



ANNUAL STATEMENT
For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
NARRAGANSETT BAY INSURANCE COMPANY

NAIC Group Code 0497, 0497 NAIC Company Code 43001 Employer's ID Number 05-0394576
Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island
Country of Domicile United States
Incorporated/Organized 06/10/1981 Commenced Business 04/01/1982
Statutory Home Office 25 Maple Street, Pawtucket, RI, US 02860-2104
Main Administrative Office 25 Maple Street, Pawtucket, RI, US 02860-2104 401-725-5600
Mail Address P. O. Box 820, Pawtucket, RI, US 02862-0820
Primary Location of Books and Records 25 Maple Street, Pawtucket, RI, US 02860-2104 401-725-5600
Internet Web Site Address www.nbic.com
Statutory Statement Contact Laura Leigh Jones, 401-495-6014
NBIC-ComplianceInbox@nbic.com, 401-728-0680

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Rows include Todd Christopher Hart (Chief Executive Officer), Kirk Howard Lusk (Chief Financial Officer), Stewart Horner Steffey Jr. (Founder & Executive Chairman), and Stephen Donald Zubiago (Secretary).

OTHER OFFICERS

Empty line for other officers.

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Rows include Stewart Horner Steffey Jr., Kristin Kelly Gilbert, Arnold Larry Chavkin, Todd Christopher Hart, Alex Anatol Fridlyand, Dale Stephen Hammond, and Srdjan Vukovic.

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.

Todd Christopher Hart
Chief Executive Officer

Kirk Howard Lusk
Chief Financial Officer

Stephen Donald Zubiago
Secretary

Subscribed and sworn to before me
this day of

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2015

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	446,080	423,217		126,115	64,308	(201,930)	27,857	5,198	5,393	1,481	60,039	10,542
2.1 Allied lines	851,643	811,268		579,868	397,708	766,889	434,981	42,858	54,557	16,363	121,173	23,662
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	43,782,912	41,560,706		23,070,135	29,183,894	29,088,247	9,402,826	2,253,839	2,446,102	991,736	7,121,356	1,393,815
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	640,562	619,561		344,160	189,865	186,382	20,009	3,335	3,584	519	85,180	19,064
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	87,190	85,977		45,028							11,726	2,607
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	603,575	578,144		315,152		979,601	1,376,604	5,141	39,370	102,997	86,035	17,821
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	46,411,962	44,078,873	0	24,480,458	29,835,775	30,819,189	11,262,277	2,310,371	2,549,006	1,113,096	7,485,509	1,467,511
DETAILS OF WRITE-INS												
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 \$ 324,764

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

19.MA



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2015

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	67,924	62,847		46,149	25,534	31,719	20,213	7,655	8,069	3,821	5,740	
2.1 Allied lines	24,451	21,897		16,848	6,963	7,722	3,463	2,120	2,172	651	2,066	
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	60,413,038	56,722,498		31,548,608	24,008,050	27,464,666	15,772,344	3,283,024	3,451,534	2,228,062	9,352,892	1,677,784
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	706,159	681,459		367,049	109,678	177,417	86,528	2,373	3,516	2,505	84,798	19,611
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	37,009	38,681		21,279							4,063	1,028
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	216,502	212,305		109,184	23	(328,475)	278,151	7	65,771	65,817	29,181	6,007
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	569,756	131,065		438,691	12,330	13,983	1,652				68,807	15,823
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	62,034,839	57,870,752	0	32,547,808	24,162,578	27,367,032	16,162,351	3,295,179	3,531,062	2,300,856	9,547,547	1,720,253
DETAILS OF WRITE-INS												
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 \$ 326,356

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

19.NJ



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2015

NAIC Company Code 43001

Table with columns: Line of Business, 1 Direct Premiums Written, 2 Direct Premiums Earned, 3 Dividends Paid or Credited to Policyholders on Direct Business, 4 Direct Unearned Premium Reserves, 5 Direct Losses Paid (deducting salvage), 6 Direct Losses Incurred, 7 Direct Losses Unpaid, 8 Direct Defense and Cost Containment Expense Paid, 9 Direct Defense and Cost Containment Expense Incurred, 10 Direct Defense and Cost Containment Expense Unpaid, 11 Commissions and Brokerage Expenses, 12 Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal Employees Health Benefits Plan premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTAL (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above).

19.NY

(a) Finance and service charges not included in Lines 1 to 35 \$ 858,112

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2015

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	701,857	685,311		181,439	232,666	(61,730)	58,948	15,166	3,396	3,339	91,179	12,718
2.1 Allied lines	1,559,304	1,532,927		992,978	1,044,762	1,143,428	203,272	88,888	98,139	21,858	206,740	32,281
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
3. Farmowners multiple peril												
4. Homeowners multiple peril	16,637,098	16,418,085		8,708,961	13,203,758	15,381,116	6,279,261	1,180,417	1,338,543	568,033	2,747,261	372,640
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	155,547	158,032		83,267	112,708	142,993	44,627	3,192	3,306	149	20,689	3,599
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	22,649	22,838		12,313							3,046	524
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	420,008	427,941		217,527	176,387	27,527	924,316	89,049	(353,219)	871,142	55,338	8,368
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	73,910	9,216		64,694		1,134	1,134				9,545	1,710
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	19,570,373	19,254,350	0	10,261,179	14,770,281	16,634,468	7,511,558	1,376,712	1,090,165	1,464,521	3,133,798	431,840
DETAILS OF WRITE-INS												
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 \$ 152,483

