



ANNUAL STATEMENT
For the Year Ended December 31, 2016
OF THE CONDITION AND AFFAIRS OF THE
NARRAGANSETT BAY INSURANCE COMPANY

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

OFFICERS

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

OTHER OFFICERS

Empty line for other officers.

DIRECTORS OR TRUSTEES

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

State of RHODE ISLAND

ss

County of PROVIDENCE

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

Todd Christopher Hart
Chief Executive Officer

Kirk Howard Lusk
Chief Financial Officer

Stephen Donald Zubiago
Secretary

Subscribed and sworn to before me
this day of

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	342,161	57,535		284,626							56,830	6,738
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	342,161	57,535	0	284,626	0	0	0	0	0	0	56,830	6,738
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 425

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

19.CT



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	531,444	485,612		171,947	69,559	84,114	42,412	7,421	8,084	2,145	74,484	8,871
2.1 Allied lines	955,314	893,536		641,646	237,106	(56,373)	141,502	17,375	6,660	5,648	147,429	24,266
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	48,745,561	46,192,864		25,622,832	15,523,633	19,270,237	13,149,430	1,164,175	1,116,412	943,973	7,954,935	1,316,326
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	684,304	667,564		360,900	94,916	177,746	102,839	2,589	3,477	1,407	100,816	19,133
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	90,905	88,709		47,224							13,599	2,557
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	661,823	630,015		346,960	79,307	(653,830)	643,466	29,246	(10,361)	63,391	103,934	18,011
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	679,330	274,332		404,998	29,519	58,815	29,296				98,137	19,111
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	52,348,681	49,232,632	0	27,596,507	16,034,040	18,880,709	14,108,945	1,220,805	1,124,273	1,016,564	8,493,334	1,408,275
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 314,302

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

19.MA



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	71,169	71,752		45,566	43,006	42,035	19,242	7,115	7,465	4,171	5,971	
2.1 Allied lines	27,174	27,630		16,391	9,105	6,614	972	3,061	2,655	245	2,280	
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	65,623,143	63,144,565		34,027,186	23,245,421	21,840,936	14,367,859	2,359,005	1,832,417	1,701,474	10,017,697	882,424
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	735,922	730,173		372,798	311,626	279,174	54,075	1,019	(1,148)	338	102,206	9,896
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	34,966	36,741		19,504							4,726	470
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	221,505	216,008		114,681		(107,778)	170,373		(49,029)	16,788	33,208	2,976
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	1,379,661	1,095,297		723,054	128,302	210,781	84,131				191,409	18,552
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	68,093,540	65,322,166	0	35,319,180	23,737,460	22,271,761	14,696,652	2,370,199	1,792,360	1,723,016	10,357,497	914,318
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 318,614

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

19.NJ



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire					.364	.764	1,150	1,344	.828	1,452		
2.1 Allied lines					(.21)	(.21)						
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	160,870,856	153,699,512		84,247,766	54,463,769	58,990,205	35,464,355	4,926,139	5,816,817	5,284,296	26,262,044	3,967,146
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,869,872	1,782,570		966,950	539,028	756,508	316,920	7,154	14,699	9,283	267,785	46,112
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	33,657	33,512		17,532							4,344	830
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	768,411	747,945		387,247		971,199	1,044,305	7,470	57,517	127,726	115,253	18,949
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	2,401,607	2,097,355		1,255,680	149,956	206,793	62,400				338,830	59,225
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	165,944,403	158,360,894	0	86,875,175	55,153,096	60,925,449	36,889,131	4,942,107	5,889,861	5,422,757	26,988,256	4,092,262
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 859,672

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

19.NY



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	709,176	697,338		193,277	123,693	134,934	70,189	12,295	12,553	3,596	102,037	14,163
2.1 Allied lines	1,559,651	1,551,731		1,000,897	626,750	559,101	135,623	53,179	43,921	12,600	229,289	35,142
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	16,760,811	16,705,879		8,763,894	7,233,473	5,050,585	4,096,372	567,449	419,634	420,219	2,545,553	406,376
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	149,078	153,400		78,945	64,749	25,168	5,046	5,382	5,380	147	22,030	3,732
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	21,894	22,100		12,106							3,271	548
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal Employees Health Benefits Plan premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence	405,274	411,547		211,254	208,998	122,070	837,387	90,786	(433,170)	347,186	59,098	8,745
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery	286,875	207,392		144,178	46,542	74,310	28,902				41,393	7,181
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	19,892,759	19,749,387	0	10,404,551	8,304,205	5,966,168	5,173,520	729,091	48,318	783,748	3,002,671	475,887
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 140,740

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

19.RI



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2016

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,311,789	1,254,702	0	410,790	236,622	261,847	132,993	28,175	28,930	11,364	182,492	23,034
2.1 Allied lines	2,542,139	2,472,897	0	1,658,934	872,940	509,321	278,098	73,615	53,236	18,493	378,998	59,408
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4 Private crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5 Private flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	292,342,532	279,800,355	0	152,946,304	100,466,296	105,151,962	67,078,016	9,016,767	9,185,280	8,349,962	46,837,059	6,579,010
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	3,439,176	3,333,707	0	1,779,593	1,010,319	1,238,596	478,880	16,144	22,408	11,175	492,837	78,873
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	181,422	181,062	0	96,366	0	0	0	0	0	0	25,940	4,405
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1 Other liability-Occurrence	2,057,013	2,005,515	0	1,060,142	288,305	331,661	2,695,532	127,502	(435,042)	555,091	311,493	48,681
17.2 Other Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	4,747,473	3,674,376	0	2,527,910	354,319	550,699	204,728	0	0	0	669,769	104,069
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTAL (a)	306,621,544	292,722,614	0	160,480,039	103,228,801	108,044,086	70,868,247	9,262,203	8,854,812	8,946,086	48,898,588	6,897,480
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,633,753

