

**ANNUAL STATEMENT**

OF THE

**Chartis Insurance  
Company – Puerto Rico**  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

IN THE

**COMMONWEALTH OF  
PUERTO RICO**

TO THE

**Insurance Department**

OF THE

**COMMONWEALTH OF  
PUERTO RICO**

**FOR THE YEAR ENDED  
DECEMBER 31, 2010**

**2010**

**PROPERTY AND CASUALTY**

**2010**



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2010
OF THE CONDITION AND AFFAIRS OF THE

Chartis Insurance Company - Puerto Rico (FKA: American Int'l Ins. Co. of Puerto Rico)

NAIC Group Code 0012 (Current) 0012 (Prior) NAIC Company Code 31674 Employer's ID Number 66-0319193

Organized under the Laws of Commonwealth of Puerto Rico, State of Domicile or Port of Entry PR
Country of Domicile United States of America

Incorporated/Organized 10/27/1971 Commenced Business 07/08/1974

Statutory Home Office 250 Muñoz Rivera Avenue, San Juan, PR 00918-1813
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 250 Muñoz Rivera Avenue, San Juan, PR 00918-1813
(Street and Number) (City or Town, State and Zip Code)
787-767-6400 (Area Code) (Telephone Number)

Mail Address P O Box 10181, San Juan, PR 00908-1181
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 250 Muñoz Rivera Avenue, San Juan, PR 00918-1813
(Street and Number) (City or Town, State and Zip Code)
787-767-6400 (Area Code) (Telephone Number)

Internet Website Address www.chartisinsurance.com/puertorico

Statutory Statement Contact Felipe Díaz, 787-771-5511
(Name) (Area Code) (Telephone Number)
felipe.diaz@chartisinsurance.com, 787-767-6703
(E-mail Address) (FAX Number)

OFFICERS

President Francisco Díaz Senior Vice President & CFO Carlos González Rodríguez #
Secretary Brenda Gil Treasurer Fernando Agosto

OTHER

Jacqueline Barros Senior Vice President Agustín Montalvo Senior Vice President Nayda Badillo Vice President
Pablo Monroy Vice President Lourdes Pérez Vice President Enrique Padial Vice President
Gustavo Sarabia Vice President Angel Torres Vice President Ada Michelle Lugo Assistant Secretary
Miguel Díaz # Assistant Treasurer

DIRECTORS OR TRUSTEES

Francisco Díaz Manuel Rodríguez Carlos Gonzalez Rodríguez #
Alejandro Pedroza # Sean Clifford René Pinto-Lugo
Agustín Montalvo

State of Commonwealth of Puerto Rico SS:
County of San Juan

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.

Francisco Díaz
President

Carlos González Rodríguez
Senior Vice President & CFO

Ada Michelle Lugo
Assistant 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 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	161,259,050		161,259,050	149,625,622
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	15,559		15,559	(112,598)
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	2,639	2,639	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....			0	0
5. Cash (\$ .....21,592,397, Schedule E - Part 1), cash equivalents (\$ .....6,101,664, Schedule E - Part 2) and short-term investments (\$ .....0, Schedule DA) .....	27,694,060		27,694,060	47,602,407
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....			0	0
8. Other invested assets (Schedule BA) .....			0	0
9. Receivable for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	188,971,308	2,639	188,968,669	197,115,431
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	1,416,089		1,416,089	1,418,278
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	15,095,450	1,978,736	13,116,714	16,367,263
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....			0	0
15.3 Accrued retrospective premiums .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	5,609,000		5,609,000	14,031,000
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	887,566	887,566	0	0
18.2 Net deferred tax asset .....	4,461,718	4,461,718	0	0
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....	38,916		38,916	48,831
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	91,538	91,538	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	508,939	508,939	0	0
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	1,461,320	1,461,320	0	34
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	218,541,844	9,392,456	209,149,388	228,980,837
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	218,541,844	9,392,456	209,149,388	228,980,837
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaids, Other Accounts Receivable .....	74,884	74,884	0	0
2502. Other Assets .....	0	0	0	0
2503. Guaranty fund assessments invoiced receivable .....	4,482	4,482	0	34
2598. Summary of remaining write-ins for Line 25 from overflow page .....	1,381,954	1,381,954	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,461,320	1,461,320	0	34

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	17,031,889	19,896,695
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	7,121,496	8,048,368
4. Commissions payable, contingent commissions and other similar charges .....	2,459,344	2,885,427
5. Other expenses (excluding taxes, licenses and fees) .....	4,767,336	4,186,514
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	148,281	70,989
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....		0
7.2 Net deferred tax liability .....		0
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....38,922,000 and including warranty reserves of \$ ..... ) .....	19,698,767	21,299,070
10. Advance premium .....	121,321	389,640
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	6,267,000	9,636,000
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	0	0
14. Amounts withheld or retained by company for account of others .....	1,052,320	1,022,384
15. Remittances and items not allocated .....		
16. Provision for reinsurance (Schedule F, Part 7) .....	2,329,108	2,658,829
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	552,269	299,924
20. Derivatives .....		
21. Payable for securities .....		
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	281,250	7,384,217
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	61,830,381	77,778,057
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	61,830,381	77,778,057
29. Aggregate write-ins for special surplus funds .....	48,151,764	39,252,111
30. Common capital stock .....	2,600,000	2,600,000
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	17,512,000	17,512,000
35. Unassigned funds (surplus) .....	79,055,243	91,838,669
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	147,319,007	151,202,780
38. TOTALS (Page 2, Line 28, Col. 3)	209,149,388	228,980,837
<b>DETAILS OF WRITE-INS</b>		
2501. Reserve For Catastrophe Insurance Losses Pursuant To Chapter 25 Of Insurance Code Of Puerto Rico and Rule 72. ....		7,060,918
2502. Reserve for unearned portion of assessments recoverable .....	3,649	18,234
2503. Deferred net commission .....	109,168	259,563
2598. Summary of remaining write-ins for Line 25 from overflow page .....	168,433	45,502
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	281,250	7,384,217
2901. Reserve For Catastrophe Insurance Losses Pursuant To Chapter 25 Of Insurance Code Of Puerto Rico .....	48,151,764	39,252,111
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	48,151,764	39,252,111
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	29,312,839	30,383,849
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	4,365,021	7,678,245
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	3,442,057	4,627,786
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	16,169,591	14,492,918
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	23,976,669	26,798,949
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	5,336,170	3,584,900
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	5,366,464	6,154,205
10. Net realized capital gains or (losses) less capital gains tax of \$ .....1,175 (Exhibit of Capital Gains (Losses) ).....	6,656	(14,530)
11. Net investment gain (loss) (Lines 9 + 10).....	5,373,120	6,139,675
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ ..... ).....		
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....	0	0
15. Total other income (Lines 12 through 14).....	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	10,709,290	9,724,575
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	10,709,290	9,724,575
19. Federal and foreign income taxes incurred.....	3,062,708	939,604
20. Net income (Line 18 minus Line 19)(to Line 22).....	7,646,582	8,784,971
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	151,202,780	142,275,114
22. Net income (from Line 20).....	7,646,582	8,784,971
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....(255,055).....	(255,055)	186,956
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	326,565	(854,137)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	6,007,496	(1,553,585)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	329,720	5,893,921
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(25,000,000)	
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	7,060,918	(3,530,459)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	(3,883,774)	8,927,667
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	147,319,007	151,202,780
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Lines 23 and 29 from 2000 Annual Statement.....		0
1402. Other Income.....		0
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0	0
3701. Lines 23 and 29 from 2000 Annual Statement.....		0
3702. Reserve For Catastrophe Insurance Losses Pursuant To Chapter 25 Of Insurance Code Of Puerto Rico and Rule 72.....	7,060,918	(3,530,459)
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	7,060,918	(3,530,459)

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	30,052,450	27,432,923
2. Net investment income .....	5,758,768	6,651,436
3. Miscellaneous income .....	0	0
4. Total (Lines 1 through 3) .....	35,811,218	34,084,359
5. Benefit and loss related payments .....	(899,844)	10,214,132
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	20,370,471	19,936,047
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	173,809	7,957,809
10. Total (Lines 5 through 9) .....	19,644,436	38,107,988
11. Net cash from operations (Line 4 minus Line 10) .....	16,166,782	(4,023,629)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	41,079,177	27,451,875
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	(209,601)
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	41,079,177	27,242,274
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	53,094,889	24,882,736
13.2 Stocks .....	383,212	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	53,478,101	24,882,736
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(12,398,924)	2,359,538
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	25,000,000	0
16.6 Other cash provided (applied) .....	1,323,795	(358,891)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(23,676,205)	(358,891)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(19,908,347)	(2,022,982)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	47,602,407	49,625,389
19.2 End of period (Line 18 plus Line 19.1) .....	27,694,060	47,602,407

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business		1	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	1,179,774	940,399	913,506	1,206,667
2.	Allied lines .....	1,143,493	4,014,466	4,153,845	1,004,114
3.	Farmowners multiple peril .....	0	0	0	0
4.	Homeowners multiple peril .....	857,274	511,916	480,673	888,517
5.	Commercial multiple peril .....	4,747,597	2,482,545	2,533,553	4,696,589
6.	Mortgage guaranty .....	0	0	0	0
8.	Ocean marine .....	4,433	10,834	10,210	5,057
9.	Inland marine .....	329,723	223,182	365,615	187,290
10.	Financial guaranty .....	0	0	0	0
11.1	Medical professional liability - occurrence .....	0	0	0	0
11.2	Medical professional liability - claims-made .....	0	0	0	0
12.	Earthquake .....	6,221,942	3,760,846	3,875,843	6,106,945
13.	Group accident and health .....	1,695,069	658,875	664,424	1,689,520
14.	Credit accident and health (group and individual) .....	0	0	0	0
15.	Other accident and health .....	1,640,255	30,115	27,107	1,643,263
16.	Workers' compensation .....	41,344	32,864	25,545	48,663
17.1	Other liability - occurrence .....	1,801,094	1,608,983	1,389,982	2,020,095
17.2	Other liability - claims-made .....	2,671,192	2,286,533	1,607,635	3,350,090
17.3	Excess workers' compensation .....	0	0	0	0
18.1	Products liability - occurrence .....	136,729	35,242	48,086	123,885
18.2	Products liability - claims-made .....	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	368,688	268,549	189,406	447,831
19.3, 19.4	Commercial auto liability .....	1,923,928	1,254,754	1,100,734	2,077,948
21.	Auto physical damage .....	2,551,896	2,807,182	2,079,312	3,279,766
22.	Aircraft (all perils) .....	0	0	0	0
23.	Fidelity .....	305,710	328,823	194,520	440,013
24.	Surety .....	5,122	1,110	896	5,336
26.	Burglary and theft .....	368	540	387	521
27.	Boiler and machinery .....	86,905	41,312	37,488	90,729
28.	Credit .....	0	0	0	0
29.	International .....	0	0	0	0
30.	Warranty .....	0	0	0	0
31.	Reinsurance - nonproportional assumed property .....	0	0	0	0
32.	Reinsurance - nonproportional assumed liability .....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines .....	0	0	0	0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0
35.	<b>TOTALS</b>	<b>27,712,536</b>	<b>21,299,070</b>	<b>19,698,767</b>	<b>29,312,839</b>
<b>DETAILS OF WRITE-INS</b>					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	913,506				913,506
2.	Allied lines .....	4,153,845				4,153,845
3.	Farmowners multiple peril .....	0				0
4.	Homeowners multiple peril .....	480,673				480,673
5.	Commercial multiple peril .....	2,533,553				2,533,553
6.	Mortgage guaranty .....	0				0
8.	Ocean marine .....	10,210				10,210
9.	Inland marine .....	365,615				365,615
10.	Financial guaranty .....	0				0
11.1	Medical professional liability - occurrence .....	0				0
11.2	Medical professional liability - claims-made .....	0				0
12.	Earthquake .....	3,875,843				3,875,843
13.	Group accident and health .....	664,424				664,424
14.	Credit accident and health (group and individual) .....	0				0
15.	Other accident and health .....	27,107				27,107
16.	Workers' compensation .....	25,545				25,545
17.1	Other liability - occurrence .....	1,389,982				1,389,982
17.2	Other liability - claims-made .....	1,607,635				1,607,635
17.3	Excess workers' compensation .....	0				0
18.1	Products liability - occurrence .....	48,086				48,086
18.2	Products liability - claims-made .....	0				0
19.1, 19.2	Private passenger auto liability .....	189,406				189,406
19.3, 19.4	Commercial auto liability .....	1,100,734				1,100,734
21.	Auto physical damage .....	2,079,312				2,079,312
22.	Aircraft (all perils) .....	0				0
23.	Fidelity .....	194,520				194,520
24.	Surety .....	896				896
26.	Burglary and theft .....	387				387
27.	Boiler and machinery .....	37,488				37,488
28.	Credit .....	0				0
29.	International .....	0				0
30.	Warranty .....	0				0
31.	Reinsurance - nonproportional assumed property .....	0				0
32.	Reinsurance - nonproportional assumed liability .....	0				0
33.	Reinsurance - nonproportional assumed financial lines .....	0				0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	<b>TOTALS</b>	<b>19,698,767</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19,698,767</b>
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	Balance (Sum of Line 35 through 37)					19,698,767
<b>DETAILS OF WRITE-INS</b>						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case .....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	10,556,764			4,922,004	4,454,986	1,179,774
2. Allied lines .....	33,303,171			24,223,677	7,936,001	1,143,493
3. Farmowners multiple peril .....						0
4. Homeowners multiple peril .....	857,464			190		857,274
5. Commercial multiple peril .....	8,456,335			2,684,081	1,024,657	4,747,597
6. Mortgage guaranty .....						0
8. Ocean marine .....	1,226,720			1,222,287		4,433
9. Inland marine .....	5,982,472			5,096,103	556,646	329,723
10. Financial guaranty .....						0
11.1 Medical professional liability - occurrence .....						0
11.2 Medical professional liability - claims-made .....	1			1		0
12. Earthquake .....	15,769,978			3,993,188	5,554,848	6,221,942
13. Group accident and health .....	3,166,887			449,411	1,022,407	1,695,069
14. Credit accident and health (group and individual) .....						0
15. Other accident and health .....	1,652,258			12,003		1,640,255
16. Workers' compensation .....	350,917			309,573		41,344
17.1 Other liability - occurrence .....	11,393,889			8,950,726	642,069	1,801,094
17.2 Other liability - claims-made .....	16,363,045			13,691,853		2,671,192
17.3 Excess workers' compensation .....						0
18.1 Products liability - occurrence .....	1,094,746			956,345	1,672	136,729
18.2 Products liability - claims-made .....						0
19.1, 19.2 Private passenger auto liability .....	391,985			23,297		368,688
19.3, 19.4 Commercial auto liability .....	3,445,179			1,100,934	420,317	1,923,928
21. Auto physical damage .....	3,150,985			517,534	81,555	2,551,896
22. Aircraft (all perils) .....						0
23. Fidelity .....	962,599			653,539	3,350	305,710
24. Surety .....	14,295			9,173		5,122
26. Burglary and theft .....	20,368			20,000		368
27. Boiler and machinery .....	1,193,747			829,594	277,248	86,905
28. Credit .....						0
29. International .....						0
30. Warranty .....						0
31. Reinsurance - nonproportional assumed property .....	XXX					0
32. Reinsurance - nonproportional assumed liability .....	XXX					0
33. Reinsurance - nonproportional assumed financial lines .....	XXX					0
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	119,353,805	0	0	69,665,513	21,975,756	27,712,536
<b>DETAILS OF WRITE-INS</b>						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	3,849,173		3,264,304	584,869	191,569	246,422	530,016	43.9
2. Allied lines	4,297,443		3,983,644	313,799	156,957	344,563	126,193	12.6
3. Farmowners multiple peril	0		0	0	0	0	0	0.0
4. Homeowners multiple peril	134,572		0	134,572	73,501	90,412	117,661	13.2
5. Commercial multiple peril	1,793,987		771,433	1,022,554	2,146,462	2,418,203	750,813	16.0
6. Mortgage guaranty	0		0	0	0	0	0	0.0
8. Ocean marine	13,054		10,424	2,630	12,542	23,094	(7,922)	(156.7)
9. Inland marine	20,819,798		20,772,595	47,203	366,733	809,896	(395,960)	(211.4)
10. Financial guaranty	0		0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0		0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	1,315,437		1,303,882	11,555	31,301	83,692	(40,836)	0.0
12. Earthquake	11,719		0	11,719	1,510	0	13,229	0.2
13. Group accident and health	456,606		30,502	426,104	240,366	201,148	465,322	27.5
14. Credit accident and health (group and individual)	0		0	0	0	0	0	0.0
15. Other accident and health	250,493		0	250,493	93,914	23,625	320,782	19.5
16. Workers' compensation	0		0	0	43,000	50,000	(7,000)	(14.4)
17.1 Other liability - occurrence	12,284,593		10,591,817	1,692,776	5,673,203	7,370,166	(4,187)	(0.2)
17.2 Other liability - claims-made	4,121,645		3,866,211	255,434	3,818,234	3,783,149	290,519	8.7
17.3 Excess workers' compensation	0		0	0	0	0	0	0.0
18.1 Products liability - occurrence	180,552		76,091	104,461	57,630	150,354	11,737	9.5
18.2 Products liability - claims-made	0		0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	256,023		4,413	251,610	784,919	372,146	664,383	148.4
19.3, 19.4 Commercial auto liability	1,452,242		391,843	1,060,399	2,170,708	2,822,089	409,018	19.7
21. Auto physical damage	1,038,614		23,748	1,014,866	170,664	420,044	765,486	23.3
22. Aircraft (all perils)	0		0	0	0	0	0	0.0
23. Fidelity	101,196		26,627	74,569	28,281	72,125	30,725	7.0
24. Surety	(839,034)		(808,488)	(30,546)	963,789	621,025	312,218	5,851.2
26. Burglary and theft	760		0	760	1	0	761	146.1
27. Boiler and machinery	0		0	0	6,605	(5,458)	12,063	13.3
28. Credit	0		0	0	0	0	0	0.0
29. International	0		0	0	0	0	0	0.0
30. Warranty	0		0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	51,538,873	0	44,309,046	7,229,827	17,031,889	19,896,695	4,365,021	14.9
<b>DETAILS OF WRITE-INS</b>								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	2,848,964		2,675,183	173,781	1,294	(16,494)	191,569	99,540	
2. Allied lines	2,071,137		1,957,974	113,163	181,811	138,017	156,957	245,590	
3. Farmowners multiple peril	0		0	0			0		
4. Homeowners multiple peril	32,501		0	32,501	41,000		73,501	32,000	
5. Commercial multiple peril	2,149,860		845,469	1,304,391	881,000	38,929	2,146,462	1,276,666	
6. Mortgage guaranty	0		0	0			0		
8. Ocean marine	5		5	0	70,203	57,661	12,542	(28,074)	
9. Inland marine	2,133,119		2,104,990	28,129	4,366,589	4,027,985	366,733	30,367	
10. Financial guaranty	0		0	0			0		
11.1 Medical professional liability - occurrence	0		0	0			0		
11.2 Medical professional liability - claims-made	847,202		815,901	31,301	18,000	18,000	31,301	14,000	
12. Earthquake	1,510		0	1,510			1,510	4,477	
13. Group accident and health	66,359		16,715	49,644	211,983	21,261	(a) 240,366	67,672	
14. Credit accident and health (group and individual)	0		0	0			0		
15. Other accident and health	67,647		0	67,647	26,267		(a) 93,914	8,328	
16. Workers' compensation	0		0	0	275,000	232,000	43,000	3,000	
17.1 Other liability - occurrence	20,709,922		18,302,644	2,407,278	24,723,460	21,457,535	5,673,203	3,059,870	
17.2 Other liability - claims-made	55,882,652		55,114,418	768,234	19,765,668	16,715,668	3,818,234	1,128,000	
17.3 Excess workers' compensation	0		0	0			0		
18.1 Products liability - occurrence	55,937		30,307	25,630	261,000	229,000	57,630	15,000	
18.2 Products liability - claims-made	0		0	0			0		
19.1, 19.2 Private passenger auto liability	150,301		0	150,301	642,276	7,658	784,919	274,070	
19.3, 19.4 Commercial auto liability	1,528,428		467,720	1,060,708	1,747,000	637,000	2,170,708	762,000	
21. Auto physical damage	234,487		84,823	149,664	39,000	18,000	170,664	26,000	
22. Aircraft (all perils)	0		0	0			0		
23. Fidelity	44,287		26,121	18,166	22,493	12,378	28,281	476	
24. Surety	27,738,644		26,938,740	799,904	455,507	291,622	963,789	69,524	
26. Burglary and theft	6,631		6,630	1			1	(815)	
27. Boiler and machinery	18,305		0	18,305	107,310	119,010	6,605	33,805	
28. Credit	0		0	0			0		
29. International	0		0	0			0		
30. Warranty	0		0	0			0		
31. Reinsurance - nonproportional assumed property	XXX		0	0	XXX		0		
32. Reinsurance - nonproportional assumed liability	XXX		0	0	XXX		0		
33. Reinsurance - nonproportional assumed financial lines	XXX		0	0	XXX		0		
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	
35. TOTALS	116,587,898	0	109,387,640	7,200,258	53,836,861	0	44,005,230	17,031,889	
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	2,058,662			2,058,662
1.2 Reinsurance assumed .....	(707)			(707)
1.3 Reinsurance ceded .....	(1,384,102)			(1,384,102)
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	3,442,057	0	0	3,442,057
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		15,768,646		15,768,646
2.2 Reinsurance assumed, excluding contingent .....				0
2.3 Reinsurance ceded, excluding contingent .....		13,896,019		13,896,019
2.4 Contingent - direct .....		1,621,045		1,621,045
2.5 Contingent - reinsurance assumed .....				0
2.6 Contingent - reinsurance ceded .....				0
2.7 Policy and membership fees .....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	3,493,672	0	3,493,672
3. Allowances to managers and agents .....				0
4. Advertising .....		922,172	10,445	932,617
5. Boards, bureaus and associations .....		291,161	3,298	294,459
6. Surveys and underwriting reports .....		27,247	309	27,556
7. Audit of assureds' records .....				0
8. Salary and related items:				
8.1 Salaries .....		8,243,493	93,373	8,336,866
8.2 Payroll taxes .....		735,575	8,332	743,907
9. Employee relations and welfare .....		1,696,785	19,219	1,716,004
10. Insurance .....		99,115	1,123	100,238
11. Directors' fees .....				0
12. Travel and travel items .....		288,821	3,271	292,092
13. Rent and rent items .....		1,587,917	17,986	1,605,903
14. Equipment .....		65,090	737	65,827
15. Cost or depreciation of EDP equipment and software .....		469,490	5,317	474,807
16. Printing and stationery .....		158,306	1,793	160,099
17. Postage, telephone and telegraph, exchange and express .....		238,453	2,701	241,154
18. Legal and auditing .....		468,921	5,311	474,232
19. Totals (Lines 3 to 18) .....	0	15,292,546	173,215	15,465,761
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....		6,701	76	6,777
20.2 Insurance department licenses and fees .....		130,737	1,481	132,218
20.3 Gross guaranty association assessments .....		(414,044)	(4,690)	(418,734)
20.4 All other (excluding federal and foreign income and real estate) .....		60,421	684	61,105
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	(216,185)	(2,449)	(218,634)
21. Real estate expenses .....		0	0	0
22. Real estate taxes .....		0	0	0
23. Reimbursements by uninsured plans .....				0
24. Aggregate write-ins for miscellaneous expenses .....	0	(2,400,442)	108,350	(2,292,092)
25. Total expenses incurred .....	3,442,057	16,169,591	279,116 (a)	19,890,764
26. Less unpaid expenses - current year .....	7,121,496			7,121,496
27. Add unpaid expenses - prior year .....	8,048,368	7,059,577	0	15,107,945
28. Amounts receivable relating to uninsured plans, prior year .....		0	0	0
29. Amounts receivable relating to uninsured plans, current year .....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	4,368,929	23,229,168	279,116	27,877,213
<b>DETAILS OF WRITE-INS</b>				
2401. EDP Expenses .....		780	9	789
2402. Service Fees .....		(2,151,709)	(24,372)	(2,176,081)
2403. Others Expenses .....		(249,513)	132,713	(116,800)
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	0	(2,400,442)	108,350	(2,292,092)

(a) Includes management fees of \$ 4,292,427 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 5,843,374	5,453,259
1.1 Bonds exempt from U.S. tax	(a) 21,313	21,313
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 171,008	171,008
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	6,035,695	5,645,580
11. Investment expenses		(g) 281,565
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) (2,449)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		279,116
17. Net investment income (Line 10 minus Line 16)		5,366,464
<b>DETAILS OF WRITE-INS</b>		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 151,896 accrual of discount less \$ 542,011 amortization of premium and less \$ 212,919 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ 230,411 amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	7,831	0	7,831	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	0	0	0	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	(255,055)	0
3. Mortgage loans		0	0	0	0
4. Real estate		0	0		0
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets		0	0	0	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	7,831	0	7,831	(255,055)	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			0
2.2 Common stocks .....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			0
3.2 Other than first liens .....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0		0
4.2 Properties held for the production of income .....	2,639		(2,639)
4.3 Properties held for sale .....		5,805	5,805
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			0
6. Contract loans .....			0
7. Derivatives .....			0
8. Other invested assets (Schedule BA) .....			0
9. Receivables for securities .....			0
10. Securities lending reinvested collateral assets .....			0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	2,639	5,805	3,166
13. Title plants (for Title insurers only) .....			0
14. Investment income due and accrued .....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,978,736	4,705,420	2,726,684
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			0
15.3 Accrued retrospective premiums .....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			0
16.2 Funds held by or deposited with reinsured companies .....			0
16.3 Other amounts receivable under reinsurance contracts .....			0
17. Amounts receivable relating to uninsured plans .....			0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	887,566	3,777,652	2,890,086
18.2 Net deferred tax asset .....	4,461,718	4,135,141	(326,577)
19. Guaranty funds receivable or on deposit .....			0
20. Electronic data processing equipment and software .....			0
21. Furniture and equipment, including health care delivery assets .....	91,538	112,889	21,351
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0
23. Receivables from parent, subsidiaries and affiliates .....	508,939	370,489	(138,450)
24. Health care and other amounts receivable .....			0
25. Aggregate write-ins for other than invested assets .....	1,461,320	2,292,556	831,236
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	9,392,456	15,399,952	6,007,496
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0
28. Total (Lines 26 and 27)	9,392,456	15,399,952	6,007,496
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepays, Other Accounts Receivable .....	74,884	224,174	149,290
2502. Transfer/Suspense Accounts .....		474,225	474,225
2503. Guaranty fund assessments invoiced receivable .....	4,482	4,532	50
2598. Summary of remaining write-ins for Line 25 from overflow page .....	1,381,954	1,589,625	207,671
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,461,320	2,292,556	831,236

## NOTES TO FINANCIAL STATEMENTS

### Note 1. Summary of Significant Accounting Policies

#### A. Accounting Practices

The accompanying financial statements of Chartis Insurance Company – Puerto Rico (formerly known as American International Insurance Company of Puerto Rico) have been prepared on the basis of accounting practices prescribed or permitted by the Insurance Department of the Commonwealth of Puerto Rico.