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

19.RI



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2015

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

19.GT

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,661,714

(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

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 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 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
95-2371728	22667	ACE AMER INS CO	PA		32,310	4,368	526	2,992	251	3,887	574	15,657		28,255	8,966		19,289		
06-1182357	22730	ALLIED WORLD INS CO	NH		566	565	(20)	638	23	864	35	18		2,123	(286)		2,409		
06-1481194	10829	ALTERRA REINS USA INC	DE		110		1			92		73		166	48		118		
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		107	8	3	4	1	13	2			31			31		
47-0574325	32603	BERKLEY INS CO	DE									12,153		12,153			12,153		
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		54	28	(1)	29	2	37	2			97	(20)		117		
22-2005057	26921	EVEREST REINS CO	DE		24,668	3,458	478	2,435	210	3,344	477	10,438		20,840	5,217		15,623		
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		1,699	22		4		4		1,252		1,282	401		881		
74-2195939	42374	HOUSTON CAS CO	TX		25	0								0			0		
43-1898350	11054	MAIDEN REINS N AMER INC	MO			245	(28)	213	19	369	35			853			853		
13-4924125	10227	MUNICH REINS AMER INC	DE		7,413	288	20	296	19	311	29	3,574		4,537	982		3,555		
47-0698507	23680	ODYSSEY REINS CO	CT		738	3	(1)	1	1	9	1			14	(140)		154		
13-3031176	38636	PARTNER REINS CO OF THE US	NY		586	575	(14)	669	20	873	34			2,157	(329)		2,486		
35-6021485	12416	PROTECTIVE INS CO	IN		167									0			0		
23-1641984	10219	QBE REINS CORP	PA		13,585	(2,080)	315	974	75	1,392	229	7,167		8,072	(46)		8,118		
75-1444207	30058	SCOR REINS CO	NY		3,725	565	58	476	40	529	80	1,566		3,314	734		2,580		
13-1675535	25364	SWISS REINS AMER CORP	NY		23,164	2,911	445	2,923	408	4,142	1,130	8,158		20,117	3,761		16,356		
13-2918573	42439	TOA RE INS CO OF AMER	DE		1,603	1,584	(47)	1,717	65	2,690	350	183		6,542	(614)		7,156		
13-5616275	19453	TRANSATLANTIC REINS CO	NY		55	12	0	2	0	66	41	37		158	24		134		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					110,575	12,552	1,734	13,374	1,134	18,622	3,019	60,276	0	110,711	18,698	0	92,013	0	
Authorized - Pools - Mandatory Pools																			
AA-9991213	00000	MASSACHUSETTS FAIR PLAN	MA		396									0			0		
AA-9991225	00000	RHODE ISLAND FAIR PLAN	RI		71									0			0		
1099999 - Total Authorized - Pools - Mandatory Pools					467	0	0	0	0	0	0	0	0	0	0	0	0	0	
Authorized - Other Non-U.S. Insurers																			
AA-3194168	00000	Aspen Bermuda Ltd	BMU			8	3	4	1	13	2			31			31		
AA-3194161	00000	Catlin Ins Co Ltd	BMU		10,808	1,342	205	806	58	957	118	7,149		10,635	3,647		6,988		
AA-3194122	00000	DaVinci Reins Ltd	BMU			7	3	3	1	11	2			27			27		
AA-1340125	00000	HANNOVER RUECK SE	DEU		3,809	276	(15)	251	16	453	100	73		1,154	(841)		1,995		
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR		2,153	74	29	32	4	238	10			238	(171)		409		
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR		172	17	6	7	2	26	4			62	(24)		86		
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR		388	49	20	22	1	49	3			144	(47)		191		
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR											0			0		
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		34	4	2	2	1	7	1			17	(2)		19		
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR											0			0		
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR											0			0		
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR		905	8	3	4	1	13	2			31	(140)		171		
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR		263	17	6	7	2	26	4			62	(27)		89		
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR			10	4	4	1	16	3			38			38		
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR			5	2	2	1	8	1			19			19		
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		189									0	(21)		21		
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR		34	21	8	9	3	33	5			79			79		
AA-1120096	00000	LLOYD'S SYNDICATE NUMBER 1880	GBR											0			0		
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR		51	8	3	4	1	13	2			31			31		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		1,309	148	59	66	2	148	10			433	(163)		596		
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR			17	6	7	2	26	4			62			62		
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR		66	17	6	7	2	26	4			62			62		
AA-1120158	00000	LLOYD'S SYNDICATE NUMBER 2014	GBR		79									0	(11)		11		
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		157	20	8	9	3	32	5			77	(11)		88		
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		982	42	16	18	6	66	10			158	(135)		293		
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		364									0	(50)		50		
AA-1120116	00000	Lloyd's Syndicate Number 3902	GBR		46	17	6	7	2	26	4			62			62		
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR			17	6	7	2	26	4			62			62		
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR			17	6	7	2	26	4			62			62		
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		24									0			0		
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP		265	52	0	50	4	67	4			177	(59)		236		
AA-3190686	00000	Partner Reins Co Ltd	BMU		93	50	19	22	4	64	8			167	(19)		186		