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19.GT

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	7 Reinsurance Recoverable On										8 Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U.S. Unaffiliated Insurers																			
95-2371728	22667	ACE AMER INS CO.	PA		30,425	5,049	1,214	3,568	279	3,478	550	19,269		33,407	9,760		23,647		
06-0237820	20699	ACE PROP & CAS INS CO.	PA		7,794	710	158	554	35		62	3,885		5,404	1,686		3,718		
06-1182357	22730	ALLIED WORLD INS CO.	NH		1,257	522	98	1,332	42	713	34		2	2,743	15		2,728		
36-2661954	10103	AMERICAN AGRICULTURAL INS CO.	IN			5	1	2	0	5	1			14			14		
47-0574325	32603	BERKLEY INS CO.	DE		21,628	3,252	782	2,303	180	2,240	354	13,689		22,800	6,913		15,887		
42-0234980	21415	EMPLOYERS MUT CAS CO.	IA		88	32	3	42	2	27	1		1	108			107		
22-2005057	26921	EVEREST REINS CO.	DE		33,125	4,477	1,043	4,192	264	3,494	482	16,057		30,009	6,913		23,096		
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO.	CT		4,048	251		53				2,170		2,474	427		2,047		
43-1898350	11054	MAIDEN REINS N AMER INC.	MO			(67)	5	226	9	169	13			355			355		
06-1481194	10829	MARKEL GLOBAL REINS CO.	DE		155	0	0	0	0	0	80			80	0		80		
13-4924125	10227	MUNICH REINS AMER INC.	DE		11,691	1,065	237	830	52	2,011	39	5,827		10,061	2,528		7,533		
47-0698507	23680	ODYSSEY REINS CO.	CT		1,074	1	6	0	1	2	0	5,439		5,449	(109)		5,558		
13-3031176	38636	PARTNER REINS CO OF THE US	NY		1,239	605	116	1,379	43	738	37			2,918	14		2,904		
35-6021485	12416	PROTECTIVE INS CO.	IN											0			0		
23-1641984	10219	QBE REINS CORP.	PA		15,626	1,467	311	1,177	74	979	271	7,790	3	12,072	3,468		8,604		
75-1444207	30058	SCOR REINS CO.	NY		11,229	1,725	368	1,450	94	1,249	174	6,423	3	11,486	3,184		8,302		
13-1675535	25364	SWISS REINS AMER CORP.	NY		6,371	630	127	482	41	947	209	359		2,795	(189)		2,984		
13-2918573	42439	TOA RE INS CO OF AMER.	DE		3,481	1,389	281	3,807	125	2,253	179	199		8,237	255		7,982		
13-5616275	19453	TRANSATLANTIC REINS CO.	NY			13	2	20	1	45	12			93	34		59		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					149,231	21,126	4,752	21,417	1,242	18,350	2,418	81,187	13	150,505	34,900	0	115,605	0	
Authorized - Pools - Mandatory Pools																			
AA-9991213	00000	MASSACHUSETTS FAIR PLAN	MA		432									0			0		
AA-9991225	00000	RHODE ISLAND FAIR PLAN	RI		92									0			0		
1099999 - Total Authorized - Pools - Mandatory Pools					524	0	0	0	0	0	0	0	0	0	0	0	0	0	
Authorized - Other Non-U.S. Insurers																			
AA-3194168	00000	Aspen Bermuda Ltd.	BMU		49	5	1	2	0	5	1			14	(22)		36		
AA-1120337	00000	ASPEN INS UK LTD.	GBR		39	0	0	0	0	0	0	20		20	0		20		
AA-3194139	00000	Axis Specialty Ltd.	BMU		14,070	2,156	518	1,525	119	1,491	235	8,029		14,073	3,820		10,253		
AA-3194161	00000	Catlin Ins Co Ltd.	BMU		23,419	3,015	706	2,055	137	1,451	253	13,597		21,214	9,518		11,696		
AA-3194122	00000	DaVinci Reins Ltd.	BMU		4	1	1	1	0	4	1			11			11		
AA-1340125	00000	HANNOVER RUECK SE.	DEU		6,005	88	18	323	13	261	29	80	2	814	(502)		1,316		
AA-3190871	00000	LANCASHIRE INS CO LTD.	BMU		74									0	(16)		16		
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR		2,203	17	3	7	4	136	11			178	(194)		372		
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR		151	11	2	4	1	10	2			30	(18)		48		
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR		313	1	0	2	0	4	0			7	(59)		66		
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		38	3	1	1	0	3	0			8	(7)		15		
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR		941	5	1	2	0	5	1			14	(105)		119		
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR		155	11	2	4	1	10	2			30	(19)		49		
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR			7	1	2	0	6	1			17			17		
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR			3	1	1	0	3	0			8			8		
AA-1127414	00000	Lloyd's Syndicate Number 1414	GBR		224									0	2		(2)		
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR			14	3	4	1	13	2			37			37		
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR			5	1	2	0	5	1			14			14		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		1,376	3	0	6	0	12	0			21	(318)		339		
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR			11	2	4	1	10	2			30			30		
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR			11	2	4	1	10	2			30			30		
AA-1120158	00000	LLOYD'S SYNDICATE NUMBER 2014	GBR		58									0	(8)		8		
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		175	13	3	4	1	12	2			35	(31)		66		
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		950	27	6	9	2	25	4			73	(145)		218		
AA-1128987	00000	Lloyd's Syndicate Number 2987	GBR		353									0	(33)		33		
AA-1120116	00000	Lloyd's Syndicate Number 3902	GBR			11	2	4	1	10	2			30			30		
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR			11	2	4	1	10	2			30			30		
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR			11	2	4	1	10	2			30			30		
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA.	ESP		325	56	19	70	4	47	2			198	(16)		214		
AA-3190686	00000	Partner Reins Co Ltd.	BMU		131		3	6	1	17	3			47	(29)		76		
AA-3190339	00000	RENAISSANCE REINS LTD.	BMU			7	1	2	0	6	1			17			17		
1299999 - Total Authorized - Other Non-U.S. Insurers					51,049	5,523	1,301	4,052	289	3,576	561	21,726	2	37,030	11,818	0	25,212	0	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
1399999 - Total Authorized - Total Authorized						200,804	26,649	6,053	25,469	1,531	21,926	2,979	102,913	15	187,535	46,718	0	140,817	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI			.11	.2	.4	.1	.10	.2			.30			.30		
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY		8,874	1,468	353	1,038	.81	1,011	160	5,620		9,731	2,847		6,884		
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers						8,874	1,479	355	1,042	82	1,021	162	5,620	0	9,761	2,847	0	6,914	0
Unauthorized - Other non-U.S. Insurers																			
AA-3194128	00000	Allied World Assurance Co Ltd	BMU		1,417	.30	.6	.16	.2	.39	.4			.97	(270)		.367		
AA-3190005	00000	AMERICAN INTL REINS CO LTD	BMU		.39									.0	(9)		.9		
AA-3194126	00000	Arch Reins Ltd	BMU		.966	.27	.5	.11	.2	.30	.4			.79	(160)		.239		
AA-3190770	00000	Chubb Tempest Reins Ltd	BMU		1,612	.57	.11	.22	.4	.60	.8			.162	(299)		.461		
AA-3191239	00000	Collateralised Re (P) Ltd	BMU		.611									.0	(63)		.63		
AA-3191269	00000	Elementum Re Ltd	BMU		.97									.0			.0		
AA-3191289	00000	Fidelis Ins Bermuda Ltd	BMU		.131									.0	(49)		.49		
AA-5340310	00000	GEN INS CORP OF INDIA	IND		.171									.0	(14)		.14		
AA-3770280	00000	GREENLIGHT REINS LTD	CYM		10,895	1,805	434	1,127	.78	1,254	198	7,770		12,666	6,990		5,676		
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		4,256	.16	.3	.5	.1	.15	.2			.42	(43)		.85		
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		1,899	.13	.2	.7	.4	.135	.10			.171	(168)		.339		
AA-3191284	00000	Kaith Re Ltd	BMU		.402									.0			.0		
AA-8310006	00000	Kelvin Re Ltd	GGY		.50	.39	.9	.27	.2	.27	.4			.108	(12)		.120		
AA-5420050	00000	KOREAN REINS CO	KOR		5,254	.822	.197	.579	.45	.568	.90	3,211		5,512	1,608		3,904		
AA-1440060	00000	LANSFORSKRINGSBOLAGENS AB	SWE		.53									.0	(5)		.5		
AA-3190829	00000	Markel Bermuda Ltd	BMU		.13		.3	.4	.1	.12	.2			.35			.35		
AA-1460019	00000	MS Amlin AG	CHE		.793	.36	.7	.16	.2	.41	.5			.107	(165)		.272		
AA-3194200	00000	MS FRONTIER REINS LTD	BMU		.549									.0	(48)		.48		
AA-5320039	00000	Peak Reins Co Ltd	HKG		.649									.0	(64)		.64		
AA-3191298	00000	Qatar Reins Co Ltd	BMU		.239	.1	.0	.1	.0	.2	.0			.4	(34)		.38		
AA-1340004	00000	R V VERSICHERUNG AG	DEU		.22		.4	.7	.1	.20	.3			.57			.57		
AA-1320031	00000	SCOR GLOBAL P & C	FRA		.936	.45	.9	.16	.3	.45	.7			.125	(148)		.273		
AA-1440076	00000	SIRIUS INTL INS CORP	SWE		.8	.2	.3	.0	.0	.8	.1			.22			.22		
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU		.24	.6	.16	.16	.1	.16	.3			.66			.66		
AA-1460023	00000	Tokio Millennium Re AG	CHE		2,727	.79	.17	.49	.6	.131	.14			.296	(368)		.664		
AA-1460006	00000	Validus Reins (Switzerland) Ltd	CHE		.432									.0	(38)		.38		
AA-3190870	00000	Validus Reins Ltd	BMU		4,797	.86	.17	.39	.6	.101	.12			.261	(917)		1,178		
AA-3190757	00000	XL Re Ltd	BMU		2,681	.112	.25	.41	.7	.120	.13			.318	(474)		.792		
2599999 - Total Unauthorized - Other Non-U.S. Insurers						41,656	3,235	757	1,986	165	2,624	380	10,981	0	20,128	5,250	0	14,878	54
2699999 - Total Unauthorized - Total Unauthorized						50,530	4,714	1,112	3,028	247	3,645	542	16,601	0	29,889	8,097	0	21,792	54
Certified - Other Non-U.S. Insurers																			
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU		3,652	.36	.6	.24	.3	.55	.5	.0		.129	(716)		.845	.0	
3899999 - Total Certified - Other Non-U.S. Insurers						3,652	.36	.6	.24	.3	.55	.5	.0	.129	(716)		.845	.0	
3999999 - Total Certified - Total Certified						3,652	.36	.6	.24	.3	.55	.5	.0	.129	(716)		.845	.0	
4099999 - Total Authorized, Unauthorized and Certified						254,986	31,399	7,171	28,521	1,781	25,626	3,526	119,514	15	217,553	54,099	0	163,454	54
9999999 Totals						254,986	31,399	7,171	28,521	1,781	25,626	3,526	119,514	15	217,553	54,099	0	163,454	54

