769232	Insurance Co of the West	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1543470	Liberty Mutual Insurance Co	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1481194	Markel Global Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-4924125	Munich Reinsurance America Inc	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	Odyssey Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	Partner Reinsurance Company of the U.S.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1641984	QBE Reinsurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
52-1952955	Renaissance Reinsurance U.S. Inc.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
30-0703280	RenaissanceRe Europe AG US Branch (Tokio)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	Scor Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2997499	SiriusPoint America Ins	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	Swiss Reinsurance America Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2918573	The Toa Reinsurance Company Of America	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	Transatlantic Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1290712	XL Reinsurance America Inc	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total authorized - other U.S. unaffiliated insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991225	Rhode Island Fair Plan	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991226	VIRGINIA FAIR PLAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total authorized - pools - mandatory pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194168	Aspen Insurance Ltd (Bermuda)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	Aspen Insurance UK Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194139	AXIS Specialty Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126382	Lloyd's Syndicate 0382	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-1126727	Lloyd's Syndicate 0727	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127183	Lloyd's Syndicate 1183	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127225	Lloyd's Syndicate 1225	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127301	Lloyd's Syndicate 1301	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127414	Lloyd's Syndicate 1414	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120102	Lloyd's Syndicate 1458	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120084	Lloyd's Syndicate 1955	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128003	Lloyd's Syndicate 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120071	Lloyd's Syndicate 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	Lloyd's Syndicate 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	Lloyd's Syndicate 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1129000	Lloyd's Syndicate 3000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120116	Lloyd's Syndicate 3902	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126005	Lloyd's Syndicate 4000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120067	Lloyd's Syndicate 4242	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840000	Mapfre Re, Compañia de Reaseguros S. A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	Partner Reinsurance Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460006	Validus Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999	Total authorized - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999	Total unauthorized - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
98-1109773	Osprey Re	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1999999	Total unauthorized - affiliates - other (non-U.S.) - captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999	Total unauthorized - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999	Total unauthorized - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-6040366	American Standard Ins Co of WI	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-1898350	Lismore Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999	Total unauthorized - other U.S. unaffiliated insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190906	Aeolus Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1464104	Allianz Risk Transfer AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191352	Ascot Re Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1780116	Chaucer Ins CO (Bermuda)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190770	Chubb Tempest Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191262	Citrus Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190936	D.E. Shaw Re (Bermuda) Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194122	DaVinci Reinsurance Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120175	Fidelis Underwriting Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5340310	General Ins Corp of India	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3770280	Greenlight Reinsurance Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191437	Group Ark Insurance Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-8310008	Humbolt Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191254	International General Insurance Company Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-8310006	Kelvin Re Limited	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5420050	Korean Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190829	Markel Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191383	Odin Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191298	Qatar Re Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191350	Securis Re IX Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5324100	Taiping Re Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3770492	Topsail Reinsurance SPC, Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191432	Vantage Risk Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999	Total unauthorized - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999	Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999	Total certified - affiliates - U.S. non-pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total certified - affiliates - other (non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999	Total certified - affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
CR-3194126	Arch Reinsurance Ltd	3	04/08/2015	20.0		0	0	0.0	0.0	0	0	0	0	0	0	0	0	
CR-3194130	Endurance Specialty Insurance Ltd	4	01/01/2023	50.0		(18)	(9)	0.0	0.0	0	0	0	0	0	0	0	0	
4099999	Total certified - other non-U.S. insurers			XXX	0	(18)	(9)	XXX	XXX	0	0	0	0	0	0	0	0	
4299999	Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	(18)	(9)	XXX	XXX	0	0	0	0	0	0	0	0	
4699999	Total reciprocal jurisdiction - affiliates - U.S. non-pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total reciprocal jurisdiction - affiliates - other (non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999	Total reciprocal jurisdiction - affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3194126	Arch Reins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3194168	Aspen Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3191289	Fidelis Ins Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190875	Hiscox Ins Co (Bermuda) Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-3190871	Lancashire Ins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1126033	Lloyd's Syndicate 0033	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1126623	Lloyd's Syndicate 0623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1127084	Lloyd's Syndicate 1084	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1120171	Lloyd's Syndicate 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1120083	Lloyd's Syndicate 1910	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1120186	Lloyd's Syndicate 1947	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1128010	Lloyd's Syndicate 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1128623	Lloyd's Syndicate 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1120075	Lloyd's Syndicate 4020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1126004	Lloyd's Syndicate 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
RJ-1126006	Lloyd's Syndicate 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
RJ-1120227 ..	Lloyd's Syndicate Number 3123 .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3190339 ..	Renaissance Reinsurance Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-3191388 ..	Vermeer Reins Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RJ-1340125 ..	Hannover Rück SE .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999.	Total reciprocal jurisdiction - other non-U.S. insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5699999.	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999.	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	(18)	(9)	XXX	XXX	0	0	0	0	0	0	0	0	0
5899999.	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
9999999	Totals			XXX	0	(18)	(9)	XXX	XXX	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
0499999	Total authorized - affiliates - U.S. non-pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total authorized - affiliates - other (non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total authorized - affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0237820	ACE Property and Casualty Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	Allianz Global Risks US	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1182357	Allied World Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	American Agricultural Insurance Company (OH)	0	XXX	XXX	0	0	0	XXX	XXX	0
39-1835307	American Family Insurance Co	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS Reinsurance Company	14	XXX	XXX	0	149	149	XXX	XXX	149
47-0574325	Berkley Insurance Company	2	XXX	XXX	0	20	20	XXX	XXX	20
31-0542366	Cincinnati Ins Co	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	Employers Mutual Casualty Company	0	XXX	XXX	0	0	0	XXX	XXX	0
35-2293075	Endurance Assurance Corporation	13	XXX	XXX	13	0	13	XXX	XXX	13
22-2005057	Everest Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	General Reinsurance Corporation	1	XXX	XXX	0	1	1	XXX	XXX	1
13-6108721	Harco National Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	Hartford Steam Boiler Inspection & Ins Co	26	XXX	XXX	0	26	26	XXX	XXX	26
74-2195939	Houston Casualty Company (UK Branch)	0	XXX	XXX	0	0	0	XXX	XXX	0
95-2769232	Insurance Co of the West	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1543470	Liberty Mutual Insurance Co	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1481194	Markel Global Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
13-4924125	Munich Reinsurance America Inc	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	Odyssey Reinsurance Company	17	XXX	XXX	17	0	17	XXX	XXX	17
13-3031176	Partner Reinsurance Company of the U.S.	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1641984	QBE Reinsurance Corporation	1	XXX	XXX	1	0	1	XXX	XXX	1
52-1952955	Renaissance Reinsurance U.S. Inc.	2	XXX	XXX	2	0	2	XXX	XXX	2
30-0703280	RenaissanceRe Europe AG US Branch (Tokio)	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	Scor Reinsurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2997499	SiriusPoint America Ins	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	Swiss Reinsurance America Corporation	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2918573	The Toa Reinsurance Company Of America	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	Transatlantic Reinsurance Company	1	XXX	XXX	1	0	1	XXX	XXX	1
13-1290712	XL Reinsurance America Inc	7	XXX	XXX	0	53	53	XXX	XXX	53
0999999	Total authorized - other U.S. unaffiliated insurers	84	XXX	XXX	34	250	284	XXX	XXX	284
AA-9991225	Rhode Island Fair Plan	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991226	VIRGINIA FAIR PLAN	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	Total authorized - pools - mandatory pools	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194168	Aspen Insurance Ltd (Bermuda)	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	Aspen Insurance UK Limited	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194139	AXIS Specialty Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70  20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71	72	73	74	75	76	77	78	
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
AA-1126382	Lloyd's Syndicate 0382	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126727	Lloyd's Syndicate 0727	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127183	Lloyd's Syndicate 1183	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127225	Lloyd's Syndicate 1225	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127301	Lloyd's Syndicate 1301	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1127414	Lloyd's Syndicate 1414	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120102	Lloyd's Syndicate 1458	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120084	Lloyd's Syndicate 1955	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128003	Lloyd's Syndicate 2003	0	XXX	XXX	0	5	5	5	XXX	XXX	5
AA-1120071	Lloyd's Syndicate 2007	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128791	Lloyd's Syndicate 2791	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1128987	Lloyd's Syndicate 2987	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1129000	Lloyd's Syndicate 3000	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120116	Lloyd's Syndicate 3902	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1126005	Lloyd's Syndicate 4000	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120067	Lloyd's Syndicate 4242	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1840000	Mapfre Re, Compañia de Reaseguros S. A.	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190686	Partner Reinsurance Co Ltd	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1460006	Validus Re Ltd	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1299999	Total authorized - other non-U.S. insurers	0	XXX	XXX	0	5	5	5	XXX	XXX	5
1499999	Total authorized excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	85	XXX	XXX	34	255	289	289	XXX	XXX	289
1899999	Total unauthorized - affiliates - U.S. non-pool	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
98-1109773	Osprey Re	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
1999999	Total unauthorized - affiliates - other (non-U.S.) - captive	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2199999	Total unauthorized - affiliates - other (non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2299999	Total unauthorized - affiliates	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
39-6040366	American Standard Ins Co of WI	0	4	0	XXX	XXX	XXX	4	XXX	XXX	4
43-1898350	Lismore Insurance Company	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2399999	Total unauthorized - other U.S. unaffiliated insurers	0	4	0	XXX	XXX	XXX	4	XXX	XXX	4
AA-3190906	Aeolus Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1464104	Allianz Risk Transfer AG	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191352	Ascot Re Co Ltd	0	31	0	XXX	XXX	XXX	31	XXX	XXX	31
AA-1780116	Chaucer Ins CO (Bermuda)	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190770	Chubb Tempest Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191262	Citrus Re Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190936	D.E. Shaw Re (Bermuda) Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3194122	DaVinci Reinsurance Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1120175	Fidelis Underwriting Ltd	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-5340310	General Ins Corp of India	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-3770280 ..	Greenlight Reinsurance Ltd .....	0	71	0	XXX	XXX	XXX	71	XXX	71
AA-3191437 ..	Group Ark Insurance Limited .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-8310008 ..	Humbolt Re Ltd .....	0	8	0	XXX	XXX	XXX	8	XXX	8
AA-3191254 ..	International General Insurance Company Limited .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-8310006 ..	Kelvin Re Limited .....	0	33	0	XXX	XXX	XXX	33	XXX	33
AA-5420050 ..	Korean Reinsurance Company .....	1	0	1	XXX	XXX	XXX	1	XXX	1
AA-3190829 ..	Markel Bermuda Ltd .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191383 ..	Odin Re Ltd .....	0	54	0	XXX	XXX	XXX	54	XXX	54
AA-3191298 ..	Qatar Re Ltd .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191350 ..	Securis Re IX Ltd .....	0	36	0	XXX	XXX	XXX	36	XXX	36
AA-5324100 ..	Taiping Re Co Ltd .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3770492 ..	Topsail Reinsurance SPC, Ltd .....	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191432 ..	Vantage Risk Ltd .....	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999. Total unauthorized - other non-U.S. insurers		1	235	1	XXX	XXX	XXX	236	XXX	236
2899999. Total unauthorized excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		1	239	1	XXX	XXX	XXX	240	XXX	240
3299999. Total certified - affiliates - U.S. non-pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999. Total certified - affiliates - other (non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999. Total certified - affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194126 ..	Arch Reinsurance Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
CR-3194130 ..	Endurance Specialty Insurance Ltd .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4099999. Total certified - other non-U.S. insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999. Total certified excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999. Total reciprocal jurisdiction - affiliates - U.S. non-pool		0	XXX	XXX	0	0	0	XXX	XXX	0
4999999. Total reciprocal jurisdiction - affiliates - other (non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
5099999. Total reciprocal jurisdiction - affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3194126 ..	Arch Reins Ltd .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3194168 ..	Aspen Bermuda Ltd .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3191289 ..	Fidelis Ins Bermuda Ltd .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-3190875 ..	Hiscox Ins Co (Bermuda) Ltd .....	5	XXX	XXX	5	0	5	XXX	XXX	5
RJ-3190871 ..	Lancashire Ins Co Ltd .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1126033 ..	Lloyd's Syndicate 0033 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1126623 ..	Lloyd's Syndicate 0623 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1127084 ..	Lloyd's Syndicate 1084 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1120171 ..	Lloyd's Syndicate 1856 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1120083 ..	Lloyd's Syndicate 1910 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1120186 ..	Lloyd's Syndicate 1947 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1128010 ..	Lloyd's Syndicate 2010 .....	0	XXX	XXX	0	0	0	XXX	XXX	0
RJ-1128623 ..	Lloyd's Syndicate 2623 .....	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
RJ-1120075 ..	Lloyd's Syndicate 4020 .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-1126004 ..	Lloyd's Syndicate 4444 .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-1126006 ..	Lloyd's Syndicate 4472 .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-1120227 ..	Lloyd's Syndicate Number 3123 .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-3190339 ..	Renaissance Reinsurance Ltd .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-3191388 ..	Vermeer Reins Ltd .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
RJ-1340125 ..	Hannover Rück SE .....	0	XXX	XXX	0	0	0	0	XXX	XXX	0
5499999.	Total reciprocal jurisdiction - other non-U.S. insurers	5	XXX	XXX	5	0	5	5	XXX	XXX	5
5699999.	Total reciprocal jurisdiction excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)	5	XXX	XXX	5	0	5	5	XXX	XXX	5
5799999.	Total authorized, unauthorized, reciprocal jurisdiction and certified excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	91	239	1	39	255	294	240	0	534	
5899999.	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	0	0	0	0	0	0	0	
9999999	Totals	91	239	1	39	255	294	240	0	534	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 4**