ANNUAL STATEMENT FOR THE YEAR 2015 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 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-3190339	00000	RENAISSANCE REINS LTD.	BMU			10	4	4	1	16	3			38			38		
AA-3190870	00000	Validus Reins Ltd.	BMU		5,604	490	194	215	23	559	55			1,536	(670)		2,206		
1299999 - Total Authorized - Other Non-U.S. Insurers						27,795	2,743	609	1,576	146	2,796	372	7,222	0	15,464	1,256	0	14,208	0
1399999 - Total Authorized - Total Authorized						138,837	15,295	2,343	14,950	1,280	21,418	3,391	67,498	0	126,175	19,954	0	106,221	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		114	17	6	7	2	26	4			62			62		
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY		10,770	1,355	160	789	56	923	114	5,219		8,616	2,989		5,627		
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers						10,884	1,372	166	796	58	949	118	5,219	0	8,678	2,989	0	5,689	0
Unauthorized - Other non-U.S. Insurers																			
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU		1,998	207	81	90	14	255	29	0		676	(241)		917		
AA-3190906	00000	AEOLUS RE LTD	BMU		975	0	0							0			0		
AA-3194128	00000	Allied World Assurance Co Ltd.	BMU		1,518	230	91	101	9	253	23			707	(196)		903		
AA-1460019	00000	AMLIN AG	CHE		949	192	76	84	9	221	22			604	(117)		721		
AA-3194126	00000	Arch Reins Ltd.	BMU		842	119	47	52	7	142	15			382	(133)		515		
AA-3194139	00000	Axis Speciality Ltd.	BMU		18,115	2,407	321	1,934	202	2,602	455	7,829		15,750	4,259		11,491		
AA-3191239	00000	Collateralised Re (P) Ltd.	BMU		216									0	(55)		55		
AA-3191269	00000	Elementum Re Ltd.	BMU		333									0	(32)		32		
AA-5340310	00000	GEN INS CORP OF INDIA	IND		126									0	(24)		24		
AA-3770280	00000	GREENLIGHT REINS LTD	CYM									7,149		7,149	4,011		3,138		
AA-3190060	00000	Hannover Re (Bermuda) Ltd.	BMU		893	25	10	11	4	40	6			96	(39)		135		
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd.	BMU		1,899	116	46	51	4	125	11			353	(122)		475		
AA-3191284	00000	Kaith Re Ltd.	BMU		702									0	(134)		134		
AA-8310006	00000	Kelvin Re Ltd.	GGY		3,231	407	48	237	17	277	34	1,566		2,586	897		1,689		
AA-5420050	00000	KOREAN REINS CO	KOR		4,564	550	67	319	23	382	48	2,088		3,477	1,167		2,310		
AA-1440060	00000	LANSFORSKRINGSBOLAGENS AB	SWE		60									0	(8)		8		
AA-3190829	00000	Markel Bermuda Ltd.	BMU		121	20	8	9	3	32	5			0			77		
AA-3194200	00000	MS FRONTIER REINS LTD.	BMU		419									0	(75)		75		
AA-5320039	00000	Peak Reins Co Ltd.	HKG		483									0	(80)		80		
AA-4530810	00000	QATAR INS CO	QAT		63	12	5	5	0	12	1			35	(13)		48		
AA-4530001	00000	Qatar Reinsurance Company LLC	QAT		108	12	5	5	0	12	1			35	(24)		59		
AA-1340004	00000	R V VERSICHERUNG AG	DEU		33	13	14	14	5	53	8			126			126		
AA-1320031	00000	SCOR GLOBAL P & C	FRA		1,964	129	50	56	11	167	21			434	(161)		595		
AA-1440076	00000	SIRIUS INTL INS CORP	SWE			12	5	5	2	20	3			47			47	54	
AA-5324100	00000	TAIPING REINS CO LTD	HKG		54									0			0	0	
AA-3191224	00000	THIRD POINT RE CAT LTD	BMU		192									0	(33)		33		
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU			125	19	305	48	497	118			1,112			1,112		
AA-1460023	00000	Tokio Millennium Re AG	CHE		2,129	428	120	515	65	997	177			2,302	(308)		2,610		
AA-1460006	00000	Validus Reins (Switzerland) Ltd.	CHE		259									0	(65)		65		
AA-3190757	00000	XL Re Ltd.	BMU		3,359	414	163	180	28	511	58			1,354	(407)		1,761		
2599999 - Total Unauthorized - Other Non-U.S. Insurers						45,572	5,438	1,175	3,973	451	6,598	1,035	18,632	0	37,302	8,067	0	29,235	54
2699999 - Total Unauthorized - Total Unauthorized						56,456	6,810	1,341	4,769	509	7,547	1,153	23,851	0	45,980	11,056	0	34,924	54
Certified - Other Non-U.S. Insurers																			
AA-3194130	00000	Endurance Specialty Ins Ltd.	BMU		4,369	414	164	182	12	439	35			1,246	(531)		1,777		
3899999 - Total Certified - Other Non-U.S. Insurers						4,369	414	164	182	12	439	35	0	0	1,246	(531)	0	1,777	0
3999999 - Total Certified - Total Certified						4,369	414	164	182	12	439	35	0	0	1,246	(531)	0	1,777	0
4099999 - Total Authorized, Unauthorized and Certified						199,662	22,519	3,848	19,901	1,801	29,404	4,579	91,349	0	173,401	30,479	0	142,922	54
9999999 Totals						199,662	22,519	3,848	19,901	1,801	29,404	4,579	91,349	0	173,401	30,479	0	142,922	54

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1. Catlin Ins Co. Ltd.	49.000	10,861
2. Axis Speciality Limited	47.000	16,292
3. Korean Reinsurance Co.	47.000	4,344
4. Kelvin Re Limited	47.000	3,258
5. Swiss Reinsurance America	46.000	16,292

ANNUAL STATEMENT FOR THE YEAR 2015 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 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			