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1. Catlin Ins Co. Ltd	49.000	11,752
2. Axis Specialty Ltd	47.000	11,752
3. Korean Reinsurance Co.	47.000	4,701
4. Kelvin Reinsurance Co.	47.000	3,258
5. Berkley Insurance Co.	46.000	16,073

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1. ACE America Ins. Co.	23,645	30,425	Yes [] No [X]
2. Everest Reinsurance Co.	23,095	33,125	Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
3.	Berkley Insurance Co.				15,886	21,628	Yes	[]	No	[X]								
4.	Catlin Ins. Co.				11,657	23,419	Yes	[]	No	[X]								
5.	Axis Specialty Ltd.				10,253	14,070	Yes	[]	No	[X]								

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue							
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
Authorized - Other U.S. Unaffiliated Insurers												
05-2371728	22667	ACE AMER INS CO	PA	6,262						6,262	0.0	0.0
06-0237820	20699	ACE PROP & CAS INS CO	PA	868						868	0.0	0.0
06-1182357	22730	ALLIED WORLD INS CO	NH	620						620	0.0	0.0
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN	7						7	0.0	0.0
47-0574325	32603	BERKLEY INS CO	DE	4,034						4,034	0.0	0.0
42-0234980	21415	EMPLOYERS MUT CAS CO	IA	35						35	0.0	0.0
22-2005057	26921	EVEREST REINS CO	DE	5,520						5,520	0.0	0.0
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT	251						251	0.0	0.0
43-1898350	11054	MAIDEN REINS N AMER INC	MO	(61)						(61)	0.0	0.0
13-4924125	10227	MUNICH REINS AMER INC	DE	1,302						1,302	0.0	0.0
47-0698507	23680	ODYSSEY REINS CO	CT	6						6	0.0	0.0
13-3031176	38636	PARTNER REINS CO OF THE US	NY	720						720	0.0	0.0
23-1641984	10219	QBE REINS CORP	PA	1,779						1,779	0.0	0.0
75-1444207	30058	SCOR REINS CO	NY	2,093						2,093	0.0	0.0
13-1675535	25364	SWISS REINS AMER CORP	NY	757						757	0.0	0.0
13-2918573	42439	TOA RE INS CO OF AMER	DE	1,669						1,669	0.0	0.0
13-5616275	19453	TRANSATLANTIC REINS CO	NY	15						15	0.0	0.0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				25,877	0	0	0	0	0	25,877	0.0	0.0
Authorized - Other Non-U.S. Insurers												
AA-3194168	00000	Aspen Bermuda Ltd	BMU	7						7	0.0	0.0
AA-3194139	00000	Axis Specialty Ltd	BMU	2,673						2,673	0.0	0.0
AA-3194161	00000	Catlin Ins Co Ltd	BMU	3,721						3,721	0.0	0.0
AA-3194122	00000	DaVinci Reins Ltd	BMU	5						5	0.0	0.0
AA-1340125	00000	HANNOVER RUECK SE	DEU	106						106	0.0	0.0
AA-3190871	00000	LANCASHIRE INS CO LTD	BMU	0						0	0.0	0.0
AA-1126033	00000	LLOYD'S SYNDICATE NUMBER 33	GBR	21						21	0.0	0.0
AA-1126382	00000	LLOYD'S SYNDICATE NUMBER 382	GBR	13						13	0.0	0.0
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GBR	1						1	0.0	0.0
AA-1126823	00000	LLOYD'S SYNDICATE NUMBER 623	GBR	4						4	0.0	0.0
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GBR	7						7	0.0	0.0
AA-1127183	00000	LLOYD'S SYNDICATE NUMBER 1183	GBR	13						13	0.0	0.0
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR	8						8	0.0	0.0
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GBR	4						4	0.0	0.0
AA-1120102	00000	LLOYD'S SYNDICATE NUMBER 1458	GBR	16						16	0.0	0.0
AA-1120084	00000	Lloyd's Syndicate Number 1955	GBR	7						7	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	4						4	0.0	0.0
AA-1120071	00000	Lloyd's Syndicate Number 2007	GBR	13						13	0.0	0.0
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GBR	13						13	0.0	0.0
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR	16						16	0.0	0.0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	33						33	0.0	0.0
AA-1120116	00000	Lloyd's Syndicate Number 3902	GBR	13						13	0.0	0.0
AA-1126005	00000	Lloyd's Syndicate Number 4000	GBR	13						13	0.0	0.0
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR	13						13	0.0	0.0
AA-1840000	00000	MAPPRE RE COMPANIA DE REASEGUROS SA	ESP	74						74	0.0	0.0
AA-3190686	00000	Partner Reins Co Ltd	BMU	20						20	0.0	0.0
AA-3190339	00000	RENAISSANCE REINS LTD	BMU	8						8	0.0	0.0
1299999 - Total Authorized - Other Non-U.S. Insurers				6,826	0	0	0	0	0	6,826	0.0	0.0
1399999 - Total Authorized - Total Authorized				32,703	0	0	0	0	0	32,703	0.0	0.0
Unauthorized - Other U.S. Unaffiliated Insurers												
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI	13						13	0.0	0.0
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY	1,821						1,821	0.0	0.0
2299999 - Total Unauthorized - Other U.S. Unaffiliated Insurers				1,834	0	0	0	0	0	1,834	0.0	0.0
Unauthorized - Other Non-U.S. Insurers												
AA-3194128	00000	Allied World Assurance Co Ltd	BMU	36						36	0.0	0.0
AA-3194126	00000	Arch Reins Ltd	BMU	32						32	0.0	0.0
AA-3190770	00000	Chubb Tempest Reins Ltd	BMU	68						68	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days					
AA-5340310	00000	GEN INS CORP OF INDIA	IND	2,239						0	2,239	0.0	0.0