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
0001	1	026007993	UBS AG	59
0002	1	021000089	Citibank N.A.	114
0003	1	026001591	Standard Charter Bank	242
0006	1	026005092	Wells Fargo Bank, N.A.	18,500
0007	1	066010296	Llyod's Bank	41
0008	1	021000089	Citibank N.A.	235
0009	1	026001591	Standard Charter Bank	108
0010	1	071026661	Bank of Montreal, Chicago	144
Total				19,443

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	.....	.....	.....
2.	.....	.....	.....
3.	.....	.....	.....
4.	.....	.....	.....
5.	.....	.....	.....

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	.....	.....	.....	Yes [ ] No [ ]
7.	.....	.....	.....	Yes [ ] No [ ]
8.	.....	.....	.....	Yes [ ] No [ ]
9.	.....	.....	.....	Yes [ ] No [ ]
10.	.....	.....	.....	Yes [ ] No [ ]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	340,300,645		340,300,645
2. Premiums and considerations (Line 15) .....	54,037,957		54,037,957
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	20,553,669	(20,553,669)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	14,161,731		14,161,731
6. Net amount recoverable from reinsurers .....		171,855,942	171,855,942
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	429,054,002	151,302,273	580,356,275
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	78,502,299	73,698,242	152,200,541
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	16,812,457		16,812,457
11. Unearned premiums (Line 9) .....	115,287,415	194,585,885	309,873,300
12. Advance premiums (Line 10) .....	10,594,068		10,594,068
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	116,965,965	(116,965,965)	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0	(15,890)	(15,890)
16. Amounts withheld or retained by company for account of others (Line 14) .....			0
17. Provision for reinsurance (Line 16) .....	534,348		534,348
18. Other liabilities .....	1,861,413		1,861,413
19. Total liabilities excluding protected cell business (Line 26) .....	340,557,965	151,302,272	491,860,237
20. Protected cell liabilities (Line 27) .....			0
21. Surplus as regards policyholders (Line 37)	88,496,037	XXX	88,496,037
22. Totals (Line 38)	429,054,002	151,302,272	580,356,274

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

If yes, give full explanation: .....