Insurance companies domiciled in the Commonwealth of Puerto Rico are required to prepare their statutory financial statements in accordance with the National Association Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual subject to any deviations prescribed or permitted by the Commonwealth of Puerto Rico Insurance Department.

Difference between Puerto Rico prescribed or permitted practices and NAIC Statutory accounting practices (NAIC SAP) which affect the Company are the deferred income tax arising from temporary difference resulting from additions to the Catastrophe Loss Reserve which are deductible for tax purpose and a Minimum Catastrophe retention statutory reserve that is presented as liability. The effect of these items was to reduce the policyholders' surplus on the Puerto Rico basis reported in these financial statements below that which would have been reported on the NAIC SAP basis. A reconciliation of the Company's net income and policyholders' surplus between the amount presented in the accompanying financial statements Commonwealth of Puerto Rico basis and NAIC SAP follow:

<u>Description</u>	<u>December 31, 2010</u>
Net income, Commonwealth of Puerto Rico basis	\$ 7,646,582
Effect of Puerto Rico prescribed practice to recognize as liability part of catastrophe reserve trust fund	-0-
Effect of Puerto Rico prescribed practice to not recognize deferred tax liability for catastrophe reserve trust fund contributions	(258,159)
Net income, NAIC SAP basis	<u>\$ 7,388,423</u>
Policyholders' surplus, Commonwealth of Puerto Rico basis	\$ 147,319,007
Effect of Puerto Rico prescribed practice to recognize as liability part of catastrophic reserve trust fund	-0-
Effect of Puerto Rico prescribed practice to not recognize deferred tax liability for catastrophe reserve trust fund contributions	(9,566,468)
Policyholders' surplus, NAIC SAP basis	<u><u>\$ 137,752,539</u></u>

#### B. Use of Estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the amounts reported in these financial statements and notes. Actual results could differ from these estimates.

#### C. Accounting Policies

Direct, assumed and ceded premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct, assumed and ceded business, except for auto single interest premiums which are computed on the basis of the unexpired risk. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

Net investment income earned consists primarily of interest and dividends. Interest is recognized on an accrual basis and dividends are recognized on an ex-dividend basis. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Realized capital losses include write-downs for impairments considered to be other than temporary.

Real estate investments are classified in the balance sheet as properties held for the production of income. Properties held for the production of income are carried at the lower of depreciated cost or fair value less estimated cost to sell. This value would also be net of any encumbrance. The fair values of properties held for sale are based upon quoted market prices, if available. If quoted market prices are unavailable, fair values are based upon market appraisals. Fair values for these properties will be immediately determined whenever circumstances indicate that the carrying amounts may not be recoverable.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at amortized value using the interest method.

## NOTES TO FINANCIAL STATEMENTS

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### **Note 1. Summary of Significant Accounting Policies (Cont.)**

2. Investment grade bonds not backed by other loans are stated at amortized value using the interest method. Non-investment grade bonds with NAIC designations of 3 through 6 are stated at the lower of amortized value or fair value.
3. As of December 31, 2010 and 2009, the Company had no investments in common stocks, other than that in stocks of subsidiary and affiliates.
4. Investment grade perpetual preferred stocks are stated at fair value. Non-investment grade preferred stocks are stated at the lower amortized value or fair value.
5. As of December 31, 2010 and 2009, the Company had no mortgage loans on real estate.
6. Investment grade loan-backed securities are stated at amortized value. The retrospective adjustment method is used to value all loan-backed securities. Non-investment grade loan-backed securities are stated at lower of amortized value or fair value.
7. The Company's ownership in a 100% wholly owned subsidiary is stated at GAAP equity value adjusted to a statutory basis of accounting.
8. As of December 31, 2010 and 2009, the Company had no investments in joint ventures or in partnerships.
9. As of December 31, 2010 and 2009, the Company had no derivatives.
10. The Company does not anticipate investment income when evaluating the need for premium deficiency reserves.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts are adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
12. The Company has a written capitalization policy for prepaid expenses and purchase of items such as electronic data processing equipment, software, furniture vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
13. The Company does not write major medical insurance with prescription drug coverage.
14. Effective on June 1, 1998, the Commissioner of Insurance of the Commonwealth of Puerto Rico issued a statutory accounting policy regarding the method to account for premiums written on auto personal lines. The accounting policy requires that premiums related to the first 365 days to be accounted as premiums written subject to earned premiums computation. The premium related to the period over 365 days is accounted as premiums paid in advance. The premiums paid in advance as of December 31, 2010 and 2009 amounted to \$45,513 and \$389,640, respectively. The commissions related to first 365 days of the period of the policy are accounted as commission expense. Commissions related to the period over 365 days is paid and recorded as commission expense on the policy renewal date.
15. Salvage and subrogation recoveries are not recorded until cash is received.

### **Note 2. Accounting Changes and Corrections of Errors**

- A. Accounting Changes Other than Codification and Correction of Errors

Not applicable

### **Note 3. Business Combinations and Goodwill**

- A. Statutory Purchase Method

Not applicable

- B. Statutory Merger

Not applicable

- C. Impairment Loss

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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### **Note 4. Discontinued Operations**

A. Not applicable

### **Note 5. Investments**

A. Mortgage Loans

Not applicable

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

Not applicable

E. Repurchase Agreements

Not applicable

F. Write-down for Impairments of Real Estate and Retail Land Sales

None

G. Low Income Housing Tax Credits

Not applicable

### **Note 6. Joint Ventures, Partnerships and Limited Liability Companies**

A. Detail for Those Greater than 10% of Admitted Assets

Not applicable

B. Write Downs for Impairments of Joints Ventures, Partnerships and LLCs

Not applicable

### **Note 7. Investment Income**

A. Accrued Investment Income

The Company does not admit investment income due and accrued if amounts are over 90 days past due.

B. Amounts Non Admitted

The total amount of due and accrued investment income excluded was \$0 for 2009 and 2008.

### **Note 8. Derivative Instruments**

None

## NOTES TO FINANCIAL STATEMENTS

### Note 9. Income Taxes

#### A. Components of net deferred tax assets

	<u>December 31,</u> <u>2010</u>	<u>December 31,</u> <u>2009</u>
1. Total gross deferred tax assets	\$4,461,718	\$4,135,141
2. Total gross deferred tax liabilities	<u>0</u>	<u>0</u>
3. Net deferred tax assets	4,461,718	4,135,141
4. Non-admitted deferred assets	<u>4,461,718</u>	<u>4,135,141</u>
5. Net admitted deferred tax assets	<u>\$ 0</u>	<u>\$ 0</u>
6. Increase (decrease) in non-admitted deferred tax assets	<u>\$ 326,577</u>	<u>\$ (854,137)</u>

#### B. Unrecognized deferred tax liabilities

Not applicable.

#### C. Current tax and change in deferred tax

The provisions for income taxes incurred on earnings for the years ended December 31 are:

	<u>2010</u>	<u>2009</u>
Puerto Rico income taxes	\$ 3,063,883	\$ 939,604
Realized capital gains tax	<u>-0-</u>	<u>-0-</u>
Puerto Rico total income taxes incurred	<u>\$ 3,063,883</u>	<u>\$ 939,604</u>

The tax effect of temporary differences that give rise to significant portions of the deferred tax assets are as follows:

	<u>December 31,</u> <u>2010</u>	<u>December 31,</u> <u>2009</u>
Deferred tax assets:		
Post-retirement benefits	\$ 1,494,740	\$ 1,061,699
Non-Admitted Assets	1,575,808	2,917,728
Reserve for Condominium Litigation	-	-
Bad debt reserve	1,348,192	93,367
Other than temporary loss on Preferred Stock	-	-
Extraordinary tax credit	-	37,585
Other deferred tax assets	<u>42,978</u>	<u>24,762</u>
Total deferred tax assets	4,461,718	4,135,141
Non admitted deferred tax asset	<u>4,461,718</u>	<u>4,135,141</u>
Net admitted deferred tax assets	<u>\$ 0</u>	<u>\$ 0</u>

The changes in net deferred income taxes are composed of the following:

	<u>December 31,</u> <u>2010</u>	<u>December 31,</u> <u>2009</u>	<u>Change</u>
Total gross deferred tax assets	\$4,461,718	\$4,135,141	\$326,577
Total gross deferred tax liabilities	<u>0</u>	<u>0</u>	<u>0</u>
Net deferred tax asset	<u>\$4,461,718</u>	<u>\$4,135,141</u>	<u>\$326,577</u>

#### D. Reconciliation of Puerto Rico income taxes to actual effective rate

##### Puerto Rico income taxes

Property and casualty companies incorporated in the Commonwealth of Puerto Rico are taxed based on net income as computed on the basis of the Company's statutory accounting practices. Such income is adjusted for various temporary and permanent differences, mainly exempt interest income and certain amounts allocated to the write in surplus. The Company is also subject to an alternative minimum tax which is calculated based on a formula established by existing laws.

## NOTES TO FINANCIAL STATEMENTS

### Note 9. Income Taxes (Cont.)

#### United States Virgin Islands income taxes

The Company is also engaged in business in the United States Virgin Island (USVI). Any income tax paid in this jurisdiction is taken as a foreign tax credit for Puerto Rico income tax purpose since, as a domestic corporation, the Company is required to report all its worldwide income in Puerto Rico.

	2010	Effective Tax Rate	2009	Effective Tax Rate
Provision Computed at statutory rate	\$ 4,078,472	38.1%	\$ 3,987,076	41.0%
(Reduction) increase in income taxes:				
Contribution to Catastrophic Fund	(215,390)	-2.0%	(269,944)	-2.7%
Exempt investment income	(2,026,292)	-18.9%	(2,419,375)	-24.9%
Change in non-admitted assets	1,310,385	12.2%	985,962	10.1%
85% JUA Dividend Deduction	(103,744)	-1.0%	(125,669)	-1.3%
Other	(306,125)	-2.9%	(364,309)	-3.8%
<b>Total</b>	<b>\$ 2,737,306</b>	<b>25.6%</b>	<b>\$ 1,793,741</b>	<b>18.4%</b>
Federal and foreign income taxes incurred	\$ 3,062,708	28.6%	\$ 939,604	9.6%
Realized capital gain	1,175	0.0%	-	0.0%
Change in net deferred income taxes	(326,577)	-3.0%	854,137	8.8%
<b>Total statutory income tax</b>	<b>\$ 2,737,306</b>	<b>25.6%</b>	<b>\$ 1,793,741</b>	<b>18.4%</b>

#### E. Operating loss and tax credit carry-forwards

- No regular USVI tax was paid for 2010 and 2009 because the Company has a net operating loss available to offset taxable income. A branch profit tax in the amount of \$32,532 was paid with respect to 2009; no branch profit tax has been assessed for 2010. At December 31, 2010, the Company's net operating losses available to offset USVI future taxable income, if any, amount to:

- The following is the income tax expense for 2010 and 2009 that is available for recoupment in the event of future net losses:

Not applicable

#### F. Consolidated Federal Income Tax Return

Not applicable

### Note 10. Information Concerning Parent, Subsidiaries and Affiliates

#### A. Nature of Relationships

American International Group, Inc. ultimately owns the Company. The Company assumes reinsurance from and cedes reinsurance to affiliated companies.

#### B. Detail of Transactions Greater than 1/2 % of Admitted Assets

The following table summarizes the transactions occurring during the year ended December 31, 2010 by the Company with affiliates (excluding reinsurance transactions, any non-insurance transaction which involve less than 1/2 of 1% of the total admitted assets of the Company, and cost allocation transactions):

Date of Transaction	Explanation of Transaction	Name of Insurer	Name of Affiliate	Statement Value of Assets Transferred	Description
2010	UNACO Fees	AIICO	UNACO	\$4,292,427	Claims adjustment Fees

## NOTES TO FINANCIAL STATEMENTS

### **Note 10. Information Concerning Parent, Subsidiaries and Affiliates (Cont.)**

#### C. Changes in Terms of Intercompany Arrangements

The Company did not change its methods of establishing terms regarding any affiliate transaction during the year ended December 31, 2010.

#### D. Amount Due to or from Related Parties

At December 31, 2010, the Company had the following balances receivables from affiliates (payables to affiliates), excluding reinsurance transactions:

<b>AMERICAN INTERNATIONAL UNDERWRITERS (CARIBBEAN), INC.</b>	\$ (352,919)
<b>UNDERWRITERS ADJUSTMENT COMPANY, INC.</b>	274,219
<b>GENERAL AMERICAN LIFE</b>	3,264
<b>NEW HAMPSHIRE SERVICE</b>	3,166
<b>CHARTIS INSURANCE AGENCY – PUERTO RICO</b>	188,505
<b>A.I.U. NORTH AMERICA DIVISION</b>	(36,177)
<b>CHARTIS I.I. – PUERTO RICO</b>	39,785
<b>AIUOA PARENT CO</b>	<u>(163,173)</u>
<b>NET TOTAL RECEIVABLE</b>	<b><u>\$ (43,330)</u></b>

#### E. Guarantees or Contingencies for Related Parties

Not applicable

#### F. Management, Service Contracts, Cost Sharing Arrangements

In the ordinary course of business the Company utilizes the services of affiliated companies for claims management and lease of space for the Company's operation. Also, the Company provides data processing services and other miscellaneous services to affiliated companies.

#### G. Nature of Relationships that Could Affect Operations

American International Group, Inc. (AIG) ultimately owns the company.

#### H. Amount Deducted for Investment in Upstream Company

Not applicable.

#### I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

Not applicable

#### J. Write down for Impairments of Investments in Affiliates

Not applicable

#### K. Foreign Subsidiary valued Using CARVM

Not applicable

#### L. Downstream Holding Company Valued Using Look-Through Method

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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### **Note 11. Debt**

A. Debt including capital notes

Not applicable

### **Note 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Post-Retirement Benefit Plans**

A. Defined Benefit Plans

The Parent sponsors a non-contributory defined benefit plan covering substantially all employees of the Company. See Note 12D.

B. Defined Contribution Plans

Not applicable

C. Multiemployer Plans

#### **1. Post Retirement Benefits Other than Pensions:**

The Company provides health and life insurance benefits for retired employees and certain dependents when the employee become eligible for these benefits by satisfying plan provisions which include certain age and / or service requirements. The Company does not pre-fund these plans.

Generally no contributions are required from retirees and the medical plan contains other cost sharing features such as deductibles, coinsurance and Medicare coordination.

The maximum life insurance benefit is \$10,000.

The costs of post retirement benefits are recognized on an accrual basis in accordance with guidelines prescribed by the NAIC. Such guidelines require the recognition of a post retirement benefit obligation for current retirees and fully eligible or vested employees.

**NOTES TO FINANCIAL STATEMENTS**

**Note 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Post-Retirement Benefit Plans (Cont.)**

The following tables set forth the change in post retirement benefit obligation, change in plan assets, components of net periodic benefit costs and weighted average assumptions associated with post retirement benefits (amount in thousands):

	<u>2010</u>	<u>2009</u>
Change in accumulated benefit obligation during the year		
Vested postretirement obligation at beginning of year	\$ 3,100	\$ 2,789
Eligibility cost	214	221
Interest cost	168	170
Actuarial (gain) loss	409	(2)
Gain due to plan change	(293)	0
Benefits paid	(69)	(78)
Vested postretirement obligation at end of year	<u>\$ 3,529</u>	<u>\$ 3,100</u>
Change in plan assets		
Fair value of plan assets at beginning of year	\$ -	\$ -
Employer contributions	68	78
Benefits paid	(68)	(78)
Fair value of plan assets at end of year	<u>\$ -</u>	<u>\$ -</u>
Reconciliation of the Funded Status		
Vested benefit obligation at end of year	\$ (3,529)	\$ (3,100)
Unamortized transition obligation		
Unrecognized prior service cost	(1,520)	(1,322)
Unrecognized loss	2,023	1,700
Funded status	<u>\$ (3,026)</u>	<u>\$ (2,722)</u>
Components of net periodic benefit cost		
Eligibility cost	\$ 214	\$ 221
Interest cost	168	170
Amortization of prior service cost	(95)	(79)
Net amortization of transition obligation	-	-
Net amortization of unrecognized loss from prior years	85	92
Net periodic benefit cost	<u>\$ 372</u>	<u>\$ 404</u>
	<u>2010</u>	<u>2009</u>
Weighted-average assumptions as of December 31,		
Discount rate	6.00%	6.00%
Rate of compensation increase	4.00%	4.25%
Expected return on plan assets	n/a	n/a
Reconciliation of accrued benefit cost		
Accrued benefit cost at beginning of year	\$ (2,722)	\$ (2,396)
Actual contribution	68	78
Net periodic benefit cost	(372)	(404)
Accrued benefit cost at the end of the year	<u>\$ (3,026)</u>	<u>\$ (2,722)</u>
Net effect of a one percentage increase in the assumed health care cost trend rates at end of year		
(a) APBO - Dollar change	\$ 497	\$ 386
(b) Service cost and interest cost - Dollar change	65	62
Net effect of a one percentage decrease in the assumed health care cost trend rates at end of year		
(a) APBO - Dollar change	(415)	(323)
(b) Service cost and interest cost - Dollar change	(53)	(51)
Postretirement obligation for non-vested participants only at December 31,	\$ 1,845	\$ 1,588
Projected benefit payments years ending December 31,		
2011	\$ 111	
2012	118	
2013	126	
2014	133	
2015	145	
2016 and through 2020	916	

## NOTES TO FINANCIAL STATEMENTS

### **Note 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Post-Retirement Benefit Plans (Cont.)**

#### **2. Savings Plan**

Several AIG affiliated companies operating in Puerto Rico sponsor a qualified savings plan under Section 165(a) of the Puerto Rico Income Tax Act 1954, as amended. The plan incorporates a "cash or deferred arrangement," intended to qualify under the income tax laws by which employees may elect to make pre-tax contributions to the Plan. Substantially all regular full-time employees of the Company are eligible to participate on a voluntary basis after completing certain service and age requirements.

Each plan participant is eligible after six month of service, (one enrollment per year during the month of October) to make basic contributions the Plan of not less than 1%, nor more than 10% of base pay plus overtime and sales commissions or \$8,000 whichever is less, on a pre-tax basis. The Company makes matching contributions equivalents to 33 1/3%, 50%, and 100% of participants' contributions (up to 6% of the participants' annual *salary*) for employees with up to 5, from 6 to 15 and over 15 years of service, respectively.

#### D. Consolidated/Holding Company Plans

##### **1. Employee Retirement Plan**

Employees of AIG, the ultimate holding company, its subsidiaries and certain affiliated companies, including employees in foreign countries, are generally covered under various funded and insured pension plans. Eligibility for participation in the various plans is based on either completion of a specified period of continuous service or date of hire, subject to age limitation.

AIG's U.S. retirement plan is a qualified, non-contributory defined benefit retirement plan which is subject to the provisions of the Employee Retirement Income Security Act of 1974. All employees of AIG and most of its subsidiaries and affiliates who are regularly employed in the United States, including certain U.S. citizens employed abroad on a U.S. Dollar payroll, and who have attained age 21 and completed twelve months of continuous service are eligible to participate in this plan. An employee with 5 or more years of service is entitled to pension benefits beginning at normal retirement age 65. Benefits are based upon a percentage of average final compensation multiplied by years of credited service limited to 44 years of credited service. The average final compensation is subject to certain limitations. The employee may elect certain options with respect to their receipt of their pension benefits including a joint and survivor annuity. An employee with 10 or more years of service may retire early from age 55 to 64. An early retirement factor is applied resulting in a reduced benefit. If an employee terminates with less than 5 years of service, such employee forfeits their right to receive any pension benefits accumulated thus far.

Annual funding requirements are determined based on the "projected unit credit" cost method, which attributes a pro rata portion of the total projected benefit payable at normal retirement to each year of credited service.

In 2010 and 2009, AIG allocated defined benefit expenses to the Company and its affiliates. The Company's allocated share of net expense for the qualified defined benefit pension plan was \$303,731 and \$474,550 for 2010 and 2009, respectively.

##### **2. Deferred Compensation Plan**

Some of the Company's officers and key employees are participants in AIG's stock plans of 1991 and 1999. Details of these plans are published in AIG's form 10-K.

#### E. Post Employment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation. The liability for earned but not taken vacation has been accrued.

### **Note 13. Capital and Surplus, Dividend Restrictions and Quasi Reorganizations**

#### A. Outstanding Shares

The Company has 260,000 shares authorized, issued and outstanding with a par value of \$10. The Company has no preferred stock authorized, issued or outstanding.

#### B. Dividend Rate of Preferred Stock

Not applicable

#### C., D., E. and F. Dividends Restrictions

Under applicable Puerto Rico insurance laws and regulations, the Company is required to maintain minimum capital and surplus of not less than \$2,600,000. In addition, such laws and regulations require minimum capital of at least one third of the premiums written. The payment of dividends is limited to unassigned surplus using statutory accounting principles.