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU	20						0	20	0.0	0.0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU	15						0	15	0.0	0.0
AA-8310006	00000	Kelvin Re Ltd	GGY	48						0	48	0.0	0.0
AA-5420050	00000	KOREAN REINS CO	KOR	1,020						0	1,020	0.0	0.0
AA-3190829	00000	MarkeI Bermuda Ltd	BMU	16						0	16	0.0	0.0
AA-1460019	00000	MS Amlin AG	CHE	43						0	43	0.0	0.0
AA-3191298	00000	Qatar Reins Co Ltd	BMU	1						0	1	0.0	0.0
AA-1340004	00000	R V VERSICHERUNG AG	DEU	26						0	26	0.0	0.0
AA-1320031	00000	SCOR GLOBAL P & C	FRA	54						0	54	0.0	0.0
AA-1440076	00000	SIRIUS INTL INS CORP	SWE	10						0	10	0.0	0.0
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU	29						0	29	0.0	0.0
AA-1460023	00000	Tokio Millennium Re AG	CHE	96						0	96	0.0	0.0
AA-3190870	00000	Validus Reins Ltd	BMU	102						0	102	0.0	0.0
AA-3190757	00000	XL Re Ltd	BMU	134						0	134	0.0	0.0
2599999 - Total Unauthorized - Other Non-U.S. Insurers				3,989	0	0	0	0	0	0	3,989	0.0	0.0
2699999 - Total Unauthorized - Total Unauthorized				5,823	0	0	0	0	0	0	5,823	0.0	0.0
4099999 - Total Authorized, Unauthorized and Certified				38,526	0	0	0	0	0	0	38,526	0.0	0.0
9999999 Totals				38,526	0	0	0	0	0	0	38,526	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 7+8+10+11+12 but not in Excess of Col. 6)	Provision for Unauthorized Reinsurance (Col. 6 Minus Col. 13)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 15	20% of Amount In Dispute Included in Column 6	Provision for Overdue Reinsurance (Col. 16 plus Col. 17)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 plus Col. 18 but not in Excess of Col. 6)
Other U.S. Unaffiliated Insurers																		
39-6040366	19283	AMERICAN STANDARD INS CO OF WI	WI		29	0	181	1		0		29	0		0	0	0	0
30-0703280	15529	TOKIO MILLENNIUM RE AG (US BRANCH)	NY		9,730	0	11,700	1	2,847	0		9,730	0		0	0	0	0
0999999 - Total Other U.S. Unaffiliated Insurers					9,759	0	11,881	XXX	2,847	0	0	9,759	0	0	0	0	0	0
Other Non-U.S. Insurers																		
AA-3194128	00000	Allied World Assurance Co Ltd	BMU		97	0	903	1	(270)	0		97	0		0	0	0	0
AA-3190005	00000	AMERICAN INTL REINS CO LTD	BMU			0			(9)	0		(9)	9		0	0	0	0
AA-3194126	00000	Arch Reins Ltd	BMU		79	0	495	1	(160)	0		79	0		0	0	0	0
AA-3190770	00000	Chubb Tempest Reins Ltd	BMU		163	0	946	1	(299)	0		163	0		0	0	0	0
AA-3191239	00000	Collateralised Re (P) Ltd	BMU			0			(63)	0		(63)	63		0	0	0	0
AA-3191289	00000	Fidelis Ins Bermuda Ltd	BMU			0	939	2	(49)	0		0	0		0	0	0	0
AA-5340310	00000	GEN INS CORP OF INDIA	IND			0			(14)	0		(14)	14		0	0	0	0
AA-3770280	00000	GREENLIGHT REINS LTD	CYM		12,666	0	6,487	1	6,990	0		12,666	0		0	0	0	0
AA-3190060	00000	Hannover Re (Bermuda) Ltd	BMU		43	0	346	1	(43)	0		43	0		0	0	0	0
AA-3190875	00000	Hiscox Ins Co (Bermuda) Ltd	BMU		172	0	475		(168)	0		172	0		0	0	0	0
AA-8310006	00000	Kelvin Re Ltd	GGY		108	0	2,407	1	(12)	0		108	0		0	0	0	0
AA-5420050	00000	KOREAN REINS CO	KOR		5,513	0	4,329	1	1,608	0		5,513	0		0	0	0	0
AA-1440060	00000	LANSFORSKRINGSBOLAGENS AB	SWE			0			(5)	0		(5)	5		0	0	0	0
AA-3190829	00000	Markel Bermuda Ltd	BMU		35	0	93	1		0		35	0		0	0	0	0
AA-1460019	00000	MS Amlin AG	CHE		108	0	638	1	(165)	0		108	0		0	0	0	0
AA-3194200	00000	MS FRONTIER REINS LTD	BMU			0			(48)	0		(48)	48		0	0	0	0
AA-5320039	00000	Peak Reins Co Ltd	HKG			0			(64)	0		(64)	64		0	0	0	0
AA-3191298	00000	Qatar Reins Co Ltd	BMU		4	0			(34)	0		(34)	38		0	0	0	4
AA-1340004	00000	R V VERSICHERUNG AG	DEU		58	0	3,645	1		0		58	0		0	0	0	0
AA-1320031	00000	SCOR GLOBAL P & C	FRA		125	0	851	1	(148)	0		125	0		0	0	0	0
AA-1440076	00000	SIRIUS INTL INS CORP	SWE		22	54	107	1		0		22	0		0	0	0	0
AA-3191179	00000	THIRD POINT REINS CO LTD	BMU		66	0	7,144	1		0		66	0		0	0	0	0
AA-1460023	00000	Tokio Millennium Re AG	CHE		295	0	2,691	1	(368)	0		295	0		0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Cols. 7+8+10+11+12 but not in Excess of Col. 6)	Provision for Unauthorized Reinsurance (Col. 6 Minus Col. 13)	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 15	20% of Amount In Dispute Included in Column 6	Provision for Overdue Reinsurance (Col. 16 plus Col. 17)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Col. 14 plus Col. 18 but not in Excess of Col. 6)
AA-1460006	00000	Validus Reins (Switzerland) Ltd.	CHE			0			(38)	0		(38)	38	0	0	0	0	0
AA-3190870	00000	Validus Reins Ltd.	BMU		261	0	1,799		(917)	0		261	0	0	0	0	0	0
AA-3190757	00000	XL Re Ltd	BMU		326	0	2,307		(474)			326	0	0	0	0	0	0
1299999 - Total Other Non-U.S. Insurers					20,141	54	36,602	XXX	5,250	0	0	19,862	279	0	0	0	0	4
1399999 - Total Affiliates and Others					29,900	54	48,483	XXX	8,097	0	0	29,621	279	0	0	0	0	4
9999999 Totals					29,900	54	48,483	XXX	8,097	0	0	29,621	279	0	0	0	0	4

