



ANNUAL STATEMENT
For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code 00382, 00382 NAIC Company Code 15040 Employer's ID Number 05-0204000
Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island
Country of Domicile United States
Incorporated/Organized 10/27/1800 Commenced Business 10/27/1800
Statutory Home Office 340 East Avenue, Warwick, RI, US 02886-1802
Main Administrative Office 340 East Avenue, Warwick, RI, US 02886-1802 401-827-1800
Mail Address P.O. Box 6066, Providence, RI, US 02940-6066
Primary Location of Books and Records 340 East Avenue, Warwick, RI, US 02886-1802 401-827-1800-125
Internet Web Site Address www.providencemutual.com
Statutory Statement Contact Richard Albert Sinnigen 401-827-1800-125
rsinnigen@providencemutual.com 401-822-1872

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Officers include Sandra Glaser Parrillo (President), Richard Albert Sinnigen (Secretary), Earl Francis Cottam Jr. (Treasurer).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Other officers include Thomas Francis Burkart (Vice President), Joseph John Muccio (Vice President), Leonard John Ryer (Vice President), Duc Tu Ngo # (Vice President).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Directors/Trustees include Leslie Adams Gardner, Robert White Parsons, Mary Louise Fazzano, John Scott Lombardo, Sandra Glaser Parrillo, Alan Henry Litwin, David Martin Gilden, B. Michael Rauh Jr., Edwin Joseph Santos.

State of Rhode Island

ss

County of Kent

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.

Sandra Glaser Parrillo
President

Earl Francis Cottam Jr.
Treasurer

Richard Albert Sinnigen
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

Stephanie J. Williamson, Notary Public
January 16, 2017

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	107,830,727		107,830,727	115,367,846
2. Stocks (Schedule D):				
2.1 Preferred stocks	229,680		229,680	0
2.2 Common stocks	44,460,477		44,460,477	49,331,636
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	2,849,527		2,849,527	2,934,421
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$3,037,458 , Schedule E-Part 1), cash equivalents (\$0 , Schedule E-Part 2) and short-term investments (\$5,482,335 , Schedule DA).....	8,519,793		8,519,793	5,870,727
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	163,890,204	0	163,890,204	173,504,630
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	630,453		630,453	678,753
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,738,902	475,579	1,263,323	1,251,023
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	12,095,413		12,095,413	10,485,614
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,532,140		1,532,140	81,269
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	44,978		44,978	0
18.2 Net deferred tax asset.....	7,008,870	2,745,942	4,262,928	1,416,804
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	226,773	42,623	184,150	90,205
21. Furniture and equipment, including health care delivery assets (\$)	512,579	512,579	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other-than-invested assets	6,377,445	0	6,377,445	6,219,467
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	194,057,757	3,776,723	190,281,034	193,727,765
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	194,057,757	3,776,723	190,281,034	193,727,765
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Other Assets.....	293,972		293,972	151,812
2502. Pools and Associations.....	6,083,473		6,083,473	6,067,655
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	6,377,445	0	6,377,445	6,219,467

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	36,421,029	31,744,547
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	11,969,924	10,597,534
4. Commissions payable, contingent commissions and other similar charges	1,914,431	2,116,843
5. Other expenses (excluding taxes, licenses and fees)	1,707,096	1,823,464
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	339,193	300,768
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		391,192
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,864,952 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	45,154,969	41,949,935
10. Advance premium	938,476	912,265
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	954,162	473,832
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	390,740	17,843
14. Amounts withheld or retained by company for account of others	12,882	14,568
15. Remittances and items not allocated	11,172	18,733
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	98,000	58,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	40,241	0
20. Derivatives	0	0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	99,952,315	90,419,524
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	99,952,315	90,419,524
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		0
31. Preferred capital stock		0
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)	90,328,719	103,308,241
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	90,328,719	103,308,241
38. Totals (Page 2, Line 28, Col. 3)	190,281,034	193,727,765
DETAILS OF WRITE-INS		
2501.		0
2502.		0
2503.		0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		0
2902.		0
2903.		0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		0
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	70,170,027	67,343,208
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	48,467,035	36,532,173
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	8,481,122	6,627,395
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	28,472,184	27,804,280
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	85,420,341	70,963,848
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(15,250,314)	(3,620,640)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,651,261	2,363,599
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))	12,100,778	6,152,399
11. Net investment gain (loss) (Lines 9 + 10)	14,752,039	8,515,998
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$216 amount charged off \$72,107)	(71,891)	(105,965)
13. Finance and service charges not included in premiums	469,311	483,521
14. Aggregate write-ins for miscellaneous income	(229,674)	(186,478)
15. Total other income (Lines 12 through 14)	167,746	191,078
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(330,529)	5,086,436
17. Dividends to policyholders	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(330,529)	5,086,436
19. Federal and foreign income taxes incurred	0	0
20. Net income (Line 18 minus Line 19) (to Line 22)	(330,529)	5,086,436
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	103,308,241	100,430,640
22. Net income (from Line 20)	(330,529)	5,086,436
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(5,115,122)	(9,929,509)	(1,221,206)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	476,944	(989,104)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(3,156,428)	59,475
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(40,000)	(58,000)
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(12,979,522)	2,877,601
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	90,328,719	103,308,241
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Policyholder Service Fees.....	(229,674)	(186,478)
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(229,674)	(186,478)
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	71,855,924	68,762,252
2. Net investment income.....	3,362,160	3,054,938
3. Miscellaneous income.....	167,746	191,078
4. Total (Lines 1 through 3).....	75,385,830	72,008,268
5. Benefit and loss related payments.....	45,241,424	35,803,150
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	35,861,271	33,367,996
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	436,169	297,594
10. Total (Lines 5 through 9).....	81,538,864	69,468,740
11. Net cash from operations (Line 4 minus Line 10).....	(6,153,034)	2,539,528
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	29,601,973	23,028,559
12.2 Stocks.....	51,015,152	19,581,607
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	566,448	825,706
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	81,183,573	43,435,872
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	22,410,651	35,951,592
13.2 Stocks.....	49,536,996	7,979,055
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	12,439	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	566,448	825,702
13.7 Total investments acquired (Lines 13.1 to 13.6).....	72,526,534	44,756,349
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	8,657,039	(1,320,477)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	145,061	(460,929)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	145,061	(460,929)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	2,649,066	758,122
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	5,870,727	5,112,605
19.2 End of year (Line 18 plus Line 19.1).....	8,519,793	5,870,727

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,738,113	1,196,482	1,123,221	1,811,374
2.	Allied lines	1,344,179	898,189	884,594	1,357,774
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	41,746,251	26,596,097	26,399,717	41,942,631
5.	Commercial multiple peril	12,369,242	5,957,830	7,647,403	10,679,669
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	672,451	365,128	357,450	680,129
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability-occurrence	0	0	0	0
11.2	Medical professional liability-claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	27,313	14,726	14,673	27,366
17.1	Other liability-occurrence	724,434	416,879	389,919	751,394
17.2	Other liability-claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability-occurrence	0	0	0	0
18.2	Products liability-claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	9,630,687	4,194,377	5,308,500	8,516,564
19.3,19.4	Commercial auto liability	209,751	83,798	118,779	174,770
21.	Auto physical damage	4,912,640	2,226,429	2,910,712	4,228,357
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance-nonproportional assumed property	0	0	0	0
32.	Reinsurance-nonproportional assumed liability	0	0	0	0
33.	Reinsurance-nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	73,375,061	41,949,935	45,154,969	70,170,027
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,123,221				1,123,221
2.	Allied lines	884,594				884,594
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril	26,399,717				26,399,717
5.	Commercial multiple peril	7,647,403				7,647,403
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	357,450				357,450
10.	Financial guaranty					0
11.1	Medical professional liability-occurrence					0
11.2	Medical professional liability-claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	14,673				14,673
17.1	Other liability-occurrence	389,919				389,919
17.2	Other liability-claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability-occurrence					0
18.2	Products liability-claims-made					0
19.1,19.2	Private passenger auto liability	5,308,500				5,308,500
19.3,19.4	Commercial auto liability	118,779				118,779
21.	Auto physical damage	2,910,712				2,910,712
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance-nonproportional assumed property					0
32.	Reinsurance-nonproportional assumed liability					0
33.	Reinsurance-nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	45,154,969	0	0	0	45,154,969
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					45,154,969
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case. Semi-Monthly Pro-Rata