Schedule H - Part 1 - Analysis of Underwriting Operations

**NONE**

Schedule H - Part 2 - Reserves and Liabilities

**NONE**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**NONE**

Schedule H - Part 4 - Reinsurance

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	139.....	(497).....	24.....	8.....	7.....	0.....	0.....	659.....	XXX.....
2. 2016.....	279,800.....	217,036.....	62,764.....	112,605.....	87,408.....	9,422.....	6,857.....	5,725.....	0.....	1,599.....	33,487.....	10,808.....
3. 2017.....	304,782.....	260,689.....	44,093.....	108,883.....	94,285.....	8,559.....	6,729.....	6,293.....	0.....	1,839.....	22,721.....	11,472.....
4. 2018.....	218,201.....	186,504.....	31,697.....	168,779.....	131,357.....	14,243.....	10,302.....	7,004.....	0.....	3,166.....	48,367.....	13,272.....
5. 2019.....	326,979.....	237,267.....	89,712.....	135,545.....	92,021.....	12,973.....	8,010.....	5,373.....	0.....	1,440.....	53,860.....	9,939.....
6. 2020.....	346,409.....	245,278.....	101,131.....	192,361.....	135,921.....	19,740.....	13,397.....	7,163.....	0.....	3,084.....	69,946.....	14,505.....
7. 2021.....	390,948.....	275,547.....	115,401.....	199,470.....	123,300.....	19,070.....	11,078.....	8,700.....	0.....	3,910.....	92,862.....	13,108.....
8. 2022.....	446,165.....	317,712.....	128,453.....	226,017.....	134,727.....	17,689.....	10,338.....	9,904.....	0.....	2,764.....	108,545.....	9,842.....
9. 2023.....	475,689.....	376,894.....	98,795.....	206,378.....	110,025.....	16,562.....	8,073.....	9,081.....	0.....	3,280.....	113,923.....	9,053.....
10. 2024.....	499,635.....	361,506.....	138,129.....	152,094.....	60,359.....	14,690.....	5,886.....	8,033.....	0.....	601.....	108,572.....	6,855.....
11. 2025.....	535,547.....	375,090.....	160,457.....	188,322.....	121,794.....	8,286.....	3,565.....	8,064.....	0.....	3,216.....	79,313.....	4,560.....
12. Totals.....	XXX.....	XXX.....	XXX.....	1,690,593.....	1,090,700.....	141,258.....	84,243.....	75,347.....	0.....	24,899.....	732,255.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	500.....	608.....	0.....	0.....	3.....	4.....	0.....	0.....	15.....	0.....	0.....	(94).....	2.....
2. 2016.....	645.....	660.....	0.....	0.....	11.....	14.....	1.....	1.....	19.....	0.....	0.....	1.....	9.....
3. 2017.....	75.....	59.....	0.....	0.....	3.....	2.....	10.....	8.....	3.....	0.....	0.....	22.....	2.....
4. 2018.....	525.....	517.....	6.....	5.....	16.....	12.....	21.....	18.....	16.....	0.....	0.....	32.....	2.....
5. 2019.....	448.....	240.....	253.....	204.....	91.....	56.....	51.....	33.....	24.....	0.....	0.....	334.....	7.....
6. 2020.....	1,977.....	1,453.....	630.....	463.....	146.....	105.....	120.....	80.....	83.....	0.....	0.....	855.....	15.....
7. 2021.....	3,592.....	2,115.....	718.....	514.....	218.....	127.....	218.....	134.....	138.....	0.....	0.....	1,994.....	27.....
8. 2022.....	3,954.....	2,158.....	4,861.....	3,024.....	668.....	349.....	267.....	162.....	283.....	0.....	0.....	4,340.....	63.....
9. 2023.....	3,074.....	1,498.....	6,631.....	3,309.....	593.....	284.....	815.....	405.....	322.....	0.....	0.....	5,939.....	58.....
10. 2024.....	5,147.....	2,135.....	13,668.....	5,611.....	870.....	353.....	1,551.....	650.....	615.....	0.....	0.....	13,102.....	100.....
11. 2025.....	31,644.....	14,655.....	37,859.....	17,753.....	1,841.....	837.....	3,500.....	1,530.....	2,169.....	0.....	0.....	42,238.....	660.....
12. Totals.....	51,581.....	26,098.....	64,626.....	30,883.....	4,460.....	2,143.....	6,554.....	3,021.....	3,687.....	0.....	0.....	68,763.....	945.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2016.....	128,428.....	94,940.....	33,488.....	45.9.....	43.7.....	53.4.....	0.....	0.....	0.0.....	(15).....	16.....
3. 2017.....	123,826.....	101,083.....	22,743.....	40.6.....	38.8.....	51.6.....	0.....	0.....	0.0.....	16.....	6.....
4. 2018.....	190,610.....	142,211.....	48,399.....	87.4.....	76.3.....	152.7.....	0.....	0.....	0.0.....	9.....	23.....
5. 2019.....	154,758.....	100,564.....	54,194.....	47.3.....	42.4.....	60.4.....	0.....	0.....	0.0.....	257.....	77.....
6. 2020.....	222,220.....	151,419.....	70,801.....	64.1.....	61.7.....	70.0.....	0.....	0.....	0.0.....	691.....	164.....
7. 2021.....	232,124.....	137,268.....	94,856.....	59.4.....	49.8.....	82.2.....	0.....	0.....	0.0.....	1,681.....	313.....
8. 2022.....	263,643.....	150,758.....	112,885.....	59.1.....	47.5.....	87.9.....	0.....	0.....	0.0.....	3,633.....	707.....
9. 2023.....	243,456.....	123,594.....	119,862.....	51.2.....	32.8.....	121.3.....	0.....	0.....	0.0.....	4,898.....	1,041.....
10. 2024.....	196,668.....	74,994.....	121,674.....	39.4.....	20.7.....	88.1.....	0.....	0.....	0.0.....	11,069.....	2,033.....
11. 2025.....	281,685.....	160,134.....	121,551.....	52.6.....	42.7.....	75.8.....	0.....	0.....	0.0.....	37,095.....	5,143.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	59,226.....	9,537.....

Schedule P - Part 1B - Private Passenger Auto Liability/Medical

**N O N E**

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical

**N O N E**

Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	86.....	0.....	86.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	895.....	189.....	706.....	561.....	339.....	52.....	32.....	19.....	0.....	0.....	0.....	261.....
7. 2021.....	2,188.....	949.....	1,239.....	150.....	85.....	40.....	23.....	8.....	0.....	13.....	90.....	14.....
8. 2022.....	2,859.....	1,176.....	1,683.....	663.....	478.....	57.....	39.....	27.....	0.....	0.....	230.....	26.....
9. 2023.....	3,694.....	1,359.....	2,335.....	124.....	37.....	14.....	7.....	5.....	0.....	17.....	99.....	12.....
10. 2024.....	3,885.....	1,169.....	2,716.....	688.....	283.....	62.....	25.....	37.....	0.....	0.....	479.....	16.....
11. 2025.....	5,908.....	1,861.....	4,047.....	39.....	18.....	23.....	10.....	3.....	0.....	9.....	37.....	17.....
12. Totals	XXX.....	XXX.....	XXX.....	2,225.....	1,240.....	248.....	136.....	99.....	0.....	39.....	1,196.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	0.....	0.....	17.....	10.....	0.....	3.....	2.....	1.....	0.....	0.....	0.....	9.....	0.....
7. 2021.....	0.....	0.....	66.....	38.....	0.....	7.....	4.....	4.....	0.....	0.....	0.....	35.....	0.....
8. 2022.....	0.....	0.....	213.....	164.....	0.....	8.....	5.....	11.....	0.....	0.....	0.....	63.....	0.....
9. 2023.....	0.....	0.....	280.....	143.....	0.....	22.....	11.....	16.....	0.....	0.....	0.....	164.....	0.....
10. 2024.....	0.....	0.....	633.....	259.....	0.....	37.....	15.....	35.....	0.....	0.....	0.....	431.....	0.....
11. 2025.....	45.....	21.....	848.....	390.....	6.....	3.....	80.....	37.....	51.....	0.....	0.....	579.....	3.....
12. Totals	45.....	21.....	2,057.....	1,004.....	6.....	3.....	157.....	74.....	118.....	0.....	0.....	1,281.....	3.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2016.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
3. 2017.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
4. 2018.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
5. 2019.....	0.....	0.....	0.....	0.0.....	0.0.....	0.0.....	0.....	0.....	0.0.....	0.....	0.....
6. 2020.....	653.....	383.....	270.....	73.0.....	202.6.....	38.2.....	0.....	0.....	0.0.....	7.....	2.....
7. 2021.....	275.....	150.....	125.....	12.6.....	15.8.....	10.1.....	0.....	0.....	0.0.....	28.....	7.....
8. 2022.....	979.....	686.....	293.....	34.2.....	58.3.....	17.4.....	0.....	0.....	0.0.....	49.....	14.....
9. 2023.....	461.....	198.....	263.....	12.5.....	14.6.....	11.3.....	0.....	0.....	0.0.....	137.....	27.....
10. 2024.....	1,492.....	582.....	910.....	38.4.....	49.8.....	33.5.....	0.....	0.....	0.0.....	374.....	57.....
11. 2025.....	1,095.....	479.....	616.....	18.5.....	25.7.....	15.2.....	0.....	0.....	0.0.....	482.....	97.....
12. Totals	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,077.....	204.....

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX
2. 2016.....	3,674	3,120	554	508	508	0	0	26	0	0	0	26	XXX
3. 2017.....	5,120	4,427	693	998	998	0	0	50	0	0	0	50	XXX
4. 2018.....	4,953	4,709	244	807	807	1	1	30	0	0	0	30	XXX
5. 2019.....	4,836	5,018	(182)	861	826	3	3	33	0	0	0	68	XXX
6. 2020.....	4,992	1,557	3,435	1,049	301	13	4	34	0	0	0	791	XXX
7. 2021.....	5,702	0	5,702	1,086	2	45	0	43	0	0	0	1,172	XXX
8. 2022.....	6,154	0	6,154	982	0	93	0	46	0	0	0	1,121	XXX
9. 2023.....	5,916	0	5,916	953	0	95	0	42	0	0	0	1,090	XXX
10. 2024.....	5,035	0	5,035	1,316	17	31	3	66	0	0	0	1,393	XXX
11. 2025.....	4,468	0	4,468	757	0	1	0	31	0	0	4	789	XXX
12. Totals	XXX	XXX	XXX	9,317	3,459	282	11	401	0	0	4	6,530	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019.....	0	0	0	0	1	0	0	0	0	0	0	1	0
6. 2020.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2021.....	0	0	1	0	1	0	0	0	0	0	0	2	0
8. 2022.....	0	0	2	0	1	0	0	0	0	0	0	3	0
9. 2023.....	0	0	4	0	3	0	0	0	0	0	0	7	0
10. 2024.....	0	0	11	0	0	0	0	0	0	0	0	11	2
11. 2025.....	209	0	62	0	0	0	0	0	4	0	0	275	27
12. Totals	209	0	80	0	6	0	0	0	4	0	0	299	29