1. Amounts in dispute totaling \$are included in Column 6.
 2. Amounts in dispute totaling \$are excluded from Column 15.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 6 - SECTION 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Certified Reinsurer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col. 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 8 - Col. 9)	11 Dollar Amount of Collateral Required (Col. 10 x Col. 7)	Collateral Provided					18 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements (Col. 17 / Col. 10)	19 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 18 / Col. 7, not to Exceed 100%)	20 Amount of Credit Allowed for Net Recoverables (Col. 9 + (Col. 10 x Col. 19))	21 Provision for Reinsurance With Certified Reinsurers Due to Collateral Deficiency (Col. 8 - Col. 20)	
											12 Multiple Beneficiary Trust	13 Funds Held by Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col. 12 + 13 + 14 + 16)
Other Non-U.S. Insurers																				
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU	4	01/06/2016	0.5	846		846	4		0	939			939	111.0	100.0	846	0
1299999 - Total Other Non-U.S. Insurers							846	0	846	4	0	0	939	XXX	0	939	XXX	XXX	846	0
1399999 - Total Affiliates and Others							846	0	846	4	0	0	939	XXX	0	939	XXX	XXX	846	0
9999999 Totals																				
							846	0	846	4	0	0	939	XXX	0	939	XXX	XXX	846	0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

(a) Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
.0001.....	2.....	.021000021.....	HSBC BANK USA, N.A.....	131
.0001.....	2.....	.026002655.....	JP MORGAN CHASE BANK, N.A.....	105
.0001.....	2.....	.026007728.....	LLOYDS TSB BANK PLC.....	.81
.0001.....	2.....	.121000248.....	NATIONAL AUSTRALIA BANK.....	131

Schedule F - Part 6 - Section 2

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	149,254,966		149,254,966
2. Premiums and considerations (Line 15)	27,742,278		27,742,278
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	38,568,802	(38,568,802)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	0		0
6. Net amount recoverable from reinsurers	9,757,240	163,379,303	173,136,543
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	225,323,286	124,810,501	350,133,787
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	23,040,913	59,454,597	82,495,510
10. Taxes, expenses, and other obligations (Lines 4 through 8)	11,903,859		11,903,859
11. Unearned premiums (Line 9)	40,966,571	119,513,469	160,480,040
12. Advance premiums (Line 10)	4,670,754		4,670,754
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	54,099,097	(54,099,097)	0
15. Funds held by company under reinsurance treaties (Line 13)	54,468	(54,468)	0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	4,000	(4,000)	0
18. Other liabilities	1,220,005		1,220,005
19. Total liabilities excluding protected cell business (Line 26)	135,959,667	124,810,501	260,770,168
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	89,363,619	X X X	89,363,619
22. Totals (Line 38)	225,323,286	124,810,501	350,133,787