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	1,995,566		113,587		371,040	1,738,113
2. Allied lines	1,636,843		105,712		398,376	1,344,179
3. Farmowners multiple peril						0
4. Homeowners multiple peril	50,808,371		303,648		9,365,768	41,746,251
5. Commercial multiple peril	15,424,826				3,055,584	12,369,242
6. Mortgage guaranty						0
8. Ocean marine						0
9. Inland marine	685,016				12,565	672,451
10. Financial guaranty						0
11.1 Medical professional liability-occurrence						0
11.2 Medical professional liability-claims-made						0
12. Earthquake						0
13. Group accident and health						0
14. Credit accident and health (group and individual)						0
15. Other accident and health						0
16. Workers' compensation	27,313					27,313
17.1 Other liability-occurrence	1,324,056		110,684		710,306	724,434
17.2 Other liability-claims-made						0
17.3 Excess workers' compensation						0
18.1 Products liability-occurrence						0
18.2 Products liability-claims-made						0
19.1,19.2 Private passenger auto liability	9,990,146		107		359,566	9,630,687
19.3,19.4 Commercial auto liability	215,266		2,235		7,750	209,751
21. Auto physical damage	5,465,082		122		552,564	4,912,640
22. Aircraft (all perils)						0
23. Fidelity						0
24. Surety						0
26. Burglary and theft						0
27. Boiler and machinery						0
28. Credit						0
29. International						0
30. Warranty						0
31. Reinsurance-nonproportional assumed property	XXX					0
32. Reinsurance-nonproportional assumed liability	XXX					0
33. Reinsurance-nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	87,572,485	0	636,095	0	14,833,519	73,375,061
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	415,848	47,378		463,226	198,540	250,280	411,486	22.7
2. Allied lines	761,761	45,364	186,556	620,569	216,207	262,201	574,575	42.3
3. Farmowners multiple peril				0	0	0	0	0.0
4. Homeowners multiple peril	40,850,192	231,467	13,621,906	27,459,753	18,522,265	16,245,824	29,736,193	70.9
5. Commercial multiple peril	8,977,687		3,847,325	5,130,362	5,324,310	5,186,997	5,267,675	49.3
6. Mortgage guaranty				0	0	0	0	0.0
8. Ocean marine				0	0	0	0	0.0
9. Inland marine	172,140			172,140	44,879	46,442	170,577	25.1
10. Financial guaranty				0	0	0	0	0.0
11.1 Medical professional liability-occurrence				0	0	0	0	0.0
11.2 Medical professional liability-claims-made				0	0	0	0	0.0
12. Earthquake				0	0	0	0	0.0
13. Group accident and health				0	0	0	0	0.0
14. Credit accident and health (group and individual)				0	0	0	0	0.0
15. Other accident and health				0	0	0	0	0.0
16. Workers' compensation				0	0	0	0	0.0
17.1 Other liability-occurrence	2,052,821	23,839	1,552,500	524,160	3,431,169	3,311,118	644,211	85.7
17.2 Other liability-claims-made				0	0	0	0	0.0
17.3 Excess workers' compensation				0	0	0	0	0.0
18.1 Products liability-occurrence				0	0	0	0	0.0
18.2 Products liability-claims-made				0	0	0	0	0.0
19.1,19.2 Private passenger auto liability	4,995,702	70	145,632	4,850,139	7,837,626	5,882,979	6,804,786	79.9
19.3,19.4 Commercial auto liability	53,783	1,061		54,844	78,122	81,434	51,532	29.5
21. Auto physical damage	4,520,312	41	4,993	4,515,360	767,911	477,272	4,805,999	113.7
22. Aircraft (all perils)				0	0	0	0	0.0
23. Fidelity				0	0	0	0	0.0
24. Surety				0	0	0	0	0.0
26. Burglary and theft				0	0	0	0	0.0
27. Boiler and machinery				0	0	0	0	0.0
28. Credit				0	0	0	0	0.0
29. International				0	0	0	0	0.0
30. Warranty				0	0	0	0	0.0
31. Reinsurance-nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance-nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	62,800,246	349,220	19,358,913	43,790,553	36,421,029	31,744,547	48,467,035	69.1
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	87,325	34,018		121,343	55,619	21,578		198,540	45,754
2. Allied lines	139,714	19,569		159,283	49,872	7,052		216,207	52,543
3. Farmowners multiple peril				0				0	
4. Homeowners multiple peril	16,544,207	182,774	3,556,753	13,170,228	5,546,648	30,389	225,000	18,522,265	5,379,149
5. Commercial multiple peril	7,061,456	918	4,817,335	2,245,038	3,511,272		432,000	5,324,310	3,138,401
6. Mortgage guaranty				0				0	
8. Ocean marine				0				0	
9. Inland marine	4,879			4,879	40,000			44,879	11,949
10. Financial guaranty				0				0	
11.1 Medical professional liability-occurrence				0				0	
11.2 Medical professional liability-claims-made				0				0	
12. Earthquake				0				0	
13. Group accident and health				0				(a) 0	
14. Credit accident and health (group and individual)				0				(a) 0	
15. Other accident and health				0				(a) 0	
16. Workers' compensation				0				0	
17.1 Other liability-occurrence	1,132,510	75,436	28,000	1,179,946	2,805,143	121,080	675,000	3,431,169	1,139,662
17.2 Other liability-claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability-occurrence				0				0	
18.2 Products liability-claims-made				0				0	
19.1,19.2 Private passenger auto liability	5,597,584	33		5,597,617	2,240,000	9		7,837,626	2,000,334
19.3,19.4 Commercial auto liability	75,424	2,229		77,653		469		78,122	14,972
21. Auto physical damage	592,903	3		592,906	175,000	5		767,911	187,160
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance-nonproportional assumed property	XXX			0	XXX			0	
32. Reinsurance-nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance-nonproportional assumed financial lines	XXX			0	XXX			0	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	31,236,002	314,980	8,402,088	23,148,893	14,423,554	180,582	1,332,000	36,421,029	11,969,924
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	7,211,887			7,211,887
1.2 Reinsurance assumed	66,435			66,435
1.3 Reinsurance ceded	2,367,772			2,367,772
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	4,910,550	0	0	4,910,550
2. Commission and brokerage:				
2.1 Direct, excluding contingent		16,358,159		16,358,159
2.2 Reinsurance assumed, excluding contingent		100,042		100,042
2.3 Reinsurance ceded, excluding contingent		1,194,983		1,194,983
2.4 Contingent-direct		512,983		512,983
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded		219,363		219,363
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	15,556,838	0	15,556,838
3. Allowances to manager and agents				0
4. Advertising		168,010		168,010
5. Boards, bureaus and associations		736,605		736,605
6. Surveys and underwriting reports		1,753,082		1,753,082
7. Audit of assureds' records		7,296		7,296
8. Salary and related items:				
8.1 Salaries	1,898,900	4,332,664	487,828	6,719,392
8.2 Payroll taxes	152,274	347,438	39,119	538,831
9. Employee relations and welfare	477,518	1,089,538	122,674	1,689,730
10. Insurance	35,913	81,941	9,226	127,080
11. Directors' fees	97,232	221,852	24,979	344,063
12. Travel and travel items	58,790	134,140	15,103	208,033
13. Rent and rent items	34,384	78,454	8,833	121,671
14. Equipment	40,698	92,860	10,455	144,013
15. Cost or depreciation of EDP equipment and software	23,759	54,210	6,104	84,073
16. Printing and stationery	59,946	136,778	15,400	212,124
17. Postage, telephone and telegraph, exchange and express	147,020	335,452	37,770	520,242
18. Legal and auditing	65,496	149,440	313,372	528,308
19. Totals (Lines 3 to 18)	3,091,930	9,719,760	1,090,863	13,902,553
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,776,779		1,776,779
20.2 Insurance department licenses and fees		336,011		336,011
20.3 Gross guaranty association assessments		(9,309)		(9,309)
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	2,103,481	0	2,103,481
21. Real estate expenses			272,815	272,815
22. Real estate taxes			75,529	75,529
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	478,642	1,092,105	122,964	1,693,711
25. Total expenses incurred	8,481,122	28,472,184	1,562,171	38,515,477
26. Less unpaid expenses-current year	11,969,924	3,646,303	314,418	15,930,645
27. Add unpaid expenses-prior year	10,597,534	3,920,037	321,036	14,838,607
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	7,108,732	28,745,918	1,568,789	37,423,439
DETAILS OF WRITE-INS				
2401. Software Maintenance.....	201,599	459,984	51,791	713,374
2402. Outside Services.....	206,937	472,161	53,162	732,260
2403. FAIR Plan - CAR - MAERP.....	62,424	142,432	16,037	220,893
2498. Summary of remaining write-ins for Line 24 from overflow page	7,682	17,528	1,974	27,184
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	478,642	1,092,105	122,964	1,693,711