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

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	ACE America Ins Co.....	28,255	32,310	Yes [] No [X]
2.	Everest Reinsurance Co.....	20,840	24,668	Yes [] No [X]
3.	Swiss Reinsurance America.....	20,117	23,164	Yes [] No [X]
4.	Axis Speciality Ltd.....	15,750	18,115	Yes [] No [X]
5.	Berkley Ins Co.....	12,153	0	Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue							
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
Authorized - Other U.S. Unaffiliated Insurers												
05-2371728	22667	ACE AMER INS CO	PA	4,894						4,894	0.0	0.0
06-1182357	22730	ALLIED WORLD INS CO	NH	545						545	0.0	0.0
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN	11						11	0.0	0.0
42-0234980	21415	EMPLOYERS MUT CAS CO	IA	27						27	0.0	0.0
22-2005057	26921	EVEREST REINS CO	DE	3,936						3,936	0.0	0.0
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT	22						22	0.0	0.0
43-1898350	11054	MAIDEN REINS N AMER INC	MO	217						217	0.0	0.0
13-4924125	10227	MUNICH REINS AMER INC	DE	308						308	0.0	0.0
47-0698507	23680	ODYSSEY REINS CO	CT	2						2	0.0	0.0
13-3031176	38636	PARTNER REINS CO OF THE US	NY	561						561	0.0	0.0
23-1641984	10219	QBE REINS CORP	PA	(1,765)						(1,765)	0.0	0.0
75-1444207	30058	SCOR REINS CO	NY	623						623	0.0	0.0
13-1675535	25364	SWISS REINS AMER CORP	NY	3,356						3,356	0.0	0.0
13-2918573	42439	TOA RE INS CO OF AMER	DE	1,537						1,537	0.0	0.0
13-5616275	19453	TRANSATLANTIC REINS CO	NY	12						12	0.0	0.0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				14,286	0	0	0	0	0	14,286	0.0	0.0
Authorized - Other Non-U.S. Insurers												
AA-3194168	00000	Aspen Bermuda Ltd	BMU	11						11	0.0	0.0
AA-3194161	00000	Catlin Ins Co Ltd	BMU	1,547						1,547	0.0	0.0
AA-3194122	00000	Davinci Reins Ltd	BMU	10						10	0.0	0.0
AA-1340125	00000	HANNOVER RUECK SE	DEU	261						261	0.0	0.0
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR	103						103	0.0	0.0
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR	23						23	0.0	0.0
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR	69						69	0.0	0.0
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR	0						0	0.0	0.0
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR	6						6	0.0	0.0
AA-1126780	00000	LLOYD'S SYNDICATE NUMBER 780	GBR	0						0	0.0	0.0
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR	0						0	0.0	0.0
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR	11						11	0.0	0.0
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR	23						23	0.0	0.0
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR	14						14	0.0	0.0
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR	7						7	0.0	0.0
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR	0						0	0.0	0.0
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR	29						29	0.0	0.0
AA-1120096	00000	LLOYD'S SYNDICATE NUMBER 1880	GBR	0						0	0.0	0.0
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR	11						11	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	207						207	0.0	0.0
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR	23						23	0.0	0.0
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR	23						23	0.0	0.0
AA-1120158	00000	LLOYD'S SYNDICATE NUMBER 2014	GBR	0						0	0.0	0.0
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR	28						28	0.0	0.0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	58						58	0.0	0.0
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR	0						0	0.0	0.0
AA-1120116	00000	Lloyd's Syndicate Number 3902	GBR	23						23	0.0	0.0
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR	23						23	0.0	0.0
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR	23						23	0.0	0.0
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR	0						0	0.0	0.0
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP	52						52	0.0	0.0
AA-3190686	00000	Partner Reins Co Ltd	BMU	69						69	0.0	0.0
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	14						14	0.0	0.0
AA-3190870	00000	Validus Reins Ltd	BMU	684						684	0.0	0.0
1299999 - Total Authorized - Other Non-U.S. Insurers				3,352	0	0	0	0	0	3,352	0.0	0.0
1399999 - Total Authorized - Total Authorized				17,638	0	0	0	0	0	17,638	0.0	0.0
Unauthorized - Other U.S. Unaffiliated Insurers												
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI	23						23	0.0	0.0
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY	1,515						1,515	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 6+7+9+10+11 but not in Excess of Col. 5)	Provision for Unauthorized Reinsurance (Col. 5 Minus Col. 12)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 14	20% of Amount In Dispute Included in Column 5	Provision for Overdue Reinsurance (Col. 15 plus Col. 16)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 13 plus Col. 17 but not in Excess of Col. 5)
Other U.S. Unaffiliated Insurers																	
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI	.62	.0	181	.0001	.0			.62	.0		.0	.0	.0	.0
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY	8,616	.0	5,627	.0015	2,989			8,616	.0		.0	.0	.0	.0
0999999 - Total Other U.S. Unaffiliated Insurers				8,678	0	5,808	XXX	2,989	0	0	8,678	0	0	0	0	0	0
Other Non-U.S. Insurers																	
AA-3190770	00000	ACE TEMPEST REINS CO LTD	BMU	.676		946	.0002	(241)			.676	.0		.0	.0	.0	.0
AA-3190906	00000	AEOLUS RE LTD	BMU	.0				.0			.0	.0		.0	.0	.0	.0
AA-3194128	00000	Allied World Assurance Co Ltd	BMU	.707		903	.0003	(196)			.707	.0		.0	.0	.0	.0
AA-1460019	00000	AMLIN AG	CHE	.604		638	.0004	(117)			.521	83		.0	.0	.0	83
AA-3194126	00000	Arch Reins Ltd	BMU	.382		495	.0005	(133)			.362	20		.0	.0	.0	20
AA-3194139	00000	Axis Specialty Ltd	BMU	15,750		18,171	.0006	4,259			15,750	.0		.0	.0	.0	.0
AA-3191239	00000	Collateralised Re (P) Ltd	BMU	.0				.0			.0	.0		.0	.0	.0	.0
AA-3191269	00000	Elementum Re Ltd	BMU	.0				(55)			(55)	55		.0	.0	.0	.0
AA-5340310	00000	GEN INS CORP OF INDIA	IND	.0				(24)			(24)	24		.0	.0	.0	.0
AA-3770280	00000	GREENLIGHT REINS LTD	CYM	7,149		4,011	.0017	4,011			7,149	.0		.0	.0	.0	.0
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU	.96		346	.0007	(39)			.96	.0		.0	.0	.0	.0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	.353		475	.0008	(122)			.353	.0		.0	.0	.0	.0
AA-3191284	00000	Kaith Re Ltd	BMU	.0				(134)			(134)	134		.0	.0	.0	.0
AA-8310006	00000	Kelvin Re Ltd	GGY	2,586		2,400	.0018	.867		0	2,586	.0		.0	.0	.0	.0
AA-5420050	00000	KOREAN REINS CO	KOR	3,477		3,247	.0009	1,166			3,477	.0		.0	.0	.0	.0
AA-1440060	00000	LANSFORSKRINGSBOLAGENS AB	SWE	.0				(8)			(8)	.8		.0	.0	.0	.0
AA-3190829	00000	Markel Bermuda Ltd	BMU	.77		93	.0010	.0			.77	.0		.0	.0	.0	.0
AA-3194200	00000	MS FRONTIER REINS LTD	BMU	.0				(75)			(75)	75		.0	.0	.0	.0
AA-5320039	00000	Peak Reins Co Ltd	HKG	.0				(80)			(80)	80		.0	.0	.0	.0
AA-4530810	00000	QATAR INS CO	QAT	.35				(13)			(13)	48		.0	.0	.0	35
AA-4530001	00000	Qatar Reinsurance Company LLC	QAT	.35				(24)			(24)	59		.0	.0	.0	35
AA-1340004	00000	R V VERSICHERUNG AG	DEU	.126		155	.0011	.0			.126	.0		.0	.0	.0	.0
AA-1320031	00000	SCOR GLOBAL P & C	FRA	.434		851	.0012	(162)			.434	.0		.0	.0	.0	.0
AA-1440076	00000	SIRIUS INTL INS CORP	SWE	.47	54	107	.0013	.0			.47	.0		.0	.0	.0	.0
AA-5324100	00000	TAIPING REINS CO LTD	HKG	.0	0			.0			.0	.0		.0	.0	.0	.0
AA-3191224	00000	THIRD POINT RE CAT LTD	BMU	.0				.0			.0	.0		.0	.0	.0	.0
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU	1,112		7,144	.0014	(33)			1,112	.0		.0	.0	.0	.0
AA-1460023	00000	Tokio Millennium Re AG	CHE	2,302		8,764	.0015	(308)			2,302	.0		.0	.0	.0	.0
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE	.0				(65)			(65)	65		.0	.0	.0	.0
AA-3190757	00000	XL Re Ltd	BMU	1,354		2,307	.0016	(407)			1,354	.0		.0	.0	.0	.0
1299999 - Total Other Non-U.S. Insurers				37,302	54	51,053	XXX	8,067	0	0	36,651	651	0	0	0	0	173
1399999 - Total Affiliates and Others				45,980	54	56,861	XXX	11,056	0	0	45,329	651	0	0	0	0	173
9999999 Totals				45,980	54	56,861	XXX	11,056	0	0	45,329	651	0	0	0	0	173