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

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2007	3,417	1,391	2,026	1,119	173	69	19	36	11	0	1,021	86
3. 2008	8,511	3,110	5,401	1,267	176	158	22	76	0	64	1,303	229
4. 2009	18,425	8,582	9,843	2,507	119	388	21	424	0	115	3,179	498
5. 2010	41,286	13,820	27,466	11,754	1,921	1,639	316	1,410	0	78	12,565	2,151
6. 2011	79,378	21,901	57,477	32,988	895	3,822	160	2,619	0	440	38,375	10,859
7. 2012	140,434	84,560	55,874	172,251	131,100	24,923	16,855	8,225	0	1,572	57,444	39,398
8. 2013	176,514	130,706	45,808	58,318	39,167	5,586	3,634	1,743	0	984	22,846	9,442
9. 2014	210,063	150,032	60,030	71,268	52,242	7,037	4,904	4,534	0	1,168	25,692	10,587
10. 2015	249,506	182,001	67,505	118,703	90,266	9,793	6,954	6,124	0	1,122	37,400	14,316
11. 2016	279,800	217,036	62,764	79,161	56,476	4,972	3,336	4,879	0	535	29,200	10,288
12. Totals	XXX	XXX	XXX	549,337	372,536	58,386	36,221	30,070	11	6,078	229,025	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	1	0	0	0	0	0	0	0	0	1	0
5.	200	0	8	5	16	0	4	1	6	0	0	228	1
6.	40	0	38	6	20	0	13	1	5	0	0	110	4
7.	1,545	535	1,098	1,066	183	73	184	169	110	0	0	1,279	33
8.	1,785	307	885	214	242	17	296	18	110	0	0	2,763	51
9.	3,026	1,076	3,477	1,440	488	143	913	294	295	0	0	5,247	76
10.	6,111	4,301	8,344	6,040	822	516	1,966	1,278	655	0	0	5,763	81
11.	21,992	21,373	18,528	15,261	1,202	981	1,999	1,426	1,499	0	0	6,179	1,002
12.	34,699	27,592	32,379	24,031	2,973	1,730	5,377	3,187	2,681	0	0	21,569	1,248

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,224	203	1,021	35.8	14.6	50.4	0	0	0.0	0	0
3.	1,501	198	1,303	17.6	6.4	24.1	0	0	0.0	0	0
4.	3,320	140	3,180	18.0	1.6	32.3	0	0	0.0	1	0
5.	15,037	2,244	12,793	36.4	16.2	46.6	0	0	0.0	203	25
6.	39,546	1,061	38,485	49.8	4.8	67.0	0	0	0.0	72	37
7.	208,520	149,797	58,724	148.5	177.1	105.1	0	0	0.0	1,043	236
8.	68,964	43,356	25,608	39.1	33.2	55.9	0	0	0.0	2,149	614
9.	91,039	60,100	30,939	43.3	40.1	51.5	0	0	0.0	3,987	1,259
10.	152,519	109,356	43,163	61.1	60.1	63.9	0	0	0.0	4,114	1,649
11.	134,231	98,852	35,378	48.0	45.5	56.4	0	0	0.0	3,886	2,293
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,455	6,114

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck

NONE

Schedule P - Part 1D - Workers' Comp

NONE

Schedule P - Part 1E - Comm Multi Peril

NONE

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2015	541	457	83	30	30	0	0	2	0	0	2	XXX
11. 2016	3,674	3,120	555	351	351	0	0	20	0	0	20	XXX
12. Totals	XXX	XXX	XXX	381	381	0	0	22	0	0	22	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	3	3	0	0	0	0	0	0	0	0	0
11.	53	53	152	152	0	0	0	0	0	0	0	0	25
12.	53	53	155	155	0	0	0	0	0	0	0	0	25

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	35	33	2	6.4	7.3	1.8	0	0	0.0	0	0
11.	576	556	20	15.7	17.8	3.6	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2007	27	5	22	4	0	3	0	0	0	0	7	2
3. 2008	66	4	62	3	0	2	0	2	0	0	7	4
4. 2009	264	189	75	42	0	21	0	(2)	0	0	60	4
5. 2010	554	279	275	813	800	67	50	26	0	0	56	9
6. 2011	1,009	891	118	91	48	21	9	6	0	0	61	15
7. 2012	1,553	1,284	269	155	149	178	69	22	0	0	137	25
8. 2013	1,834	1,526	308	281	188	29	13	19	0	0	128	18
9. 2014	1,839	1,131	708	83	2	30	8	4	0	0	107	11
10. 2015	1,894	1,255	639	171	94	28	13	18	0	0	110	26
11. 2016	2,006	1,950	56	9	6	6	4	1	0	0	7	7
12. Totals	XXX	XXX	XXX	1,653	1,287	384	166	96	0	0	680	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	7	6	0	0	9	8	0	0	0	1	0
6.	0	0	25	20	0	0	5	4	0	0	0	6	0
7.	380	0	21	11	37	0	61	53	0	0	0	434	3
8.	50	19	194	151	14	0	8	0	0	0	0	96	3
9.	393	333	101	77	35	17	160	150	0	0	0	114	0
10.	130	50	730	580	37	12	51	31	0	0	0	276	11
11.	138	124	523	455	41	12	97	88	0	0	0	121	3
12.	1,091	525	1,601	1,301	164	41	391	333	0	0	0	1,047	20

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	7	0	7	25.9	0.0	31.8	0	0	0.0	0	0
3.	7	0	7	11.0	0.0	11.7	0	0	0.0	0	0
4.	60	0	60	22.9	0.0	80.6	0	0	0.0	0	0
5.	922	865	57	166.3	310.0	20.6	0	0	0.0	0	1
6.	148	81	67	14.7	9.1	57.0	0	0	0.0	5	1
7.	853	282	571	54.9	22.0	212.0	0	0	0.0	390	44
8.	595	371	224	32.4	24.3	72.5	0	0	0.0	73	22
9.	807	587	220	43.9	51.8	31.1	0	0	0.0	85	29
10.	1,166	779	387	61.6	62.1	60.5	0	0	0.0	231	46
11.	815	688	127	40.7	35.3	227.2	0	0	0.0	83	38
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	866	181

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	0	0	0	0	0	0	0	0	0	0	0	0
4. 2009	0	0	0	0	0	0	0	0	0	0	0	0
5. 2010	0	0	0	0	0	0	0	0	0	0	0	0
6. 2011	0	0	0	0	0	0	0	0	0	0	0	0
7. 2012	0	0	0	0	0	0	0	0	0	0	0	0
8. 2013	0	0	0	0	0	0	0	0	0	0	0	0
9. 2014	0	0	0	0	0	0	0	0	0	0	0	0
10. 2015	0	0	0	0	0	0	0	0	0	0	0	0
11. 2016	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