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 129,599	126,313
1.1 Bonds exempt from U.S. tax	(a) 450,536	389,144
1.2 Other bonds (unaffiliated)	(a) 2,252,703	2,278,804
1.3 Bonds of affiliates	(a) 0	
2.1 Preferred stocks (unaffiliated)	(b) 0	
2.11 Preferred stocks of affiliates	(b) 0	
2.2 Common stocks (unaffiliated)	1,238,965	1,226,571
2.21 Common stocks of affiliates	0	
3. Mortgage loans	(c) 0	
4. Real estate	(d) 120,000	120,000
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 414	3,083
7. Derivative instruments	(f) 0	
8. Other invested assets		
9. Aggregate write-ins for investment income	166,850	166,850
10. Total gross investment income	4,359,067	4,310,765
11. Investment expenses		(g) 1,562,171
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 97,333
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		1,659,504
17. Net investment income (Line 10 minus Line 16)		2,651,261
DETAILS OF WRITE-INS		
0901. Pools & Associations	166,850	166,850
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	166,850	166,850
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

- (a) Includes \$ 27,903 accrual of discount less \$ 593,169 amortization of premium and less \$ 31,803 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 120,000 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(16,260)		(16,260)		
1.1 Bonds exempt from U.S. tax	107,663		107,663		
1.2 Other bonds (unaffiliated)	117,377		117,377	10,686	
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	4,680	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	12,458,446	(566,448)	11,891,998	(15,044,483)	0
2.21 Common stocks of affiliates	0	0	0	(15,522)	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	12,667,226	(566,448)	12,100,778	(15,044,639)	0
DETAILS OF WRITE-INS					
0901.			0		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	475,579	72,000	(403,579)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	2,745,942	0	(2,745,942)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	42,623	87,102	44,479
21. Furniture and equipment, including health care delivery assets.....	512,579	454,631	(57,948)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	6,562	6,562
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,776,723	620,295	(3,156,428)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	3,776,723	620,295	(3,156,428)
DETAILS OF WRITE-INS			
1101.		0	0
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Other Assets.....		6,562	6,562
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	6,562	6,562

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A) Accounting Practices

The accompanying financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the State of Rhode Island Department of Business Regulation Insurance Division. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as prescribed or permitted practices by the State of Rhode Island Department of Business Regulation Insurance Division.

The Company, with the explicit permission of the State of Rhode Island Department of Business Regulation Insurance Division, records its' investment in an unaudited wholly owned subsidiary as an admitted asset. If the investment was non-admitted, common stocks and statutory surplus would be decreased by \$1,214,293 and \$1,229,815 as of December 31, 2015 and 2014, respectively.

Net Income	<u>State</u>	<u>2015</u>	<u>2014</u>
Company state basis	RI	(330,529)	5,086,436
State prescribed practices	RI	0	0
State permitted practices	RI	<u>0</u>	<u>0</u>
NAIC SAP	RI	<u>(330,529)</u>	<u>5,086,436</u>
Surplus			
Company state basis	RI	90,328,719	103,308,241
State prescribed practices	RI	0	0
State permitted practices	RI	<u>(1,214,293)</u>	<u>(1,229,815)</u>
NAIC SAP	RI	<u>89,114,426</u>	<u>102,078,426</u>

B) Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C) Accounting Policies

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by semi-monthly pro-rata methods for direct and ceded business.

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

In addition the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
3. Unaffiliated common stocks are stated at fair market value.
4. Unaffiliated preferred stocks are stated at fair market value.
5. The Company does not hold mortgage loans.
6. Loan-backed securities, including Mortgage-Backed Securities and Asset-Backed Securities, are stated at either amortized cost or the lower of amortized cost or fair value, using the interest method. Prepayment assumptions are reviewed on a periodic basis. If changes in prepayments are deemed necessary, securities are revalued based upon the new prepayment assumptions. The retrospective adjustment method is used to revalue all securities except for interest only securities, securities where the yield had become negative or securities where an other than temporary impairment was recognized as adopted under SSAP No. 43R, that are valued using the prospective method.
7. Common stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
8. Real estate is stated at cost less accumulated depreciation.
9. The Company does not hold derivative instruments.
10. The Company does utilize anticipated investment income as a factor in premium deficiency calculations.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessary based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.
13. The Company has no pharmaceutical rebate receivables.

D) Going Concern

Not Applicable

2. Accounting Changes and Corrections of Errors

There have been no accounting changes or corrections of errors during the statement periods.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

NOTES TO FINANCIAL STATEMENTS

5. Investments

A) Mortgage Loans
Not applicable.

B) Debt Restructuring
Not applicable.

C) Reverse Mortgages
Not applicable.

D) Loan-Backed Securities

1) Prepayment assumptions for Mortgage-Backed Securities and Asset-Backed Securities were generated using a third-party prepayment model. The multi-factor model captures house price change trends, housing turnover, borrower default, and refinance incentive, among other factors.

2) Other-than-temporary impairments were \$0 and \$0 in 2015 and 2014, respectively.

3) Not Applicable.

4) All impaired securities (fair value is less than cost or amortized cost) for which an other than temporary impairment has not been recognized in earnings.

	<u>Fair Value</u>	<u>Unrealized Losses</u>
Unrealized losses less than 12 months	26,102,482	276,681
Unrealized losses greater than 12 months	<u>7,453,645</u>	<u>138,622</u>
Total	<u>33,556,127</u>	<u>415,303</u>

5) Loan backed securities in an unrealized loss position are reviewed to determine whether other-than-temporary impairments should be recognized. The Company asserts that it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered.

E) Repurchase Agreements
Not applicable.

F) Real Estate
Not applicable.

G) Low-Income Housing Tax Credits
Not applicable.

H) Restricted Assets
Not applicable.

I) Working Capital Finance Investments
Not applicable.

J) Offsetting and Netting of Assets and Liabilities
Not applicable.

K) Structured Notes

<u>CUSIP</u>	<u>Actual Cost</u>	<u>Fair Value</u>	<u>Book / Adjusted Carrying Value</u>	<u>Mortgage-Referenced Security (Yes/No)</u>
845467AL3	748,365	472,500	748,487	No

6. Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.

7. Investment Income
All due and accrued income was included in investment income during the statement periods.

8. Derivative Instruments
Not applicable.

9. Income Taxes

A. 1. Components of the net deferred income tax asset or net deferred tax liability;	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
December 31, 2015			
(a) Gross deferred tax assets	7,040,364	2,598	7,042,962
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	7,040,364	2,598	7,042,962
(d) Deferred tax assets nonadmitted	(2,745,942)	0	(2,745,942)
(e) Subtotal net admitted deferred tax assets (1c-1d)	4,294,422	2,598	4,297,020
(f) Deferred tax liabilities	(34,092)	0	(34,092)
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	4,260,330	2,598	4,262,928

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

(a) Gross deferred tax assets	6,286,215	283,194	6,569,409
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	6,286,215	283,194	6,569,409
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax assets (1c-1d)	6,286,215	283,194	6,569,409
(f) Deferred tax liabilities	(37,628)	(5,114,977)	(5,152,605)
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	6,248,587	(4,831,783)	1,416,804

Change

(a) Gross deferred tax assets	754,149	(280,596)	473,553
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	754,149	(280,596)	473,553
(d) Deferred tax assets nonadmitted	(2,745,942)	0	(2,745,942)
(e) Subtotal net admitted deferred tax assets (1c-1d)	(1,991,793)	(280,596)	(2,272,389)
(f) Deferred tax liabilities	3,536	5,114,977	5,118,513
(g) Net admitted deferred tax assets / (net deferred tax liabilities) (1e-1f)	(1,988,257)	4,834,381	2,846,124

2. Admission Calculation Components

December 31, 2015

	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	4,262,928
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	15,496,236
Lesser of (b)1. or (b)2.	4,260,330	2,598	4,262,928
(c) Adjusted gross DTAs offset by gross DTLs (11c)	(34,092)	0	(34,092)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	4,294,422	2,598	4,297,020

December 31, 2014

(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	4,683,788
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	15,496,236
Lesser of (b)1. or (b)2.	4,400,594	283,194	4,683,788
(c) Adjusted gross DTAs offset by gross DTLs (11c)	(37,628)	(1,847,993)	(1,885,621)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	4,438,222	2,131,187	6,569,409