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	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. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016.....	534	508	26	14.5	16.3	4.7	0	0	0.0	0	0
3. 2017.....	1,048	998	50	20.5	22.5	7.2	0	0	0.0	0	0
4. 2018.....	838	808	30	16.9	17.2	12.3	0	0	0.0	0	0
5. 2019.....	898	829	69	18.6	16.5	(37.9)	0	0	0.0	0	1
6. 2020.....	1,096	305	791	22.0	19.6	23.0	0	0	0.0	0	0
7. 2021.....	1,176	2	1,174	20.6	0.0	20.6	0	0	0.0	1	1
8. 2022.....	1,124	0	1,124	18.3	0.0	18.3	0	0	0.0	2	1
9. 2023.....	1,097	0	1,097	18.5	0.0	18.5	0	0	0.0	4	3
10. 2024.....	1,424	20	1,404	28.3	0.0	27.9	0	0	0.0	11	0
11. 2025.....	1,064	0	1,064	23.8	0.0	23.8	0	0	0.0	271	4
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	289	10

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2016.....	2,006.....	1,950.....	56.....	1,627.....	1,465.....	88.....	48.....	79.....	0.....	0.....	281.....	16.....
3. 2017.....	2,084.....	1,866.....	218.....	309.....	251.....	50.....	32.....	18.....	0.....	0.....	94.....	35.....
4. 2018.....	1,225.....	1,677.....	(452).....	3,899.....	3,622.....	122.....	90.....	172.....	0.....	2.....	481.....	30.....
5. 2019.....	2,733.....	1,970.....	763.....	2,119.....	1,545.....	262.....	147.....	99.....	0.....	5.....	788.....	38.....
6. 2020.....	3,728.....	2,387.....	1,341.....	1,752.....	1,261.....	209.....	119.....	82.....	0.....	0.....	663.....	29.....
7. 2021.....	5,125.....	3,518.....	1,607.....	2,110.....	1,505.....	222.....	137.....	103.....	0.....	10.....	793.....	48.....
8. 2022.....	5,721.....	3,910.....	1,811.....	4,567.....	3,590.....	281.....	152.....	216.....	0.....	0.....	1,322.....	54.....
9. 2023.....	5,339.....	3,367.....	1,972.....	2,090.....	1,460.....	147.....	71.....	101.....	0.....	0.....	807.....	38.....
10. 2024.....	4,543.....	2,691.....	1,852.....	14.....	6.....	43.....	18.....	3.....	0.....	0.....	36.....	32.....
11. 2025.....	4,198.....	2,770.....	1,428.....	14.....	6.....	26.....	12.....	2.....	0.....	0.....	24.....	28.....
12. Totals.....	XXX.....	XXX.....	XXX.....	18,501.....	14,711.....	1,450.....	826.....	875.....	0.....	17.....	5,289.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	3.....	3.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	0.....	0.....	10.....	10.....	1.....	1.....	1.....	0.....	0.....	0.....	0.....	1.....	0.....
4. 2018.....	0.....	0.....	34.....	33.....	0.....	0.....	1.....	1.....	1.....	0.....	0.....	2.....	0.....
5. 2019.....	100.....	52.....	54.....	46.....	12.....	6.....	4.....	2.....	6.....	0.....	0.....	70.....	2.....
6. 2020.....	575.....	399.....	81.....	72.....	10.....	7.....	2.....	1.....	24.....	0.....	0.....	213.....	2.....
7. 2021.....	60.....	41.....	295.....	232.....	66.....	40.....	21.....	13.....	16.....	0.....	0.....	132.....	4.....
8. 2022.....	765.....	426.....	1,580.....	1,142.....	101.....	55.....	9.....	6.....	87.....	0.....	0.....	913.....	12.....
9. 2023.....	1,696.....	1,068.....	1,920.....	1,305.....	130.....	59.....	94.....	45.....	136.....	0.....	0.....	1,499.....	10.....
10. 2024.....	265.....	123.....	1,189.....	863.....	147.....	60.....	87.....	28.....	60.....	0.....	0.....	674.....	14.....
11. 2025.....	802.....	373.....	3,664.....	2,088.....	89.....	41.....	338.....	156.....	174.....	0.....	0.....	2,409.....	18.....
12. Totals.....	4,263.....	2,482.....	8,830.....	5,794.....	556.....	269.....	557.....	252.....	504.....	0.....	0.....	5,913.....	62.....

	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. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....		0.....	XXX.....	0.....	0.....
	2. 2016.....	1,797.....	1,516.....	281.....	89.6.....	77.7.....	501.8.....	0.....		0.....	0.0.....	0.....	0.....
3. 2017.....	389.....	294.....	95.....	18.7.....	15.8.....	43.6.....	0.....	0.....	0.0.....	0.....	1.....		
4. 2018.....	4,229.....	3,746.....	483.....	345.2.....	223.4.....	(106.9).....	0.....	0.....	0.0.....	1.....	1.....		
5. 2019.....	2,656.....	1,798.....	858.....	97.2.....	91.3.....	112.5.....	0.....	0.....	0.0.....	56.....	14.....		
6. 2020.....	2,735.....	1,859.....	876.....	73.4.....	77.9.....	65.3.....	0.....	0.....	0.0.....	185.....	28.....		
7. 2021.....	2,893.....	1,968.....	925.....	56.4.....	55.9.....	57.6.....	0.....	0.....	0.0.....	82.....	50.....		
8. 2022.....	7,606.....	5,371.....	2,235.....	132.9.....	137.4.....	123.4.....	0.....	0.....	0.0.....	777.....	136.....		
9. 2023.....	6,314.....	4,008.....	2,306.....	118.3.....	119.0.....	116.9.....	0.....	0.....	0.0.....	1,243.....	256.....		
10. 2024.....	1,808.....	1,098.....	710.....	39.8.....	40.8.....	38.3.....	0.....	0.....	0.0.....	468.....	206.....		
11. 2025.....	5,109.....	2,676.....	2,433.....	121.7.....	96.6.....	170.4.....	0.....	0.....	0.0.....	2,005.....	404.....		
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	4,817.....	1,096.....		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2016.....												
3. 2017.....												
4. 2018.....												
5. 2019.....												
6. 2020.....												
7. 2021.....												
8. 2022.....												
9. 2023.....												
10. 2024.....												
11. 2025.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	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		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2016.....													
3. 2017.....													
4. 2018.....													
5. 2019.....													
6. 2020.....													
7. 2021.....													
8. 2022.....													
9. 2023.....													
10. 2024.....													
11. 2025.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2016.....											
3. 2017.....											
4. 2018.....											
5. 2019.....											
6. 2020.....											
7. 2021.....											
8. 2022.....											
9. 2023.....											
10. 2024.....											
11. 2025.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
	Direct and Assumed	Ceded	Net (1 - 2)	4	5	6	7	8	9				
	Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				
1. Prior	XXX	XXX	XXX	0	(1)	0	0	0	0	0	0	1	XXX
2. 2016	7,242	4,715	2,527	2,189	1,236	120	45	83	0	6	1,111	XXX	
3. 2017	7,497	5,400	2,097	2,651	1,764	146	71	125	0	59	1,087	XXX	
4. 2018	4,788	3,360	1,428	4,051	2,687	258	147	156	0	57	1,631	XXX	
5. 2019	11,951	6,067	5,884	5,265	3,636	342	224	201	0	48	1,948	XXX	
6. 2020	17,296	8,098	9,198	6,359	3,919	660	355	238	0	156	2,983	XXX	
7. 2021	25,701	12,733	12,968	8,854	4,933	1,031	501	382	0	111	4,833	XXX	
8. 2022	29,310	13,372	15,938	11,716	6,370	724	462	504	0	348	6,112	XXX	
9. 2023	29,200	12,636	16,564	9,878	5,710	698	341	438	0	275	4,963	XXX	
10. 2024	29,451	9,937	19,514	7,397	2,862	581	225	377	0	32	5,268	XXX	
11. 2025	30,029	10,578	19,451	7,906	3,577	385	173	327	0	453	4,868	XXX	
12. Totals	XXX	XXX	XXX	66,266	36,693	4,945	2,544	2,831	0	1,545	34,805	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						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2018	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2019	12	0	0	0	4	0	1	1	0	0	0	16	1
6. 2020	1	0	13	10	1	1	3	2	1	0	0	6	2
7. 2021	11	3	14	10	2	0	8	5	1	0	0	18	2
8. 2022	59	23	27	15	8	2	11	6	3	0	0	62	7
9. 2023	87	33	64	36	11	4	13	7	5	0	0	100	3
10. 2024	131	35	291	115	21	3	27	11	15	0	0	321	6
11. 2025	1,105	496	1,702	768	76	32	79	36	93	0	0	1,723	27
12. Totals	1,406	590	2,111	954	123	42	142	68	118	0	0	2,246	48