## NOTES TO FINANCIAL STATEMENTS

### **Note 13. Capital and Surplus, Dividend Restrictions and Quasi Reorganizations (Cont.)**

G. Mutual Surplus Advances

Not applicable

H. Company Stock Held for Special Purposes

Not applicable

I. Changes in Special Surplus Funds

#### **Catastrophe Loss Reserve Trust Fund**

In accordance with Act No. 73 of August 12, 1994 and Chapter 25 of the Insurance Code, the Company is required to establish and maintain a trust for the payments of catastrophe losses. This trust may invest its fund in securities authorized by the Insurance Code, but not in investments whose value may be affected by hazards covered by catastrophic insurance losses. The interest earned on these investments and any realized gain /(loss) or investment transactions become part of the reserve for catastrophic insurance losses and an income/(expense) of the Company. The assets in this fund are to be used solely and exclusively to pay catastrophe losses covered under policies written in Puerto Rico. For the years ended December 31, 2008 and 2007, the activity of the catastrophe loss reserve was as follows:

	<b><u>2010</u></b>	<b><u>2009</u></b>
Catastrophe loss reserve at beginning of year	\$46,313,029	\$44,339,403
Contributions	648,676	565,574
Investment income	1,190,059	1,408,052
Catastrophe loss reserve at end of year	<b><u>\$48,151,764</u></b>	<b><u>\$46,313,029</u></b>

During 2010, the Commissioner of Insurance of the Commonwealth of Puerto Rico amended Rule LXXII to now require, among others, presenting the entire catastrophe Loss Reserve on the Capital and Surplus Section. During the period of 2008 and 2009 the catastrophe Loss Reserve was presented certain part in the liabilities section of the company's annual and quarterly statements with the remaining balance staying in the capital and surplus section. Prior to 2008, the whole reserve was presented in the capital and surplus section. Due to this, the above total catastrophe loss reserve is presented in the accompanying statement as follows:

	<b><u>2010</u></b>	<b><u>2009</u></b>
Aggregate write-ins for special surplus funds	\$48,151,764	\$39,252,111
Aggregate write-ins for liabilities	-0-	7,060,918
Catastrophe loss reserve at end of year	<b><u>\$ 48,151,764</u></b>	<b><u>\$ 46,313,029</u></b>

The trust assets are composed mainly of U.S. Treasury securities, and obligations of U.S. government agencies and obligations of the Commonwealth of Puerto Rico.

Contributions are determined by a rate imposed by the Commissioner of Insurance on the catastrophe policies written. The amounts deposited in the trust fund are deductible form income tax purposes. The amount deposited in the trust funds may be reimbursed in the case that the Company cease to underwrite risks subject to catastrophe losses.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital loss is \$162,598.

K. Surplus Notes

Not applicable

L & M. Quasi Reorganizations

Not applicable

N. Dividend Payment

No dividend payments were made during 2009 or 2008.

## NOTES TO FINANCIAL STATEMENTS

### **Note 14. Contingencies**

#### A. Contingent Commitments

The Company has no commitments or contingent commitments to affiliates or other entities except for leasing arrangements described in Note 15A.

#### B. Guaranty Fund and Other Assessments

In accordance with Chapter No. 41 of the Insurance Code and Rule No. 56 of the Insurance Regulations of the Commonwealth of Puerto Rico, the Company is a member of the "Sindicato de Aseguradores para la Suscripción Conjunta de Seguros de Responsabilidad Profesional Médico-Hospitalaria" (SIMED) and of the "Sindicato de Aseguradores de Responsabilidad Profesional para Médicos". Both syndicates were organized for the purpose of underwriting medical-hospital professional liability insurance. As a member, the Company shares the risk proportionately with other member companies based on a formula established by the Insurance Code. If the above mentioned syndicates are unable to satisfy their obligations, their liabilities are distributed among the members. During 2010 and 2009, no assessments were received for this contingency.

Additionally, pursuant to Article 12 of Rule LXIX of the Insurance Code of the Commonwealth of Puerto Rico, the Company is a member of the Compulsory Vehicle Liability Insurance Joint Underwriting Association (the Association). The Association was organized to underwrite insurance coverage of motor vehicles property damage liability risks. As a member, the Company shares the risk, proportionately with other members, based on a formula established by the Insurance Code. During 2010 and 2009, no assessments were received for this contingency.

The Company is also a member of the Puerto Rico Property and Casualty Insurance Guaranty Association. As a member, the Company may be required to provide funds for the payment of claims and unearned premiums reimbursements for policies issued by insurance companies declared insolvent. During 2010 and 2009, no assessments were received for this contingency.

#### C. Gain Contingencies

Not applicable

#### D. Other Contingencies

Lawsuits arise against the Company in normal course of business. Contingent liabilities arising from litigation, and other matters are not considered material in relation to the financial position of the Company.

### **Note 15. Leases**

#### A. Lessee Leasing Arrangements

1. The Company leases office facilities and equipment under various non-cancelable operating leases that expire through 5/04/2012.
2. Future minimum rental payments are as follows:

Year	Amount
2011	\$ 1,460,307
2012	2,716
	<u>\$1,463,023</u>

3. The Company has not entered into any sales and leaseback arrangements.

#### B. Lessor Leasing Arrangements

- a. Operating Leases  
Not applicable
- b. Leveraged Leases  
Not applicable

### **Note 16. Information about Financial Instruments with Off-Balance Sheet Risk**

None

## NOTES TO FINANCIAL STATEMENTS

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

A. Transfers of Receivables Reported as Sales

None

B. Transfers and Servicing of Financial Assets

Not applicable

C. Wash Sales

Not applicable

### **Note 18. Gain or Loss from Uninsured Plans and the Uninsured Portion of Partially Insured Plans.**

A. Administrative Services Only (ASO) Plans

Not applicable

B. Administrative Services Contract (ASC) Plans

Not applicable

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable

### **Note 19. Direct Premiums Written / Produced by Managing General Agents / Third Party Administrators**

A. The Company uses general agents to write and administer property and casualty insurance products. General agents that write direct premiums greater than 5% of policyholder's surplus are as follows:

Agent	Address	F.E.I. Number	Exclusive Contract	Type of Business Written	Type of Authority Granted	Direct Premium Written
Eastern America Insurance Agency	PO Box 193900; San Juan PR 00919-3900	66-0388346	NO	ALL	{U} & {P}	\$16,869,979
Popular Insurance	PO Box 70331; San Juan PR 00936-8331	66-0542973	NO	ALL	{U} & {P}	\$12,438,834
Chartis Insurance Agency- Puerto Rico	PO Box 13854; San Juan PR 00918-3584	66-0509110	NO	ALL	{U} & {P}	\$27,654,797

Premiums written by MGA which individually are less than 5% of policyholders' surplus total \$31,057,188.

### **Note 20. Other items**

A. Extraordinary Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

There are no other pledged securities other than amounts reported on Schedule E - Part 3 - Special Deposits.

D. Uncollectible Premiums Receivable

The Company routinely assesses the collectibility of premium receivables. Based upon company experience, any uncollectible premium receivables as of December 31, 2010 are not expected to exceed the non-admitted amounts and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be

## NOTES TO FINANCIAL STATEMENTS

### **Note 20. Other items (Cont.)**

material to the Company's financial position.

#### E. Business Interruption Insurance Recoveries

Not applicable

#### F. State Transferable Tax Credits

Not applicable

#### G. Hybrid Securities

Not applicable

#### H. Subprime Mortgage Related Risk Exposure

1. The Company classifies investments as having subprime exposure by taking into consideration mainly the related average credit rating of borrowers and the percentage of collateral from borrowers with low credit ratings. It is the Company's policy to invest in high grade securities which meet investment guidelines set forth by the NAIC SVO and that of any relevant state regulated department of insurance.
2. The Company does not have any direct exposure to subprime mortgage loans as the Company does not hold any subprime mortgage loans as defined above.
3. The Company does not have any related direct exposure through other investments.
4. We are not aware at this time of any exposure that could represent a material risk directly related to these risks.

#### I. FHLB Agreements

Not applicable

### **Note 21. Events subsequent**

There were no events occurring subsequent to December 31, 2008 through the date of this filing meriting disclosure.

### **Note 22. Reinsurance**

#### A. Unsecured Reinsurance Recoverable

Individual reinsurers with unsecured balances in excess of 3% of policyholders' surplus are as follows:

NAIC Code	Federal ID#	Name of Reinsurer	Amount
23841	02-0172170	New Hampshire Ins. Co.	\$29,485,000
19445	25-0687550	National Union Fire Ins. Co. of Pittsburg	\$26,496,000
19380	13-5124990	American Home Assurance Company	\$18,203,000
00000	AA-3190234	American Int'l. Underwriters Overseas, Ltd.	\$121,957,000

#### B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance recoverable on paid and unpaid (including IBNR) losses in dispute from any company (and for affiliate) that exceed 5% of policyholders' surplus. Aggregate reinsurance recoverable in dispute does not exceed 10% of the policyholders' surplus.

#### C. Reinsurance Assumed and Ceded

**NOTES TO FINANCIAL STATEMENTS**

**Note 22. Reinsurance (Cont.)**

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2010.

	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	\$ -	\$ -	\$30,825,000	\$4,623,574	\$(30,825,000)	\$(4,623,574)
b. All other	-	-	8,097,000	1,214,504	(8,097,000)	(1,214,504)
c. Totals	\$ -	\$ -	\$38,922,000	\$5,838,078	\$(38,922,000)	\$(5,838,078)
d. Direct Unearned Premium Reserve	\$58,621,584					

2. Certain agency agreements provide for additional commissions based on the actual loss experience of the produced business. Amounts accrued at the end of the current year are as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$1,621,045	\$0	\$0	\$1,621,045
b. Sliding Scales adjustments	0	0	0	0
c. Other Profit Commission adjustments	0	0	0	0
d. Total	\$1,621,045	\$0	\$0	\$1,621,045

Ceded reinsurance contracts do not provide for return commission based on actual experience of the reinsurance business.

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectible Reinsurance

Not applicable

E. Commutation of Ceded Reinsurance

Not applicable

F. Retroactive Reinsurance

Not applicable

G. Reinsurance Accounted for as a Deposit

Not applicable

**Note 23. Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not applicable

**Note 24. Changes in Incurred Losses and Loss Adjustment Expenses**

No material changes.

**Note 25. Intercompany Pooling Arrangements**

Not applicable

## NOTES TO FINANCIAL STATEMENTS

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### **Note 26. Structured Settlements**

A. Reserves Released due to Purchase of Annuities

Not applicable

B. Annuity Insurers with Balances due Greater than 1% of Policyholders Surplus

Not applicable

### **Note 27. Health Care Receivables**

A. and B. Not applicable

### **Note 28. Participating Accident and Health Policies**

Not Applicable

### **Note 29. Premium Deficiency Reserves**

Not Applicable

### **Note 30. High Deductibles**

The amounts billed and recoverable as of December 31, 2010 and 2009 were \$1,381,954 and \$1,089,625, respectively. Unsecured recoverable of \$1,381,954 for 2010 and \$1,089,625 for 2009, or 100%, were non-admitted.

### **Note 31. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

A. Tabular Discounts

Not applicable

B. Non- Tabular Discounts

Not applicable

C. Changes in Discount Assumptions

Not applicable

### **Note 32. Asbestos/Environmental Reserves**

A. Asbestos Reserves

Does the Company have on books or has it ever written an insured for which it has identified a potential for the existence of a liability due to environmental losses? No

B. Ending Reserves for Asbestos Claims for Bulk and IBNR Losses and LAE

Not applicable

C. Ending Reserves for Asbestos Claims for Loss Adjustment Expenses (Case, Bulk and IBNR)

Not applicable

D. Environmental Reserves

Does the Company have on books or has it ever written an insured for which it has identified a potential for the existence of a liability due to environmental losses? No

## NOTES TO FINANCIAL STATEMENTS

---

### **Note 32. Asbestos / Environmental Reserves (Cont.)**

E. Ending Reserves for Environmental Claims for Bulk and IBNR Losses and LAE

Not applicable

F. Ending Reserves for Environmental Claims for Loss Adjustment Expenses (Case, Bulk and IBNR)

Not applicable

While we have not identified for any of our insurer's a potential for the existence of a liability due to asbestos or environmental losses, we are aware that case law is constantly evolving and that our future liability picture could change. At present, we have no information that leads us to believe that any potential asbestos or environmental liabilities exist.

### **Note 33. Subscriber Savings Accounts**

Not applicable

### **Note 34. Multiple Peril Crop Insurance**

Not applicable

**NOTES TO FINANCIAL STATEMENTS**

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## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ ] No [ X ]
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ ] No [ ] N/A [ X ]
- 1.3 State Regulating? ..... Commonwealth of Puerto Rico
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2009
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2004
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/04/2008
- 3.4 By what department or departments?  
Insurance Department of the Commonwealth of Puerto Rico .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ X ] No [ ] N/A [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]
- 6.2 If yes, give full information:  
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ X ] No [ ]
- 7.2 If yes,  
7.21 State the percentage of foreign control; ..... 99.9 %  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
Bermuda .....	Corporation .....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
AIG Asset Management (U.S.), LLC	New York, New York	NO	NO	NO	NO	YES
AIG Federal Savings Bank	Wilmington, Delaware	NO	NO	YES	NO	NO
AIG Financial Securities Corp.	Wilton, Connecticut	NO	NO	NO	NO	YES
American General Distributors, Inc.	Houston, Texas	NO	NO	NO	NO	YES
American General Equity Services Corp.	Houston, Texas	NO	NO	NO	NO	YES
FSC Securities Corp.	Atlanta, Georgia	NO	NO	NO	NO	YES
Royal Alliance Associates, Inc.	New York, New York	NO	NO	NO	NO	YES
SagePoint Financial, Inc.	Phoenix, Arizona	NO	NO	NO	NO	YES
SunAmerica Asset Management Corp.	Jersey City, New Jersey	NO	NO	NO	NO	YES
SunAmerica Capital Services, Inc.	Jersey City, New Jersey	NO	NO	NO	NO	YES
The Variable Annuity Life Insurance Company	Houston, Texas	NO	NO	NO	NO	YES
VALIC Financial Advisors Inc.	Houston, Texas	NO	NO	NO	NO	YES

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PriceWaterhouseCoopers, LLP; PO Box 363566; San Juan, Puerto Rico 00936-3566
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.6 If the response to 10.5 is yes, provide information related to this exemption:  
.....
- 10.7 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.8 If the response to 10.7 is no or n/a, please explain  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Jay Morrow; Chartis International; New York, New York. He is a consultant actuary employed by Chartis International, an affiliate of the reporting entity.
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]
- 12.11 Name of real estate holding company .....
- 12.12 Number of parcels involved .....
- 12.13 Total book/adjusted carrying value ..... \$ .....
- 12.2 If, yes provide explanation:  
.....
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

## GENERAL INTERROGATORIES

### BOARD OF DIRECTORS

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

### FINANCIAL

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

### INVESTMENT

- 23.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 23.3)..... Yes [ X ] No [ ]
- 23.2 If no, give full and complete information relating thereto  
.....
- 23.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
N/A .....
- 23.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [ ] No [ ] N/A [ X ]
- 23.5 If answer to 23.4 is yes, report amount of collateral for conforming programs. ....\$ .....
- 23.6 If answer to 23.4 is no, report amount of collateral for other programs. ....\$ .....
- 23.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 23.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 23.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]

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## GENERAL INTERROGATORIES

24.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 20.1 and 23.3) ..... Yes [  ] No [  ]

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

	24.21 Subject to repurchase agreements .....	\$ .....
	24.22 Subject to reverse repurchase agreements .....	\$ .....
	24.23 Subject to dollar repurchase agreements .....	\$ .....
	24.24 Subject to reverse dollar repurchase agreements .....	\$ .....
	24.25 Pledged as collateral .....	\$ .....
	24.26 Placed under option agreements .....	\$ .....
	24.27 Letter stock or other securities restricted as to sale .....	\$ .....
	24.28 On deposit with state or other regulatory body .....	\$ 1,764,584
	24.29 Other .....	\$ 46,659,567

24.3 For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

25.1 Does the reporting entity have any hedging transactions reported on Schedule DB? ..... Yes [  ] No [  ]

25.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes [  ] No [  ] N/A [  ]  
If no, attach a description with this statement.

26.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? ..... Yes [  ] No [  ]

26.2 If yes, state the amount thereof at December 31 of the current year. .... \$ .....

27. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? ..... Yes [  ] No [  ]

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

1 Name of Custodian(s)	2 Custodian's Address
Citibank, N. A. ....	PO Box 364106; San Juan, Puerto Rico 00936-4106 .....
Banco Popular de Puerto Rico .....	PO Box 362708; San Juan, Puerto Rico 00936-2708 .....
Popular Securities .....	209 Muñoz Rivera Ave.; Popular Center-12th Floor; San Juan, Puerto Rico 00918 .....
Santander Securities .....	87 Calle Tabonuco STE 1800; Guaynabo, Puerto Rico 00968-3028 .....

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

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

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year? ..... Yes [  ] No [  ]

27.04 If yes, give full and complete information relating thereto:

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**GENERAL INTERROGATORIES**

- 28.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [ ] No [ X ]
- 28.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
28.2999 - Total		0

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds .....	161,259,050	167,204,846	5,945,796
29.2 Preferred stocks .....	0		0
29.3 Totals	161,259,050	167,204,846	5,945,796

- 29.4 Describe the sources or methods utilized in determining the fair values:

In order to report market values as accurately as possible, Chartis Insurance Company - Puerto Rico elected to use market sources for all of its reported fair market value .....

- 30.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]
- 30.2 If the answer to 30.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ X ] No [ ]
- 30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....
- 31.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? ..... Yes [ X ] No [ ]
- 31.2 If no, list exceptions:  
.....

**GENERAL INTERROGATORIES**

**OTHER**

32.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....291,161

32.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Service Office .....	253,807

33.1 Amount of payments for legal expenses, if any? .....\$ .....274,333

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Pinto-Lugo Oliveras & ortiz, PSC .....	136,524

34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U. S. business only. .... \$ \_\_\_\_\_

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ \_\_\_\_\_

1.31 Reason for excluding  
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$ \_\_\_\_\_ 0

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. .... \$ \_\_\_\_\_ 0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned ..... \$ \_\_\_\_\_ 0

1.62 Total incurred claims ..... \$ \_\_\_\_\_ 0

1.63 Number of covered lives ..... 0

All years prior to most current three years

1.64 Total premium earned ..... \$ \_\_\_\_\_ 0

1.65 Total incurred claims ..... \$ \_\_\_\_\_ 0

1.66 Number of covered lives ..... 0

1.7 Group policies:

Most current three years:

1.71 Total premium earned ..... \$ \_\_\_\_\_ 0

1.72 Total incurred claims ..... \$ \_\_\_\_\_ 0

1.73 Number of covered lives ..... 0

All years prior to most current three years

1.74 Total premium earned ..... \$ \_\_\_\_\_ 0

1.75 Total incurred claims ..... \$ \_\_\_\_\_ 0

1.76 Number of covered lives ..... 0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	929,236	1,274,120
2.2 Premium Denominator .....	29,312,839	30,383,849
2.3 Premium Ratio (2.1/2.2) .....	0.032	0.042
2.4 Reserve Numerator .....	1,101,811	1,114,763
2.5 Reserve Denominator .....	43,852,152	49,244,133
2.6 Reserve Ratio (2.4/2.5) .....	0.025	0.023

3.1 Does the reporting entity issue both participating and non-participating policies? ..... Yes [ ] No [ X ]

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

3.21 Participating policies ..... \$ \_\_\_\_\_

3.22 Non-participating policies ..... \$ \_\_\_\_\_

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % \_\_\_\_\_

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

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [ ] No [ ] N/A [ ]

5.22 As a direct expense of the exchange..... Yes [ ] No [ ] N/A [ ]

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

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information  
.....

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
NONE
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The Company primarily estimates the probable maximum loss by: 1) tracking its gross, net pre-CAT and net post-CAT aggregates from earthquake and windstorms in all highly exposed territories by requiring quarterly reporting of in-force policy limits (CRESTA zone) utilizing computer systems developed by RMS to estimate probable maximum loss and 2) use of the CAT modeling programs primarily RMS Risk Link. The geographical areas analyzed are the Gulf and East Coast United States from Texas through Maine for hurricanes, California, New Madrid, Pacific North West, Hawaii, Eastern and Western Canada for earthquakes, and other international perils for which the Company licenses a model from RMS
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company purchased catastrophe excess of loss reinsurance as a protection from an excessive loss for property exposures. Per risk excess of loss reinsurance is also purchased to protect the Company from an excessive loss exposure
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [ ] No [ X ]
- 8.2 If yes, give full information
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses ..... \$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) ..... \$ .....
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds ..... \$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From ..... %
- 12.42 To ..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit ..... \$ .....
- 12.62 Collateral and other funds ..... \$ .....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): ..... \$ 750,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ X ] No [ ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount ..... 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ X ] No [ ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
The method of allocating and recording reinsurance among the Company and other cedants in multiple cedant reinsurance contracts incepting prior to January 1, 2007, for most part provides that premiums and losses are generally allocated and recorded according to the proportion of ceded business attributable to each cedant's policies, or if a cedant is a party to an intercompany pool, to that cedant's designated pool share of all policies written by the pool members. The Company has not participated in any multi-cedant contracts incepting on or after January 1, 2007. ....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ X ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ X ]
- 14.5 If the answer to 14.4 is no, please explain:  
The method of allocating reinsurance among the Company and other cedants in multiple cedant reinsurance contracts incepting prior to January 1, 2007 generally is not contained in a written agreement. ....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

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

\* Disclose type of coverage:  
.....