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 6 - SECTION 1

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 OMITTED)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Certified Reinsurer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col. 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 8 - Col. 9)	11 Dollar Amount of Collateral Required (Col. 10 x Col. 7)	Collateral Provided					18 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements (Col. 17 / Col. 10)	19 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 18 / Col. 7, not to Exceed 100%)	20 Amount of Credit Allowed for Net Recoverables (Col. 9 + (Col. 10 x Col. 19))	21 Provision for Reinsurance With Certified Reinsurers Due to Collateral Deficiency (Col. 8 - Col. 20)	
											12 Multiple Beneficiary Trust	13 Funds Held by Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col. 12 + 13 + 14 + 16)
Other Non-U.S. Insurers																				
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU	4	01/06/2016	0.5	1,777		1,777	.9			939		.939	52.8	100.0	1,777		.0
1299999 - Total Other Non-U.S. Insurers							1,777	0	1,777	.9	0	0	939	XXX	0	939	XXX	XXX	1,777	0
1399999 - Total Affiliates and Others							1,777	0	1,777	.9	0	0	939	XXX	0	939	XXX	XXX	1,777	0
9999999 Totals							1,777	0	1,777	.9	0	0	939	XXX	0	939	XXX	XXX	1,777	0

25

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	.0001	2	026009917	AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	.67
	.0001	2	071100288	BANK OF MONTREAL	131
	.0001	2	026002532	THE BANK OF NOVA SCOTIA	.80
	.0001	2	026002574	BARCLAYS BANK PLC	.67
	.0001	2	021001033	DEUTSCHE BANK, AG	.81
	.0001	2	021001088	HSBC BANK USA, N.A.	.67

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

(a) Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
.0001.....	2.....	.021000021.....	JP MORGAN CHASE BANK, N.A.....	131
.0001.....	2.....	.026002655.....	LLOYDS TSB BANK PLC.....	104
.0001.....	2.....	.026007728.....	NATIONAL AUSTRALIA BANK.....	.80
.0001.....	2.....	.121000248.....	WELLS FARGO BANK, N.A.....	131

Schedule F - Part 6 - Section 2

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	122,546,853		122,546,853
2. Premiums and considerations (Line 15)	25,656,513		25,656,513
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	26,367,358	(26,367,358)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	12,575,189		12,575,189
6. Net amount recoverable from reinsurers		142,691,577	142,691,577
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	187,145,913	116,324,219	303,470,132
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	22,017,693	55,681,673	77,699,366
10. Taxes, expenses, and other obligations (Lines 4 through 8)	10,884,007		10,884,007
11. Unearned premiums (Line 9)	55,233,761	91,347,350	146,581,111
12. Advance premiums (Line 10)	4,326,932		4,326,932
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	30,477,336	(30,477,336)	0
15. Funds held by company under reinsurance treaties (Line 13)	54,468	(54,468)	0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	173,000	(173,000)	0
18. Other liabilities	4,719,975		4,719,975
19. Total liabilities excluding protected cell business (Line 26)	127,887,172	116,324,219	244,211,391
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	59,258,741	X X X	59,258,741
22. Totals (Line 38)	187,145,913	116,324,219	303,470,132

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

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	1,931	728	1,203	260	16	196	182	0	0	500	258	4
3. 2007	3,417	1,391	2,026	1,119	173	69	19	36	11	0	1,021	86
4. 2008	8,511	3,110	5,401	1,267	176	158	22	76	0	64	1,303	229
5. 2009	18,425	8,582	9,843	2,507	119	387	21	424	0	115	3,179	498
6. 2010	41,286	13,820	27,466	11,754	1,921	1,612	316	1,409	0	78	12,537	2,151
7. 2011	79,378	21,901	57,477	33,081	872	3,794	159	2,623	0	267	38,467	10,859
8. 2012	140,434	84,560	55,874	171,010	129,992	24,329	16,415	8,118	0	1,442	57,049	39,394
9. 2013	176,514	130,706	45,808	57,485	37,448	4,960	3,104	1,658	0	940	23,551	9,431
10. 2014	210,063	150,032	60,030	68,153	47,043	6,190	4,099	4,318	0	1,080	27,518	10,562
11. 2015	249,506	182,001	67,505	102,495	77,746	7,870	5,693	5,103	0	401	32,029	13,958
12. Totals	XXX	XXX	XXX	449,130	295,506	49,565	30,031	23,766	11	4,888	196,913	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	3	1	7	0	1	0	0	0	0	10	1
6.	200	0	27	18	16	0	15	4	8	0	0	244	3
7.	105	25	196	40	21	4	52	5	13	0	0	312	10
8.	2,530	1,328	3,363	3,183	494	337	541	483	100	0	0	1,696	118
9.	2,518	1,597	2,883	1,914	467	278	834	511	252	0	0	2,655	97
10.	4,866	3,513	7,597	5,668	599	361	1,533	1,023	545	0	0	4,576	195
11.	17,075	12,908	21,029	16,510	1,186	789	2,416	1,627	1,380	0	3	11,252	1,117
12.	27,294	19,371	35,098	27,335	2,791	1,768	5,391	3,653	2,297	0	3	20,744	1,541

	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.	456	198	258	23.6	27.2	21.4	0	0	0.0	0	0
3.	1,224	203	1,021	35.8	14.6	50.4	0	0	0.0	0	0
4.	1,502	198	1,304	17.6	6.4	24.1	0	0	0.0	0	0
5.	3,330	141	3,189	18.1	1.6	32.4	0	0	0.0	1	8
6.	15,040	2,259	12,781	36.4	16.3	46.5	0	0	0.0	210	34
7.	39,884	1,105	38,779	50.2	5.0	67.5	0	0	0.0	236	76
8.	210,484	151,739	58,746	149.9	179.4	105.1	0	0	0.0	1,382	314
9.	71,057	44,852	26,205	40.3	34.3	57.2	0	0	0.0	1,890	764
10.	93,801	61,707	32,094	44.7	41.1	53.5	0	0	0.0	3,282	1,294
11.	158,554	115,273	43,281	63.5	63.3	64.1	0	0	0.0	8,686	2,566
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,687	5,057

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck

NONE

Schedule P - Part 1D - Workers' Comp

NONE

Schedule P - Part 1E - Comm Multi Peril

NONE

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2015	541	457	83	22	22	0	0	1	0	0	1	XXX
12. Totals	XXX	XXX	XXX	22	22	0	0	1	0	0	1	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	4	4	4	4	0	0	0	0	0	0	0	0	5
12.	4	4	4	4	0	0	0	0	0	0	0	0	5