Change

(a) Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	0	0	0
(b) Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)	0	0	0
1. Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	N/A	N/A	(420,860)
2. Adjusted gross DTAs allowed per limitation threshold (11bii)	N/A	N/A	0
Lesser of (b)1. or (b)2.	(140,264)	(280,596)	(420,860)
(c) Adjusted gross DTAs offset by gross DTLs (11c)	3,536	1,847,993	1,851,529
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101	(143,800)	(2,128,589)	(2,272,389)

3. Disclosure of ratios used for threshold limitation (for 11b);

	<u>12/31/15</u>	<u>12/31/14</u>
(a) Ratio percentage used to determine recovery period and threshold limitation amount	831%	962%
(b) Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	86,065,791	101,891,437

4. Impact of Tax Planning Strategies On the Determination of:

	<u>Ordinary Percentage</u>	<u>Capital Percentage</u>	<u>Total Percentage</u>
December 31, 2015			
(a) Adjusted gross deferred tax assets (Percentage of total adjusted gross deferred tax assets)	0 N/A	0 N/A	0 0%
(b) Net admitted adjusted gross deferred tax assets (Percentage of total net admitted adjusted gross deferred tax assets)	0 N/A	0 N/A	0 0%
(c) Does the Company's tax-planning strategies include the use of reinsurance?	Yes ___ No <u>X</u>		

December 31, 2014

(a) Adjusted gross deferred tax assets (Percentage of total adjusted gross deferred tax assets)	0 N/A	0 N/A	0 0%
(b) Net admitted adjusted gross deferred tax assets (Percentage of total net admitted adjusted gross deferred tax assets)	0 N/A	0 N/A	0 0%

NOTES TO FINANCIAL STATEMENTS

Change

(a) Adjusted gross deferred tax assets	0	0	0
(Percentage of total adjusted gross deferred tax assets)	N/A	N/A	0%
(b) Net admitted adjusted gross deferred tax assets	0	0	0
(Percentage of total net admitted adjusted gross deferred tax assets)	N/A	N/A	0%

- B. Unrecognized deferred tax liabilities
 (1) There are no temporary differences for which deferred tax liabilities are not recognized.

- C. Current income taxes incurred consist of the following major components:

	<u>12/31/15</u>	<u>12/31/14</u>	<u>Change</u>
1 Current tax expense incurred			
(a) Current year federal tax expense (benefit) - ordinary income	0	0	0
(b) Current year foreign tax expense (benefit) - ordinary income	0	0	0
(c) Subtotal	0	0	0
(d) Current year tax expense (benefit) - net realized capital gains(losses)	0	0	0
(e) Utilization of operating loss carry forwards	0	0	0
(f) Tax on Capital Gains	(810)	578,722	(579,532)
(g) Federal and foreign income taxes incurred	(810)	578,722	(579,532)
2 Deferred income tax assets and liabilities consist of the following major components:			
Deferred tax assets:			
(a) Ordinary			
(1) Discounting of unpaid losses and loss adjustment expenses	724,929	743,948	(19,019)
(2) Unearned premium reserve	3,070,538	2,852,596	217,942
(3) Fixed assets	99,521	69,436	30,085
(4) Compensation and benefit accruals	517,021	538,138	(21,117)
(5) Receivables nonadmitted	161,697	24,480	137,217
(6) Net operating loss carryforward	999,282	528,854	470,428
(7) Tax Credit C/F	987,402	1,047,588	(60,186)
(8) Anticipated Salvage and Subrogation	420,286	435,646	(15,360)
(9) Other (including items <5% of total ordinary tax assets)	59,688	45,529	14,159
Subtotal	7,040,364	6,286,215	754,149
(b) Statutory Valuation Allowance Adjustment	0	0	0
(c) Nonadmitted ordinary deferred tax assets	(2,745,942)	0	(2,745,942)
(d) Admitted ordinary deferred tax assets	4,294,422	6,286,215	(1,991,793)
(e) Capital			
(1) Investments	2,454	2,454	0
(2) Unrealized capital losses	145	0	145
(3) Other (including items <5% of total capital tax assets)	(1)	280,740	(280,741)
Subtotal	2,598	283,194	(280,596)
(f) Statutory Valuation Allowance Adjustment	0	0	0
(g) Non-admitted capital deferred tax assets	0	0	0
(h) Admitted capital deferred tax assets	2,598	283,194	(280,596)
(i) Admitted deferred tax assets	4,297,020	6,569,409	(2,272,389)
3 Deferred tax liabilities:			
(a) Ordinary			
(1) Other (including items <5% of ordinary tax liabilities)	(34,092)	(37,628)	3,536
Subtotal	(34,092)	(37,628)	3,536
(b) Capital			
(1) Unrealized capital gains	0	(5,114,977)	5,114,977
(2) Other (including items <5% of capital tax liabilities)	0	0	0
Subtotal	0	(5,114,977)	5,114,977
(c) Deferred tax liabilities	(34,092)	(5,152,605)	5,118,513
4 Net deferred tax asset (liability)	4,262,928	1,416,804	2,846,124

The valuation allowance adjustment to gross deferred tax assets as of December 31, 2015 and December 31, 2014 was \$ 0 and \$ 0, respectively.

The realization of the deferred tax asset is dependent upon the Company's ability to generate sufficient taxable income in future periods. Based on historical results and the prospects for future current operations, management anticipates that it is more likely than not that future taxable income will be sufficient for the realization the remaining deferred tax assets.

The change in the net deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement);

NOTES TO FINANCIAL STATEMENTS

	<u>12/31/15</u>	<u>12/31/14</u>	<u>Change</u>
Total deferred tax assets	7,042,962	6,569,409	473,553
Total deferred tax liabilities	(34,092)	(5,152,605)	5,118,513
Net deferred tax assets/liabilities	7,008,870	1,416,804	5,592,066
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/liabilities after SVA	7,008,870	1,416,804	5,592,066
Tax effect of unrealized gains/(losses)	145	(5,114,977)	5,115,122
Statutory valuation allowance adjustment allocated to unrealized	0	0	0
Change in net deferred income tax	7,008,725	6,531,781	476,944

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows;

	<u>Tax effect</u>	<u>Effective Tax Rate</u>
December 31, 2015	<u>34%</u>	
Provision at statutory rate	(330,529)	34.0%
Tax-exempt interest (net of proration)	(330,773)	34.0%
Dividends received deduction (net of proration)	(499,539)	51.4%
Change in Non-Admitted Assets	(417,047)	42.9%
Other, net	172,728	(17.8%)
	(1,405,160)	144.5%
Federal and foreign income taxes incurred	(810)	0.2%
Change in net deferred taxes	(476,944)	144.3%
	(477,754)	144.5%
December 31, 2014		
Provision at statutory rate	1,926,280	34.0%
Tax-exempt interest (net of proration)	(139,925)	(2.5%)
Dividends received deduction (net of proration)	(173,475)	(3.1%)
Change in Non-Admitted Assets	17,990	0.3%
Other, net	(63,044)	(1.1%)
	1,567,826	27.6%
Federal and foreign income taxes incurred	578,722	7.1%
Change in net deferred taxes	989,104	20.5%
	1,567,826	27.6%

E. Carryforward, recoverable taxes and IRC section 6603 deposits;

1 As of December 31, 2015, there are the following net operating loss carryforwards available for tax purposes:

Origination Year	Expiration Year	Amount
2012	2032	1,554,984
2013	2033	0
2014	2034	0
2015	2035	1,384,082
Total		<u>2,939,066</u>

Alternative minimum tax credit carryover in the amount of \$987,402 which do not have an expiration date.

2 The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
2015	0	0	0
2014	0	0	0

3 The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code are \$ 0.

F. Consolidated federal income tax return

The Company's federal income tax return is consolidated with The Providence Plantation Insurance Company.

2 Income taxes are allocated based on a ratio of each member's taxable income or loss to the consolidated taxable income. Intercompany tax balances are settled annually.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

A) Nature of Relationships

The Company is not directly or indirectly owned or controlled by any other entity.

B-L) Not applicable.

11. Debt

Not applicable.

12. Retirement Plans, Deferred Compensation and Other Postretirement Benefit Plans

A) Defined Benefit Plan

Not applicable.

B-D) Not applicable.

E) Defined Contribution Plan

The Company maintains a profit sharing and 401(k) savings plan to provide benefits for substantially all employees, including officers, upon retirement or, to the extent of vested amounts, upon termination of employment. The Company's contribution for the plan was \$472,958 and \$552,854 for 2015 and 2014, respectively.