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**FIVE-YEAR HISTORICAL DATA**

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

	1 2010	2 2009	3 2008	4 2007	5 2006
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	33,039,762	40,377,099	46,246,258	51,684,379	52,760,196
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	68,783,738	61,315,529	70,156,192	70,053,678	72,287,867
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	11,734,266	9,713,841	13,251,561	13,773,454	13,746,000
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,796,039	5,587,719	6,087,394	5,980,892	6,769,263
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	119,353,805	116,994,188	135,741,405	141,492,403	145,563,326
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	6,942,975	9,254,575	10,397,201	11,411,252	12,553,826
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	11,427,196	10,199,148	14,067,561	14,530,544	19,618,422
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	5,696,209	3,996,374	5,970,675	6,031,882	5,971,494
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,646,156	4,004,984	3,201,951	3,487,250	3,518,307
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	27,712,536	27,455,081	33,637,388	35,460,928	41,662,049
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	5,336,170	3,584,900	15,565,597	7,756,124	1,188,416
14. Net investment gain or (loss) (Line 11)	5,373,120	6,139,675	7,611,018	8,702,026	7,718,752
15. Total other income (Line 15)	0	0	0	0	0
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	3,062,708	939,604	6,133,179	3,300,142	1,050,976
18. Net income (Line 20)	7,646,582	8,784,971	17,043,436	13,158,008	7,856,192
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	209,149,388	228,980,837	231,886,570	224,960,614	213,068,423
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	13,116,714	16,367,263	15,374,781	20,028,104	17,439,617
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	61,830,381	77,778,057	89,611,456	92,418,052	94,302,097
22. Losses (Page 3, Line 1)	17,031,889	19,896,695	21,133,003	26,329,590	26,986,471
23. Loss adjustment expenses (Page 3, Line 3)	7,121,496	8,048,368	8,096,052	10,308,438	9,841,038
24. Unearned premiums (Page 3, Line 9)	19,698,767	21,299,070	24,227,838	25,880,856	29,059,047
25. Capital paid up (Page 3, Lines 30 & 31)	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
26. Surplus as regards policyholders (Page 3, Line 37)	147,319,007	151,202,780	142,275,114	132,542,562	118,766,326
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	16,166,782	(4,023,629)	18,493,547	(881,537)	18,665,985
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	147,319,007	151,202,780	142,275,114	132,542,562	118,766,326
29. Authorized control level risk-based capital	8,246,828	8,122,841	6,282,660	5,053,627	4,642,895
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	85.3	75.9	75.5	86.1	85.5
31. Stocks (Lines 2.1 & 2.2)	0.0	(0.1)	(0.1)	0.1	(0.2)
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	14.7	24.1	24.6	13.9	14.8
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	XXX	XXX	XXX	XXX
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	XXX	XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	15,559	(112,598)	(299,554)	130,096	(625,206)
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	15,559	(112,598)	(299,554)	130,096	(625,206)
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	(0.1)	(0.2)	0.1	(0.5)

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**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
<b>Capital and Surplus Accounts (Page 4)</b>					
50. Net unrealized capital gains (losses) (Line 24) .....	(255,055)	186,956	(428,301)	808,673	(729,926)
51. Dividends to stockholders (Line 35) .....	(25,000,000)				(12,000,000)
52. Change in surplus as regards policyholders for the year (Line 38) .....	(3,883,774)	8,927,667	9,732,551	13,776,236	(4,092,135)
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	19,610,492	18,051,153	30,376,308	24,151,977	23,959,990
54. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	30,017,507	14,049,796	13,695,662	21,319,217	11,545,144
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	1,941,613	2,830,216	12,394,233	3,088,805	3,834,706
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	(30,739)	(829,739)	(430,867)	(3,050,866)	2,633,517
57. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
58. Total (Line 35) .....	51,538,873	34,101,426	56,035,336	45,509,133	41,973,357
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	3,376,235	3,558,664	4,558,871	6,058,662	10,186,514
60. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	1,973,216	2,678,578	3,490,593	5,142,247	5,970,675
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	1,159,756	2,196,857	2,474,642	1,582,189	1,889,159
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	720,620	480,454	2,003	519,674	613,291
63. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
64. Total (Line 35) .....	7,229,827	8,914,553	10,526,109	13,302,772	18,659,639
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
65. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2) .....	14.9	25.3	15.1	32.7	51.8
67. Loss expenses incurred (Line 3) .....	11.7	15.2	8.3	13.8	12.3
68. Other underwriting expenses incurred (Line 4) .....	55.2	47.7	32.5	33.4	33.0
69. Net underwriting gain (loss) (Line 8) .....	18.2	11.8	44.1	20.1	2.8
<b>Other Percentages</b>					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	58.3	52.8	34.1	36.4	33.1
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	26.6	40.5	23.4	46.5	64.1
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	18.8	18.2	23.6	26.8	35.1
<b>One Year Loss Development (000 omitted)</b>					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(4,201)	(2,028)	(7,363)	(2,715)	5,144
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(2.8)	(1.4)	(5.6)	(2.3)	4.2
<b>Two Year Loss Development (000 omitted)</b>					
75. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(4,370)	(9,002)	(6,918)	2,931	6,659
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	(3.1)	(6.8)	(5.8)	2.4	6.1

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

Yes [ ] No [ ]

If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

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

NAIC Group Code 0012      Direct Business in the state of Puerto Rico      During the Year 2010      NAIC Company Code 31674

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned											3	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire .....	10,556,764	9,963,652		4,732,292	3,849,173	1,833,922	2,850,258	284,891	358,383	200,499	1,056,533	19,121
2.1 Allied lines .....	33,303,171	33,301,608		12,490,895	4,297,443	5,472,193	2,252,947	118,661	193,566	420,225	4,024,361	60,322
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....	857,464	890,807		480,718	134,572	117,661	73,501	44,150	1,150	27,000	194,950	1,554
5.1 Commercial multiple peril (non-liability portion) .....	6,766,509	6,193,416		3,521,825	331,686	238,776	565,557	172,219	157,785	106,990	1,353,851	12,256
5.2 Commercial multiple peril (liability portion) .....	1,689,826	1,718,946		861,920	1,462,301	641,315	2,465,303	460,962	538,396	766,010	365,416	3,061
6. Mortgage guaranty .....												
8. Ocean marine .....	1,226,720	775,031		652,029	13,054	(12,874)	70,208	26,775	(88,959)	34,375	68,651	2,222
9. Inland marine .....	5,982,471	6,354,877		3,555,672	20,819,798	3,492,760	6,499,708	935,743	640,853	1,366,470	729,382	10,835
10. Financial guaranty .....												
11. Medical professional liability .....	1	1		1	1,315,437	(787,576)	865,202	72,137	(570,863)	109,000		
12. Earthquake .....	15,769,978	16,144,415		7,518,561	11,719	13,206	1,509	20,711	20,710	4	2,257,065	28,565
13. Group accident and health (b) .....	3,124,152	3,114,605		768,555	442,661	498,042	273,104	228,197	118,624	60,282	637,548	2,034
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(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 .....	1,649,966	1,653,186		28,969	250,493	320,988	93,593	150,617	139,190	16,718	378,405	2,794
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits program premium (b) .....												
16. Workers' compensation .....	350,820	360,200		168,503		(13,095)	274,806	377	377	0	31,754	627
17.1 Other Liability - occurrence .....	11,389,183	12,535,929		8,212,397	11,495,376	15,772,093	44,606,508	1,681,333	(34,450)	3,319,166	1,786,521	49,869
17.2 Other Liability - claims made .....	16,363,045	17,632,476		9,809,620	4,121,645	47,920,739	75,648,320	961,130	(1,147,193)	2,382,677	2,797,527	
17.3 Excess workers' compensation .....		0			0		0	0	0	0		
18. Products liability .....	1,090,667	959,212		402,185	180,552	(91,601)	314,988	140,714	(264,286)	28,000	69,563	1,631
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....	391,985	476,487		201,984	256,023	673,454	792,577	119,261	(170,619)	187,120	76,360	711
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....	3,423,875	3,580,572		1,877,611	1,352,242	75,612	3,219,065	350,443	77,943	747,186	611,128	4,395
21.1 Private passenger auto physical damage .....	1,135,708	1,350,660		583,236	402,759	362,526	167,040	159,693	(20,085)	5,322	226,671	2,057
21.2 Commercial auto physical damage .....	2,012,249	2,562,328		1,712,758	636,645	441,374	106,083	307,832	(620,390)	26,678	404,222	3,385
22. Aircraft (all perils) .....												
23. Fidelity .....	962,599	1,159,915		507,026	101,196	(151,067)	66,780	20,774	14,144	467	170,806	1,744
24. Surety .....	14,295	43,875		2,272	(839,034)	6,573,063	28,194,151	342,688	(704,682)	85,533	100	26
26. Burglary and theft .....	20,368	20,521		15,400	760	5,922	6,631	1,689	(1,816)	20,803	874	38
27. Boiler and machinery .....	1,193,747	1,241,545		478,532		(17,122)	125,615	93	(47,573)	11,753	136,637	2,162
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. TOTALS (a) .....	119,275,563	122,034,264	0	58,582,961	50,636,501	83,380,311	169,533,454	6,601,090	(1,409,795)	9,922,278	17,378,325	209,409
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....216,000 .

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

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

NAIC Group Code 0012      Direct Business in the state of U.S. Virgin Islands      During the Year 2010      NAIC Company Code 31674

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				2						
2.1 Allied lines .....		5				16	1					
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
3. Farmowners multiple peril .....												
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....						(6,982)						
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....		8				23						
13. Group accident and health (b) .....	42,735	31,034		32,207	13,945	13,252	5,238				9,653	3,702
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(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 .....	2,293	2,293				(205)	321				563	199
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits program premium (b) .....												
16. Workers' compensation .....	97	462		97		95	194				4	8
17.1 Other Liability - occurrence .....	4,706	4,450		2,820	789,217	(810,920)	826,874	424,620	116,298	98,729	188	408
17.2 Other Liability - claims made .....						51						
17.3 Excess workers' compensation .....												
18. Products liability .....	4,079	4,642				1,660	1,950				163	353
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 .....	21,304	53,030		3,499	100,000	(183,907)	56,364	50,118	44,618	5,814	666	1,845
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....	3,028	3,028			(790)	(1,330)	363				121	262
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. TOTALS (a) .....	78,242	98,953	0	38,623	902,372	(988,245)	891,305	474,738	160,916	104,543	11,358	6,777
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ .....  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....0 and number of persons insured under indemnity only products .....10,000 .

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

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

NAIC Group Code 0012      Direct Business in the state of Grand Total      During the Year 2010      NAIC Company Code 31674

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	10,556,764	9,963,653	.0	4,732,292	3,849,173	1,833,924	2,850,258	284,891	358,383	200,499	1,056,533	19,121
2.1 Allied lines	33,303,171	33,301,613	.0	12,490,895	4,297,443	5,472,209	2,252,948	118,661	193,566	420,225	4,024,361	60,322
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
3. Farmowners multiple peril	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. Homeowners multiple peril	857,464	890,807	.0	480,718	134,572	117,661	73,501	44,150	1,150	27,000	194,950	1,554
5.1 Commercial multiple peril (non-liability portion)	6,766,509	6,193,416	.0	3,521,825	331,686	238,776	565,557	172,219	157,785	106,990	1,353,851	12,256
5.2 Commercial multiple peril (liability portion)	1,689,826	1,718,946	.0	861,920	1,462,301	641,315	2,465,303	460,962	538,396	766,010	365,416	3,061
6. Mortgage guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Ocean marine	1,226,720	775,031	.0	652,029	13,054	(12,874)	70,208	26,775	(88,959)	34,375	68,651	2,222
9. Inland marine	5,982,471	6,354,877	.0	3,555,672	20,819,798	3,485,778	6,499,708	935,743	640,853	1,366,470	729,382	10,835
10. Financial guaranty	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
11. Medical professional liability	.1	.1	.0	.1	1,315,437	(787,576)	865,202	72,137	(570,863)	109,000	.0	.0
12. Earthquake	15,769,978	16,144,423	.0	7,518,561	11,719	13,229	1,509	20,711	20,710	.4	2,257,065	28,565
13. Group accident and health (b)	3,166,887	3,145,639	.0	800,762	456,606	511,294	278,342	228,197	118,624	60,282	647,201	5,736
14. Credit accident and health (group and individual)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.1 Collectively renewable accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2 Non-cancelable accident and health(b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3 Guaranteed renewable accident and health(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	1,652,259	1,655,479	.0	28,969	250,493	320,783	93,914	150,617	139,190	16,718	378,968	2,993
15.7 All other accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8 Federal employees health benefits program premium (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Workers' compensation	350,917	360,662	.0	168,600	.0	(13,000)	275,000	377	377	.0	31,758	635
17.1 Other Liability - occurrence	11,393,889	12,540,379	.0	8,215,217	12,284,593	14,961,173	45,433,382	2,105,953	81,848	3,417,895	1,786,709	50,277
17.2 Other Liability - claims made	16,363,045	17,632,476	.0	9,809,620	4,121,645	47,920,790	75,648,320	961,130	(1,147,193)	2,382,677	2,797,527	.0
17.3 Excess workers' compensation	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
18. Products liability	1,094,746	963,854	.0	402,185	180,552	(89,941)	316,938	140,714	(264,286)	28,000	69,726	1,984
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	391,985	476,487	.0	201,984	256,023	673,454	792,577	119,261	(170,619)	187,120	76,360	711
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	3,445,179	3,633,602	.0	1,881,110	1,452,242	(108,295)	3,275,429	400,561	122,561	753,000	611,794	6,240
21.1 Private passenger auto physical damage	1,135,708	1,350,660	.0	583,236	402,759	362,526	167,040	159,693	(20,085)	5,322	226,671	2,057
21.2 Commercial auto physical damage	2,015,277	2,565,356	.0	1,712,758	635,855	440,044	106,446	307,832	(620,390)	26,678	404,343	3,647
22. Aircraft (all perils)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23. Fidelity	962,599	1,159,915	.0	507,026	101,196	(151,067)	66,780	20,774	14,144	467	170,806	1,744
24. Surety	14,295	43,875	.0	2,272	(839,034)	6,573,063	28,194,151	342,688	(704,682)	85,533	100	26
26. Burglary and theft	20,368	20,521	.0	15,400	760	5,922	6,631	1,689	(1,816)	20,803	874	38
27. Boiler and machinery	1,193,747	1,241,545	.0	478,532	.0	(17,122)	125,615	93	(47,573)	11,753	136,637	2,162
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. TOTALS (a)	119,353,805	122,133,217	0	58,621,584	51,538,873	82,392,066	170,424,759	7,075,828	(1,248,879)	10,026,821	17,389,683	216,186
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 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 \$ .0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .0 and number of persons insured under indemnity only products 226,000 .

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<b>NONE</b>					

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	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 Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
02-0172170	23841	NEW HAMPSHIRE INS CO	PA		8,187	541	210	18,820	976	4,641	691	3,606		29,485	197		29,288		
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY		6,823	122	47	9,954	631	3,868	576	3,005		18,203	462		17,741		
25-0687550	19445	NATIONAL UNION FIRE INS CO OF PITTS	PA		9,512	2,399	933	12,694	937	4,605	845	4,083		26,496	799		25,697		
<b>0299999. Total Authorized - Affiliates - U.S. Non-Pool</b>					<b>24,522</b>	<b>3,062</b>	<b>1,190</b>	<b>41,468</b>	<b>2,544</b>	<b>13,114</b>	<b>2,112</b>	<b>10,694</b>	<b>0</b>	<b>74,184</b>	<b>1,458</b>	<b>0</b>	<b>72,726</b>	<b>0</b>	
<b>0499999. Total Authorized - Affiliates</b>					<b>24,522</b>	<b>3,062</b>	<b>1,190</b>	<b>41,468</b>	<b>2,544</b>	<b>13,114</b>	<b>2,112</b>	<b>10,694</b>	<b>0</b>	<b>74,184</b>	<b>1,458</b>	<b>0</b>	<b>72,726</b>	<b>0</b>	
13-2673100	22039	GENERAL REINS CORP	DE		489					239	37	298		574	65		509		
13-2997499	38776	FOLKSAMERICA REIN COR	NY		97					19	3	18		40	(4)		44		
66-0631195	11876	POPULAR LIFE RE	PR		871					174	26			200	143		57		
13-1938623	19410	COMMERCE & INDUSTRY INS CO	NY		(394)									0			0		
13-3031176	38636	PARTNER REINS CO OF THE US	NY		59					17	3	16		36	8		28		
95-2371728	22667	ACE AMER INS CO	PA		371	1	0			75	11	238		325	136		189		
06-0237820	20699	ACE PROP & CAS INS CO	PA		208					42	6	104		152			152		
<b>0599998. Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)</b>														0			0		
<b>0599999. Total Authorized - Other U.S. Unaffiliated Insurers</b>					<b>1,701</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>566</b>	<b>86</b>	<b>674</b>	<b>0</b>	<b>1,327</b>	<b>348</b>	<b>0</b>	<b>979</b>	<b>0</b>	
<b>0699999. Total Authorized - Pools - Mandatory Pools</b>					<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
AA-1460146	.00000	SWISS REINS CO	CH		2,999	53	21	189	6	627	96	874		1,866	153		1,713		
AA-1340165	.00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DE		719	46	18	192	6	201	31	340		834	87		747		
AA-1128987	.00000	LLOYD'S SYNDICATE NUMBER 2987	GB		101	1				20	3	21		45			45		
AA-1126435	.00000	LLOYD'S SYNDICATE NUMBER 435	GB		166					33	5	35		73			73		
AA-1126003	.00000	LLOYD'S SYNDICATE NUMBER 5000	GB		8					7	1			8	(1)		9		
AA-1126780	.00000	LLOYD'S SYNDICATE NUMBER 780	GB		248					50	7	138		195	29		166		
AA-1128020	.00000	LLOYD'S SYNDICATE NUMBER 2020	GB							0				0			0		
AA-1127084	.00000	LLOYD'S SYNDICATE NUMBER 1084	GB		363					73	11	136		220			220		
AA-1127200	.00000	LLOYD'S SYNDICATE NUMBER 1200	GB		645					129	20	293		442	35		407		
AA-1127206	.00000	LLOYD'S SYNDICATE NUMBER 1206	GB		66					13	2	16		31			31		
AA-1127225	.00000	LLOYD'S SYNDICATE NUMBER 1225	GB		520					104	16	200		320	33		287		
AA-1128000	.00000	LLOYD'S SYNDICATE NUMBER 2000 (INCIDENTAL TO 2999)	GB		78					16	2	19		37			37		
AA-1128488	.00000	LLOYD'S SYNDICATE NUMBER 2488	GB		29					6	1	7		14	(6)		20		
AA-1126318	.00000	LLOYD'S SYNDICATE NUMBER 318	GB		1,703	2	1			341	52	673		1,069	51		1,018		
AA-1126510	.00000	LLOYD'S SYNDICATE NUMBER 510	GB		856					172	26	277		475	42		433		
AA-1126623	.00000	LLOYD'S SYNDICATE NUMBER 623	GB		364					73	11	114		198			198		
AA-1126004	.00000	LLOYDS SYNDICATE NUMBER 4444	GB		230					46	7	91		144			144		
AA-1120071	.00000	LLOYD'S SYNDICATE NUMBER 2007	GB		113					23	3	36		62			62		
AA-1128623	.00000	LLOYD'S SYNDICATE NUMBER 2623	GB		1,187					238	36	529		803	228		575		
AA-1128001	.00000	LLOYD'S SYNDICATE NUMBER 2001	GB		313	2	1			63	10	156		232	33		199		
AA-1127301	.00000	LLOYD'S SYNDICATE NUMBER 1301	GB		97	2	1			19	3	20		45			45		
AA-1126006	.00000	LLOYD'S SYNDICATE NUMBER 4472	GB		358					72	11	131		214			214		
AA-1120085	.00000	LLOYD'S SYNDICATE NUMBER 1274	GB							0				0			0		
AA-1120084	.00000	LLOYD'S SYNDICATE NUMBER 1955	GB		194					39	6	90		135			135		
AA-1126033	.00000	LLOYD'S SYNDICATE NUMBER 33	GB		397					76	12	191		279	91		188		
AA-0054552	.00000	EVEREST REINS CO LTD	TC		88	2	1	49	1	18	3	15		89			89		
AA-1124110	.00000	HANNOVER RE (GUERNSEY) PCC LTD	GB		780	6	2	159	5	429	66	135		802	(89)		891		
AA-1128003	.00000	LLOYD'S SYNDICATE NUMBER 2003	GB		840					172	26	372		570	5		565		
AA-1320034	.00000	PARIS RE	FR		49					17	3	7		27	(36)		63		
AA-1120075	.00000	LLOYD'S SYNDICATE NUMBER 4020	GB		180					36	6	109		151	114		37		
AA-1126609	.00000	LLOYD'S SYNDICATE NUMBER 609	GB		85					17	3	19		39			39		
AA-1127414	.00000	LLOYD'S SYNDICATE NUMBER 1414	GB		656	1				131	20	228		380			380		
AA-1128010	.00000	LLOYD'S SYNDICATE NUMBER 2010	GB		688	2	1			138	21	329		491	151		340		
AA-1990630	.00000	MUNICH REINS CO OF S A LTD	ZA		257					105	16	39		160	(12)		172		
AA-1440076	.00000	SIRIUS INTL INS CORP	SE		101					20	3	50		73			73		

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**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-1120583	.00000	TOKIO MARINE GLOBAL LTD	GB		57					11	2	10		23			23		
AA-1120520	.00000	ECCLESIASTICAL INS OFFICE PLC	GB		339	1				68	10	99		178			178		
AA-5340660	.00000	NEW INDIA ASSUR CO LTD	IN		105					21	3	39		63			63		
AA-1120048	.00000	LLOYD'S SYNDICATE NUMBER 5820	GB		429					86	13	197		296	44		252		
AA-1127003	.00000	LLOYD'S SYNDICATE NUMBER 1003	GB		48	4	1	43	1	26	4	10		89	(2)		91		
AA-1127861	.00000	LLOYD'S SYNDICATE NUMBER 1861	GB		1,339					268	41	680		989	77		912		
AA-1128121	.00000	LLOYD'S SYNDICATE NUMBER 2121	GB											0			0		
AA-1120103	.00000	LLOYD'S SYNDICATE NUMBER 1967	GB		387					78	12	151		241			241		
AA-3194139	.00000	AXIS SPECIALTY LTD	BM		15					3	0	7		10			10		
AA-9240020	.00000	CHINA REINS GRP CORP	CA		9					2	0	5		7			7		
AA-1120086	.00000	LLOYD'S SYNDICATE NUMBER 4141	GB		70					14	2	10		26			26		
AA-1120069	.00000	LLOYD'S SYNDICATE NUMBER 4040	GB		0							0		0			0		
AA-1120106	.00000	LLOYD'S SYNDICATE NUMBER 1969	GB		1,033					207	32	445		684	270		414		
AA-1128791	.00000	LLOYD'S SYNDICATE NUMBER 2791	GB		23					5	1	11		17			17		
AA-1126005	.00000	LLOYD'S SYNDICATE NUMBER 4000	GB		271					54	8	69		131			131		
0899999. Total Authorized - Other Non-U.S. Insurers (Under \$100,000)										0	0	0		0			0		
0899999. Total Authorized - Other Non-U.S. Insurers					19,603	122	47	632	19	4,367	667	7,423	0	13,277	1,297	0	11,980	0	
0999999. Total Authorized					45,826	3,185	1,237	42,100	2,563	18,047	2,865	18,791	0	88,788	3,103	0	85,685	0	
1099999. Total Unauthorized - Affiliates - U.S. Intercompany Pooling					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120841	.00000	AIG UK LTD	GB		51	37	14	594	23	29	4	0		701	67		634		
	.00000	AIG EUROPE SA	DE		52				0	15	2	0		17			17		
AA-3190234	.00000	AMERICAN INTERNATIONAL UNDERWRITERS OVERSEAS, LTD	BM		45,712	818	318	66,693	4,226	25,914	3,857	20,131		121,957	3,097		118,860		
1299999. Total Unauthorized - Affiliates - Other (Non-U.S.)					45,815	855	332	67,287	4,249	25,958	3,863	20,131	0	122,675	3,164	0	119,511	0	
1399999. Total Unauthorized - Affiliates					45,815	855	332	67,287	4,249	25,958	3,863	20,131	0	122,675	3,164	0	119,511	0	
1499998. Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)														0			0		
1499999. Total Unauthorized - Other U.S. Unaffiliated Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1799998. Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)														0			0		
1799999. Total Unauthorized - Other Non-U.S. Insurers					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1899999. Total Unauthorized					45,815	855	332	67,287	4,249	25,958	3,863	20,131	0	122,675	3,164	0	119,511	0	
1999999. Total Authorized and Unauthorized					91,641	4,040	1,569	109,387	6,812	44,005	6,728	38,922	0	211,463	6,267	0	205,196	0	
2099999. Total Protected Cells														0			0		
9999999 Totals					91,641	4,040	1,569	109,387	6,812	44,005	6,728	38,922	0	211,463	6,267	0	205,196	0	

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

1	2	3
Name of Reinsurer	Commission Rate	Ceded Premium
1. New Hampshire Insurance Co - Crisis Management Surplus (Tty 767)	35.870	27,543
2. National Union Fire Ins Co of Pitts- Crisis Management Surplus (Tty 767)	35.870	25,248
3. American Home Assurance Co - Crisis Management Surplus (Tty 767)	35.870	22,953
4. American International Underwriters Overseas LTD - Crisis Management Surplus (Tty 767)	35.870	153,783
5. New Hampshire Insurance Co - Accident & Health Surplus (Tty 900)	35.000	54,616

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

1	2	3	4
Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
1. AMERICAN INTERNATIONAL UNDERWRITERS OVERSEAS, LTD	121,957,000	45,712,000	Yes [ X ] No [ ]

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**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
2.	NEW HAMPSHIRE INS CO			29,485,000	8,187,000	Yes [ X ]	No [ ]												
3.	NATIONAL UNION FIRE INS CO OF PITTSSE ASSURANCE COMPANY			26,496,000	9,512,000	Yes [ X ]	No [ ]												
4.	AMERICAN HOME ASSURANCE COMPANY			18,203,000	6,823,000	Yes [ X ]	No [ ]												
5.	SWISS REINS CO			1,866,000	2,999,000	Yes [ ]	No [ X ]												