NONE

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

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	51	124	14	7	0	0	8	(67)	XXX
2. 2015	6,704	4,138	2,566	2,690	1,745	181	107	131	0	86	1,150	XXX
3. 2016	7,242	4,715	2,528	1,483	931	65	36	85	0	0	666	XXX
4. Totals	XXX	XXX	XXX	4,224	2,800	261	150	215	0	94	1,749	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	23	0	13	4	4	0	1	0	0	0	0	35	0
2.	69	20	40	23	8	2	2	2	0	0	0	73	1
3.	575	331	171	113	21	9	5	3	0	0	0	316	37
4.	667	351	223	140	33	10	8	5	0	0	0	425	38

	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	31	4
2.	3,122	1,899	1,224	46.6	45.9	47.7	0	0	0.0	66	7
3.	2,405	1,422	982	33.2	30.2	38.9	0	0	0.0	302	14
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	399	25

Schedule P - Part 1J - Auto Physical

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior	36	25	34	14	11	11	11	11	11	11	0	0
2. 2007	1,115	966	1,022	1,007	996	996	999	996	996	996	0	0
3. 2008	XXX	1,534	1,244	1,220	1,318	1,226	1,227	1,227	1,227	1,227	0	0
4. 2009	XXX	XXX	3,236	2,667	2,698	2,725	2,767	2,749	2,764	2,756	(8)	7
5. 2010	XXX	XXX	XXX	11,411	11,048	10,896	11,213	11,343	11,364	11,377	12	33
6. 2011	XXX	XXX	XXX	XXX	34,515	36,478	36,146	36,717	36,143	35,860	(283)	(857)
7. 2012	XXX	XXX	XXX	XXX	XXX	46,827	49,902	51,024	50,528	50,389	(139)	(636)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	22,560	24,311	24,296	23,756	(540)	(555)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,646	27,231	26,110	(1,121)	(537)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,798	36,383	(415)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,001	XXX	XXX
										12. Totals	(2,494)	(2,545)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

NONE

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
										12. Totals	0	0

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	7	6	6	6	6	6	16	7	7	7	0	0
3. 2008	XXX	8	5	5	5	5	5	5	5	5	0	0
4. 2009	XXX	XXX	12	28	27	66	68	86	63	62	0	(23)
5. 2010	XXX	XXX	XXX	57	24	34	53	43	31	31	(1)	(13)
6. 2011	XXX	XXX	XXX	XXX	65	52	(10)	137	72	61	(11)	(76)
7. 2012	XXX	XXX	XXX	XXX	XXX	106	353	443	279	549	270	106
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	672	346	249	205	(44)	(141)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	360	248	216	(32)	(143)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	369	(3)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	XXX	XXX
12. Totals											178	(290)

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	312	441	306	(135)	(6)
2. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	960	1,093	133	.XXX
3. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	897	.XXX	.XXX
4. Totals											(2)	(6)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2015	.XXX	.0	.0	.0	.XXX							
3. 2016	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2015	.XXX	.0	.0	.0	.XXX							
3. 2016	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

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

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2015	.XXX	.0	.0	.0	.XXX							
3. 2016	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

NONE

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

Schedule P - Part 2T

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	.000	.3	.3	.11	.11	.11	.11	.11	.11	.11	.4	.0
2. 2007	.624	.792	.901	.996	.996	.996	.996	.996	.996	.996	.67	.19
3. 2008	XXX	.812	1,077	1,061	1,148	1,226	1,226	1,227	1,227	1,227	.146	.83
4. 2009	XXX	XXX	1,483	2,403	2,417	2,620	2,683	2,745	2,754	2,755	.317	.181
5. 2010	XXX	XXX	XXX	8,478	10,048	10,263	10,643	10,862	11,128	11,155	1,455	.695
6. 2011	XXX	XXX	XXX	XXX	27,967	34,679	35,094	35,632	35,844	35,756	7,896	2,959
7. 2012	XXX	XXX	XXX	XXX	XXX	41,394	47,949	48,235	48,931	49,220	30,020	9,345
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	16,430	20,542	21,893	21,103	6,603	2,788
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,685	23,200	21,159	7,395	3,116
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,926	31,275	10,676	3,559
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,321	7,058	2,228

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	NONE			.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	NONE			.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	NONE			.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	NONE			.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2011	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.6	.6	.6	.6	.6	.6	.7	.7	.7	.1	.1
3. 2008	.XXX	.2	.5	.5	.5	.5	.5	.5	.5	.5	.2	.2
4. 2009	.XXX	.XXX	.0	.1	.1	.2	.6	.15	.62	.62	.1	.3
5. 2010	.XXX	.XXX	.XXX	.0	.0	.1	(2)	.11	.30	.30	.3	.6
6. 2011	.XXX	.XXX	.XXX	.XXX	.1	.3	(29)	.18	.55	.55	.5	.10
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.5	.7	.84	.72	.115	.8	.14
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6	.30	.110	.109	.5	.10
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.69	.93	.103	.6	.5
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.7	.92	.6	.9
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6	.2	.2

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2011	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.338	.271	.XXX	.XXX
2. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.675	1,020	.XXX	.XXX
3. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	581	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.000	.0	.0	.0	.0						
2. 2015	.XXX	.0	.0	.0	.0							
3. 2016	.XXX	0	0	0								

NONE

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2015	.XXX	.0	.0	.XXX	.XXX							
3. 2016	.XXX	0	.XXX	.XXX								

NONE

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

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2015	.XXX	.0	.0	.XXX	.XXX							
3. 2016	.XXX	0	.XXX	.XXX								

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2008	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2009	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2010	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2013	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2014	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2015	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior	.36	.7	.6	.3	.0	.0	.0	.0	.0	.0
2. 2007	209	.39	.35	.11	.0	.0	.3	.0	.0	.0
3. 2008	XXX	357	.93	.27	.17	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.762	.97	.58	.18	.7	.0	.2	.1
5. 2010	XXX	XXX	XXX	1,271	506	202	40	.0	.21	.6
6. 2011	XXX	XXX	XXX	XXX	2,070	893	255	516	203	45
7. 2012	XXX	XXX	XXX	XXX	XXX	3,643	666	1,560	237	48
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,585	1,975	1,292	949
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,502	2,438	2,656
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,308	2,993
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,840