The Company maintains a nonqualified excess benefit plan which is credited for benefits which exceed the government's restrictions on how much pre-tax investment an employee may make. In addition, the Company maintains nonqualified pension plans covering key employees. The Company expensed \$62,650 and \$120,000 in 2015 and 2014, respectively, relating to these plans.

F-I) Not applicable.

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

1-5) Not applicable.

6) No restrictions have been placed upon the unassigned surplus funds and there are no outstanding unpaid advances to surplus as of the reporting periods.

7-9) Not applicable.

10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$218,548.

11-13) Not applicable.

14. Contingencies

A) Contingent Commitments

Not applicable.

B) Assessments

The Company is subject to guaranty fund assessments by the state in which it writes business. The Company has established a guaranty fund accrual which represents management's best estimate based on the information received by the Company as of the current reporting period.

C) Gain Contingencies

Not applicable.

D) Claims Relating to Extra Contractual Obligations & Bad Faith Losses

Not applicable.

E) Product Warranties

Not applicable.

F) Joint and Several Liability

Not applicable.

G) All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

The Company does not have any material lease obligations at this time.

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

Not applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans
Not applicable.

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators
Not applicable.

20. Fair Value Measurements

A) Fair Value Measurements at December 31, 2015.

The Company's valuation techniques are based on observable and unobservable inputs. Observable inputs reflect market data obtained pricing from independent sources based on trades of securities while unobservable inputs reflect the Company's market assumptions.

Level 1 – Observable inputs in the form of quoted process for identical instruments in active markets.

Level 2 – Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be derived from observable market data for substantially the full term of the assets and liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose fair value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

<u>Description</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level3</u>	<u>Total</u>
Bonds				
Industrial & Misc	0	1,244,500	0	1,244,500
Preferred Stocks				
Industrial & Misc	0	229,680	0	229,680
Common Stock				
Industrial & Misc	20,929,267	0	17,289	20,946,556
Mutual Funds	22,299,628	0	0	22,299,628
Parent, Sub & Affiliate	0	0	1,214,293	1,214,293
Total Assets as Fair Value	43,228,895	1,474,180	1,231,582	45,934,657

As of December 31, 2015, the common stocks in level 3 are privately held securities.

B) Not applicable.

C) Fair Value Measurements for All Financial Instruments at December 31, 2015.

<u>Description</u>	<u>Aggregate Fair Value</u>	<u>Admitted Assets</u>	<u>Level1</u>	<u>Level 2</u>	<u>Level 3</u>
Bonds					
Governments	3,932,754	3,815,109	1,389,550	2,543,204	0
Industrial & Misc	67,468,488	68,520,121	202,195	67,266,293	0
Political Subdivisions	589,670	584,881	0	589,670	0
Special Revenue	<u>35,488,750</u>	<u>34,910,616</u>	<u>0</u>	<u>35,488,750</u>	<u>0</u>
Total Bonds	107,479,662	107,830,727	1,591,745	105,887,917	0
Preferred Stocks					
Industrial & Misc	229,680	229,680	0	229,680	0
Common Stock					
Industrial & Misc	20,946,556	20,946,556	20,929,267	0	17,289
Mutual Funds	22,299,628	22,299,628	22,299,628	0	0
Parent, Sub & Affiliate	<u>1,214,293</u>	<u>1,214,293</u>	<u>0</u>	<u>0</u>	<u>1,214,293</u>
Total Common Stock	44,460,477	44,460,477	43,228,895	0	1,231,582
Short-term Investments					
Money Market Funds	3,949,335	3,949,335	3,949,335	0	0
Industrial & Misc	<u>1,533,532</u>	<u>1,533,000</u>	<u>0</u>	<u>1,533,532</u>	<u>0</u>
Total Short Term Inv	5,482,867	5,482,335	3,949,335	1,533,532	0
Total Assets	157,652,686	158,003,219	48,769,975	107,651,129	1,231,582

21. Other Items

A) Extraordinary Items
Not applicable.

NOTES TO FINANCIAL STATEMENTS

B) Troubled Debt Restructuring: Debtors
Not applicable.

C) Other Disclosures
Assets in the amount of \$396,916 and \$396,511 at December 31, 2015 and 2014, respectively, were on deposit with government authorities as required by law.

D) Business Interruption Insurance Recoveries
Not applicable.

E) State Transferable Tax Credits
Not applicable.

F) Subprime Mortgage Related Risk Exposure
The Company does not engage in direct subprime residential mortgage lending. The Company's exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios, and borrowers with less than conventional documentation of their income and / or net assets.

The Company minimizes risk exposure by holding securities which carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value and the Fair Value of subprime mortgage related risk exposure.

<u>Cost</u>	<u>Book Adjusted Carrying Value</u>	<u>Fair Value</u>
\$1,645	\$0	\$4,923

22. Events Subsequent
Not applicable.

23. Reinsurance

A) Unsecured Reinsurance Recoverables
The Company does not have any unsecured aggregate recoverables for losses; paid and unpaid including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus.

B) Reinsurance Recoverable in Dispute
There are no individual reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute by reason of notification, arbitration or litigation with any company which exceeds 5% of the Company's policyholder surplus or aggregate reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute which exceed 10% of the Company's policyholder surplus.

C) Reinsurance Assumed and Ceded

	ASSUMED REINSURANCE		CEDED REINSURANCE		NET	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other	369,699	58,145	1,864,951	177,819	(1,495,252)	(119,675)
Total	369,699	58,145	1,864,951	177,819	(1,495,252)	(119,675)

Direct Unearned Premium Reserve \$46,650,221

D-I) Not applicable.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company was not involved in any retrospectively rated contracts during the statement periods.

25. Change in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$7,350,000 during 2015, compared to a decrease of \$5,195,000 during 2014. The increase / decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Intercompany Pooling Arrangements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements

The Company has not purchased any annuities under which the claimant is payee but for which the Company is contingently liable.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Not applicable.

30. Premium Deficiency Reserves

Not applicable.

31. High Deductibles

Not applicable.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not applicable.

33. Asbestos/Environmental Reserves

The Company has minor exposure to asbestos and / or environmental claims.

34. Subscriber Savings Accounts

Not applicable.

35. Multiple Peril Crop Insurance

Not applicable.

36. Financial Guaranty Insurance

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? Rhode Island.....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2010
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.12/31/2010
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).05/12/2012
- 3.4 By what department or departments? Rhode Island.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes No
 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes No
 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No
- 6.2 If yes, give full information
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,

- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....
.....
.....

GENERAL INTERROGATORIES

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP, 100 Westminster Street, Providence RI, 02903.....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 G. Chris Nyce, FCAS, MAAA, KPMG LLP, Three Radnor Corporate Center, Suite 105, 100 Matsonford Road, Radnor, PA 19087.....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$.....
- 12.2 If yes, provide explanation

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

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 20.11 To directors or other officers | \$.....0 |
| | 20.12 To stockholders not officers | \$.....0 |
| | 20.13 Trustees, supreme or grand (Fraternal only) | \$.....0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 20.21 To directors or other officers | \$.....0 |
| | 20.22 To stockholders not officers | \$.....0 |
| | 20.23 Trustees, supreme or grand (Fraternal only) | \$.....0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|----------------------------|---------|
| | 21.21 Rented from others | \$..... |
| | 21.22 Borrowed from others | \$..... |
| | 21.23 Leased from others | \$..... |
| | 21.24 Other | \$..... |
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|--|--|---------|
| | 22.21 Amount paid as losses or risk adjustment | \$..... |
| | 22.22 Amount paid as expenses | \$..... |
| | 22.23 Other amounts paid | \$..... |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$.....

INVESTMENT

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

GENERAL INTERROGATORIES

- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [] No [X]
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements \$.....
 - 25.22 Subject to reverse repurchase agreements \$.....
 - 25.23 Subject to dollar repurchase agreements \$.....
 - 25.24 Subject to reverse dollar repurchase agreements \$.....
 - 25.25 Placed under option agreements \$.....
 - 25.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock \$.....
 - 25.27 FHLB Capital Stock \$.....
 - 25.28 On deposit with states \$.....
 - 25.29 On deposit with other regulatory bodies \$.....
 - 25.30 Pledged as collateral – excluding collateral pledged to an FHLB \$.....
 - 25.31 Pledged as collateral to FHLB – including assets backing funding agreements \$.....
 - 25.32 Other \$.....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 27.2 If yes, state the amount thereof at December 31 of the current year. \$.....
28. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
Bank of America.....	225 Franklin Street, 4th Floor, Boston, MA 02110.....