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**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 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	6 Overdue				9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days					
02-0172170	23841	NEW HAMPSHIRE INS CO	PA	176	41	44	37	453	575	751	76.6	60.3	
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY	139	3	1	1	25	30	169	17.8	14.8	
25-0687550	19445	NATIONAL UNION FIRE INS CO OF PITTS	PA	312	1,142	551	314	1,014	3,021	3,333	90.6	30.4	
<b>0299999. Total Authorized - Affiliates - U.S. Non-Pool</b>				<b>627</b>	<b>1,186</b>	<b>596</b>	<b>352</b>	<b>1,492</b>	<b>3,626</b>	<b>4,253</b>	<b>85.3</b>	<b>35.1</b>	
<b>0499999. Total Authorized - Affiliates</b>				<b>627</b>	<b>1,186</b>	<b>596</b>	<b>352</b>	<b>1,492</b>	<b>3,626</b>	<b>4,253</b>	<b>85.3</b>	<b>35.1</b>	
13-2673100	22039	GENERAL REINS CORP	DE						0	0	0.0	0.0	
95-2371728	22667	ACE AMER INS CO	PA	2					0	2	0.0	0.0	
<b>0599999. Total Authorized - Other U.S. Unaffiliated Insurers</b>				<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0.0</b>	<b>0.0</b>	
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DE	8				55	55	63	87.3	87.3	
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	GB						0	0	0.0	0.0	
AA-1127003	00000	LLOYD'S SYNDICATE NUMBER 1003	GB	4					0	4	0.0	0.0	
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	GB						0	0	0.0	0.0	
AA-1440076	00000	SIRIUS INTL INS CORP	SE						0	0	0.0	0.0	
AA-0054552	00000	EVEREST REINS CO LTD	TC	2					0	2	0.0	0.0	
AA-1124110	00000	HANNOVER RE (GUERNSEY) PCC LTD	GB	8					0	8	0.0	0.0	
AA-1128003	00000	LLOYD'S SYNDICATE NUMBER 2003	GB						0	0	0.0	0.0	
AA-1320034	00000	PARIS RE	FR						0	0	0.0	0.0	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GB			0			0	0	0.0	0.0	
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	GB					2	2	2	100.0	100.0	
AA-1128623	00000	LLOYD'S SYNDICATE NUMBER 2623	GB					1	1	1	100.0	100.0	
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	GB						0	0	0.0	0.0	
AA-1127414	00000	LLOYD'S SYNDICATE NUMBER 1414	GB			1			1	1	100.0	0.0	
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	GB					2	2	2	100.0	100.0	
AA-1126318	00000	LLOYD'S SYNDICATE NUMBER 318	GB					3	3	3	100.0	100.0	
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GB					1	1	1	100.0	100.0	
AA-1126003	00000	LLOYD'S SYNDICATE NUMBER 5000	GB					1	1	1	100.0	100.0	
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GB					1	1	1	100.0	100.0	
AA-1460146	00000	SWISS REINS CO	CH	10		2		62	64	74	86.5	83.8	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GB					2	2	2	100.0	100.0	
AA-1120520	00000	ECCLESIASTICAL INS OFFICE PLC	GB					1	1	1	100.0	100.0	
AA-5340660	00000	NEW INDIA ASSUR CO LTD	IN					1	1	1	100.0	100.0	
AA-1128000	00000	LLOYD'S SYNDICATE NUMBER 2000 (INCIDENTAL TO 2999)	GB						0	0	0.0	0.0	
<b>0899999. Total Authorized - Other Non-U.S. Insurers</b>				<b>32</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>132</b>	<b>135</b>	<b>167</b>	<b>80.8</b>	<b>79.0</b>	
<b>0999999. Total Authorized</b>				<b>661</b>	<b>1,186</b>	<b>599</b>	<b>352</b>	<b>1,624</b>	<b>3,761</b>	<b>4,422</b>	<b>85.1</b>	<b>36.7</b>	
AA-1120841	00000	AIG UK LTD	GB	13	16	3	1	19	39	52	75.0	36.5	
	00000	AIG EUROPE SA	DE						0	0	0.0	0.0	
AA-3190234	00000	AMERICAN INTERNATIONAL UNDERWRITERS OVERSEAS, LTD	BM	930	23	9	5	168	205	1,135	18.1	14.8	
<b>1299999. Total Unauthorized - Affiliates - Other (Non-U.S.)</b>				<b>943</b>	<b>39</b>	<b>12</b>	<b>6</b>	<b>187</b>	<b>244</b>	<b>1,187</b>	<b>20.6</b>	<b>15.8</b>	
<b>1399999. Total Unauthorized - Affiliates</b>				<b>943</b>	<b>39</b>	<b>12</b>	<b>6</b>	<b>187</b>	<b>244</b>	<b>1,187</b>	<b>20.6</b>	<b>15.8</b>	
<b>1899999. Total Unauthorized</b>				<b>943</b>	<b>39</b>	<b>12</b>	<b>6</b>	<b>187</b>	<b>244</b>	<b>1,187</b>	<b>20.6</b>	<b>15.8</b>	
<b>1999999. Total Authorized and Unauthorized</b>				<b>1,604</b>	<b>1,225</b>	<b>611</b>	<b>358</b>	<b>1,811</b>	<b>4,005</b>	<b>5,609</b>	<b>71.4</b>	<b>32.3</b>	
<b>2099999. Total Protected Cells</b>									0	0	0.0	0.0	
<b>9999999 Totals</b>				<b>1,604</b>	<b>1,225</b>	<b>611</b>	<b>358</b>	<b>1,811</b>	<b>4,005</b>	<b>5,609</b>	<b>71.4</b>	<b>32.3</b>	

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**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
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 through 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
AA-1120841	.00000	AIG UK LTD	GB	701			67			67	634	20	4	4	0	638
	.00000	AIG EUROPE SA	DE	17			0			0	17		0	0	0	17
AA-3190234	.00000	AMERICAN INTERNATIONAL UNDERWRITERS OVERSEAS, LTD	BM	173			3,097			173	0	173	35	35	0	35
0399999. Total Affiliates - Other Non-U.S. Insurers				891	0	0	3,164	0	0	240	651	193	39	39	0	690
0499999. Total Affiliates				891	0	0	3,164	0	0	240	651	193	39	39	0	690
0999999. Total Affiliates and Others				891	0	0	3,164	0	0	240	651	193	39	39	0	690
1099999. Total Protected Cells										0	0	0	0	0	0	0
9999999 Totals				891	0	0	3,164	0	0	240	651	193	39	39	0	690

- Amounts in dispute totaling \$ ..... are included in Column 5.
- Amounts in dispute totaling \$ ..... are excluded from Column 13.

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**SCHEDULE F - PART 6**

Provision for Overdue Authorized Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11
Federal ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	Total Reinsurance Recoverable on Paid Losses and LAE (b)	Amounts Received Prior 90 Days	Col. 4 divided by (Cols. 5 + 6)	Amounts in Col. 4 for Companies Reporting less than 20% in Col. 7	Amounts in Dispute Excluded from Col. 4 for Companies Reporting less than 20% in Col. 7	20% of Amount in Col. 9	Amount Reported in Col. 8 x 20% + Col. 10
02-0172170	23841	NEW HAMPSHIRE INS CO	499,000	645,399	1,935,575	19.334	499,000	105,601	21,120	120,920
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	26,000	169,000	651,940	3.167	26,000	0	0	5,200
25-0687550	19445	NATIONAL UNION FIRE INS CO OF PITTS	1,328,000	3,333,000	3,316,898	19.970	1,328,000	0	0	265,600
AA-1460146	00000	SWISS REINS CO	62,283	74,000	1,165	82.862	0	0	0	0
AA-1340165	00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	56,070	63,000	1,366	87.111	0	0	0	0
AA-1126435	00000	LLOYD'S SYNDICATE NUMBER 435	2,114	2,000	0	105.700	0	0	0	0
AA-1126003	00000	LLOYD'S SYNDICATE NUMBER 5000	584	1,000	0	58.400	0	0	0	0
AA-1126318	00000	LLOYD'S SYNDICATE NUMBER 318	3,119	3,000	0	103.967	0	0	0	0
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	630	1,000	0	63.000	0	0	0	0
AA-1128623	00000	LLOYD'S SYNDICATE NUMBER 2623	1,110	1,000	0	111.000	0	0	0	0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	2,181	2,000	0	109.050	0	0	0	0
AA-1127301	00000	LLOYD'S SYNDICATE NUMBER 1301	418	0	0	0.000	418	0	0	84
AA-1128010	00000	LLOYD'S SYNDICATE NUMBER 2010	2,148	2,000	0	107.400	0	0	0	0
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	421	0	0	0.000	421	0	0	84
13-2673100	22039	GENERAL REINS CORP	404	0	271	149.077	0	0	0	0
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	1,266	1,000	0	126.600	0	0	0	0
AA-1120520	00000	ECCLESIASTICAL INS OFFICE PLC	908	1,000	0	90.800	0	0	0	0
AA-5340660	00000	NEW INDIA ASSUR CO LTD	476	1,000	0	47.600	0	0	0	0
AA-1126609	00000	LLOYD'S SYNDICATE NUMBER 609	2	0	0	0.000	2	0	0	0
AA-1127084	00000	LLOYD'S SYNDICATE NUMBER 1084	12	0	0	0.000	12	0	0	2
AA-1440076	00000	SIRIUS INTL INS CORP	4	0	0	0.000	4	0	0	1
95-2371728	22667	ACE AMER INS CO	42	2,000	0	2.100	42	0	0	8
AA-1127003	00000	LLOYD'S SYNDICATE NUMBER 1003	0	4,000	0	0.000	0	0	0	0
AA-0054552	00000	EVEREST REINS CO LTD	0	2,000	0	0.000	0	0	0	0
AA-1124110	00000	HANNOVER RE (GUERNSEY) PCC LTD	0	8,000	0	0.000	0	0	0	0
AA-1127414	00000	LLOYD'S SYNDICATE NUMBER 1414	0	1,000	0	0.000	0	0	0	0
06-0237820	20699	ACE PROP & CAS INS CO	42	0	0	0.000	42	0	0	8
9999999	Totals		1,987,234	4,316,399	5,907,215	XXX	1,853,941	105,601	21,120	391,908

(a) From Schedule F - Part 4 Columns 8 + 9, total authorized, less \$ 105,601 in dispute.  
 (b) From Schedule F - Part 3 Columns 7 + 8, total authorized, less \$ 105,601 in dispute.

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**SCHEDULE F - PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 through 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
AA-1460146	.00000	SWISS REINS CO	1,963,000			153,000			153,000	1,810,000	1,810,000
AA-1340165	.00000	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	865,000			87,000			87,000	778,000	778,000
AA-1126435	.00000	LLOYD'S SYNDICATE NUMBER 435	78,000						0	78,000	78,000
AA-1126003	.00000	LLOYD'S SYNDICATE NUMBER 5000	8,000			(1,000)			0	8,000	8,000
AA-1126318	.00000	LLOYD'S SYNDICATE NUMBER 318	1,123,000			51,000			51,000	1,072,000	1,072,000
AA-1126510	.00000	LLOYD'S SYNDICATE NUMBER 510	502,000			42,000			42,000	460,000	460,000
AA-1128623	.00000	LLOYD'S SYNDICATE NUMBER 2623	840,000			228,000			228,000	612,000	612,000
AA-1128001	.00000	LLOYD'S SYNDICATE NUMBER 2001	241,000			33,000			33,000	208,000	208,000
AA-1128010	.00000	LLOYD'S SYNDICATE NUMBER 2010	513,000			151,000			151,000	362,000	362,000
13-2673100	.22039	GENERAL REINS CORP	611,000			65,000			65,000	546,000	546,000
AA-1128987	.00000	LLOYD'S SYNDICATE NUMBER 2987	49,000						0	49,000	49,000
AA-1120520	.00000	ECCLESIASTICAL INS OFFICE PLC	189,000						0	189,000	189,000
AA-5340660	.00000	NEW INDIA ASSUR CO LTD	66,000						0	66,000	66,000
<b>9999999 Totals</b>			<b>7,048,000</b>	<b>0</b>	<b>0</b>	<b>809,000</b>	<b>0</b>	<b>0</b>	<b>810,000</b>	<b>6,238,000</b>	<b>6,238,000</b>
1. Total .....											6,238,000
2. Line 1 x .20 .....											1,247,600
3. Schedule F - Part 6 Col. 11 .....											391,908
4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3) .....											1,639,508
5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x1000) .....											689,600
6. Provision for Reinsurance (sum Lines 4 + 5 ) [Enter this amount on Page 3, Line 16] .....											2,329,108

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**SCHEDULE F - PART 8**

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) .....	188,968,669		188,968,669
2. Premiums and considerations (Line 15) .....	13,116,714		13,116,714
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	5,609,000	(5,609,000)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	1,455,005		1,455,005
6. Net amount recoverable from reinsurers .....		202,869,183	202,869,183
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	209,149,388	197,260,183	406,409,571
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	24,153,385	166,933,472	191,086,857
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	7,374,961		7,374,961
11. Unearned premiums (Line 9) .....	19,698,767	38,922,819	58,621,586
12. Advance premiums (Line 10) .....	121,321		121,321
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	6,267,000	(6,267,000)	0
15. Funds held by company under reinsurance treaties (Line 13) .....	0		0
16. Amounts withheld or retained by company for account of others (Line 14) .....	1,052,320		1,052,320
17. Provision for reinsurance (Line 16) .....	2,329,108	(2,329,108)	0
18. Other liabilities .....	833,519		833,519
19. Total liabilities excluding protected cell business (Line 26) .....	61,830,381	197,260,183	259,090,564
20. Protected cell liabilities (Line 27) .....			0
21. Surplus as regards policyholders (Line 37)	147,319,007	XXX	147,319,007
22. Totals (Line 38)	209,149,388	197,260,183	406,409,571

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 [  ]

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

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**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts											
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other			
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																				
1. Premiums written .....	3,335,324	XXX	1,695,069	XXX		XXX		XXX		XXX		XXX		XXX		XXX		1,640,255	XXX	
2. Premiums earned .....	3,332,783	XXX	1,689,520	XXX		XXX		XXX		XXX		XXX		XXX		XXX		1,643,263	XXX	
3. Incurred claims .....	786,103	23.6	465,321	27.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	320,782	19.5
4. Cost containment expenses .....	270,815	8.1	144,325	8.5		0.0		0.0		0.0		0.0		0.0		0.0		0.0	126,490	7.7
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	1,056,918	31.7	609,646	36.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	447,272	27.2
6. Increase in contract reserves .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a) .....	406,789	12.2	30,964	1.8		0.0		0.0		0.0		0.0		0.0		0.0		0.0	375,825	22.9
8. Other general insurance expenses .....	622,029	18.7	408,765	24.2		0.0		0.0		0.0		0.0		0.0		0.0		0.0	213,264	13.0
9. Taxes, licenses and fees .....	8,729	0.3	5,736	0.3		0.0		0.0		0.0		0.0		0.0		0.0		0.0	2,993	0.2
10. Total other expenses incurred .....	1,037,547	31.1	445,465	26.4	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	592,082	36.0
11. Aggregate write-ins for deductions .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .....	1,238,318	37.2	634,409	37.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	603,909	36.8
13. Dividends or refunds .....	0	0.0	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0	0	0.0
14. Gain from underwriting after dividends or refunds .....	1,238,318	37.2	634,409	37.5	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	603,909	36.8
<b>DETAILS OF WRITE-INS</b>																				
1101. ....																				
1102. ....																				
1103. ....																				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

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**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	691,531	664,424	0						27,107
2. Advance premiums .....	0								
3. Reserve for rate credits .....	0								
4. Total premium reserves, current year .....	691,531	664,424	0	0	0	0	0	0	27,107
5. Total premium reserves, prior year .....	688,990	658,875	0	0	0	0	0	0	30,115
6. Increase in total premium reserves .....	2,541	5,549	0	0	0	0	0	0	(3,008)
B. Contract Reserves:									
1. Additional reserves (a) .....	0								
2. Reserve for future contingent benefits (deferred maternity and other similar benefits) .....	0								
3. Total contract reserves, current year .....	0	0	0	0	0	0	0	0	0
4. Total contract reserves, prior year .....	0	0	0	0	0	0	0	0	0
5. Increase in contract reserves .....	0	0	0	0	0	0	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year .....	334,280	240,366	0	0	0	0	0	0	93,914
2. Total prior year .....	224,773	201,148	0	0	0	0	0	0	23,625
3. Increase .....	109,507	39,218	0	0	0	0	0	0	70,289

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	269,596	181,903							87,693
1.2 On claims incurred during current year .....	407,000	244,200							162,800
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	14,280	14,280							
2.2 On claims incurred during current year .....	320,000	226,086							93,914
3. Test:									
3.1 Line 1.1 and 2.1 .....	283,876	196,183	0	0	0	0	0	0	87,693
3.2 Claim reserves and liabilities, December 31, prior year .....	224,773	201,148	0	0	0	0	0	0	23,625
3.3 Line 3.1 minus Line 3.2 .....	59,103	(4,965)	0	0	0	0	0	0	64,068

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	0	0	0						
2. Premiums earned .....	0								
3. Incurred claims .....	0								
4. Commissions .....	0								
B. Reinsurance Ceded:									
1. Premiums written .....	1,483,821	1,471,818	0						12,003
2. Premiums earned .....	1,468,335	1,456,119							12,216
3. Incurred claims .....	45,973	45,973							
4. Commissions .....	619,380	616,238							3,142

(a) Includes \$ ..... premium deficiency reserve.

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**SCHEDULE H - PART 5. - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			832,077	832,077
2. Beginning claim reserves and liabilities .....			247,279	247,279
3. Ending claim reserves and liabilities .....			372,256	372,256
4. Claims paid	0	0	707,100	707,100
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....				0
6. Beginning claim reserves and liabilities .....			0	0
7. Ending claim reserves and liabilities .....				0
8. Claims paid	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....			45,972	45,972
10. Beginning claim reserves and liabilities .....			22,506	22,506
11. Ending claim reserves and liabilities .....			37,976	37,976
12. Claims paid	0	0	30,502	30,502
<b>D. Net:</b>				
13. Incurred Claims.....	0	0	786,105	786,105
14. Beginning claim reserves and liabilities .....	0	0	224,773	224,773
15. Ending claim reserves and liabilities .....	0	0	334,280	334,280
16. Claims paid	0	0	676,598	676,598
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred claims and cost containment expenses .....			1,056,918	1,056,918
18. Beginning reserves and liabilities .....			406,773	406,773
19. Ending reserves and liabilities .....			410,280	410,280
20. Paid claims and cost containment expenses	0	0	1,053,411	1,053,411

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	781	605	170	157	1,016	856	(1)	350	XXX
2. 2001	153,943	113,689	40,254	50,684	33,123	11,769	8,422	7,972	5,837	1,553	23,044	XXX
3. 2002	165,632	125,908	39,724	44,847	29,648	8,926	6,306	11,886	8,215	781	21,490	XXX
4. 2003	171,593	135,708	35,885	31,745	21,792	5,058	3,489	8,705	5,135	8	15,091	XXX
5. 2004	158,842	123,053	35,789	31,119	18,528	2,937	2,003	8,961	5,401	(381)	17,085	XXX
6. 2005	149,933	111,292	38,641	43,613	30,454	2,011	1,264	8,910	5,030	(208)	17,786	XXX
7. 2006	148,498	106,695	41,803	44,765	32,476	5,651	2,998	12,814	7,150	(1,113)	20,607	XXX
8. 2007	142,774	104,135	38,639	19,511	9,460	1,112	579	2,479	1,268	(82)	11,794	XXX
9. 2008	140,798	105,504	35,294	13,250	5,034	6,078	3,162	1,797	1,227	(254)	11,702	XXX
10. 2009	128,511	98,130	30,381	42,017	36,463	6,264	3,826	1,470	1,096	(667)	8,366	XXX
11. 2010	122,133	92,820	29,313	6,514	3,920	374	88	62	33	(80)	2,910	XXX
12. Totals	XXX	XXX	XXX	328,847	221,503	50,350	32,293	66,071	41,247	(444)	150,224	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	28,752	27,467	1	1	0	0	(11)	33	384	231	27	1,394	XXX
2. 2001	383	(37)	1	1	0	0	9	(43)	96	30	39	539	XXX
3. 2002	2,083	1,627	348	279	0	0	11	(191)	605	512	11	820	XXX
4. 2003	1,180	796	801	684	0	0	172	128	534	294	12	785	XXX
5. 2004	1,400	1,185	945	818	0	0	353	335	442	314	20	488	XXX
6. 2005	1,540	1,187	2,073	1,796	0	0	117	45	617	381	42	938	XXX
7. 2006	5,298	4,657	3,381	2,842	0	0	617	412	871	594	40	1,662	XXX
8. 2007	15,938	15,370	5,121	4,285	0	0	868	631	614	276	119	1,979	XXX
9. 2008	7,264	6,484	6,981	5,675	0	0	1,022	610	1,292	935	185	2,855	XXX
10. 2009	49,634	48,606	10,155	8,025	0	0	2,487	1,886	2,062	1,430	173	4,391	XXX
11. 2010	3,117	2,048	24,032	19,601	0	0	4,382	2,882	3,119	1,816	303	8,302	XXX
12. Totals	116,589	109,389	53,837	44,006	0	0	10,027	6,728	10,636	6,813	971	24,152	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,285	109
2. 2001	70,915	47,332	23,583	46.1	41.6	58.6	0	0		421	118
3. 2002	68,705	46,396	22,309	41.5	36.8	56.2	0	0		525	295
4. 2003	48,194	32,318	15,876	28.1	23.8	44.2	0	0		501	284
5. 2004	46,156	28,583	17,573	29.1	23.2	49.1	0	0		342	146
6. 2005	58,881	40,157	18,724	39.3	36.1	48.5	0	0		630	308
7. 2006	73,397	51,128	22,269	49.4	47.9	53.3	0	0		1,180	482
8. 2007	45,643	31,869	13,773	32.0	30.6	35.6	0	0		1,404	575
9. 2008	37,684	23,127	14,557	26.8	21.9	41.2	0	0		2,086	769
10. 2009	114,089	101,332	12,757	88.8	103.3	42.0	0	0		3,158	1,233
11. 2010	41,600	30,388	11,211	34.1	32.7	38.2	0	0		5,500	2,802
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,031	7,121

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

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**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior.....	22,554	24,129	25,984	22,889	24,182	26,387	26,538	25,392	25,204	25,300	96	(92)
2. 2001.....	19,423	18,657	20,501	20,734	20,439	21,465	21,860	21,633	21,531	21,383	(148)	(251)
3. 2002.....	XXX	16,801	17,883	15,277	17,512	18,735	17,954	17,930	18,292	18,546	255	616
4. 2003.....	XXX	XXX	12,680	10,543	12,601	13,020	12,643	12,336	12,062	12,066	4	(269)
5. 2004.....	XXX	XXX	XXX	18,560	13,420	15,055	14,230	13,497	13,801	13,886	85	389
6. 2005.....	XXX	XXX	XXX	XXX	18,452	17,089	16,313	14,865	14,797	14,608	(189)	(257)
7. 2006.....	XXX	XXX	XXX	XXX	XXX	18,007	17,505	17,189	16,043	16,326	283	(862)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	17,433	14,272	13,743	12,225	(1,518)	(2,047)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,227	14,840	13,630	(1,210)	(1,597)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,611	11,751	(1,859)	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,880	XXX	XXX
12. Totals											(4,201)	(4,370)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.000	8,628	13,915	17,027	20,906	23,440	24,228	24,037	23,870	24,059	XXX	XXX
2. 2001.....	6,049	10,779	14,381	17,905	18,419	19,671	20,117	20,553	20,818	20,910	XXX	XXX
3. 2002.....	XXX	5,316	8,895	9,950	14,678	16,814	17,026	17,054	17,163	17,820	XXX	XXX
4. 2003.....	XXX	XXX	4,277	6,010	7,694	9,551	10,410	11,135	11,458	11,522	XXX	XXX
5. 2004.....	XXX	XXX	XXX	5,754	9,344	10,835	12,290	12,768	13,414	13,526	XXX	XXX
6. 2005.....	XXX	XXX	XXX	XXX	6,711	10,559	12,101	12,946	13,497	13,906	XXX	XXX
7. 2006.....	XXX	XXX	XXX	XXX	XXX	7,478	10,896	13,915	14,646	14,941	XXX	XXX
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	6,253	9,141	10,131	10,584	XXX	XXX
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,879	10,207	11,132	XXX	XXX
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,096	7,992	XXX	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,881	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior.....	8,728	4,696	4,636	620	(651)	479	360	34	39	(44)
2. 2001.....	10,548	2,468	1,597	597	185	82	361	198	78	52
3. 2002.....	XXX	7,623	3,151	1,366	647	572	376	308	221	271
4. 2003.....	XXX	XXX	7,208	2,310	2,349	1,488	614	508	244	160
5. 2004.....	XXX	XXX	XXX	10,150	2,568	2,437	897	163	185	145
6. 2005.....	XXX	XXX	XXX	XXX	9,332	4,202	2,443	1,045	599	349
7. 2006.....	XXX	XXX	XXX	XXX	XXX	8,055	5,162	2,213	611	744
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	9,301	3,691	2,653	1,073
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,593	3,185	1,718
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,789	2,731
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,930