	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2016	2,392	1,281	1,111	33.0	27.2	44.0	0	0	0.0	0	0
3. 2017	2,922	1,835	1,087	39.0	34.0	51.8	0	0	0.0	0	0
4. 2018	4,465	2,834	1,631	93.3	84.3	114.2	0	0	0.0	0	0
5. 2019	5,825	3,861	1,964	48.7	63.6	33.4	0	0	0.0	12	4
6. 2020	7,276	4,287	2,989	42.1	52.9	32.5	0	0	0.0	4	2
7. 2021	10,303	5,452	4,851	40.1	42.8	37.4	0	0	0.0	12	6
8. 2022	13,052	6,878	6,174	44.5	51.4	38.7	0	0	0.0	48	14
9. 2023	11,194	6,131	5,063	38.3	48.5	30.6	0	0	0.0	82	18
10. 2024	8,840	3,251	5,589	30.0	32.7	28.6	0	0	0.0	272	49
11. 2025	11,673	5,082	6,591	38.9	48.0	33.9	0	0	0.0	1,543	180
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,973	273

Schedule P - Part 1J - Auto Physical Damage

**NONE**

Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

Schedule P - Part 1U - Pet Insurance Plans

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	14,208	12,516	11,309	10,776	10,587	10,361	10,297	10,317	10,308	10,946	638	629
2. 2016.....	29,001	28,901	29,070	27,944	28,118	27,893	27,826	27,809	27,827	27,744	(83)	(65)
3. 2017.....	XXX	16,682	16,532	16,568	17,007	16,550	16,482	16,470	16,473	16,447	(26)	(23)
4. 2018.....	XXX	XXX	43,657	43,132	43,327	41,211	41,226	41,371	41,317	41,379	62	8
5. 2019.....	XXX	XXX	XXX	53,164	51,299	49,230	48,943	48,848	49,054	48,797	(257)	(51)
6. 2020.....	XXX	XXX	XXX	XXX	67,811	64,376	63,748	63,215	63,394	63,555	161	340
7. 2021.....	XXX	XXX	XXX	XXX	XXX	82,959	85,738	85,655	86,155	86,018	(137)	363
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	101,536	101,749	101,729	102,698	969	949
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,984	112,112	110,459	(1,653)	(2,525)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,749	113,026	(723)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111,318	XXX	XXX
12. Totals											(1,049)	(375)

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX											
12. Totals											XXX	XXX

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX											
12. Totals											XXX	XXX

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX											
12. Totals											XXX	XXX

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	30	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	350	336	277	274	279	250	(29)	(24)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	372	135	136	131	113	(18)	(23)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	270	335	330	255	(75)	(80)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	495	260	242	(18)	(253)
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,087	838	(249)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	562	XXX	XXX
12. Totals											(389)	(380)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals											XXX	XXX

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	36	37	33	36	36	35	36	1	0
6. 2020.....	XXX	XXX	XXX	XXX	716	694	763	760	759	757	(2)	(3)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,027	1,121	1,122	1,130	1,131	1	9
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	993	1,075	1,081	1,078	(3)	3
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	968	1,069	1,055	(14)	87
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,324	1,338	14	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,029	XXX	XXX
12. Totals											(3)	96

**SCHEDULE P - PART 2H - SECTION 1 - OTHER 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	927	724	612	455	385	448	522	310	308	308	0	(2)
2. 2016.....	126	150	262	197	177	182	224	205	203	202	(1)	(3)
3. 2017.....	XXX	192	133	123	93	88	93	83	77	77	0	(6)
4. 2018.....	XXX	XXX	182	317	289	260	277	288	313	310	(3)	22
5. 2019.....	XXX	XXX	XXX	558	515	545	605	594	774	753	(21)	159
6. 2020.....	XXX	XXX	XXX	XXX	484	538	720	727	797	770	(27)	43
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1,083	509	661	861	806	(55)	145
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,354	1,164	1,596	1,932	336	768
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,030	1,968	2,069	101	39
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	854	647	(207)	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,257	XXX	XXX
12. Totals											123	1,165

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX	XXX	XXX	XXX								
7. 2021.....	XXX	XXX	XXX	XXX	XXX							
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
12. Totals											XXX	XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	11 One Year	12 Two Year
1. Prior.....	0	0	0	0	0	1,122	1,100	1,100	1,100	1,101	1	1
2. 2016.....						1,032	1,029	1,028	1,028	1,028	0	0
3. 2017.....	XXX					960	950	999	962	962	0	(37)
4. 2018.....	XXX	XXX				1,478	1,477	1,476	1,477	1,475	(2)	(1)
5. 2019.....	XXX	XXX	XXX			1,757	1,759	1,780	1,744	1,763	19	(17)
6. 2020.....	XXX	XXX	XXX	XXX	2,690	2,932	2,777	2,755	2,741	2,750	9	(5)
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,822	4,408	4,628	4,508	4,468	(40)	(160)
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,470	5,788	5,669	5,667	(2)	(121)
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,467	4,787	4,620	(167)	153
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,734	5,197	463	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,171	XXX	XXX
12. Totals											281	(187)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX		XXX									
12. Totals												

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX		XXX									
12. Totals												

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

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX		XXX									
12. Totals												

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....												
2. 2016.....												
3. 2017.....	XXX											
4. 2018.....	XXX	XXX										
5. 2019.....	XXX	XXX	XXX									
6. 2020.....	XXX											
7. 2021.....	XXX											
8. 2022.....	XXX											
9. 2023.....	XXX											
10. 2024.....	XXX		XXX									
11. 2025.....	XXX		XXX									
12. Totals												

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 2T - Warranty

**NONE**

Schedule P - Part 2U - Pet Insurance Plans

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior.....	000.....	5,070.....	7,744.....	9,242.....	9,786.....	10,153.....	10,315.....	10,390.....	10,403.....	11,055.....	371.....	
2. 2016.....	24,321.....	26,111.....	26,516.....	26,729.....	26,937.....	27,464.....	27,520.....	27,679.....	27,687.....	27,762.....	8,352.....	2,447.....
3. 2017.....	XXX.....	13,903.....	15,037.....	15,689.....	15,993.....	16,229.....	16,350.....	16,364.....	16,424.....	16,428.....	10,051.....	1,419.....
4. 2018.....	XXX.....	XXX.....	32,910.....	39,361.....	39,901.....	40,349.....	41,062.....	41,371.....	41,286.....	41,363.....	12,553.....	717.....
5. 2019.....	XXX.....	XXX.....	XXX.....	36,734.....	45,806.....	46,489.....	47,483.....	47,991.....	48,332.....	48,487.....	9,285.....	647.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	51,442.....	59,640.....	61,012.....	61,405.....	62,247.....	62,783.....	13,214.....	1,276.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	62,520.....	78,791.....	81,018.....	82,927.....	84,162.....	11,899.....	1,182.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	66,971.....	93,233.....	96,239.....	98,641.....	8,639.....	1,140.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	73,256.....	99,853.....	104,842.....	8,397.....	598.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	73,845.....	100,539.....	6,412.....	343.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	71,249.....	3,645.....	255.....

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

1. Prior.....	000.....											
2. 2016.....												
3. 2017.....	XXX.....											
4. 2018.....	XXX.....	XXX.....										
5. 2019.....	XXX.....	XXX.....	XXX.....									
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2023.....	XXX.....											
10. 2024.....	XXX.....											
11. 2025.....	XXX.....											

**NONE**

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

1. Prior.....	000.....											
2. 2016.....												
3. 2017.....	XXX.....											
4. 2018.....	XXX.....	XXX.....										
5. 2019.....	XXX.....	XXX.....	XXX.....									
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2023.....	XXX.....											
10. 2024.....	XXX.....											
11. 2025.....	XXX.....											

**NONE**

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

1. Prior.....	000.....											
2. 2016.....												
3. 2017.....	XXX.....											
4. 2018.....	XXX.....	XXX.....										
5. 2019.....	XXX.....	XXX.....	XXX.....									
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....								
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
9. 2023.....	XXX.....											
10. 2024.....	XXX.....											
11. 2025.....	XXX.....											

**NONE**

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5. 2019.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	233.....	242.....	242.....	242.....	242.....	242.....	14.....	0.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	40.....	78.....	82.....	82.....	82.....	14.....	0.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	40.....	215.....	205.....	203.....	24.....	2.....
9. 2023.....	XXX.....	79.....	83.....	94.....	11.....	1.....						
10. 2024.....	XXX.....	388.....	442.....	16.....	0.....							
11. 2025.....	XXX.....	34.....	13.....	1.....								

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**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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				

NONE

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

NONE

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....	XXX.....
2. 2016.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....	XXX.....
3. 2017.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....	23.....	36.....	32.....	35.....	35.....	35.....	35.....	35.....	35.....	35.....	XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	561.....	692.....	759.....	759.....	759.....	759.....	757.....	757.....	757.....	XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	912.....	1,111.....	1,117.....	1,117.....	1,127.....	1,129.....	1,129.....	1,129.....	XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	804.....	1,063.....	1,063.....	1,075.....	1,075.....	1,075.....	1,075.....	XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	810.....	810.....	1,048.....	1,048.....	1,048.....	1,048.....	XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,099.....	1,327.....	1,327.....	1,327.....	XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	758.....	758.....	758.....	XXX.....	XXX.....