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

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

- 28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]
- 28.04 If yes, give full and complete information relating thereto:

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445.....	General Re New England Asset Management.....	74 Batterson Park Road, Farmington, CT, 06032-3065.....
SEC File #801-72830.....	LVW Advisors, LLC.....	67 Monroe Ave., Pittsford, NY 14534.....

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

Yes [X] No []

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2001. 233051-20-0.....	Deutsche X-Trackers MSCI EAF.....	2,813,260
29.2002. 464287-10-1.....	ISHARES S&P 100 Index Fund (OEF).....	120,162
29.2003. 464287-23-4.....	Ishares MSCI Emerging Markets (EEM).....	27,168
29.2004. 464287-46-5.....	ISHARES MSCI EAFE Index Fund (EFA).....	83,911
29.2005. 464287-65-5.....	ISHARES Russell 2000 Index Fund (IWM).....	905,577
29.2006. 560599-20-1.....	Maingate MLP Fund -I (IMLPX).....	1,866,436
29.2007. 74925K-58-1.....	Boston Partners LNG/SHRT RES-INS (BPIRX).....	2,237,800
29.2008. 78355W-10-6.....	GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP).....	292,458
29.2009. 921943-85-8.....	Vanguard Europe Pacific ETF (VEA).....	2,846,865
29.2010. 922908-73-6.....	Vanguard Growth ETF (VUG).....	9,481,796
29.2011. 97717W-85-1.....	Wisdomtree Japan Hedged Eq (DXJ).....	1,624,195
29.2999 TOTAL		22,299,628

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Deutsche X-Trackers MSCI EAF.....	Nestle S.A.....	54,577	12/31/2015.....
Deutsche X-Trackers MSCI EAF.....	Novartis AG.....	45,293	12/31/2015.....
Deutsche X-Trackers MSCI EAF.....	Roche Holding Ltd.....	44,731	12/31/2015.....
Deutsche X-Trackers MSCI EAF.....	Toyota Motor Corp.....	39,386	12/31/2015.....
Deutsche X-Trackers MSCI EAF.....	HSBC Holdings.....	34,884	12/31/2015.....
ISHARES S&P 100 Index Fund (OEF).....	Apple Inc.....	6,212	12/31/2015.....
ISHARES S&P 100 Index Fund (OEF).....	Microsoft Corp.....	4,698	12/31/2015.....
ISHARES S&P 100 Index Fund (OEF).....	Exxon Mobil Corp.....	3,437	12/31/2015.....
ISHARES S&P 100 Index Fund (OEF).....	General Electric.....	3,112	12/31/2015.....
ISHARES S&P 100 Index Fund (OEF).....	Johnson & Johnson.....	3,016	12/31/2015.....
Ishares MSCI Emerging Markets (EEM).....	Samsung Electronics Co Ltd.....	932	12/31/2013.....
Ishares MSCI Emerging Markets (EEM).....	TAIWAN SEMICONDUCTOR.....	842	12/31/2013.....
Ishares MSCI Emerging Markets (EEM).....	TENCENT HOLDINGS LTD.....	799	12/31/2013.....
Ishares MSCI Emerging Markets (EEM).....	China Mobile Ltd.....	546	12/31/2013.....
Ishares MSCI Emerging Markets (EEM).....	China Construction Bank Corp H Shares.....	454	12/31/2013.....
ISHARES MSCI EAFE Index Fund (EFA).....	NESTLE SA.....	1,603	12/31/2013.....
ISHARES MSCI EAFE Index Fund (EFA).....	NOVARTIS AG BASL.....	1,334	12/31/2013.....
ISHARES MSCI EAFE Index Fund (EFA).....	ROCHE HLDG AG DIV RT.....	1,309	12/31/2013.....
ISHARES MSCI EAFE Index Fund (EFA).....	Toyota Motor Corp.....	1,150	12/31/2013.....
ISHARES MSCI EAFE Index Fund (EFA).....	HSBC Holdings PLC.....	1,041	12/31/2013.....
ISHARES Russell 2000 Index Fund (IWM).....	Steris PLC.....	3,441	12/31/2013.....
ISHARES Russell 2000 Index Fund (IWM).....	Tyler Technologies Inc.....	3,170	12/31/2013.....
ISHARES Russell 2000 Index Fund (IWM).....	Dyax Corp.....	2,898	12/31/2013.....
ISHARES Russell 2000 Index Fund (IWM).....	Cubsmart.....	2,717	12/31/2013.....
ISHARES Russell 2000 Index Fund (IWM).....	Manhattan Associates.....	2,626	12/31/2013.....
Maingate MLP Fund -I (IMLPX).....	Shell Midstream Partners LP.....	282,409	12/31/2015.....
Maingate MLP Fund -I (IMLPX).....	Enterprise Products Partners.....	230,027	12/31/2015.....
Maingate MLP Fund -I (IMLPX).....	Magellan Midstream.....	198,142	12/31/2015.....
Maingate MLP Fund -I (IMLPX).....	Sunoco Logistics Partners.....	187,324	12/31/2015.....
Maingate MLP Fund -I (IMLPX).....	Genesis Energy LP.....	178,498	12/31/2015.....

GENERAL INTERROGATORIES

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Boston Partners LNG/SHRT RES-INS (BPIRX)	Microsoft Corporation	58,361	12/31/2015
Boston Partners LNG/SHRT RES-INS (BPIRX)	Apple Inc.	53,236	12/31/2015
Boston Partners LNG/SHRT RES-INS (BPIRX)	Exxon Mobil Corporation	49,251	12/31/2015
Boston Partners LNG/SHRT RES-INS (BPIRX)	Oracle Corp.	48,112	12/31/2015
Boston Partners LNG/SHRT RES-INS (BPIRX)	Wells Fargo & Co.	46,119	12/31/2015
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP)	ONEOK Inc.	702	12/31/2013
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP)	Southwestern Energy Co.	702	12/31/2013
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP)	First Solar Inc.	673	12/31/2013
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP)	NRG Energy Inc.	673	12/31/2013
GUGGENHEIM S&P EQUAL WEIGHT ETF (RSP)	Consol Energy Inc.	643	12/31/2013
Vanguard Europe Pacific ETF (VEA)	Nestle SA	48,397	12/31/2015
Vanguard Europe Pacific ETF (VEA)	Roche Holding AG	39,856	12/31/2015
Vanguard Europe Pacific ETF (VEA)	Novartis AG	37,009	12/31/2015
Vanguard Europe Pacific ETF (VEA)	Toyota Motor Corp.	34,162	12/31/2015
Vanguard Europe Pacific ETF (VEA)	HSBC Holdings plc.	31,316	12/31/2015
Vanguard Growth ETF (VUG)	Apple Inc.	179,353	12/31/2015
Vanguard Growth ETF (VUG)	Alphabet Inc.	145,190	12/31/2015
Vanguard Growth ETF (VUG)	Amazon.com Inc.	82,559	12/31/2015
Vanguard Growth ETF (VUG)	Facebook Inc.	74,018	12/31/2015
Vanguard Growth ETF (VUG)	Coca-Cola Co.	54,090	12/31/2015
Wisdomtree Japan Hedged Eq (DXJ)	Toyota Motor Corp.	140,350	12/31/2015
Wisdomtree Japan Hedged Eq (DXJ)	Japan Tobacco Inc.	136,080	12/31/2015
Wisdomtree Japan Hedged Eq (DXJ)	Mitsubishi UFJ Financial Group	117,006	12/31/2015
Wisdomtree Japan Hedged Eq (DXJ)	Canon Inc.	104,765	12/31/2015
Wisdomtree Japan Hedged Eq (DXJ)	Mizuho Financial Group Inc.	94,801	12/31/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	113,313,062	112,962,528	(350,534)
30.2 Preferred Stocks	229,680	229,680	0
30.3 Totals	113,542,742	113,192,208	(350,534)

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

Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor. Under certain circumstances, if neither an SVO price or vendor price is available, a price may be obtained from a broker.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

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

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$615,900
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office.....	\$.....431,582

- 34.1 Amount of payments for legal expenses, if any? \$28,616
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Locke Lord LLP.....	\$.....28,292

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$0
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

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

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
 1.2 If yes, indicate premium earned on U. S. business only. \$0
 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
 1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$0
 1.62 Total incurred claims \$0
 1.63 Number of covered lives

All years prior to most current three years:

1.64 Total premium earned \$0
 1.65 Total incurred claims \$0
 1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0
 1.72 Total incurred claims \$0
 1.73 Number of covered lives

All years prior to most current three years:

1.74 Total premium earned \$0
 1.75 Total incurred claims \$0
 1.76 Number of covered lives

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$0	\$	.....0
2.2	Premium Denominator	\$70,170,027	\$	.....67,343,208
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$0	\$	.....0
2.5	Reserve Denominator	\$93,545,922	\$	.....84,292,016
2.6	Reserve Ratio (2.4/2.5)	.....0.000		.....0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]
 3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies \$
 3.22 Non-participating policies \$

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1 Does the reporting entity issue assessable policies?..... Yes [] No [X]
 4.2 Does the reporting entity issue non-assessable policies?..... Yes [X] No []
 4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?..... %
 4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents?..... Yes [] No []
 5.2 If yes, is the commission paid:
 5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A []
 5.22 As a direct expense of the exchange..... Yes [] No [] N/A []

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

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?..... Yes [] No []
 5.5 If yes, give full information

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
 N/A.....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
 The Company uses computer modeling software to estimate its probable maximum loss arising from a hurricane.....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
 The Company maintains a catastrophe reinsurance program to protect it from excessive loss arising from a hurricane.....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?..... Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... Yes No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions.....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?..... Yes No
- 8.2 If yes, give full information

- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
 (a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
 (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
 (c) Aggregate stop loss reinsurance coverage;
 (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity..... Yes No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or, Yes No
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes No
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes No
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes No N/A

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force:..... Yes [] No [X]
 11.2 If yes, give full information
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
 12.11 Unpaid losses..... \$
 12.12 Unpaid underwriting expenses (including loss adjustment expenses)..... \$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?..... \$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From..... %
 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of Credit..... \$
 12.62 Collateral and other funds..... \$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$500,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.2
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract?..... Yes [] No [X]
 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?..... Yes [] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?..... Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
- 15.1 Has the reporting entity guaranteed any financed premium accounts?..... Yes [] No [X]
 15.2 If yes, give full information
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
 If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	11,669,807	9,729,434	9,098,513	7,914,277	6,571,663
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	10,001,928	9,042,267	8,369,644	7,430,326	6,517,818
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	66,536,845	63,535,603	59,103,831	53,445,725	51,236,584
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	88,208,580	82,307,304	76,571,988	68,790,328	64,326,065
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	10,592,185	8,710,884	8,113,688	6,928,197	5,642,368
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	8,667,383	7,806,643	7,104,334	6,118,884	5,451,905
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	54,115,493	53,580,239	48,923,383	44,120,696	43,056,727
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	73,375,061	70,097,766	64,141,405	57,167,777	54,151,000
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(15,250,314)	(3,620,640)	(7,537,419)	(16,626,028)	(26,943,724)
14. Net investment gain (loss) (Line 11)	14,752,039	8,515,998	13,666,302	8,217,150	14,061,234
15. Total other income (Line 15)	167,746	191,078	222,453	281,651	197,060
16. Dividends to policyholders (Line 17)	0	0	0	1,668	1,349
17. Federal and foreign income taxes incurred (Line 19)	0	0	0	0	(6,771,063)
18. Net income (Line 20)	(330,529)	5,086,436	6,351,336	(8,128,895)	(5,915,716)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	190,281,034	193,727,765	186,343,961	177,237,124	174,047,020
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,263,323	1,251,023	1,364,979	1,442,540	1,256,768
20.2 Deferred and not yet due (Line 15.2)	12,095,413	10,485,614	9,354,613	8,150,468	7,107,740
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	99,952,315	90,419,524	85,913,321	82,318,504	74,808,727
22. Losses (Page 3, Line 1)	36,421,029	31,744,547	31,057,105	32,358,998	29,705,101
23. Loss adjustment expenses (Page 3, Line 3)	11,969,924	10,597,534	10,165,553	10,036,622	9,166,860
24. Unearned premiums (Page 3, Line 9)	45,154,969	41,949,935	39,195,377	35,421,667	32,612,314
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	90,328,719	103,308,241	100,430,640	94,918,620	99,238,293
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(6,153,034)	2,539,528	1,559,350	(6,531,181)	(20,059,605)
Risk-Based Capital Analysis					
28. Total adjusted capital	90,328,719	103,308,241	100,430,640	94,918,620	99,238,293
29. Authorized control level risk-based capital	10,592,227	10,595,607	10,306,527	9,753,388	9,416,916
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	65.8	66.5	61.5	57.4	49.1
31. Stocks (Lines 2.1 & 2.2)	27.3	28.4	33.6	35.0	39.8
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.7	1.7	1.8	2.0	2.0
34. Cash, cash equivalents and short-term investments (Line 5)	5.2	3.4	3.1	5.6	9.0
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	1,214,293	1,229,815	1,242,228	1,259,601	1,278,012
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	1,214,293	1,229,815	1,242,228	1,259,601	1,278,012
49. Total Investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	1.3	1.2	1.2	1.3	1.3

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(9,929,509)	(1,221,206)	780,899	492,601	(9,416,592)
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	(12,979,522)	2,877,601	5,512,020	(4,319,673)	(14,307,130)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	7,127,276	7,625,724	5,771,355	3,273,744	3,583,798
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,962,844	4,997,098	4,890,622	4,216,837	4,198,312
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	50,059,346	26,071,891	30,330,937	30,906,339	42,322,820
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	94
59. Total (Line 35)	63,149,466	38,694,713	40,992,914	38,396,920	50,105,024
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,429,144	5,725,724	5,598,398	3,224,840	3,103,441
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,771,295	4,980,793	4,583,213	4,180,146	4,198,312
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	32,590,114	25,138,214	26,713,072	29,589,848	39,921,082
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	94
65. Total (Line 35)	43,790,553	35,844,731	36,894,683	36,994,834	47,222,929
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	69.1	54.2	59.0	73.0	93.0
68. Loss expenses incurred (Line 3)	12.1	9.8	11.0	15.0	18.0
69. Other underwriting expenses incurred (Line 4)	40.6	41.3	42.6	42.0	40.0
70. Net underwriting gain (loss) (Line 8)	(21.7)	(5.4)	(12.5)	(31.0)	(50.0)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	38.6	39.4	39.7	40.0	39.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	81.2	64.1	69.9	88.0	110.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	81.2	67.9	63.9	60.0	55.0
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(2,625)	(1,735)	(2,103)	(44)	(2,085)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.5)	(1.7)	(2.2)	0.0	(2.0)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(2,454)	(2,572)	(649)	(1,911)	(1,117)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.4)	(2.7)	(0.7)	(2.0)	(1.0)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 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	64	0	5	0	8	0	1	77	XXX
2. 2006	63,351	9,339	54,012	22,246	234	1,034	59	4,439	5	594	27,421	XXX
3. 2007	64,988	12,909	52,079	27,411	1,647	1,689	78	4,693	27	396	32,041	XXX
4. 2008	65,866	11,417	54,449	25,288	651	1,125	48	4,763	15	760	30,462	XXX
5. 2009	64,449	12,133	52,316	23,677	318	1,352	35	4,254	13	863	28,917	XXX
6. 2010	63,717	11,340	52,377	28,685	600	956	45	5,173	19	582	34,150	XXX
7. 2011	64,002	10,231	53,771	52,788	2,788	699	5	7,644	50	785	58,288	XXX
8. 2012	66,038	11,680	54,358	42,659	5,549	537	59	7,080	593	957	44,075	XXX
9. 2013	72,598	12,231	60,367	35,519	3,574	521	0	4,280	57	1,206	36,689	XXX
10. 2014	79,163	11,818	67,345	30,182	621	55	3	4,332	23	925	33,922	XXX
11. 2015	84,930	14,760	70,170	48,241	16,462	11	0	6,403	1,350	609	36,843	XXX
12. Totals	XXX	XXX	XXX	336,760	32,444	7,984	332	53,069	2,152	7,678	362,885	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	25	0	0	0	0	0	2	0	3	0	0	30	XXX
2.	137	0	0	0	0	0	4	0	26	0	0	167	XXX
3.	161	0	0	0	0	0	33	0	4	0	0	198	XXX
4.	409	0	0	0	0	0	16	0	76	0	0	501	XXX
5.	106	5	583	65	0	0	77	0	92	10	0	778	XXX
6.	526	51	585	66	0	0	178	9	91	8	0	1,246	XXX
7.	1,338	225	588	67	0	0	329	0	108	43	0	2,028	XXX
8.	1,112	176	703	67	0	0	255	17	207	21	0	1,996	XXX
9.	2,799	294	1,379	134	0	0	600	0	537	64	0	4,823	XXX
10.	5,589	722	2,457	200	0	0	534	19	1,696	120	0	9,215	XXX
11.	19,350	6,929	8,308	733	0	0	245	0	8,414	1,245	0	27,410	XXX
12.	31,552	8,402	14,603	1,332	0	0	2,273	45	11,254	1,511	0	48,392	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 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	25	5
2.	27,886	298	27,588	44.0	3.2	51.1	0	0		137	30
3.	33,991	1,752	32,239	52.3	13.6	61.9	0	0		161	37
4.	31,677	714	30,963	48.1	6.3	56.9	0	0		409	92
5.	30,141	446	29,695	46.8	3.7	56.8	0	0		619	159
6.	36,194	798	35,396	56.8	7.0	67.6	0	0		994	252
7.	63,494	3,178	60,316	99.2	31.1	112.2	0	0		1,634	394
8.	52,553	6,482	46,071	79.6	55.5	84.8	0	0		1,572	424
9.	45,635	4,123	41,512	62.9	33.7	68.8	0	0		3,750	1,073
10.	44,845	1,708	43,137	56.6	14.5	64.1	0	0		7,124	2,091
11.	90,972	26,719	64,253	107.1	181.0	91.6	0	0		19,996	7,414
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	36,421	11,971