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**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			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	1	1	0	0	XXX
2. 2001	691	201	490	68	0	18	0	13	0	1	99	36
3. 2002	602	216	386	45	0	0	0	40	0	0	85	26
4. 2003	492	186	306	65	0	0	0	36	0	0	101	10
5. 2004	391	185	206	228	0	12	0	50	0	0	290	21
6. 2005	350	120	230	18	0	0	0	117	0	0	135	7
7. 2006	631	169	462	43	0	51	0	99	0	0	193	18
8. 2007	870	214	656	148	0	5	0	4	0	0	158	33
9. 2008	936	218	718	254	0	54	0	0	0	(3)	308	51
10. 2009	914	205	709	125	0	49	0	0	0	0	174	56
11. 2010	891	2	889	105	0	3	(1)	0	0	0	108	52
12. Totals	XXX	XXX	XXX	1,099	0	192	(1)	361	1	(2)	1,651	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	6	6	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2009	0	0	0	0	0	0	4	0	0	0	1	4	1
11. 2010	33	0	41	0	0	0	23	0	5	0	2	102	7
12. Totals	33	0	41	0	0	0	27	0	11	6	3	106	8

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2001	99	0	99	14.3	0.0	20.2	0	0	0.0	0	0
3. 2002	85	0	85	14.1	0.0	22.0	0	0	0.0	0	0
4. 2003	101	0	101	20.5	0.0	33.0	0	0	0.0	0	0
5. 2004	290	0	290	74.2	0.0	140.8	0	0	0.0	0	0
6. 2005	135	0	135	38.5	0.0	58.6	0	0	0.0	0	0
7. 2006	193	0	193	30.6	0.0	41.8	0	0	0.0	0	0
8. 2007	158	0	158	18.2	0.0	24.1	0	0	0.0	0	0
9. 2008	308	0	308	32.9	0.0	42.9	0	0	0.0	0	0
10. 2009	178	0	178	19.5	0.0	25.1	0	0	0.0	0	4
11. 2010	210	(1)	210	23.5	(32.9)	23.7	0	0	0.0	74	28
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	74	32

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**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$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 (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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	757	177	580	377	30	97	2	60	1	1	502	153
3. 2002	698	157	541	360	20	24	0	143	3	6	504	147
4. 2003	585	129	456	316	39	15	0	121	10	2	403	140
5. 2004	467	94	373	595	80	68	2	150	3	8	729	105
6. 2005	684	92	592	371	3	8	0	195	0	1	571	159
7. 2006	1,185	96	1,089	677	5	186	0	375	0	(18)	1,233	313
8. 2007	1,054	162	892	739	8	9	0	38	0	(9)	778	283
9. 2008	757	96	661	238	2	164	0	7	0	(5)	407	182
10. 2009	587	65	522	175	5	102	0	14	0	(1)	286	144
11. 2010	476	29	447	90	1	17	(4)	1	0	0	111	95
12. Totals	XXX	XXX	XXX	3,940	193	690	(1)	1,105	18	(15)	5,524	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	50	0	0	0	0	0	2	0	7	1	14	58	1
9. 2008	30	0	4	0	0	0	5	2	5	0	3	42	1
10. 2009	21	0	33	1	0	0	13	3	7	1	6	69	3
11. 2010	49	0	605	7	0	0	167	43	123	4	7	890	9
12. Totals	150	0	642	8	0	0	187	48	142	6	30	1,059	14

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2001	534	33	502	70.6	18.6	86.5	0	0	0.0	0	0
3. 2002	527	23	504	75.5	14.7	93.2	0	0	0.0	0	0
4. 2003	453	50	403	77.4	38.4	88.5	0	0	0.0	0	0
5. 2004	813	85	729	174.2	90.1	195.3	0	0	0.0	0	0
6. 2005	574	3	571	84.0	3.1	96.5	0	0	0.0	0	0
7. 2006	1,238	5	1,233	104.5	5.3	113.3	0	0	0.0	0	0
8. 2007	844	9	836	80.1	5.4	93.7	0	0	0.0	50	8
9. 2008	453	4	449	59.8	4.2	67.9	0	0	0.0	34	8
10. 2009	365	10	355	62.2	15.4	68.0	0	0	0.0	53	16
11. 2010	1,052	51	1,001	221.1	177.3	223.9	0	0	0.0	648	242
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	785	274

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**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$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 (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	1	1	10	10	0	0	XXX
2. 2001	9,226	4,660	4,566	4,566	1,373	539	183	293	133	198	3,707	1,722
3. 2002	8,761	4,004	4,757	4,958	2,006	467	297	612	234	120	3,500	1,251
4. 2003	8,562	4,178	4,384	3,421	975	116	36	564	164	41	2,926	1,223
5. 2004	8,227	3,793	4,434	3,486	830	204	62	526	148	6	3,176	1,226
6. 2005	7,384	3,469	3,915	4,730	1,283	158	30	471	84	(32)	3,963	1,239
7. 2006	6,033	2,446	3,587	3,223	953	477	159	982	238	(23)	3,333	1,064
8. 2007	5,383	2,273	3,110	1,848	355	49	7	190	39	(36)	1,685	893
9. 2008	4,736	1,899	2,837	2,032	427	532	97	161	25	(77)	2,176	725
10. 2009	4,004	1,621	2,383	686	134	324	69	62	9	(12)	860	416
11. 2010	3,634	1,556	2,078	337	60	22	0	6	0	(3)	305	357
12. Totals	XXX	XXX	XXX	29,288	8,396	2,888	941	3,878	1,084	182	25,632	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	75	74	0	0	0	0	7	7	7	7	0	1	0
2. 2001	3	1	0	0	0	0	0	0	0	0	0	2	1
3. 2002	50	50	0	0	0	0	6	6	5	5	0	0	1
4. 2003	25	10	0	0	0	0	4	2	1	0	1	18	1
5. 2004	45	18	0	0	0	0	5	2	4	2	1	32	2
6. 2005	0	0	9	2	0	0	1	0	1	1	4	8	0
7. 2006	110	4	74	22	0	0	68	10	16	1	2	231	3
8. 2007	157	18	106	20	0	0	34	7	44	7	7	289	4
9. 2008	257	39	266	55	0	0	107	33	95	28	4	570	10
10. 2009	625	237	408	158	0	0	192	90	110	44	12	806	14
11. 2010	181	16	884	380	0	0	329	111	134	45	16	976	57
12. Totals	1,528	467	1,747	637	0	0	753	268	417	140	47	2,933	93

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2. 2001	5,401	1,691	3,709	58.5	36.3	81.2	0	0	0.0	2	0
3. 2002	6,098	2,598	3,500	69.6	64.9	73.6	0	0	0.0	0	0
4. 2003	4,131	1,187	2,944	48.2	28.4	67.2	0	0	0.0	15	3
5. 2004	4,270	1,062	3,208	51.9	28.0	72.3	0	0	0.0	27	5
6. 2005	5,371	1,400	3,971	72.7	40.4	101.4	0	0	0.0	7	1
7. 2006	4,950	1,386	3,564	82.1	56.7	99.4	0	0	0.0	158	73
8. 2007	2,428	454	1,974	45.1	20.0	63.5	0	0	0.0	225	64
9. 2008	3,450	704	2,746	72.8	37.1	96.8	0	0	0.0	429	141
10. 2009	2,407	741	1,666	60.1	45.7	69.9	0	0	0.0	638	168
11. 2010	1,893	612	1,281	52.1	39.3	61.6	0	0	0.0	669	307
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,171	762

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**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	676	604	72	0	0	0	0	0	0	0	0	0
3. 2002	508	397	111	0	0	0	0	0	0	0	0	0
4. 2003	596	507	89	3	1	0	0	0	0	0	0	2
5. 2004	317	407	(90)	0	0	0	0	0	0	0	0	0
6. 2005	557	514	43	0	0	0	0	0	0	0	0	0
7. 2006	463	420	43	0	0	0	0	0	0	0	0	0
8. 2007	436	359	77	0	0	0	0	0	0	0	0	0
9. 2008	382	316	66	0	0	0	0	0	0	0	0	0
10. 2009	370	310	60	0	0	0	0	0	3	1	0	2
11. 2010	361	312	49	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	3	1	0	0	0	3	1	0	4

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2008	0	0	47	38	0	0	0	0	5	4	0	10	0
10. 2009	0	0	93	77	0	0	0	0	6	6	0	16	0
11. 2010	0	0	135	117	0	0	0	0	14	12	0	20	0
12. Totals	0	0	275	232	0	0	0	0	25	22	0	46	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2001	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2002	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2003	3	1	2	0.6	0.3	2.3	0	0	0.0	0	0
5. 2004	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2005	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2006	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2007	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2008	52	42	10	13.6	13.3	15.2	0	0	0.0	9	1
10. 2009	102	84	18	27.6	27.1	30.0	0	0	0.0	16	0
11. 2010	149	129	20	41.4	41.5	40.8	0	0	0.0	18	2
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	43	3

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**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	148	85	1	2	125	72	0	115	XXX
2. 2001	23,707	15,569	8,138	7,373	3,274	1,314	604	689	323	1	5,174	1,477
3. 2002	14,483	9,510	4,973	7,502	3,671	670	305	1,359	736	0	4,819	461
4. 2003	11,612	7,980	3,632	1,163	536	190	71	579	302	5	1,022	378
5. 2004	11,165	7,476	3,689	2,957	2,017	255	150	689	435	0	1,299	445
6. 2005	10,252	6,457	3,795	2,603	1,366	177	66	759	311	(4)	1,797	400
7. 2006	10,589	6,371	4,218	1,778	666	60	24	675	295	(5)	1,527	429
8. 2007	11,092	6,219	4,873	2,505	1,322	197	66	397	131	0	1,581	385
9. 2008	11,291	6,097	5,194	2,253	592	620	230	173	67	0	2,157	446
10. 2009	9,069	5,055	4,014	1,632	632	702	293	40	15	(313)	1,434	365
11. 2010	7,912	3,216	4,696	562	141	33	9	8	3	0	450	309
12. Totals	XXX	XXX	XXX	30,476	14,303	4,219	1,820	5,493	2,692	(316)	21,374	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					
									13	14				15	16	17	18	19	20
1. Prior	678	315	0	0	0	0	61	33	0	(1)	6	392	0
2. 2001	56	22	0	0	0	0	3	1	14	6	0	44	3
3. 2002	45	18	0	(5)	0	0	5	1	15	4	0	47	1
4. 2003	25	10	0	(4)	0	0	12	2	7	1	0	35	4
5. 2004	55	22	0	(6)	0	0	19	14	40	14	0	70	4
6. 2005	155	62	16	(15)	0	0	16	0	58	7	0	191	5
7. 2006	210	88	26	(19)	0	0	11	1	64	9	0	232	7
8. 2007	160	48	31	(17)	0	0	44	(2)	70	23	14	253	7
9. 2008	400	141	68	(7)	0	0	66	(1)	87	26	20	462	15
10. 2009	164	67	175	30	0	0	154	17	187	62	10	504	28
11. 2010	202	53	565	82	0	0	482	111	237	47	10	1,193	74
12. Totals	2,150	846	881	39	0	0	873	177	779	198	60	3,423	148

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	363	29
2. 2001	9,449	4,231	5,218	39.9	27.2	64.1	0	0	0.0	34	10
3. 2002	9,596	4,730	4,866	66.3	49.7	97.8	0	0	0.0	32	15
4. 2003	1,976	919	1,057	17.0	11.5	29.1	0	0	0.0	19	16
5. 2004	4,015	2,646	1,369	36.0	35.4	37.1	0	0	0.0	39	31
6. 2005	3,784	1,797	1,988	36.9	27.8	52.4	0	0	0.0	124	67
7. 2006	2,824	1,065	1,759	26.7	16.7	41.7	0	0	0.0	167	65
8. 2007	3,404	1,570	1,834	30.7	25.2	37.6	0	0	0.0	160	93
9. 2008	3,667	1,048	2,619	32.5	17.2	50.4	0	0	0.0	334	128
10. 2009	3,054	1,116	1,938	33.7	22.1	48.3	0	0	0.0	242	262
11. 2010	2,089	447	1,643	26.4	13.9	35.0	0	0	0.0	632	561
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,146	1,277

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2001.....												
3. 2002.....												
4. 2003.....												
5. 2004.....												
6. 2005.....												
7. 2006.....												
8. 2007.....												
9. 2008.....												
10. 2009.....												
11. 2010.....												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													
2. 2001.....													
3. 2002.....													
4. 2003.....													
5. 2004.....													
6. 2005.....													
7. 2006.....													
8. 2007.....													
9. 2008.....													
10. 2009.....													
11. 2010.....													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2001.....											
3. 2002.....											
4. 2003.....											
5. 2004.....											
6. 2005.....											
7. 2006.....											
8. 2007.....											
9. 2008.....											
10. 2009.....											
11. 2010.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

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**SCHEDULE P - PART 1F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	260	248	5	4	65	55	(1)	23	XXX
2. 2001	8,335	8,058	277	5,473	5,364	1,570	1,520	661	631	15	190	303
3. 2002	10,824	10,817	7	5,680	5,680	1,533	1,533	1,214	1,213	0	1	652
4. 2003	7,189	7,191	(2)	1,451	1,451	1,124	1,117	963	963	0	6	239
5. 2004	5,145	5,145	0	552	552	193	193	823	823	0	0	118
6. 2005	49	26	23	200	200	60	60	536	542	0	(6)	22
7. 2006	0	0	0	0	0	291	291	585	585	0	0	1
8. 2007	0	(17)	17	0	0	0	0	0	0	0	0	0
9. 2008	0	0	0	0	0	67	67	0	0	0	0	1
10. 2009	0	0	0	0	0	42	42	0	0	0	0	2
11. 2010	0	0	0	1	2	1	0	0	0	0	1	85
12. Totals	XXX	XXX	XXX	13,618	13,497	4,887	4,827	4,847	4,812	14	215	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	502	483	0	0	0	0	21	21	152	147	0	24	0
2. 2001	132	120	0	0	0	0	15	12	39	33	2	21	5
3. 2002	25	25	11	11	0	0	6	6	11	11	0	0	1
4. 2003	113	113	22	22	0	0	37	37	120	120	0	0	4
5. 2004	75	75	(15)	(15)	0	0	30	30	41	41	0	0	3
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 2008	0	0	0	0	0	0	0	0	0	0	0	0	0
10. 2009	0	0	0	0	0	0	0	0	0	0	0	0	1
11. 2010	0	0	0	0	0	0	0	0	0	0	0	0	12
12. Totals	847	816	18	18	0	0	109	106	363	352	2	45	26

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19	5
2. 2001	7,890	7,679	211	94.7	95.3	76.3	0	0	0.0	12	9
3. 2002	8,480	8,479	1	78.3	78.4	14.4	0	0	0.0	0	0
4. 2003	3,829	3,823	6	53.3	53.2	(309.7)	0	0	0.0	0	0
5. 2004	1,700	1,700	0	33.0	33.0	0.0	0	0	0.0	0	0
6. 2005	796	802	(6)	1,623.6	3,082.9	(26.1)	0	0	0.0	0	0
7. 2006	876	876	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2007	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2008	67	67	0	0.0	0.0	0.0	0	0	0.0	0	0
10. 2009	42	42	0	0.0	0.0	0.0	0	0	0.0	0	0
11. 2010	3	2	1	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31	14

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	1,084	693	391	296	150	76	54	39	26	14	182	XXX
3. 2002	1,251	836	415	165	62	11	6	124	75	55	157	XXX
4. 2003	3,260	2,817	443	146	107	2	2	123	71	10	91	XXX
5. 2004	3,433	3,126	307	538	498	534	525	492	458	(12)	83	XXX
6. 2005	2,381	2,172	209	149	128	2	1	93	60	(1)	56	XXX
7. 2006	1,759	1,551	208	728	723	60	49	117	93	0	40	XXX
8. 2007	1,379	1,143	236	111	61	23	22	6	5	0	52	XXX
9. 2008	1,664	1,415	249	188	185	20	11	0	0	0	12	XXX
10. 2009	1,419	1,353	66	68	57	36	30	0	0	0	17	XXX
11. 2010	2,017	1,921	96	6	5	1	1	0	0	0	1	XXX
12. Totals	XXX	XXX	XXX	2,395	1,977	766	700	994	788	66	690	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	1	1	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	0	0	0	0	0	0	0	0	0	0	1	0	0
9. 2008	0	0	0	0	0	0	0	0	2	2	0	0	0
10. 2009	0	0	0	0	0	0	8	7	4	3	0	2	1
11. 2010	18	0	178	177	0	0	37	34	28	27	0	23	5
12. Totals	18	0	178	177	0	0	46	42	34	32	1	25	6

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2001	412	230	182	38.0	33.2	46.4	0	0	0.0	0	0
3. 2002	300	143	157	24.0	17.1	37.9	0	0	0.0	0	0
4. 2003	272	181	91	8.3	6.4	20.5	0	0	0.0	0	0
5. 2004	1,564	1,481	83	45.5	47.4	27.0	0	0	0.0	0	0
6. 2005	246	190	56	10.3	8.7	26.7	0	0	0.0	0	0
7. 2006	904	865	40	51.4	55.7	19.1	0	0	0.0	0	0
8. 2007	140	88	52	10.1	7.7	22.1	0	0	0.0	0	0
9. 2008	210	198	12	12.6	14.0	4.8	0	0	0.0	0	0
10. 2009	116	97	19	8.2	7.2	28.8	0	0	0.0	0	2
11. 2010	268	244	24	13.3	12.7	24.7	0	0	0.0	19	4
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	19	6

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	1,217	1,091	18	13	129	65	0	195	XXX
2. 2001	25,706	20,739	4,967	17,217	13,217	6,583	5,127	3,936	3,045	1,323	6,347	3,046
3. 2002	25,627	21,773	3,854	13,127	10,316	4,958	3,216	5,374	3,921	600	6,006	3,111
4. 2003	29,276	23,738	5,538	7,251	4,528	2,154	1,141	3,723	2,020	(50)	5,439	3,210
5. 2004	27,267	21,537	5,730	10,497	6,954	1,206	731	2,985	2,188	(381)	4,815	3,545
6. 2005	28,865	23,138	5,727	14,728	12,533	1,018	701	3,558	2,522	(172)	3,548	3,652
7. 2006	25,000	20,169	4,831	4,059	2,651	1,909	1,021	4,296	3,207	(1,063)	3,386	2,137
8. 2007	22,769	18,745	4,024	2,224	1,799	213	160	994	588	(14)	885	708
9. 2008	22,240	18,027	4,213	2,077	1,685	1,932	1,512	622	392	(4)	1,042	0
10. 2009	20,406	16,842	3,564	2,294	1,555	2,038	1,622	922	695	(8)	1,382	0
11. 2010	12,540	10,520	2,020	234	163	(122)	(124)	24	13	0	83	0
12. Totals	XXX	XXX	XXX	74,926	56,492	21,907	15,120	26,562	18,655	231	33,127	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					
									13	14				15	16	17	18	19	20
1. Prior	180	72	1	1	0	0	0	0	195	49	20	254	0
2. 2001	(21)	(264)	1	1	0	0	(13)	(7)	23	17	37	243	0
3. 2002	1,592	1,172	311	250	0	0	1	(141)	574	488	11	708	0
4. 2003	557	290	638	538	0	0	92	92	322	171	11	518	0
5. 2004	1,200	1,045	863	745	0	0	294	271	336	239	19	393	0
6. 2005	678	440	1,532	1,385	0	0	63	4	374	210	23	608	0
7. 2006	2,999	2,716	2,309	2,046	0	0	321	278	606	461	25	734	0
8. 2007	569	412	2,908	2,555	0	0	268	177	264	95	33	770	0
9. 2008	4,060	3,824	3,662	3,187	0	0	512	402	823	642	49	1,002	0
10. 2009	8,544	8,367	4,745	3,956	0	0	1,062	961	1,099	775	60	1,391	0
11. 2010	354	232	7,755	6,794	0	0	818	510	1,203	483	63	2,111	0
12. Totals	20,712	18,305	24,723	21,458	0	0	3,418	2,547	5,819	3,630	351	8,732	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	108	146
2. 2001	27,726	21,136	6,590	107.9	101.9	132.7	0	0	0.0	243	0
3. 2002	25,936	19,222	6,714	101.2	88.3	174.2	0	0	0.0	480	228
4. 2003	14,736	8,780	5,956	50.3	37.0	107.6	0	0	0.0	367	151
5. 2004	17,380	12,173	5,208	63.7	56.5	90.9	0	0	0.0	273	120
6. 2005	21,951	17,795	4,156	76.0	76.9	72.6	0	0	0.0	385	223
7. 2006	16,499	12,379	4,120	66.0	61.4	85.3	0	0	0.0	546	188
8. 2007	7,440	5,785	1,655	32.7	30.9	41.1	0	0	0.0	510	260
9. 2008	13,688	11,644	2,044	61.5	64.6	48.5	0	0	0.0	711	291
10. 2009	20,704	17,931	2,773	101.5	106.5	77.8	0	0	0.0	966	425
11. 2010	10,265	8,072	2,194	81.9	76.7	108.6	0	0	0.0	1,083	1,028
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,672	3,060

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	(1)	1	1	7	0	0	12	XXX
2. 2001	9,480	5,409	4,071	3,754	2,934	512	269	298	154	0	1,207	228
3. 2002	11,905	5,649	6,256	1,993	1,570	381	200	514	387	0	730	382
4. 2003	12,345	8,011	4,334	12,769	11,924	1,425	1,105	1,322	915	0	1,572	449
5. 2004	17,954	14,570	3,384	3,204	2,832	285	256	789	692	(1)	497	436
6. 2005	18,531	15,548	2,983	13,283	12,849	369	317	1,029	918	0	597	585
7. 2006	19,096	15,582	3,514	3,252	3,085	765	737	1,721	1,630	0	286	582
8. 2007	20,658	17,364	3,294	1,745	1,614	65	55	387	290	(20)	237	832
9. 2008	19,065	16,076	2,989	1,330	1,197	788	766	294	223	(5)	226	1,161
10. 2009	17,933	14,661	3,272	709	626	797	775	198	162	(4)	141	1,934
11. 2010	17,632	14,282	3,350	208	191	163	150	17	12	(1)	34	1,232
12. Totals	XXX	XXX	XXX	42,251	38,823	5,551	4,631	6,576	5,382	(31)	5,541	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	7	0	0	0	0	4	3	2	0	1	10	0	
2. 2001	141	16	0	0	0	17	(9)	20	(26)	0	197	14	
3. 2002	15	15	26	23	0	7	6	7	6	0	5	14	
4. 2003	460	373	141	128	0	51	11	91	9	0	222	25	
5. 2004	10	10	97	94	0	25	21	23	22	0	8	31	
6. 2005	706	684	516	424	0	67	48	132	115	0	150	52	
7. 2006	1,926	1,796	972	793	0	280	149	150	96	1	494	60	
8. 2007	14,973	14,864	2,076	1,727	0	519	446	170	103	20	598	74	
9. 2008	535	502	2,910	2,378	0	208	136	146	115	12	668	128	
10. 2009	37,046	36,805	3,988	3,183	0	395	290	410	314	13	1,247	394	
11. 2010	62	48	9,040	7,966	0	810	681	867	737	18	1,347	593	
12. Totals	55,881	55,113	19,766	16,716	0	2,383	1,782	2,018	1,491	65	4,946	1,385	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7	3
2. 2001	4,742	3,338	1,404	50.0	61.7	34.5	0	0	0.0	125	72
3. 2002	2,943	2,207	735	24.7	39.1	11.8	0	0	0.0	3	2
4. 2003	16,259	14,465	1,794	131.7	180.6	41.4	0	0	0.0	100	122
5. 2004	4,433	3,928	505	24.7	27.0	14.9	0	0	0.0	3	5
6. 2005	16,102	15,354	747	86.9	98.8	25.1	0	0	0.0	114	36
7. 2006	9,066	8,286	780	47.5	53.2	22.2	0	0	0.0	309	185
8. 2007	19,935	19,100	835	96.5	110.0	25.3	0	0	0.0	458	140
9. 2008	6,211	5,317	894	32.6	33.1	29.9	0	0	0.0	565	103
10. 2009	43,543	42,155	1,388	242.8	287.5	42.4	0	0	0.0	1,046	201
11. 2010	11,166	9,785	1,381	63.3	68.5	41.2	0	0	0.0	1,088	259
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,818	1,128