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

1. Prior.....	000.....	303.....	341.....	236.....	244.....	275.....	282.....	308.....	308.....	308.....	308.....	19.....	19.....
2. 2016.....	6.....	39.....	94.....	152.....	155.....	171.....	180.....	180.....	202.....	202.....	202.....	10.....	6.....
3. 2017.....	XXX.....	1.....	19.....	46.....	72.....	75.....	76.....	76.....	76.....	76.....	76.....	20.....	15.....
4. 2018.....	XXX.....	XXX.....	4.....	128.....	199.....	219.....	264.....	282.....	309.....	309.....	309.....	21.....	9.....
5. 2019.....	XXX.....	XXX.....	XXX.....	10.....	28.....	145.....	459.....	575.....	641.....	689.....	689.....	25.....	11.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	7.....	104.....	267.....	356.....	574.....	581.....	581.....	19.....	8.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	95.....	191.....	338.....	443.....	690.....	690.....	36.....	8.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	55.....	150.....	666.....	1,106.....	1,106.....	34.....	8.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	34.....	452.....	706.....	706.....	17.....	11.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	9.....	33.....	33.....	9.....	9.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	22.....	22.....	5.....	5.....

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

1. Prior.....	000.....												
2. 2016.....													
3. 2017.....	XXX.....												
4. 2018.....	XXX.....	XXX.....											
5. 2019.....	XXX.....	XXX.....	XXX.....										
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....									
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....								
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....							
9. 2023.....	XXX.....												
10. 2024.....	XXX.....												
11. 2025.....	XXX.....												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	000	0	0	0	0	1,100	1,100	1,100	1,100	1,101	XXX	XXX
2. 2016						1,028	1,028	1,028	1,028	1,028	XXX	XXX
3. 2017	XXX					950	950	962	962	962	XXX	XXX
4. 2018	XXX	XXX				1,471	1,475	1,475	1,475	1,475	XXX	XXX
5. 2019	XXX	XXX	XXX			1,718	1,756	1,758	1,743	1,747	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	2,102	2,801	2,721	2,722	2,737	2,745	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	2,939	4,215	4,525	4,444	4,451	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	4,014	5,517	5,585	5,608	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,352	4,520	4,525	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,174	4,891	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,541	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	000												
2. 2016													
3. 2017	XXX												
4. 2018	XXX	XXX											
5. 2019	XXX	XXX	XXX										
6. 2020	XXX	XXX	XXX	XXX									
7. 2021	XXX	XXX	XXX	XXX	XXX								
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023	XXX												
10. 2024	XXX												
11. 2025	XXX												

**NONE**

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	XXX											

**NONE**

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

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	XXX											

**NONE**

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior	000										XXX	XXX
2. 2016											XXX	XXX
3. 2017	XXX										XXX	XXX
4. 2018	XXX	XXX									XXX	XXX
5. 2019	XXX	XXX	XXX								XXX	XXX
6. 2020	XXX	XXX	XXX	XXX							XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2023	XXX				XXX	XXX						
10. 2024	XXX			XXX	XXX							
11. 2025	XXX											

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE P - PART 3N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025		
1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2024.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2025.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

**SCHEDULE P - PART 3O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....				XXX.....	XXX.....						
10. 2024.....	XXX.....			XXX.....	XXX.....							
11. 2025.....	XXX.....											

**SCHEDULE P - PART 3P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior.....	000.....										XXX.....	XXX.....
2. 2016.....											XXX.....	XXX.....
3. 2017.....	XXX.....										XXX.....	XXX.....
4. 2018.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2019.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2023.....	XXX.....				XXX.....	XXX.....						
10. 2024.....	XXX.....			XXX.....	XXX.....							
11. 2025.....	XXX.....											

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS 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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025			
1. Prior.....	000												
2. 2016.....													
3. 2017.....	XXX												
4. 2018.....	XXX	XXX											
5. 2019.....	XXX	XXX	XXX										
6. 2020.....	XXX	XXX	XXX	XXX									
7. 2021.....	XXX	XXX	XXX	XXX	XXX								
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior.....	000												
2. 2016.....													
3. 2017.....	XXX												
4. 2018.....	XXX	XXX											
5. 2019.....	XXX	XXX	XXX										
6. 2020.....	XXX	XXX	XXX	XXX									
7. 2021.....	XXX	XXX	XXX	XXX	XXX								
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023.....	XXX												
10. 2024.....	XXX												
11. 2025.....	XXX												

**SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	000											XXX	XXX
2. 2016.....												XXX	XXX
3. 2017.....	XXX											XXX	XXX
4. 2018.....	XXX	XXX										XXX	XXX
5. 2019.....	XXX	XXX	XXX									XXX	XXX
6. 2020.....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021.....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023.....	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024.....	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3T - WARRANTY**

1. Prior.....	000												
2. 2016.....													
3. 2017.....	XXX												
4. 2018.....	XXX	XXX											
5. 2019.....	XXX	XXX	XXX										
6. 2020.....	XXX	XXX	XXX	XXX									
7. 2021.....	XXX	XXX	XXX	XXX	XXX								
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2023.....	XXX												
10. 2024.....	XXX												
11. 2025.....	XXX												

**SCHEDULE P - PART 3U - PET INSURANCE PLANS**

1. Prior.....	000	0	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2016.....												XXX	XXX
3. 2017.....	XXX											XXX	XXX
4. 2018.....	XXX	XXX										XXX	XXX
5. 2019.....	XXX	XXX	XXX									XXX	XXX
6. 2020.....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2021.....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2023.....	XXX					XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2024.....	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS**

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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	6,698	2,375	988	101	26	1	3	0	0	0
2. 2016.....	3,840	1,771	968	121	25	0	1	1	0	0
3. 2017.....	XXX	2,292	778	143	106	5	12	10	5	2
4. 2018.....	XXX	XXX	5,700	2,271	1,075	95	29	13	39	4
5. 2019.....	XXX	XXX	XXX	9,454	2,678	700	350	79	226	.67
6. 2020.....	XXX	XXX	XXX	XXX	7,635	1,952	893	502	196	207
7. 2021.....	XXX	XXX	XXX	XXX	XXX	9,692	3,041	774	539	288
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	16,066	4,396	1,973	1,942
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,144	8,135	3,732
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,706	8,958
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,076

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	30	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	111	94	35	32	37	8
7. 2021.....	XXX	XXX	XXX	XXX	XXX	323	57	54	49	31
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	190	120	125	52
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	177	148
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.662	396
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	501

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XX							
6. 2020.....	XXX	XXX	XX	XX						
7. 2021.....	XXX	XXX	XX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XX	XXX						
7. 2021.....	XXX	XXX	XX	XXX	XXX					
8. 2022.....	XXX	XXX	XX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	4	1	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	78	2	4	1	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	64	9	4	2	1
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	105	11	5	2
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	13	4
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	125	11
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62

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

1. Prior.....	280	104	39	17	9	42	30	2	0	0
2. 2016.....	78	57	22	16	7	5	4	0	1	0
3. 2017.....	XXX	142	75	33	17	10	5	3	1	1
4. 2018.....	XXX	XXX	87	101	46	16	7	3	3	1
5. 2019.....	XXX	XXX	XXX	467	291	174	45	21	19	10
6. 2020.....	XXX	XXX	XXX	XXX	381	227	155	51	18	10
7. 2021.....	XXX	XXX	XXX	XXX	XXX	810	252	142	95	71
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	983	338	225	441
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,411	893	664
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	725	385
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,758

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XX	XXX						
7. 2021.....	XXX	XXX	XX	XXX	XXX					
8. 2022.....	XXX	XXX	XX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....									0	0
3. 2017.....	XXX								0	0
4. 2018.....	XXX	XXX							2	0
5. 2019.....	XXX	XXX	XXX						1	0
6. 2020.....	XXX	XXX	XXX	XXX					4	4
7. 2021.....	XXX	XXX	XXX	XXX	XXX				15	7
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX			47	17
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	578	172	34
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	612	192
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	977

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

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

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior.....										
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX									
10. 2024.....	XXX									
11. 2025.....	XXX									

**NONE**

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**NONE**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**NONE**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**NONE**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

Schedule P - Part 4U - Pet Insurance Plans

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company**  
**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	1,269	170	79	38	15	9	13	39	8	
2. 2016.....	7,058	8,082	8,243	8,290	8,309	8,323	8,319	8,351	8,352	8,352
3. 2017.....	XXX	8,378	9,762	9,934	9,989	9,998	10,012	10,046	10,051	10,051
4. 2018.....	XXX	XXX	11,167	12,371	12,462	12,490	12,517	12,539	12,553	12,553
5. 2019.....	XXX	XXX	XXX	7,983	9,125	9,201	9,236	9,265	9,279	9,285
6. 2020.....	XXX	XXX	XXX	XXX	11,619	12,970	13,037	13,072	13,098	13,214
7. 2021.....	XXX	XXX	XXX	XXX	XXX	10,739	11,668	11,736	11,793	11,899
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	7,006	8,446	8,559	8,639
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,827	8,283	8,397
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,476	6,412
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,645