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	31	30	1	5.7	6.6	1.2	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	27	5	22	4	0	3	0	0	0	0	0	2
4. 2008	66	4	62	3	0	2	0	2	0	0	0	4
5. 2009	264	189	75	42	0	21	0	(2)	0	0	0	4
6. 2010	554	279	275	813	800	67	50	26	0	0	0	9
7. 2011	1,009	891	118	91	48	21	9	6	0	0	0	15
8. 2012	1,553	1,284	269	55	54	90	19	11	0	0	0	25
9. 2013	1,834	1,526	308	281	185	22	9	18	0	0	0	16
10. 2014	1,839	1,131	708	77	0	17	1	4	0	0	0	11
11. 2015	1,894	1,255	639	4	2	14	8	9	0	0	0	21
12. Totals	XXX	XXX	XXX	1,370	1,089	257	96	73	0	0	0	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	10	9	0	0	14	13	0	0	0	2	0
7.	0	0	49	37	0	0	11	7	0	0	0	17	0
8.	190	64	58	32	47	16	172	148	0	0	0	207	4
9.	93	36	451	399	28	5	62	54	0	0	0	139	5
10.	47	0	94	41	17	0	695	657	0	0	0	155	0
11.	233	121	1,427	1,212	25	4	47	30	0	0	0	365	15
12.	562	221	2,090	1,730	117	26	1,001	908	0	0	0	885	24

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	7	0	7	26.1	0.0	32.0	0	0	0.0	0	0
4.	7	0	7	11.1	0.0	11.8	0	0	0.0	0	0
5.	61	0	61	23.0	0.0	81.1	0	0	0.0	0	0
6.	930	872	57	167.8	312.6	20.9	0	0	0.0	1	1
7.	178	100	78	17.6	11.2	66.1	0	0	0.0	13	4
8.	622	332	290	40.1	25.9	107.7	0	0	0.0	152	55
9.	956	688	267	52.1	45.1	86.7	0	0	0.0	109	30
10.	951	699	252	51.7	61.8	35.6	0	0	0.0	100	55
11.	1,758	1,377	381	92.8	109.8	59.6	0	0	0.0	327	38
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	702	184

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	0	0	0	0	0	0	0	0	0	0	0	0
4. 2008	0	0	0	0	0	0	0	0	0	0	0	0
5. 2009	0	0	0	0	0	0	0	0	0	0	0	0
6. 2010	0	0	0	0	0	0	0	0	0	0	0	0
7. 2011	0	0	0	0	0	0	0	0	0	0	0	0
8. 2012	0	0	0	0	0	0	0	0	0	0	0	0
9. 2013	0	0	0	0	0	0	0	0	0	0	0	0
10. 2014	0	0	0	0	0	0	0	0	0	0	0	0
11. 2015	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	39	1	25	7	0	0	0	57	XXX
2. 2014	6,259	2,985	3,274	1,729	918	116	75	90	0	13	942	XXX
3. 2015	6,704	4,138	2,566	2,104	1,476	143	96	105	0	6	780	XXX
4. Totals	XXX	XXX	XXX	3,872	2,395	284	178	196	0	19	1,779	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.	29	0	19	11	5	0	1	1	0	0	0	42	2
2.	42	0	33	19	5	0	2	1	0	0	0	61	1
3.	550	305	327	305	23	9	19	16	0	0	0	285	26
4.	621	305	379	335	33	9	22	18	0	0	0	388	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37	6
2.	2,016	1,014	1,003	32.2	34.0	30.6	0	0	0.0	56	5
3.	3,271	2,206	1,065	48.8	53.3	41.5	0	0	0.0	268	17
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	360	28

Schedule P - Part 1J - Auto Physical

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

SCHEDULE P-PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2015	0	0	0	0	0	0	0	0	0	0	0	XXX
4. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	578	283	272	281	261	258	258	258	258	258	0	0
3. 2007	XXX	1,115	966	1,022	1,007	996	996	999	996	996	0	(3)
4. 2008	XXX	XXX	1,534	1,244	1,220	1,318	1,226	1,227	1,227	1,227	0	0
5. 2009	XXX	XXX	XXX	3,236	2,667	2,698	2,725	2,767	2,749	2,764	15	(4)
6. 2010	XXX	XXX	XXX	XXX	11,411	11,048	10,896	11,213	11,343	11,364	21	152
7. 2011	XXX	XXX	XXX	XXX	XXX	34,515	36,478	36,146	36,717	36,143	(574)	(3)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	46,827	49,902	51,024	50,528	(496)	626
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,560	24,311	24,296	(15)	1,736
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,646	27,231	584	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,798	XXX	XXX
										12. Totals	(465)	2,504

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0			
6. 2010	XXX	XXX	XXX	XXX	NONE										
7. 2011	XXX	XXX	XXX	XXX											
8. 2012	XXX	XXX	XXX	XXX											
9. 2013	XXX	XXX	XXX	XXX											
10. 2014	XXX	XXX	XXX	XXX											
11. 2015	XXX	XXX	XXX	XXX											
													12. Totals	0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0			
6. 2010	XXX	XXX	XXX	XXX	NONE										
7. 2011	XXX	XXX	XXX	XXX											
8. 2012	XXX	XXX	XXX	XXX											
9. 2013	XXX	XXX	XXX	XXX											
10. 2014	XXX	XXX	XXX	XXX											
11. 2015	XXX	XXX	XXX	XXX											
													12. Totals	0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0			
6. 2010	XXX	XXX	XXX	XXX	NONE										
7. 2011	XXX	XXX	XXX	XXX											
8. 2012	XXX	XXX	XXX	XXX											
9. 2013	XXX	XXX	XXX	XXX											
10. 2014	XXX	XXX	XXX	XXX											
11. 2015	XXX	XXX	XXX	XXX											
													12. Totals	0	0