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**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE,  
EARTHQUAKE, BURGLARY AND THEFT)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	2,049	1,740	363	305	721	691	(82)	397	XXX
2. 2009	62,283	54,497	7,786	33,848	33,375	1,185	943	208	208	(6)	715	XXX
3. 2010	65,785	57,280	8,505	3,632	3,287	129	57	0	0	0	418	XXX
4. Totals	XXX	XXX	XXX	39,529	38,401	1,677	1,305	929	899	(88)	1,530	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	2,039	2,035	3	1	0	0	(154)	(158)	268	239	11	39	17
2. 2009	3,174	3,097	466	442	0	0	615	509	220	211	24	216	18
3. 2010	1,849	1,613	4,081	3,706	0	0	1,547	1,335	457	438	46	842	90
4. Totals	7,062	6,745	4,550	4,150	0	0	2,008	1,686	945	888	81	1,096	125

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	33
2. 2009	39,716	38,785	931	63.8	71.2	12.0	0	0	0.0	100	115
3. 2010	11,695	10,435	1,259	17.8	18.2	14.8	0	0	0.0	611	231
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	717	379

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**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(47)	(11)	26	7	11	6	(45)	(12)	XXX
2. 2009.....	4,800	645	4,155	1,843	46	444	46	3	0	(323)	2,198	742
3. 2010.....	3,916	636	3,280	850	36	30	3	5	4	(76)	842	462
4. Totals.....	XXX	XXX	XXX	2,646	71	500	56	19	10	(444)	3,028	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	15	15	(5)	0	0	0	6	1	9	8	138	1	7
2. 2009.....	0	0	(9)	(4)	0	0	5	5	6	5	35	(4)	4
3. 2010.....	220	71	53	22	0	0	21	3	1	0	123	199	52
4. Totals.....	235	86	39	18	0	0	32	9	16	13	296	196	63

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(5)	6
2. 2009.....	2,292	98	2,194	47.8	15.2	52.8	0	0	0.0	(5)	1
3. 2010.....	1,179	139	1,041	30.1	21.8	31.7	0	0	0.0	180	19
4. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	170	26

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**SCHEDULE P - PART 1K - FIDELITY/SURETY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(812)	(807)	183	163	768	732	(32)	51	XXX
2. 2009	1,417	1,075	342	27	27	159	4	0	0	0	155	XXX
3. 2010	1,204	758	446	47	(2)	23	(5)	1	1	0	77	XXX
4. Totals	XXX	XXX	XXX	(738)	(782)	364	162	769	733	(32)	283	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		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	27,738	26,938	0	0	0	0	0	0	0	0	1	800	14
2. 2009	29	26	179	122	0	0	20	(3)	11	8	3	86	4
3. 2010	15	0	299	182	0	0	66	31	16	7	9	176	7
4. Totals	27,782	26,964	478	304	0	0	86	28	27	15	13	1,062	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. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	800	0
2. 2009	425	184	241	30.0	17.1	70.5	0	0	0.0	60	26
3. 2010	467	214	253	38.8	28.3	56.6	0	0	0.0	132	44
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	992	70

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior	XXX	XXX	XXX	28	(2)	3	0	5				0	(1)	38	XXX
2. 2009	4,410	999	3,411	602	2	384	0	12	0	0	996	XXX
3. 2010	4,801	1,468	3,333	440	33	74	0	0	0	0	481	XXX
4. Totals	XXX	XXX	XXX	1,070	32	461	0	17	0	(1)	1,516	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		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
	1. Prior	0	0	1	0	0	0	1	1	0			
2. 2009	11	7	9	0	0	0	11	5	0	0	3	20	8
3. 2010	124	10	228	22	0	0	65	11	16	1	4	389	256
4. Totals	135	17	238	21	0	0	77	17	16	1	10	410	264

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX	1	0
2. 2009	1,029	13	1,016	23.3	1.3	29.8	0	0	0.0	14	6
3. 2010	947	76	871	19.7	5.2	26.1	0	0	0.0	320	69
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	335	75

Schedule P - Part 1M - International

**N O N E**

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

**N O N E**

Schedule P - Part 1O - Reinsurance B - Nonproportional Assumed Liability & Multiple Peril

**N O N E**

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

**N O N E**

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	746	641	105	1	0	0	0	0	0	0	0	2
3. 2002	1,260	1,066	194	7	5	2	2	0	0	0	0	4
4. 2003	1,013	868	145	0	0	0	0	0	0	0	0	0
5. 2004	1,172	935	237	131	52	45	18	4	1	(1)	109	6
6. 2005	1,368	1,140	228	237	94	144	58	32	16	0	246	16
7. 2006	1,425	1,227	198	26	13	7	1	18	8	(4)	29	12
8. 2007	1,312	1,115	197	1,047	1,032	27	25	58	44	(3)	30	21
9. 2008	1,224	1,058	166	0	0	2	0	0	0	0	2	7
10. 2009	899	802	97	8	5	2	2	8	6	0	5	19
11. 2010	964	840	124	3	3	1	0	0	0	0	0	16
12. Totals	XXX	XXX	XXX	1,459	1,205	230	105	119	75	(8)	423	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	1	1	0	0	0	0	1	1	0	0	0	0	2
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	25	24	0	0	0	0	1	1	1	0	0	2	4
9. 2008	0	0	25	22	0	0	1	2	3	3	1	2	0
10. 2009	20	0	68	60	0	0	8	2	2	1	6	35	1
11. 2010	10	5	168	147	0	0	17	12	18	15	5	34	4
12. Totals	56	30	261	229	0	0	28	18	24	19	12	73	11

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2001	1	0	0	0.1	0.0	0.3	0	0	0.0	0	0
3. 2002	9	7	2	0.7	0.6	1.2	0	0	0.0	0	0
4. 2003	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2004	180	71	109	15.4	7.6	45.8	0	0	0.0	0	0
6. 2005	415	170	246	30.4	14.9	107.7	0	0	0.0	0	0
7. 2006	51	22	29	3.6	1.8	14.6	0	0	0.0	0	0
8. 2007	1,158	1,126	32	88.3	101.0	16.4	0	0	0.0	1	1
9. 2008	31	27	4	2.5	2.6	2.4	0	0	0.0	3	(1)
10. 2009	116	76	40	12.9	9.5	41.2	0	0	0.0	28	7
11. 2010	216	182	34	22.4	21.7	27.3	0	0	0.0	26	8
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	58	15

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

**N O N E**

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

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

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**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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior.....	7	5	6	5	6	31	24	24	24	24	0	0
2. 2001.....	120	86	86	86	86	86	86	86	86	86	0	0
3. 2002.....	XXX	73	45	45	45	45	45	45	45	45	0	0
4. 2003.....	XXX	XXX	96	65	65	65	65	65	65	65	0	0
5. 2004.....	XXX	XXX	XXX	341	270	268	268	240	240	240	0	0
6. 2005.....	XXX	XXX	XXX	XXX	52	19	18	18	18	18	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	48	50	94	94	94	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	123	227	153	153	0	(74)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625	364	308	(56)	(317)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207	178	(29)	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	205	XXX	XXX
12. Totals											(85)	(391)

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

1. Prior.....	253	348	327	313	305	305	305	305	305	305	0	0
2. 2001.....	435	394	415	426	433	419	443	443	443	443	0	0
3. 2002.....	XXX	463	465	425	375	364	364	364	364	364	0	0
4. 2003.....	XXX	XXX	305	275	300	294	293	293	293	293	0	0
5. 2004.....	XXX	XXX	XXX	206	343	541	564	576	582	582	0	6
6. 2005.....	XXX	XXX	XXX	XXX	482	608	393	379	376	376	0	(3)
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,530	885	944	863	858	(5)	(86)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	1,878	1,362	1,103	792	(311)	(570)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	491	506	437	(69)	(54)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375	335	(40)	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	882	XXX	XXX
12. Totals											(425)	(707)

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

1. Prior.....	2,379	2,548	2,982	2,946	3,205	3,248	3,251	3,248	3,246	3,246	0	(2)
2. 2001.....	3,436	3,198	3,199	3,640	3,546	3,638	3,615	3,615	3,610	3,550	(60)	(66)
3. 2002.....	XXX	2,841	3,156	2,901	2,847	3,201	3,154	3,122	3,122	3,122	0	0
4. 2003.....	XXX	XXX	2,297	2,176	2,434	2,640	2,638	2,576	2,543	2,544	1	(32)
5. 2004.....	XXX	XXX	XXX	2,337	2,677	2,906	2,973	2,881	2,874	2,828	(46)	(53)
6. 2005.....	XXX	XXX	XXX	XXX	3,998	4,278	4,115	3,776	3,596	3,584	(12)	(192)
7. 2006.....	XXX	XXX	XXX	XXX	XXX	3,021	3,086	2,995	2,714	2,805	91	(190)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	2,334	2,093	1,968	1,786	(182)	(307)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,533	2,971	2,543	(428)	10
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,533	1,547	14	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,186	XXX	XXX
12. Totals											(622)	(831)

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION**

1. Prior.....	20	4	0	0	0	0	0	0	0	0	0	0
2. 2001.....	17	12	3	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	34	27	25	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	29	43	14	2	2	2	2	2	0	0
5. 2004.....	XXX	XXX	XXX	113	0	0	0	0	0	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	20	13	7	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	18	12	7	0	0	0	(7)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	28	21	9	0	(9)	(21)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	17	9	(8)	(20)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	16	(8)	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	XXX	XXX
12. Totals											(25)	(47)

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

1. Prior.....	5,402	4,856	5,572	5,596	5,814	6,264	6,588	6,526	6,617	6,624	7	98
2. 2001.....	3,869	4,385	4,503	4,292	4,431	4,845	4,892	4,891	4,864	4,844	(20)	(47)
3. 2002.....	XXX	4,043	3,272	2,630	3,851	4,009	3,982	4,013	4,293	4,232	(61)	219
4. 2003.....	XXX	XXX	1,141	669	715	736	790	798	761	774	13	(24)
5. 2004.....	XXX	XXX	XXX	1,612	1,034	1,127	1,089	1,052	1,044	1,089	45	37
6. 2005.....	XXX	XXX	XXX	XXX	1,307	1,286	1,413	1,420	1,430	1,489	59	69
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,247	1,298	1,280	1,296	1,325	29	45
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	1,554	1,639	1,513	1,520	7	(119)
9. 2008.....	XXX	2,774	2,336	2,452	116	(322)						
10. 2009.....	XXX	2,136	1,788	(348)	XXX							
11. 2010.....	XXX	1,448	XXX	XXX								
12. Totals											(153)	(44)

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**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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior												
2. 2001												
3. 2002	XXX											
4. 2003	XXX	XXX										
5. 2004	XXX	XXX	XXX									
6. 2005	XXX	XXX	XXX	XXX								
7. 2006	XXX	XXX	XXX	XXX	XXX							
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

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

1. Prior	1,150	1,833	1,654	1,974	1,718	1,713	1,716	1,697	1,690	1,650	(40)	(47)
2. 2001	289	474	262	255	216	191	187	175	172	175	3	0
3. 2002	XXX	10	0	0	1	1	1	0	0	0	0	0
4. 2003	XXX	XXX	0	0	6	6	6	6	6	6	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	20	0	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	25	9	0	0	0	(9)
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX
12. Totals											(37)	(56)

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

1. Prior	197	72	86	75	62	71	70	70	71	71	0	1
2. 2001	336	172	168	168	168	168	168	168	168	168	0	0
3. 2002	XXX	168	122	109	109	109	109	109	109	109	0	0
4. 2003	XXX	XXX	105	31	43	38	39	39	39	39	0	0
5. 2004	XXX	XXX	XXX	39	60	45	40	78	49	49	0	(29)
6. 2005	XXX	XXX	XXX	XXX	47	26	23	22	22	22	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	12	6	16	16	16	0	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	97	61	56	52	(4)	(9)
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	12	12	0	(54)
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	18	(27)	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	XXX	XXX
12. Totals											(31)	(91)

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

1. Prior	9,879	10,306	9,784	9,104	9,201	8,944	9,040	8,674	8,630	8,626	(4)	(49)
2. 2001	3,823	3,677	4,833	5,717	5,745	6,248	6,200	5,939	5,775	5,693	(82)	(246)
3. 2002	XXX	3,029	5,056	4,175	5,240	5,248	5,025	4,997	4,957	5,174	217	177
4. 2003	XXX	XXX	3,504	3,582	4,971	5,011	4,541	4,273	4,184	4,103	(81)	(170)
5. 2004	XXX	XXX	XXX	6,804	3,459	5,174	4,405	4,040	4,200	4,314	114	274
6. 2005	XXX	XXX	XXX	XXX	5,424	4,478	3,970	3,070	3,197	2,956	(241)	(114)
7. 2006	XXX	XXX	XXX	XXX	XXX	4,081	4,369	3,144	2,742	2,886	144	(258)
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	4,130	1,378	1,642	1,080	(562)	(298)
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,800	2,205	1,633	(572)	(1,167)
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,678	2,222	(456)	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,463	XXX	XXX
12. Totals											(1,524)	(1,851)

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

1. Prior	2,586	2,225	2,078	2,295	2,799	2,812	2,524	2,482	2,479	2,488	9	5
2. 2001	1,942	1,064	1,728	1,479	1,352	1,201	1,133	1,215	1,215	1,213	(2)	(2)
3. 2002	XXX	1,636	1,400	1,067	1,140	1,153	637	631	617	607	(10)	(24)
4. 2003	XXX	XXX	1,975	731	1,137	1,300	1,334	1,349	1,226	1,305	79	(44)
5. 2004	XXX	XXX	XXX	1,552	1,043	866	512	436	417	408	(9)	(28)
6. 2005	XXX	XXX	XXX	XXX	1,237	1,024	951	786	668	619	(49)	(167)
7. 2006	XXX	XXX	XXX	XXX	XXX	924	1,003	947	571	635	64	(312)
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,483	1,183	675	672	(3)	(511)
9. 2008	XXX	1,628	841	792	(49)	(836)						
10. 2009	XXX	2,082	1,256	(826)	XXX							
11. 2010	XXX	1,246	XXX	XXX								
12. Totals											(796)	(1,920)

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**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 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	848	1,262	1,250	(12)	403
2. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,259	922	(337)	XXX
3. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,240	XXX	XXX
4. Totals											(349)	403

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

1. Prior.....	XXX	346	1,268	733	(535)	387						
2. 2009.....	XXX	2,360	2,190	(170)	XXX							
3. 2010.....	XXX	1,039	XXX	XXX								
4. Totals											(705)	387

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

1. Prior.....	XXX	489	751	911	160	422						
2. 2009.....	XXX	93	238	145	XXX							
3. 2010.....	XXX	244	XXX	XXX								
4. Totals											305	422

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

1. Prior.....	XXX	344	629	603	(26)	259						
2. 2009.....	XXX	790	1,004	214	XXX							
3. 2010.....	XXX	856	XXX	XXX								
4. Totals											188	259

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

1. Prior.....												
2. 2001.....												
3. 2002.....	XXX											
4. 2003.....	XXX	XXX										
5. 2004.....	XXX	XXX	XXX									
6. 2005.....	XXX	XXX	XXX	XXX								
7. 2006.....	XXX	XXX	XXX	XXX	XXX							
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008.....	XXX											
10. 2009.....	XXX				XXX							
11. 2010.....	XXX		XXX	XXX								
12. Totals												

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

**N O N E**

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

**N O N E**

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

**N O N E**

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**SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior.....	4	7	8	6	4	4	4	4	4	4	0	0
2. 2001.....	30	0	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	52	2	2	2	2	2	2	2	2	0	0
4. 2003.....	XXX	XXX	35	0	0	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	100	69	47	104	104	106	106	0	2
6. 2005.....	XXX	XXX	XXX	XXX	41	23	70	48	155	230	75	182
7. 2006.....	XXX	XXX	XXX	XXX	XXX	40	55	27	19	19	0	(8)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	71	52	25	18	(7)	(34)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	24	4	(20)	(43)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	37	9	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	XXX	XXX
12. Totals											57	98

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

1. Prior.....												
2. 2001.....												
3. 2002.....	XXX											
4. 2003.....	XXX	XXX										
5. 2004.....	XXX	XXX	XXX									
6. 2005.....	XXX	XXX	XXX	XXX								
7. 2006.....	XXX	XXX	XXX	XXX	XXX							
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2008.....	XXX											
10. 2009.....	XXX				XXX							
11. 2010.....	XXX		XXX	XXX								
12. Totals												

**SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior.....	XXX											
2. 2009.....	XXX				XXX							
3. 2010.....	XXX		XXX	XXX								
4. Totals												

**SCHEDULE P - PART 2T - WARRANTY**

1. Prior.....	XXX											
2. 2009.....	XXX				XXX							
3. 2010.....	XXX		XXX	XXX								
4. Totals												

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**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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior.....	.000	5	5	5	6	6	24	24	24	24	0	0
2. 2001.....	70	85	86	86	86	86	86	86	86	86	30	6
3. 2002.....	XXX	28	45	45	45	45	45	45	45	45	24	2
4. 2003.....	XXX	XXX	40	65	65	65	65	65	65	65	10	0
5. 2004.....	XXX	XXX	XXX	74	232	236	238	240	240	240	12	9
6. 2005.....	XXX	XXX	XXX	XXX	15	18	18	18	18	18	0	7
7. 2006.....	XXX	XXX	XXX	XXX	XXX	20	44	94	94	94	1	17
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	56	153	153	153	4	29
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	308	308	3	48
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103	174	5	50
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	108	8	37

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

1. Prior.....	.000	259	289	305	305	305	305	305	305	305	0	0
2. 2001.....	227	274	329	369	370	394	443	443	443	443	140	13
3. 2002.....	XXX	173	271	349	364	364	364	364	364	364	136	11
4. 2003.....	XXX	XXX	152	216	291	293	293	293	293	293	126	14
5. 2004.....	XXX	XXX	XXX	131	153	247	534	576	582	582	69	36
6. 2005.....	XXX	XXX	XXX	XXX	165	339	376	376	376	376	5	154
7. 2006.....	XXX	XXX	XXX	XXX	XXX	403	562	750	858	858	7	306
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	388	554	675	740	14	268
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175	349	400	5	176
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	272	7	134
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	12	74

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

1. Prior.....	.000	872	2,150	2,524	2,605	3,245	3,250	3,247	3,245	3,245	0	0
2. 2001.....	1,412	2,074	2,573	3,406	3,466	3,532	3,544	3,544	3,548	3,548	1,477	244
3. 2002.....	XXX	950	1,823	2,164	2,472	3,121	3,122	3,122	3,122	3,122	1,105	145
4. 2003.....	XXX	XXX	936	1,423	1,936	2,089	2,171	2,400	2,527	2,527	1,008	214
5. 2004.....	XXX	XXX	XXX	1,056	1,646	2,106	2,467	2,504	2,756	2,798	767	457
6. 2005.....	XXX	XXX	XXX	XXX	1,390	2,825	3,287	3,424	3,528	3,576	57	1,182
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,113	1,866	2,346	2,462	2,589	90	971
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	853	1,290	1,442	1,534	80	809
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	854	1,685	2,040	66	649
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418	807	29	373
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	30	270

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION**

1. Prior.....	.000	0	0	0	0	0	0	0	0	0	0	0
2. 2001.....	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	0	2	2	2	2	2	2	2	7	1
5. 2004.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	2
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1

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

1. Prior.....	.000	2,282	3,627	4,530	4,993	5,492	5,911	6,029	6,171	6,234	0	0
2. 2001.....	885	2,090	2,909	3,970	4,164	4,744	4,772	4,806	4,806	4,808	1,056	418
3. 2002.....	XXX	482	868	1,117	3,652	3,850	3,924	3,923	3,950	4,196	320	140
4. 2003.....	XXX	XXX	137	376	509	610	662	743	745	745	223	151
5. 2004.....	XXX	XXX	XXX	325	768	908	1,003	1,028	1,028	1,045	198	243
6. 2005.....	XXX	XXX	XXX	XXX	380	661	863	1,076	1,304	1,349	60	335
7. 2006.....	XXX	XXX	XXX	XXX	XXX	391	852	973	1,026	1,148	89	333
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	490	1,095	1,262	1,314	66	312
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,140	1,961	2,051	80	351
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,100	1,409	58	279
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	56	179

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010			
1. Prior	.000												
2. 2001													
3. 2002	XXX												
4. 2003	XXX	XXX											
5. 2004	XXX	XXX	XXX										
6. 2005	XXX	XXX	XXX	XXX									
7. 2006	XXX	XXX	XXX	XXX	XXX								
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

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

1. Prior	.000	.455	1,013	1,303	1,427	1,474	1,593	1,607	1,618	1,631	.0	.0
2. 2001	6	81	128	144	149	153	156	157	160	160	130	168
3. 2002	XXX	0	0	0	0	0	0	0	0	0	91	560
4. 2003	XXX	XXX	0	0	6	6	6	6	6	6	45	190
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0	17	98
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0	14	8
7. 2006	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	1	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	1
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	18	55

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

1. Prior	.000	.35	.43	.63	.62	.65	.70	.70	.71	.71	XXX	XXX
2. 2001	92	168	168	168	168	168	168	168	168	168	XXX	XXX
3. 2002	XXX	80	121	109	109	109	109	109	109	109	XXX	XXX
4. 2003	XXX	XXX	9	31	26	39	39	39	39	39	XXX	XXX
5. 2004	XXX	XXX	XXX	13	38	39	39	61	49	49	XXX	XXX
6. 2005	XXX	XXX	XXX	XXX	17	22	22	22	22	22	XXX	XXX
7. 2006	XXX	XXX	XXX	XXX	XXX	5	5	16	16	16	XXX	XXX
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	28	51	52	52	XXX	XXX
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	12	12	XXX	XXX
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	17	XXX	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	XXX	XXX

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

1. Prior	.000	3,344	4,666	5,661	6,985	7,822	8,129	8,461	8,387	8,518	.0	.0
2. 2001	333	1,072	2,608	3,858	3,983	4,553	4,861	5,288	5,366	5,456	2,094	952
3. 2002	XXX	627	1,585	1,779	3,071	4,079	4,326	4,335	4,281	4,552	2,052	1,059
4. 2003	XXX	XXX	584	825	1,304	2,692	3,318	3,637	3,674	3,736	1,787	1,423
5. 2004	XXX	XXX	XXX	1,342	1,944	2,634	3,315	3,561	3,963	4,018	1,528	2,017
6. 2005	XXX	XXX	XXX	XXX	594	1,239	1,795	2,165	2,389	2,512	521	3,131
7. 2006	XXX	XXX	XXX	XXX	XXX	347	827	1,832	2,279	2,297	330	1,807
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	137	219	299	479	183	525
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	753	812	.0	.0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	1,155	.0	.0
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	0	0

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

1. Prior	.000	523	948	1,119	2,128	2,417	2,472	2,473	2,475	2,480	.0	.0
2. 2001	50	155	527	825	931	948	975	982	1,062	1,062	72	142
3. 2002	XXX	197	302	440	521	729	596	602	603	603	111	257
4. 2003	XXX	XXX	138	230	643	827	919	1,015	1,163	1,165	117	307
5. 2004	XXX	XXX	XXX	12	340	390	395	402	401	401	115	290
6. 2005	XXX	XXX	XXX	XXX	100	197	377	480	482	486	270	263
7. 2006	XXX	XXX	XXX	XXX	XXX	81	110	153	167	195	278	244
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	17	50	66	141	384	374
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	75	155	397	636
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	105	874	666
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	487	152

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.873	1,240	XXX	XXX
2. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.201	.715	XXX	XXX
3. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418	XXX	XXX

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

1. Prior.....	XXX	.000	.750	.733	338	821						
2. 2009.....	XXX	1,592	2,195	55	683							
3. 2010.....	XXX	XXX	841	59	351							

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

1. Prior.....	XXX	.000	.96	.111	XXX	XXX						
2. 2009.....	XXX	.0	.155	XXX	XXX							
3. 2010.....	XXX	XXX	.77	XXX	XXX							

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

1. Prior.....	XXX	.000	.569	.602	XXX	XXX						
2. 2009.....	XXX	.443	.984	XXX	XXX							
3. 2010.....	XXX	XXX	481	XXX	XXX							

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

1. Prior.....	.000										XXX	XXX
2. 2001.....											XXX	XXX
3. 2002.....	XXX										XXX	XXX
4. 2003.....	XXX	XXX									XXX	XXX
5. 2004.....	XXX	XXX	XXX								XXX	XXX
6. 2005.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2006.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