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	246	111	55	21	12	11	5	2	2	2
2. 2016.....	1,002	192	74	38	23	11	26	6	5	9
3. 2017.....	XXX	1,051	202	72	33	26	25	15	12	2
4. 2018.....	XXX	XXX	929	107	52	39	23	12	4	2
5. 2019.....	XXX	XXX	XXX	949	85	46	37	21	14	7
6. 2020.....	XXX	XXX	XXX	XXX	1,058	102	64	44	29	15
7. 2021.....	XXX	XXX	XXX	XXX	XXX	698	111	84	52	27
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,090	142	89	63
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,164	154	58
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	100
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	660

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	398	68	37	9	13	12	16	56	8	0
2. 2016.....	10,288	10,664	10,729	10,749	10,758	10,763	10,776	10,802	10,804	10,808
3. 2017.....	XXX	10,561	11,295	11,362	11,389	11,397	11,420	11,468	11,472	11,472
4. 2018.....	XXX	XXX	12,735	13,175	13,216	13,234	13,251	13,266	13,272	13,272
5. 2019.....	XXX	XXX	XXX	9,466	9,829	9,882	9,913	9,931	9,939	9,939
6. 2020.....	XXX	XXX	XXX	XXX	13,809	14,327	14,369	14,390	14,403	14,505
7. 2021.....	XXX	XXX	XXX	XXX	XXX	12,474	12,939	12,994	13,027	13,108
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	9,083	9,719	9,788	9,842
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,513	9,033	9,053
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,519	6,855
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,560

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 1

**N O N E**

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 2

**N O N E**

Schedule P - Part 5B - Private Passenger Auto Liability/Medical - Section 3

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3

**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

**N O N E**

Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 3

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	10	14	14	14	14	14
7. 2021.....	XXX	XXX	XXX	XXX	XXX	12	14	14	14	14
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	11	22	22	24
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	10	11
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	16
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0					
3. 2017.....	XXX	0	0	0	0					
4. 2018.....	XXX	XXX	0	0	0					
5. 2019.....	XXX	XXX	XXX	0	0					
6. 2020.....	XXX	XXX	XXX	XXX	3					
7. 2021.....	XXX	XXX	XXX	XXX	XXX	1				
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	4			
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4		
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	13	14	14	14	14	14
7. 2021.....	XXX	XXX	XXX	XXX	XXX	13	14	14	14	14
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	17	24	24	26
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11	12
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	16
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....										0
3. 2017.....	XXX									0
4. 2018.....	XXX	XXX								0
5. 2019.....	XXX	XXX	XXX							0
6. 2020.....	XXX	XXX	XXX	XXX						0
7. 2021.....	XXX	XXX	XXX	XXX	XXX					0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL 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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....										
3. 2017.....	XXX									
4. 2018.....	XXX	XXX								
5. 2019.....	XXX	XXX	XXX							
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....										0
3. 2017.....	XXX									0
4. 2018.....	XXX	XXX								0
5. 2019.....	XXX	XXX	XXX							0
6. 2020.....	XXX	XXX	XXX	XXX						0
7. 2021.....	XXX	XXX	XXX	XXX	XXX					0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	5	7	1	3	0	1	2	3	0	2
2. 2016.....	2	3	4	7	7	8	8	8	9	10
3. 2017.....	XXX	1	8	12	16	17	18	20	20	20
4. 2018.....	XXX	XXX	4	9	12	15	19	21	21	21
5. 2019.....	XXX	XXX	XXX	4	11	15	19	24	25	25
6. 2020.....	XXX	XXX	XXX	XXX	4	9	13	18	19	19
7. 2021.....	XXX	XXX	XXX	XXX	XXX	9	24	29	33	36
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	9	22	28	34
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	10	17
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	17	5	3	1	1	1	2	0	0	
2. 2016.....	3	2	3	0	1			1		
3. 2017.....	XXX	12	8	4	2			0		
4. 2018.....	XXX	XXX	11	4	5	2	3	0		
5. 2019.....	XXX	XXX	XXX	11	10	7	7	3	3	2
6. 2020.....	XXX	XXX	XXX	XXX	7	8	8	4	2	2
7. 2021.....	XXX	XXX	XXX	XXX	XXX	19	8	7	6	4
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	25	19	21	12
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	16	10
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	14
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior.....	7	6	0	2	0	1	3	2	0	2
2. 2016.....	7	8	12	13	14	14	14	15	15	16
3. 2017.....	XXX	15	25	29	32	32	33	35	35	35
4. 2018.....	XXX	XXX	17	20	25	25	30	30	30	30
5. 2019.....	XXX	XXX	XXX	20	28	32	36	37	38	38
6. 2020.....	XXX	XXX	XXX	XXX	12	22	27	29	29	29
7. 2021.....	XXX	XXX	XXX	XXX	XXX	31	38	43	47	48
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	38	46	57	54
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	33	38
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	32
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

**NONE**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

**NONE**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 1

**N O N E**

Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers' Compensation)-Section 2

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay 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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	895	895	895	895	895	895	895
7. 2021.....	XXX	XXX	XXX	XXX	XXX	2,188	2,188	2,188	2,188	2,188	2,188
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	2,859	2,859	2,859	2,859	2,859
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,694	3,694	3,694	3,694
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,885	3,885	3,885
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,908	5,908
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,908
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	86	895	2,188	2,859	3,694	3,885	5,908	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	189	189	189	189	189	189	189
7. 2021.....	XXX	XXX	XXX	XXX	XXX	949	949	949	949	949	949
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	1,176	1,176	1,176	1,176	1,176
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,359	1,359	1,359	1,359
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,169	1,169	1,169
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,861	1,861
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,861
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	189	949	1,176	1,359	1,169	1,861	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	2,733	2,733	2,733	2,733	2,733	2,733	2,733	2,733
6. 2020.....	XXX	XXX	XXX	XXX	3,728	3,728	3,728	3,728	3,728	3,728	3,728
7. 2021.....	XXX	XXX	XXX	XXX	XXX	5,125	5,125	5,125	5,125	5,125	5,125
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	5,721	5,721	5,721	5,721	5,721
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,339	5,339	5,339	5,339
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,543	4,543	4,543
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,198	4,198
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,198
13. Earned Premiums (Sch P-Pt. 1)	2,006	2,084	1,225	2,733	3,728	5,125	5,721	5,339	4,543	4,198	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	1,970	1,970	1,970	1,970	1,970	1,970	1,970	1,970
6. 2020.....	XXX	XXX	XXX	XXX	2,387	2,387	2,387	2,387	2,387	2,387	2,387
7. 2021.....	XXX	XXX	XXX	XXX	XXX	3,518	3,518	3,518	3,518	3,518	3,518
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	3,910	3,910	3,910	3,910	3,910
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,367	3,367	3,367	3,367
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,691	2,691	2,691
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,770	2,770
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,770
13. Earned Premiums (Sch P-Pt. 1)	1,950	1,866	1,677	1,970	2,387	3,518	3,910	3,367	2,691	2,770	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

**NONE**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

**NONE**

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

**NONE**

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

**NONE**

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/farmowners	68,763		0.0	165,044		0.0
2. Private passenger auto liability/medical			0.0	0		0.0
3. Commercial auto/truck liability/medical			0.0	0		0.0
4. Workers' compensation			0.0	0		0.0
5. Commercial multiple peril	1,281		0.0	4,933		0.0
6. Medical professional liability - occurrence			0.0	0		0.0
7. Medical professional liability - claims - made			0.0	0		0.0
8. Special liability	299		0.0	4,364		0.0
9. Other liability - occurrence	5,913		0.0	1,567		0.0
10. Other liability - claims-made			0.0	0		0.0
11. Special property	2,246		0.0	21,666		0.0
12. Auto physical damage			0.0	0		0.0
13. Fidelity/surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
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			0.0	0		0.0
20. Products liability - claims-made			0.0	0		0.0
21. Financial guaranty/mortgage guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Pet insurance plans			0.0	0		0.0
24. Totals	78,502	0	0.0	197,574	0	0.0