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2007	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2008	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2009	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2010	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2011	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
7. 2012	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	1	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	3	3	2	2	(10)	0	0	0
5. 2010	XXX	XXX	XXX	14	9	6	(24)	0	2	1
6. 2011	XXX	XXX	XXX	XXX	21	16	(13)	54	17	6
7. 2012	XXX	XXX	XXX	XXX	XXX	27	153	185	50	17
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	645	190	61	51
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	91	35
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	170
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	.22	.9
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.25	17
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0	.0	.0						
2. 2015	XXX	.0	.0							
3. 2016	XXX	0								

NONE

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	0	.0	.0						
2. 2015	XXX	.0	.0							
3. 2016	XXX	0								

NONE

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

1. Prior	XXX	0	.0	.0						
2. 2015	XXX	.0	.0							
3. 2016	XXX	0								

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	0	0	0	0
3. 2008	XXX	0	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	0	0	0	0	0	0	0	0
5. 2010	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2011	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	(17)	1	0	0	0	0	0	0	0	0
2. 2007	39	63	64	67	67	67	67	67	67	67
3. 2008	XXX	83	144	145	146	146	146	146	146	146
4. 2009	XXX	XXX	181	303	309	313	315	317	317	317
5. 2010	XXX	XXX	XXX	1,163	1,314	1,354	1,378	1,445	1,454	1,455
6. 2011	XXX	XXX	XXX	XXX	6,450	7,618	7,731	7,875	7,891	7,896
7. 2012	XXX	XXX	XXX	XXX	XXX	14,570	28,499	29,525	29,956	30,020
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,211	6,406	6,568	6,603
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,073	7,285	7,395
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,622	10,676
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,058

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	1	1	1	0	0	0	0	0	0	0
2. 2007	42	4	3	0	0	0	0	0	0	0
3. 2008	XXX	72	7	3	4	0	0	0	0	0
4. 2009	XXX	XXX	161	5	8	6	2	0	1	0
5. 2010	XXX	XXX	XXX	177	22	20	19	11	3	1
6. 2011	XXX	XXX	XXX	XXX	462	56	29	20	10	4
7. 2012	XXX	XXX	XXX	XXX	XXX	13,590	568	376	118	33
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	831	150	97	51
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	973	195	76
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,117	81
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,002

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	46	0	(41)	(1)	0	0	0	0	0	0
2. 2007	99	100	86	86	86	86	86	86	86	86
3. 2008	XXX	201	224	226	228	228	229	229	229	229
4. 2009	XXX	XXX	455	474	487	495	495	497	498	498
5. 2010	XXX	XXX	XXX	1,876	1,962	2,014	2,049	2,146	2,151	2,151
6. 2011	XXX	XXX	XXX	XXX	9,400	10,525	10,650	10,843	10,859	10,859
7. 2012	XXX	XXX	XXX	XXX	XXX	33,994	38,108	39,129	39,394	39,398
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	8,392	9,254	9,431	9,442
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,764	10,562	10,587
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,958	14,316
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,288

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	1	1	1	1	1	1	1	1
3. 2008	XXX	0	2	2	2	2	2	2	2	2
4. 2009	XXX	XXX	0	0	0	0	0	0	1	1
5. 2010	XXX	XXX	XXX	0	0	0	0	2	3	3
6. 2011	XXX	XXX	XXX	XXX	0	0	1	4	5	5
7. 2012	XXX	XXX	XXX	XXX	XXX	1	5	7	7	8
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1	3	5	5
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6	6
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	6
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	0	0	0	0	0	1	0	0	0
3. 2008	XXX	2	0	0	0	0	0	0	0	0
4. 2009	XXX	XXX	2	2	2	2	2	2	0	0
5. 2010	XXX	XXX	XXX	2	2	2	5	2	0	0
6. 2011	XXX	XXX	XXX	XXX	5	6	3	2	0	0
7. 2012	XXX	XXX	XXX	XXX	XXX	8	5	4	4	3
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2	3	5	3
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	11
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2007	0	2	1	1	1	1	2	2	2	2
3. 2008	XXX	3	4	4	4	4	4	4	4	4
4. 2009	XXX	XXX	2	2	2	2	4	4	4	4
5. 2010	XXX	XXX	XXX	4	5	6	9	9	9	9
6. 2011	XXX	XXX	XXX	XXX	7	12	13	15	15	15
7. 2012	XXX	XXX	XXX	XXX	XXX	17	22	25	25	25
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	7	12	16	18
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	11	11
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	26
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

Schedule P - Part 6E - SN1

NONE

Schedule P - Part 6E - SN2

NONE

Schedule P - Part 6H - SN1A

NONE

Schedule P - Part 6H - SN2A

NONE

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

- 1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2007		
1.603	2008		
1.604	2009		
1.605	2010		
1.606	2011		
1.607	2012		
1.608	2013		
1.609	2014		
1.610	2015		
1.611	2016		
1.612	Totals	0	0

- 2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
- 3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [X] No []
- 4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
- 5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity \$

5.2 Surety \$
- 6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
43001	05-0394576	NARRAGANSETT BAY INSURANCE COMPANY					(30,335,245)				(30,335,245)	
14931	05-0197250	PAWTUCKET INSURANCE COMPANY					579,144				579,144	
	26-3867627	NBIC SERVICE COMPANY, INC					29,756,101				29,756,101	
											0	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE NARRAGANSETT BAY INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?

APRIL FILING

29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?NO.....

30. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?NO.....

31. Will the Accident and Health Policy Experience Exhibit be filed by April 1?NO.....

32. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?NO.....

33. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?NO.....

34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?NO.....

AUGUST FILING

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

Explanation:

- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 18.
- 19.
- 22.
- 23.
- 24.
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- 31.
- 32.
- 33.
- 34.

Bar Code:



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

14. 
4 3 0 0 1 2 0 1 6 3 6 0 5 9 0 0 0

15. 
4 3 0 0 1 2 0 1 6 4 5 5 0 0 0 0 0

16. 
4 3 0 0 1 2 0 1 6 4 9 0 0 0 0 0 0

17. 
4 3 0 0 1 2 0 1 6 3 8 5 0 0 0 0 0

18. 
4 3 0 0 1 2 0 1 6 4 0 1 0 0 0 0 0

19. 
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26. 
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27. 
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29. 
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30. 
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31. 
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32. 
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33. 
4 3 0 0 1 2 0 1 6 2 1 7 0 0 0 0 0

34. 
4 3 0 0 1 2 0 1 6 5 5 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. INVESTMENT FEES.....			233,866	233,866
2497. Summary of remaining write-ins for Line 24 from page 11	0	0	233,866	233,866

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Schedule BA – Part 3	E09
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