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0			
6. 2010	XXX	XXX	XXX	XXX	NONE										
7. 2011	XXX	XXX	XXX	XXX											
8. 2012	XXX	XXX	XXX	XXX											
9. 2013	XXX	XXX	XXX	XXX											
10. 2014	XXX	XXX	XXX	XXX											
11. 2015	XXX	XXX	XXX	XXX											
													12. Totals	0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.7	.6	.6	.6	.6	.6	.16	.7	.7	.0	(.9)
4. 2008	.XXX	.XXX	.8	.5	.5	.5	.5	.5	.5	.5	.0	.0
5. 2009	.XXX	.XXX	.XXX	.12	.28	.27	.66	.68	.86	.63	(.23)	(.5)
6. 2010	.XXX	.XXX	.XXX	.XXX	.57	.24	.34	.53	.43	.31	(.12)	(.21)
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.65	.52	(.10)	.137	.72	(.65)	.82
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.106	.353	.443	.279	(.164)	(.74)
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.672	.346	.249	(.97)	(.422)
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.360	.248	(.111)	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.372	.XXX	.XXX
12. Totals											(.472)	(.448)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274	426	605	180	332
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	963	912	(51)	XXX
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	960	XXX	XXX
4. Totals											129	332

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0	0	0	0	0						
2. 2014	XXX	0	0	0	XXX							
3. 2015	XXX	0	XXX	XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	0	0	0	0	0						
2. 2014	XXX	0	0	0	XXX							
3. 2015	XXX	0	XXX	XXX								
4. Totals											0	0

NONE

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

1. Prior	XXX	0	0	0	0	0						
2. 2014	XXX	0	0	0	XXX							
3. 2015	XXX	0	XXX	XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

NONE

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

Schedule P - Part 2T

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12	
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment	
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015			
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	228	247	250	250	258	258	258	258	258	258	258	4	.0
3. 2007	XXX	624	792	901	996	996	996	996	996	996	996	67	19
4. 2008	XXX	XXX	812	1,077	1,061	1,148	1,226	1,226	1,227	1,227	1,227	146	83
5. 2009	XXX	XXX	XXX	1,483	2,403	2,417	2,620	2,683	2,745	2,754	2,754	317	180
6. 2010	XXX	XXX	XXX	XXX	8,478	10,048	10,263	10,643	10,862	11,128	11,128	1,454	694
7. 2011	XXX	XXX	XXX	XXX	XXX	27,967	34,679	35,094	35,632	35,844	35,844	7,891	2,958
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	41,394	47,949	48,235	48,931	48,931	29,956	9,320
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,430	20,542	21,893	21,893	6,568	2,766
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,685	23,200	23,200	7,285	3,082
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,926	26,926	9,622	3,219

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5. 2009	XXX	XXX	XXX	.0	NONE								.0	.0
6. 2010	XXX	XXX	XXX	XXX	NONE								.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5. 2009	XXX	XXX	XXX	.0	NONE								.0	.0
6. 2010	XXX	XXX	XXX	XXX	NONE								.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5. 2009	XXX	XXX	XXX	.0	NONE								.0	.0
6. 2010	XXX	XXX	XXX	XXX	NONE								.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
5. 2009	XXX	XXX	XXX	.0	NONE								.0	.0
6. 2010	XXX	XXX	XXX	XXX	NONE								.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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	.XXX	.XXX
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.6	.6	.6	.6	.6	.6	.7	.7	.1	.1
4. 2008	.XXX	.XXX	.2	.5	.5	.5	.5	.5	.5	.5	.2	.2
5. 2009	.XXX	.XXX	.XXX	.0	.1	.1	.2	.6	.15	.62	.1	.3
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.1	(2)	.11	.30	.3	.6
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.1	.3	(29)	.18	.55	.5	.10
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.5	.7	.84	.72	.7	.14
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6	.30	.110	.5	.6
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.69	.93	.6	.5
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7	.2	.4

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2010	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.507	.563	.XXX	.XXX
2. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.570	.851	.XXX	.XXX
3. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.675	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.000	.0	.0	.0	.0						
2. 2014	.XXX	.0	.0	.0	.0							
3. 2015	.XXX	.0	.0	.0								

NONE

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2014	.XXX	.0	.0	.XXX	.XXX							
3. 2015	.XXX	.0	.XXX	.XXX								

NONE

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

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2014	.XXX	.0	.0	.XXX	.XXX							
3. 2015	.XXX	.0	.XXX	.XXX								

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2007	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2008	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2009	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

NONE

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	286	.36	.7	.6	.3	.0	.0	.0	.0	.0
3. 2007	XXX	209	.39	.35	.11	.0	.0	.3	.0	.0
4. 2008	XXX	XXX	.357	.93	.27	.17	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.762	.97	.58	.18	.7	.0	.2
6. 2010	XXX	XXX	XXX	XXX	1,271	.506	.202	.40	.0	.21
7. 2011	XXX	XXX	XXX	XXX	XXX	2,070	.893	.255	.516	.203
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	3,643	.666	1,560	.237
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,585	1,975	1,292
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,502	2,438
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,308

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	1	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	3	3	2	2	(10)	0	0
6. 2010	XXX	XXX	XXX	XXX	14	9	6	(24)	0	2
7. 2011	XXX	XXX	XXX	XXX	XXX	21	16	(13)	54	17
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	27	153	185	50
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	645	190	61
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	91
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	0	0	0
4. 2008	XXX	XXX	0	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18	.50	.8
2. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	14
3. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	.0	.0	.0						
2. 2014	XXX	.0	.0							
3. 2015	XXX	0								

NONE

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	.0	.0	.0						
2. 2014	XXX	.0	.0							
3. 2015	XXX	0								

NONE

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

1. Prior	XXX	.0	.0	.0						
2. 2014	XXX	.0	.0							
3. 2015	XXX	0								

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2006	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2007	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2008	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2009	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2010	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	20	3	4	4	4	4	4	4	4	4
3. 2007	XXX	39	63	64	67	67	67	67	67	67
4. 2008	XXX	XXX	83	144	145	146	146	146	146	146
5. 2009	XXX	XXX	XXX	181	303	309	313	315	317	317
6. 2010	XXX	XXX	XXX	XXX	1,163	1,314	1,354	1,378	1,445	1,454
7. 2011	XXX	XXX	XXX	XXX	XXX	6,450	7,618	7,731	7,875	7,891
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	14,570	28,499	29,525	29,956
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,211	6,406	6,568
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,073	7,285
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,622

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	1	1	1	0	0	0	0	0	0
3. 2007	XXX	42	4	3	0	0	0	0	0	0
4. 2008	XXX	XXX	72	7	3	4	0	0	0	0
5. 2009	XXX	XXX	XXX	161	5	8	6	2	0	1
6. 2010	XXX	XXX	XXX	XXX	177	22	20	19	11	3
7. 2011	XXX	XXX	XXX	XXX	XXX	462	56	29	20	10
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	13,590	568	376	118
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831	150	97
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	973	195
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,117