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2016	0	0	0	0	0					
3. 2017	XXX	0	0	0	0					
4. 2018	XXX	XXX	0	0	0					
5. 2019	XXX	XXX	XXX	0	0					
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2016	0	0	0	0	0					
3. 2017	XXX	0	0	0	0					
4. 2018	XXX	XXX	0	0	0					
5. 2019	XXX	XXX	XXX	0	0					
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....	0	0	0	0	0					
3. 2017.....	XXX	0	0	0	0					
4. 2018.....	XXX	XXX	0	0	0					
5. 2019.....	XXX	XXX	XXX	0	0					
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	
2. 2016.....	0	0	0	0	0					
3. 2017.....	XXX	0	0	0	0					
4. 2018.....	XXX	XXX	0	0	0					
5. 2019.....	XXX	XXX	XXX	0	0					
6. 2020.....	XXX	XXX	XXX	XXX						
7. 2021.....	XXX	XXX	XXX	XXX	XXX					
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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	68,763		0.0	165,044		0.0
2. Private passenger auto liability/medical			0.0	0		0.0
3. Commercial auto/truck liability/medical			0.0	0		0.0
4. Workers' compensation			0.0	0		0.0
5. Commercial multiple peril	1,281		0.0	4,933		0.0
6. Medical professional liability - occurrence			0.0	0		0.0
7. Medical professional liability - claims - made			0.0	0		0.0
8. Special liability	299		0.0	4,364		0.0
9. Other liability - occurrence	5,913		0.0	1,567		0.0
10. Other liability - claims-made			0.0	0		0.0
11. Special property	2,246		0.0	21,666		0.0
12. Auto physical damage			0.0	0		0.0
13. Fidelity/surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - nonproportional assumed property			0.0	0		0.0
17. Reinsurance - nonproportional assumed liability			0.0	0		0.0
18. Reinsurance - nonproportional assumed financial lines			0.0	0		0.0
19. Products liability - occurrence			0.0	0		0.0
20. Products liability - claims-made			0.0	0		0.0
21. Financial guaranty/mortgage guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Pet insurance plans			0.0	0		0.0
24. Totals	78,502	0	0.0	197,574	0	0.0

**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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2016	0	0	0	0	0					
3. 2017	XXX	0	0	0	0					
4. 2018	XXX	XXX	0	0	0					
5. 2019	XXX	XXX	XXX	0	0					
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	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
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2016	0	0	0	0	0					
3. 2017	XXX	0	0	0	0					
4. 2018	XXX	XXX	0	0	0					
5. 2019	XXX	XXX	XXX	0	0					
6. 2020	XXX	XXX	XXX	XXX						
7. 2021	XXX	XXX	XXX	XXX	XXX					
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**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 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 5**

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 6**

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 7**

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2016	2 2017	3 2018	4 2019	5 2020	6 2021	7 2022	8 2023	9 2024	10 2025
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2016.....	0	0	0	0	0	0	0	0	0	0
3. 2017.....	XXX	0	0	0	0	0	0	0	0	0
4. 2018.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2019.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2020.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2021.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2024.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2025.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ X ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ X ]
- 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 [ X ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....		
1.602 2016 .....		
1.603 2017 .....		
1.604 2018 .....		
1.605 2019 .....		
1.606 2020 .....		
1.607 2021 .....		
1.608 2022 .....		
1.609 2023 .....		
1.610 2024 .....		
1.611 2025 .....		
1.612 Totals	0	0

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 ..... | 0 |
| 5.2 Surety .....   | 0 |
6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
 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 [ ] No [ X ]
- 7.2 (An extended statement may be attached.)  
 .....

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

Allocated by States and Territories

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

**SCHEDULE Y**

**PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000	45-5338504		0001598665	NYSE	Heritage Insurance Holdings, Inc. Heritage Property & Casualty Insurance Company	DE	UDP	Board of Directors	Board of Directors	0.000		NO	
.4861	Heritage Ins Holdings Grp	14407	46-0694063				Heritage MGA, LLC	FL	RE	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	46-0614061				Heritage Insurance Claims, LLC	FL	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	46-0711647				Contractors' Alliance Network, LLC	FL	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	90-0917421				Osprey Re LTD.	BMU	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	98-1109773				Skye Lane Properties, LLC	FL	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	80-0904526				Zephyr Insurance Company, Inc.	HI	IA	HI Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
.4861	Heritage Ins Holdings Grp	11026	99-0344514				HI Holdings, Inc.	HI	NIA	Zephyr Acquisition Company	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	94-3332555				Zephyr Acquisition Company	DE	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	27-0818506				NBIC Holdings, Inc.	DE	NIA	Heritage Insurance Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	26-1736008				NBIC Financial Holdings, Inc.	RI	NIA	NBIC Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	20-3179005				NBIC Service Company, Inc.	RI	NIA	NBIC Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
		00000	26-3867627				Narragansett Bay Insurance Company	RI	IA	NBIC Financial Holdings, Inc.	Ownership	100.000	Heritage Insurance Holdings, Inc.	NO	
.4861	Heritage Ins Holdings Grp	43001	05-0394576												

Asterisk	Explanation





# ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

### REQUIRED FILINGS

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.

	Responses
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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 Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an Audited Financial Report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES

### SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. 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.

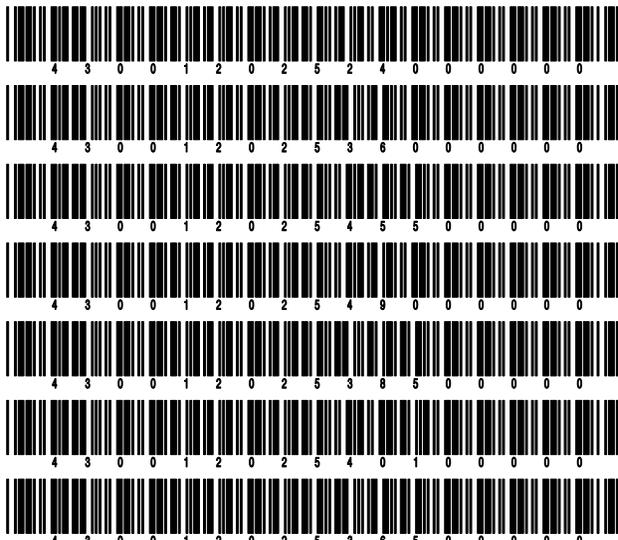
<b>MARCH FILING</b>	
11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	YES
12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? .....	YES
20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. 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
25. 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
26. 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
27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	NO
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**

- 12.
- 13.
- 14.
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- 37.

**Bar Codes:**

12. Financial Guaranty Insurance Exhibit [Document Identifier 240]
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14. Supplement A to Schedule T [Document Identifier 455]
15. Trusteed Surplus Statement [Document Identifier 490]
16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]
17. Reinsurance Summary Supplemental Filing [Document Identifier 401]
18. Medicare Part D Coverage Supplement [Document Identifier 365]



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 21. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400] 
- 22. Bail Bond Supplement [Document Identifier 500] 
- 23. Director and Officer Insurance Coverage Supplement [Document Identifier 505] 
- 24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] 
- 25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] 
- 26. Relief from the Requirements for Audit Committees [Document Identifier 226] 
- 27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555] 
- 30. Credit Insurance Experience Exhibit [Document Identifier 230] 
- 31. Long-Term Care Experience Reporting Forms [Document Identifier 306] 
- 32. Accident and Health Policy Experience Exhibit [Document Identifier 210] 
- 33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216] 
- 34. Cybersecurity Insurance Coverage Supplement [Document Identifier 550] 
- 35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290] 
- 37. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565] 

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Investment Fees .....			426,809	426,809
2497. Summary of remaining write-ins for Line 24 from overflow page	0	0	426,809	426,809



SUPPLEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company

# EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES

(To Be Filed by March 1)

NAIC Group Code 4861

NAIC Company Code 43001

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations .....				
2. Errors & omissions (E&O) .....				
3. Directors & officers (D&O) .....				
4. Environmental liability .....				
5. Excess workers' compensation .....				
6. Commercial excess & umbrella .....				
7. Personal umbrella .....	4,240,282	4,375,520	4,233,254	4,312,537
8. Employment liability .....				
9. Aggregate write-ins for facilities & premises (CGL) .....	0	0	0	0
10. Internet & cyber liability .....				
11. Aggregate write-ins for other .....	0	0	0	0
12. Total ASL 17 - other liability (sum of lines 1 through 11)	4,240,282	4,375,520	4,233,254	4,312,537
<b>DETAILS OF WRITE-INS</b>				
0901. ....				
0902. ....				
0903. ....				
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0



SUPPLEMENT FOR THE YEAR 2025 OF THE Narragansett Bay Insurance Company  
**MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR**

For The Year Ended December 31, 2025  
 (To Be Filed by March 1)

**FOR THE STATE OF:**

NAIC Group Code 4861

NAIC Company Code 43001

MCAS LINE OF BUSINESS	MCAS Reportable Premium/Considerations (Yes/No)
1. Disability income .....	.....
2. Health .....	.....
3. Homeowners .....	.....
4. Individual annuity .....	.....
5. Individual life .....	.....
6. Lender-placed home and auto .....	.....
7. Long-term care .....	.....
8. Other health .....	.....
9. Private flood .....	.....
10. Private passenger auto .....	.....
11. Short-term limited duration health plans .....	.....
12. Travel .....	.....
13. Pet insurance plans	.....