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N	.0	.0	.0	.0	.0	.0	.0
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0	.0
3. Arizona	AZ	N	.0	.0	.0	.0	.0	.0	.0
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0	.0
5. California	CA	N	.0	.0	.0	.0	.0	.0	.0
6. Colorado	CO	N	.0	.0	.0	.0	.0	.0	.0
7. Connecticut	CT	L	11,291,434	9,326,395	5,715,928	7,350,500	4,629,770	43,495	.0
8. Delaware	DE	N	.0	.0	.0	.0	.0	.0	.0
9. Dist. Columbia	DC	N	.0	.0	.0	.0	.0	.0	.0
10. Florida	FL	N	.0	.0	.0	.0	.0	.0	.0
11. Georgia	GA	N	.0	.0	.0	.0	.0	.0	.0
12. Hawaii	HI	N	.0	.0	.0	.0	.0	.0	.0
13. Idaho	ID	N	.0	.0	.0	.0	.0	.0	.0
14. Illinois	IL	N	.0	.0	.0	.0	.0	.0	.0
15. Indiana	IN	N	.0	.0	.0	.0	.0	.0	.0
16. Iowa	IA	N	.0	.0	.0	.0	.0	.0	.0
17. Kansas	KS	N	.0	.0	.0	.0	.0	.0	.0
18. Kentucky	KY	N	.0	.0	.0	.0	.0	.0	.0
19. Louisiana	LA	N	.0	.0	.0	.0	.0	.0	.0
20. Maine	ME	L	2,853,580	2,488,617	1,129,063	2,317,309	1,872,549	19,945	.0
21. Maryland	MD	N	.0	.0	.0	.0	.0	.0	.0
22. Massachusetts	MA	L	23,113,821	23,388,663	20,605,944	22,945,798	11,557,054	123,134	.0
23. Michigan	MI	N	.0	.0	.0	.0	.0	.0	.0
24. Minnesota	MN	N	.0	.0	.0	.0	.0	.0	.0
25. Mississippi	MS	N	.0	.0	.0	.0	.0	.0	.0
26. Missouri	MO	N	.0	.0	.0	.0	.0	.0	.0
27. Montana	MT	N	.0	.0	.0	.0	.0	.0	.0
28. Nebraska	NE	N	.0	.0	.0	.0	.0	.0	.0
29. Nevada	NV	N	.0	.0	.0	.0	.0	.0	.0
30. New Hampshire	NH	L	7,317,391	6,676,177	5,251,688	4,314,169	3,091,274	50,915	.0
31. New Jersey	NJ	L	12,806,341	13,091,342	6,626,382	5,994,048	6,211,115	47,409	.0
32. New Mexico	NM	N	.0	.0	.0	.0	.0	.0	.0
33. New York	NY	L	4,797,923	4,843,946	1,774,866	1,799,496	2,665,935	2,530	.0
34. No. Carolina	NC	N	.0	.0	.0	.0	.0	.0	.0
35. No. Dakota	ND	N	.0	.0	.0	.0	.0	.0	.0
36. Ohio	OH	N	.0	.0	.0	.0	.0	.0	.0
37. Oklahoma	OK	N	.0	.0	.0	.0	.0	.0	.0
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0	.0
39. Pennsylvania	PA	N	.0	.0	.0	.0	.0	.0	.0
40. Rhode Island	RI	L	25,391,994	24,494,116	21,696,375	27,897,270	15,631,859	181,881	.0
41. So. Carolina	SC	N	.0	.0	.0	.0	.0	.0	.0
42. So. Dakota	SD	N	.0	.0	.0	.0	.0	.0	.0
43. Tennessee	TN	N	.0	.0	.0	.0	.0	.0	.0
44. Texas	TX	N	.0	.0	.0	.0	.0	.0	.0
45. Utah	UT	N	.0	.0	.0	.0	.0	.0	.0
46. Vermont	VT	L	.0	.0	.0	.0	.0	.0	.0
47. Virginia	VA	N	.0	.0	.0	.0	.0	.0	.0
48. Washington	WA	N	.0	.0	.0	.0	.0	.0	.0
49. West Virginia	WV	N	.0	.0	.0	.0	.0	.0	.0
50. Wisconsin	WI	N	.0	.0	.0	.0	.0	.0	.0
51. Wyoming	WY	N	.0	.0	.0	.0	.0	.0	.0
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0	.0
53. Guam	GU	N	.0	.0	.0	.0	.0	.0	.0
54. Puerto Rico	PR	N	.0	.0	.0	.0	.0	.0	.0
55. U.S. Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0	.0
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0	.0
57. Canada	CAN	N	.0	.0	.0	.0	.0	.0	.0
58. Aggregate other alien	OT	XXX	.0	.0	.0	.0	.0	.0	.0
59. Totals	(a) 8		87,572,485	84,309,257	62,800,246	72,618,589	45,659,556	469,311	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX		.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX		0	0	0	0	0	0	0

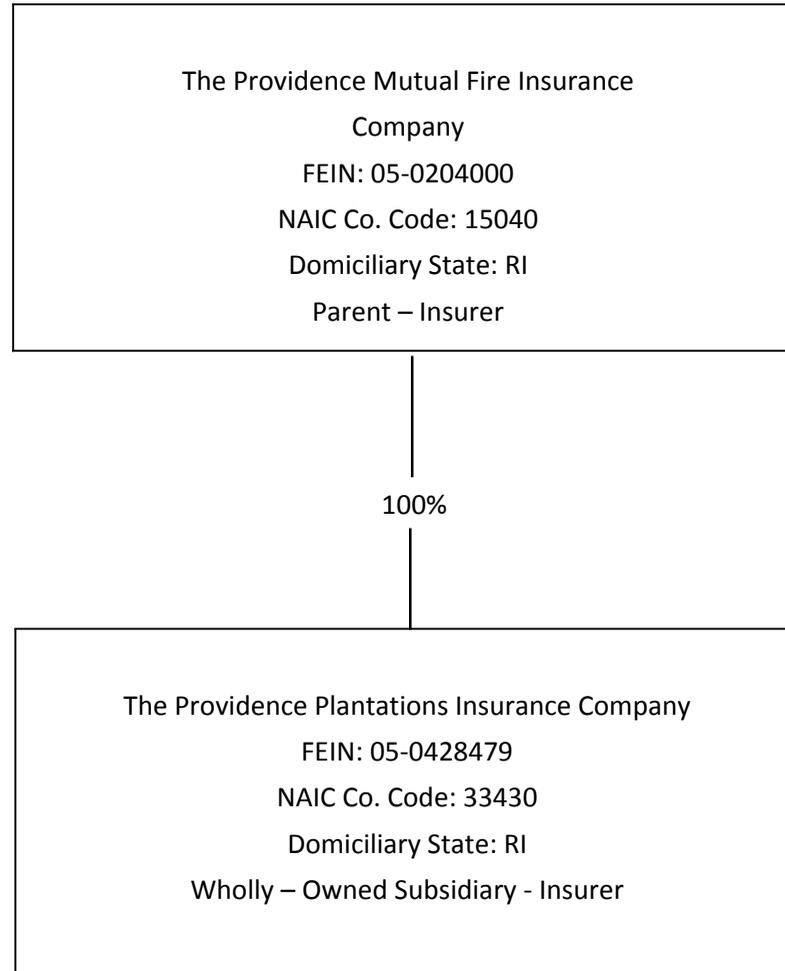
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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

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

Direct underwriting activity is compiled on an individual state basis.

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

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



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