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	46	46	5	4	4	4	4	4	4
3. 2007	XXX	99	100	86	86	86	86	86	86	86
4. 2008	XXX	XXX	201	224	226	228	228	229	229	229
5. 2009	XXX	XXX	XXX	455	474	487	495	495	497	498
6. 2010	XXX	XXX	XXX	XXX	1,876	1,962	2,014	2,049	2,146	2,151
7. 2011	XXX	XXX	XXX	XXX	XXX	9,400	10,525	10,650	10,843	10,859
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	33,994	38,108	39,129	39,394
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,392	9,254	9,431
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,764	10,562
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,958

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 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
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	1	1	1	1	1	1	1
4. 2008	XXX	XXX	0	2	2	2	2	2	2	2
5. 2009	XXX	XXX	XXX	0	0	0	0	0	0	1
6. 2010	XXX	XXX	XXX	XXX	0	0	0	0	2	3
7. 2011	XXX	XXX	XXX	XXX	XXX	0	0	1	4	5
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	1	5	7	7
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3	5
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	0	0	0	0	0	1	0	0
4. 2008	XXX	XXX	2	0	0	0	0	0	0	0
5. 2009	XXX	XXX	XXX	2	2	2	2	2	2	0
6. 2010	XXX	XXX	XXX	XXX	2	2	2	5	2	0
7. 2011	XXX	XXX	XXX	XXX	XXX	5	6	3	2	0
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	8	5	4	4
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	5
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2006	0	0	0	0	0	0	0	0	0	0
3. 2007	XXX	0	2	1	1	1	1	2	2	2
4. 2008	XXX	XXX	3	4	4	4	4	4	4	4
5. 2009	XXX	XXX	XXX	2	2	2	2	4	4	4
6. 2010	XXX	XXX	XXX	XXX	4	5	6	9	9	9
7. 2011	XXX	XXX	XXX	XXX	XXX	7	12	13	15	15
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	17	22	25	25
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	12	16
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	11
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

Schedule P - Part 6E - SN1

NONE

Schedule P - Part 6E - SN2

NONE

Schedule P - Part 6H - SN1A

NONE

Schedule P - Part 6H - SN2A

NONE

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

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 [X] N/A []
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2006		
1.603	2007		
1.604	2008		
1.605	2009		
1.606	2010		
1.607	2011		
1.608	2012		
1.609	2013		
1.610	2014		
1.611	2015		
1.612	Totals	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 | \$ |
| | 5.2 Surety | \$ |
6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIMANT
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 An extended statement may be attached.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

Allocated By States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					0
2. Alaska	AK					0
3. Arizona	AZ					0
4. Arkansas	AR					0
5. California	CA					0
6. Colorado	CO					0
7. Connecticut	CT					0
8. Delaware	DE					0
9. District of Columbia	DC					0
10. Florida	FL					0
11. Georgia	GA					0
12. Hawaii	HI					0
13. Idaho	ID					0
14. Illinois	IL					0
15. Indiana	IN					0
16. Iowa	IA					0
17. Kansas	KS					0
18. Kentucky	KY					0
19. Louisiana	LA					0
20. Maine	ME					0
21. Maryland	MD					0
22. Massachusetts	MA					0
23. Michigan	MI					0
24. Minnesota	MN					0
25. Mississippi	MS					0
26. Missouri	MO					0
27. Montana	MT					0
28. Nebraska	NE					0
29. Nevada	NV					0
30. New Hampshire	NH					0
31. New Jersey	NJ					0
32. New Mexico	NM					0
33. New York	NY					0
34. North Carolina	NC					0
35. North Dakota	ND					0
36. Ohio	OH					0
37. Oklahoma	OK					0
38. Oregon	OR					0
39. Pennsylvania	PA					0
40. Rhode Island	RI					0
41. South Carolina	SC					0
42. South Dakota	SD					0
43. Tennessee	TN					0
44. Texas	TX					0
45. Utah	UT					0
46. Vermont	VT					0
47. Virginia	VA					0
48. Washington	WA					0
49. West Virginia	WV					0
50. Wisconsin	WI					0
51. Wyoming	WY					0
52. American Samoa	AS					0
53. Guam	GU					0
54. Puerto Rico	PR					0
55. US Virgin Islands	VI					0
56. Northern Mariana Islands	MP					0
57. Canada	CAN					0
58. Aggregate Other Alien	OT					0
59. Totals		0	0	0	0	0

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
43001	05-0394576	NARRAGANSETT BAY INSURANCE COMPANY					(28,918,079)				(28,918,079)	
14931	05-0197250	PAWTUCKET INSURANCE COMPANY		1,500,000			579,144				2,079,144	
	26-3867627	NBIC SERVICE COMPANY, INC.	(1,500,000)				28,338,935				26,838,935	
	26-1736008	NBIC HOLDINGS, INC.	1,500,000	(1,500,000)							.0	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE NARRAGANSETT BAY INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

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

AUGUST FILING

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

Explanation:

- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 22.
- 23.
- 24.
- 25.
- 26.
- 27.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33.

Bar Code:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

17. 
4 3 0 0 1 2 0 1 5 3 8 5 0 0 0 0 0

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

19. 
4 3 0 0 1 2 0 1 5 3 6 5 0 0 0 0 0

22. 
4 3 0 0 1 2 0 1 5 4 0 0 0 0 0 0 0

23. 
4 3 0 0 1 2 0 1 5 5 0 0 0 0 0 0 0

24. 
4 3 0 0 1 2 0 1 5 5 0 5 0 0 0 0 0

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

26. 
4 3 0 0 1 2 0 1 5 2 2 5 0 0 0 0 0

27. 
4 3 0 0 1 2 0 1 5 2 2 6 0 0 0 0 0

28. 
4 3 0 0 1 2 0 1 5 2 3 0 5 9 0 0 0

29. 
4 3 0 0 1 2 0 1 5 3 0 6 0 0 0 0 0

30. 
4 3 0 0 1 2 0 1 5 2 1 0 0 0 0 0 0

31. 
4 3 0 0 1 2 0 1 5 2 1 6 5 9 0 0 0

32. 
4 3 0 0 1 2 0 1 5 2 1 7 0 0 0 0 0

33. 
4 3 0 0 1 2 0 1 5 5 5 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P011 Additional Aggregate Lines for Page 11 Line 24.
 *EXEXP - Underwriting and Investment - Part 3 - Expenses

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404.			139,154	139,154
2497. Summary of remaining write-ins for Line 24 from page 11	0	0	139,154	139,154

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

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

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

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