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**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010			
1. Prior.....	.000	.3	.4	.4	.4	.4	.4	.4	.4	.4	.4	.0	.0
2. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.2	.0
3. 2002.....	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.3	.1
4. 2003.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004.....	XXX	XXX	XXX	.0	.47	.47	.49	.106	.106	.106	.106	.2	.4
6. 2005.....	XXX	XXX	XXX	XXX	.(1)	.(1)	.35	.44	.44	.230	.4	.4	.10
7. 2006.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.19	.19	.19	.19	.4	.8
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	.6	.15	.17	.17	.17	.2	.15
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.2	.2	.2	.1	.6
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.3	.3	.3	.6	.12
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.7	.5

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

1. Prior.....	.000												
2. 2001.....													
3. 2002.....	XXX												
4. 2003.....	XXX	XXX											
5. 2004.....	XXX	XXX	XXX										
6. 2005.....	XXX	XXX	XXX	XXX									
7. 2006.....	XXX	XXX	XXX	XXX	XXX								
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

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

1. Prior.....	XXX												
2. 2009.....	XXX												
3. 2010.....	XXX												

**NONE**

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

1. Prior.....	XXX												
2. 2009.....	XXX												
3. 2010.....	XXX												

**NONE**

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**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	.0	.0	.1	.0	.0	.0	.0	.0	.0	.0
2. 2001	47	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.34	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.47	.0	.0	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.176	.8	.2	.0	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.9	.1	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	.18	.6	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.42	.74	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.335	.31	.0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.86	.4
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64

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

1. Prior	.92	.45	.13	.4	.0	.0	.0	.0	.0	.0
2. 2001	153	.55	.26	.12	.18	.0	.0	.0	.0	.0
3. 2002	XXX	.126	.45	.28	.5	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.103	.34	.9	.1	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.68	.82	.60	.13	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.279	.211	.17	.3	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	1,046	.281	.94	.5	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,247	.538	.323	.2
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.293	.106	.7
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.223	.42
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723

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

1. Prior	.660	.267	.94	.26	.59	.0	.0	.0	.0	.0
2. 2001	1,586	.436	.209	.91	.44	.40	.5	.6	.0	.0
3. 2002	XXX	1,108	.440	.246	.96	.80	.32	.0	.0	.0
4. 2003	XXX	XXX	.959	.333	.257	.206	.95	.41	.1	.2
5. 2004	XXX	XXX	XXX	.810	.528	.431	.220	.102	.22	.3
6. 2005	XXX	XXX	XXX	XXX	1,748	.980	.606	.272	.56	.8
7. 2006	XXX	XXX	XXX	XXX	XXX	1,400	.726	.405	.121	.110
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,098	.498	.350	.113
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,193	.695	.285
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.757	.352
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION**

1. Prior	.20	.4	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.17	.12	.3	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.34	.27	.25	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.29	.41	.12	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.113	.0	.0	.0	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.20	.13	.7	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	.18	.12	.7	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.28	.21	.9	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.29	.17	.9
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.24	.16
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.18

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

1. Prior	1,475	106	107	30	63	54	66	38	9	28
2. 2001	2,157	548	227	19	23	9	7	6	3	2
3. 2002	XXX	1,608	389	32	25	20	6	12	48	9
4. 2003	XXX	XXX	862	84	23	15	17	19	1	14
5. 2004	XXX	XXX	XXX	768	79	32	12	9	1	11
6. 2005	XXX	XXX	XXX	XXX	639	103	78	68	25	47
7. 2006	XXX	XXX	XXX	XXX	XXX	489	166	54	37	55
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	658	234	74	94
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,042	151	142
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	801	282
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	854

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**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XX							
6. 2005	XXX	XXX	XX	XX						
7. 2006	XXX	XXX	XX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior	424	466	127	301	65	41	13	0	0	0
2. 2001	220	198	71	59	35	19	10	0	0	3
3. 2002	XXX	10	0	0	1	1	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	20	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	25	9	0	0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	69	12	6	5	0	0	0	0	0	0
2. 2001	195	4	0	0	0	0	0	0	0	0
3. 2002	XXX	61	1	0	0	0	0	0	0	0
4. 2003	XXX	XXX	30	0	9	0	0	0	0	0
5. 2004	XXX	XXX	XXX	4	14	6	1	0	0	0
6. 2005	XXX	XXX	XXX	XXX	27	4	1	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	7	1	0	0	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	61	3	3	0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	0	0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	1
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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

1. Prior	3,788	2,468	1,909	1,209	775	368	254	(37)	3	0
2. 2001	3,307	688	532	660	601	404	304	155	57	(6)
3. 2002	XXX	2,208	1,327	990	934	344	319	271	164	202
4. 2003	XXX	XXX	2,823	1,294	1,711	943	356	297	191	99
5. 2004	XXX	XXX	XXX	5,109	999	1,664	579	219	147	141
6. 2005	XXX	XXX	XXX	XXX	4,510	2,181	1,218	440	344	206
7. 2006	XXX	XXX	XXX	XXX	XXX	3,409	3,037	913	179	306
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	3,954	1,030	1,000	444
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,405	1,292	585
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,153	890
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,268

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

1. Prior	1,590	337	240	265	119	30	2	6	0	1
2. 2001	1,760	434	304	165	105	42	34	31	16	26
3. 2002	XXX	1,241	534	349	233	146	19	24	9	4
4. 2003	XXX	XXX	1,755	409	325	324	147	151	51	53
5. 2004	XXX	XXX	XXX	1,408	673	416	62	34	15	7
6. 2005	XXX	XXX	XXX	XXX	1,094	629	490	255	167	111
7. 2006	XXX	XXX	XXX	XXX	XXX	823	832	733	268	310
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	1,445	1,081	452	422
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,583	716	604
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,929	910
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,203

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**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	(9)	6
2. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	916	130
3. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	587

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

1. Prior	XXX	118	509	0						
2. 2009	XXX	449	(5)							
3. 2010	XXX	49								

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

1. Prior	XXX	(49)	67	0						
2. 2009	XXX	90	80							
3. 2010	XXX	XXX	152							

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

1. Prior	XXX	271	51	1						
2. 2009	XXX	304	15							
3. 2010	XXX	261								

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

1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX									
10. 2009	XXX									
11. 2010	XXX									

**NONE**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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**SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURENCE**

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	30	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.50	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.35	.0	.0	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.100	.22	.0	.10	.(2)	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.42	.21	.14	.4	.6	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	.37	.34	.8	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.49	.36	.10	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.46	.22	.2
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.25	.14
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.26

**SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XXX							
6. 2005	XXX	XXX	XXX	XXX						
7. 2006	XXX	XXX	XXX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX									
10. 2009	XXX									
11. 2010	XXX									

**NONE**

**SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior	XXX									
2. 2009	XXX									
3. 2010	XXX									

**NONE**

**SCHEDULE P - PART 4T - WARRANTY**

1. Prior	XXX									
2. 2009	XXX									
3. 2010	XXX									

**NONE**

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**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	22	3	1	1	0	0	0	0	0	0
2. 2001.....	20	29	30	30	30	30	30	30	30	30
3. 2002.....	XXX	13	24	24	24	24	24	24	24	24
4. 2003.....	XXX	XXX	5	9	10	10	10	10	10	10
5. 2004.....	XXX	XXX	XXX	12	12	12	12	12	12	12
6. 2005.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	2	4	4	4
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	3
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	6	0	1	0	1	1	0	0	0	0
2. 2001.....	6	1	0	0	0	0	0	0	0	0
3. 2002.....	XXX	5	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	4	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	4	1	1	1	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	6	1	1	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	9	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	2	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	1
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	9	1	8	1	1	0	2	0	0	0
2. 2001.....	30	34	35	35	36	36	36	36	36	36
3. 2002.....	XXX	19	25	25	25	25	25	25	25	26
4. 2003.....	XXX	XXX	9	9	10	10	10	10	10	10
5. 2004.....	XXX	XXX	XXX	16	20	20	20	20	21	21
6. 2005.....	XXX	XXX	XXX	XXX	6	7	7	7	7	7
7. 2006.....	XXX	XXX	XXX	XXX	XXX	16	19	19	18	18
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	28	33	33	33
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	52	51
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51	56
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52

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**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	64	11	5	1	0	0	0	0	1	0
2. 2001.....	108	136	139	140	140	140	140	140	140	140
3. 2002.....	XXX	112	133	135	136	136	136	136	136	136
4. 2003.....	XXX	XXX	98	126	126	126	126	126	126	126
5. 2004.....	XXX	XXX	XXX	66	69	69	69	69	69	69
6. 2005.....	XXX	XXX	XXX	XXX	3	4	5	5	5	5
7. 2006.....	XXX	XXX	XXX	XXX	XXX	5	6	7	7	7
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	8	14	14	14
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5	5
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	7	3	6	2	0	0	0	0	0	0
2. 2001.....	17	2	2	2	2	1	0	0	0	0
3. 2002.....	XXX	15	12	5	2	0	0	0	0	0
4. 2003.....	XXX	XXX	22	1	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	8	3	3	1	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	27	3	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	30	4	2	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	31	5	2	1
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	4	1
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	3
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	33	18	18	0	(1)	0	0	0	1	0
2. 2001.....	131	145	149	151	151	151	152	153	153	153
3. 2002.....	XXX	129	149	146	147	145	145	145	146	147
4. 2003.....	XXX	XXX	123	136	137	138	138	139	139	140
5. 2004.....	XXX	XXX	XXX	79	99	101	103	103	104	105
6. 2005.....	XXX	XXX	XXX	XXX	143	156	158	159	159	159
7. 2006.....	XXX	XXX	XXX	XXX	XXX	275	312	312	312	313
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	256	281	283	283
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164	180	182
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	144
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95

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**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	498	76	52	37	3	0	2	2	0	0
2. 2001.....	1,011	1,399	1,448	1,473	1,475	1,476	1,476	1,476	1,477	1,477
3. 2002.....	XXX	802	1,071	1,095	1,100	1,101	1,103	1,103	1,104	1,105
4. 2003.....	XXX	XXX	742	993	999	1,003	1,006	1,008	1,008	1,008
5. 2004.....	XXX	XXX	XXX	740	756	760	765	766	767	767
6. 2005.....	XXX	XXX	XXX	XXX	34	51	53	56	57	57
7. 2006.....	XXX	XXX	XXX	XXX	XXX	60	83	87	90	90
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	57	78	80	80
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49	64	66
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	29
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	131	73	49	18	14	6	1	1	2	0
2. 2001.....	214	53	34	7	4	2	2	2	2	1
3. 2002.....	XXX	152	55	30	17	6	2	1	1	1
4. 2003.....	XXX	XXX	158	34	22	11	7	3	1	1
5. 2004.....	XXX	XXX	XXX	137	32	24	13	7	3	2
6. 2005.....	XXX	XXX	XXX	XXX	131	31	16	8	1	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	112	27	12	5	3
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	116	12	5	4
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	21	10
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	14
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	526	341	347	24	13	10	5	8	4	0
2. 2001.....	1,324	1,621	1,668	1,678	1,692	1,706	1,716	1,718	1,720	1,722
3. 2002.....	XXX	1,015	1,210	1,220	1,228	1,238	1,244	1,246	1,247	1,251
4. 2003.....	XXX	XXX	972	1,163	1,195	1,208	1,217	1,219	1,219	1,223
5. 2004.....	XXX	XXX	XXX	933	1,131	1,164	1,205	1,209	1,219	1,226
6. 2005.....	XXX	XXX	XXX	XXX	997	1,166	1,211	1,229	1,229	1,239
7. 2006.....	XXX	XXX	XXX	XXX	XXX	884	1,013	1,051	1,059	1,064
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	766	871	886	893
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	647	723	725
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	391	416
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357

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**SCHEDULE P - PART 5D - WORKERS' COMPENSATION  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2001.....	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	0	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	0	7	7	7	7	7	7	7
5. 2004.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2001.....	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	0	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2001.....	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	0	0	0	0	0	0	0	0	0
4. 2003.....	XXX	XXX	0	7	8	8	8	8	8	8
5. 2004.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	795	322	159	109	23	5	10	5	1	0
2. 2001.....	617	898	992	1,050	1,051	1,052	1,052	1,052	1,053	1,056
3. 2002.....	XXX	201	293	315	316	318	318	320	320	320
4. 2003.....	XXX	XXX	127	216	221	222	222	223	223	223
5. 2004.....	XXX	XXX	XXX	167	190	197	197	198	198	198
6. 2005.....	XXX	XXX	XXX	XXX	36	58	59	59	59	60
7. 2006.....	XXX	XXX	XXX	XXX	XXX	59	81	86	88	89
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	44	62	65	66
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70	78	80
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	58
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	500	247	151	55	41	25	21	4	2	0
2. 2001.....	279	131	81	30	15	5	6	7	4	3
3. 2002.....	XXX	91	40	24	15	9	5	3	3	1
4. 2003.....	XXX	XXX	61	32	22	12	8	4	5	4
5. 2004.....	XXX	XXX	XXX	109	16	17	10	1	1	4
6. 2005.....	XXX	XXX	XXX	XXX	82	26	26	14	7	5
7. 2006.....	XXX	XXX	XXX	XXX	XXX	98	32	21	13	7
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	95	34	16	7
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113	24	15
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	28
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74

**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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	1,231	1,275	1,257	53	65	32	26	10	9	0
2. 2001.....	1,053	1,297	1,393	1,415	1,432	1,449	1,459	1,462	1,468	1,477
3. 2002.....	XXX	359	423	435	440	448	452	455	458	461
4. 2003.....	XXX	XXX	227	319	343	351	359	365	372	378
5. 2004.....	XXX	XXX	XXX	319	394	419	428	435	438	445
6. 2005.....	XXX	XXX	XXX	XXX	293	348	368	376	385	400
7. 2006.....	XXX	XXX	XXX	XXX	XXX	332	391	408	422	429
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	329	374	379	385
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	420	437	446
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	323	365
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	309

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 3A

**N O N E**

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**SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	160	188	152	113	14	6	4	1	0	0
2. 2001.....	5	46	91	120	124	126	128	128	130	130
3. 2002.....	XXX	8	51	82	85	89	90	90	91	91
4. 2003.....	XXX	XXX	7	35	38	41	43	44	45	45
5. 2004.....	XXX	XXX	XXX	8	12	14	15	16	17	17
6. 2005.....	XXX	XXX	XXX	XXX	12	13	13	14	14	14
7. 2006.....	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	671	397	306	178	102	63	40	23	9	0
2. 2001.....	108	125	96	58	39	25	16	15	13	5
3. 2002.....	XXX	229	119	90	50	20	18	10	6	1
4. 2003.....	XXX	XXX	69	70	35	26	18	11	7	4
5. 2004.....	XXX	XXX	XXX	112	15	13	11	9	5	3
6. 2005.....	XXX	XXX	XXX	XXX	0	1	1	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1	1	2	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

**SECTION 3B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	172	105	183	24	40	50	25	14	10	0
2. 2001.....	118	227	258	267	281	290	295	297	301	303
3. 2002.....	XXX	474	550	574	581	605	623	629	639	652
4. 2003.....	XXX	XXX	110	206	203	213	218	221	227	239
5. 2004.....	XXX	XXX	XXX	167	98	108	112	114	115	118
6. 2005.....	XXX	XXX	XXX	XXX	16	19	20	21	21	22
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1	1	3	1	1
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	1
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	85

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**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE  
SECTION 1A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	2,209	808	397	232	27	20	11	0	0	0
2. 2001.....	656	1,534	1,834	2,068	2,083	2,091	2,094	2,094	2,094	2,094
3. 2002.....	XXX	868	1,688	2,017	2,032	2,050	2,052	2,052	2,052	2,052
4. 2003.....	XXX	XXX	969	1,650	1,735	1,753	1,787	1,787	1,787	1,787
5. 2004.....	XXX	XXX	XXX	1,159	1,475	1,497	1,528	1,528	1,528	1,528
6. 2005.....	XXX	XXX	XXX	XXX	365	503	521	521	521	521
7. 2006.....	XXX	XXX	XXX	XXX	XXX	215	330	330	330	330
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	183	183	183	183
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	1,099	665	377	172	143	62	42	0	0	0
2. 2001.....	597	447	273	133	99	38	24	0	0	0
3. 2002.....	XXX	717	475	287	181	68	42	0	0	0
4. 2003.....	XXX	XXX	731	423	331	125	82	0	0	0
5. 2004.....	XXX	XXX	XXX	902	385	166	115	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	953	203	145	0	0	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	360	139	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	269	0	0	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 3A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	2,269	1,489	1,372	133	342	38	44	(26)	0	0
2. 2001.....	1,503	2,472	2,701	2,833	3,006	3,035	3,070	3,046	3,046	3,046
3. 2002.....	XXX	1,910	2,607	2,783	2,987	3,048	3,153	3,111	3,111	3,111
4. 2003.....	XXX	XXX	1,852	2,616	3,051	3,074	3,292	3,210	3,210	3,210
5. 2004.....	XXX	XXX	XXX	2,421	3,466	3,482	3,660	3,545	3,545	3,545
6. 2005.....	XXX	XXX	XXX	XXX	3,321	3,700	3,797	3,652	3,652	3,652
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,989	2,276	2,137	2,137	2,137
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	977	708	708	708
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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**SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	49	9	16	20	0	9	2	8	1	0
2. 2001.....	7	18	34	56	56	63	65	69	71	72
3. 2002.....	XXX	17	36	76	76	90	96	105	105	111
4. 2003.....	XXX	XXX	6	58	58	82	90	109	112	117
5. 2004.....	XXX	XXX	XXX	30	30	65	72	95	110	115
6. 2005.....	XXX	XXX	XXX	XXX	0	114	150	219	258	270
7. 2006.....	XXX	XXX	XXX	XXX	XXX	58	138	251	273	278
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	70	325	368	384
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	263	356	397
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505	874
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	487

**SECTION 2B**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	155	55	70	33	0	18	12	18	5	0
2. 2001.....	39	49	72	37	0	16	11	23	17	14
3. 2002.....	XXX	88	122	56	0	31	14	32	23	14
4. 2003.....	XXX	XXX	119	111	0	61	35	55	35	25
5. 2004.....	XXX	XXX	XXX	94	0	46	26	75	42	31
6. 2005.....	XXX	XXX	XXX	XXX	0	150	88	113	68	52
7. 2006.....	XXX	XXX	XXX	XXX	XXX	233	159	145	84	60
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	243	175	132	74
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427	218	128
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	616	394
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593

**SECTION 3B**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	147	(36)	114	11	(31)	36	2	47	20	0
2. 2001.....	46	72	128	141	104	136	138	188	207	228
3. 2002.....	XXX	110	191	220	164	221	220	294	320	382
4. 2003.....	XXX	XXX	135	215	104	223	233	355	398	449
5. 2004.....	XXX	XXX	XXX	128	34	142	158	327	394	436
6. 2005.....	XXX	XXX	XXX	XXX	0	289	285	485	541	585
7. 2006.....	XXX	XXX	XXX	XXX	XXX	302	322	530	558	582
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	322	746	814	832
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,094	1,131	1,161
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,348	1,934
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,232

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**SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE  
SECTION 1A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	2	1	1	0	0	0	0	0	0	0
2. 2001.....	2	2	2	2	2	2	2	2	2	2
3. 2002.....	XXX	2	3	3	3	3	3	3	3	3
4. 2003.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	0	1	1	1	1	2	2
6. 2005.....	XXX	XXX	XXX	XXX	2	3	4	4	4	4
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1	2	4	4	4
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2	2
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	6
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

**SECTION 2A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	1	1	1	1	0	0	0	0	0	0
2. 2001.....	0	0	0	0	0	0	0	0	0	0
3. 2002.....	XXX	0	0	0	1	0	0	0	0	0
4. 2003.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	0	0	0	1	0	0	0
6. 2005.....	XXX	XXX	XXX	XXX	1	2	2	1	2	2
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1	4	0	0	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	12	7	4	4
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	1
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**SECTION 3A**

Years in 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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....	7	7	7	0	0	0	0	0	0	0
2. 2001.....	2	2	2	2	2	2	2	2	2	2
3. 2002.....	XXX	2	3	3	4	4	4	4	4	4
4. 2003.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004.....	XXX	XXX	XXX	0	3	3	4	4	5	6
6. 2005.....	XXX	XXX	XXX	XXX	6	9	11	13	15	16
7. 2006.....	XXX	XXX	XXX	XXX	XXX	3	8	10	12	12
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	13	17	17	21
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	7
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	19
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule P - Part 5T - Warranty - Section 1

**N O N E**

Schedule P - Part 5T - Warranty - Section 2

**N O N E**

Schedule P - Part 5T - Warranty - Section 3

**N O N E**

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**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	(194)	.88	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	9,420	9,595	9,595	9,595	9,595	9,595	9,595	9,595	9,595	9,595	9,595	.0
3. 2002.....	XXX	8,498	8,489	8,489	8,489	8,489	8,489	8,489	8,489	8,489	8,489	.0
4. 2003.....	XXX	XXX	8,571	8,563	8,563	8,563	8,563	8,563	8,563	8,563	8,563	.0
5. 2004.....	XXX	XXX	XXX	8,235	8,235	8,235	8,235	8,235	8,235	8,235	8,235	.0
6. 2005.....	XXX	XXX	XXX	XXX	7,384	7,444	7,444	7,444	7,444	7,444	7,444	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	5,973	6,264	6,259	6,255	6,255	6,255	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	5,092	5,078	5,070	5,074	5,074	.4
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,755	4,735	4,735	4,735	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,036	4,021	4,021	(15)
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,645	3,645	3,645
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,634
13. Earned Premiums (Sch P-Pt. 1)	9,226	8,761	8,562	8,227	7,384	6,033	5,383	4,736	4,004	3,634	XXX	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	(94)	.50	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	4,754	4,853	4,853	4,857	4,857	4,857	4,857	4,857	4,857	4,857	4,857	.0
3. 2002.....	XXX	3,855	3,846	3,850	3,853	3,853	3,853	3,853	3,853	3,853	3,853	.0
4. 2003.....	XXX	XXX	4,187	4,192	4,195	4,195	4,195	4,195	4,195	4,195	4,195	.0
5. 2004.....	XXX	XXX	XXX	3,780	3,777	3,780	3,780	3,780	3,780	3,780	3,780	.0
6. 2005.....	XXX	XXX	XXX	XXX	3,466	3,435	3,435	3,438	3,438	3,438	3,438	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	2,569	2,568	2,566	2,564	2,564	2,564	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	2,274	2,271	2,273	2,275	2,275	.2
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,901	1,900	1,900	1,900	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,622	1,622	1,622	.0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,555	1,554	1,554
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,557
13. Earned Premiums (Sch P-Pt. 1)	4,660	4,004	4,178	3,793	3,469	2,446	2,273	1,899	1,621	1,556	XXX	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.0	.0	.0	.0	.0	.0	(6)	(6)	(6)	(6)	(6)	.0
2. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	.0	(2)	(2)	(1)	(1)	(1)	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	444	444	444	444	444	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	382	382	382	382	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	367	367	367	.0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361	361	361
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	361
13. Earned Premiums (Sch P-Pt. 1)	676	508	596	317	557	463	436	382	370	361	XXX	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.0	.0	.0	.0	.0	.0	(6)	(6)	(6)	(6)	(6)	.0
2. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	.0	(2)	(2)	(1)	(1)	(1)	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	367	367	367	367	367	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316	316	316	316	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	307	307	.0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312	312	312
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312
13. Earned Premiums (Sch P-Pt. 1)	604	397	507	407	514	420	359	316	310	312	XXX	XXX

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**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	853	0	(58)	0	(41)	0	0	0	0	0	0
2. 2001.....	22,854	25,026	24,991	25,002	25,002	25,002	25,002	25,002	25,002	25,002	0
3. 2002.....	XXX	12,311	12,706	12,706	12,809	12,809	12,809	12,809	12,809	12,809	0
4. 2003.....	XXX	XXX	11,310	11,678	11,688	11,688	11,688	11,688	11,688	11,688	0
5. 2004.....	XXX	XXX	XXX	10,786	10,724	10,735	10,735	10,724	10,724	10,724	0
6. 2005.....	XXX	XXX	XXX	XXX	10,242	12,487	12,576	12,565	12,565	12,565	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	8,334	10,430	10,453	10,453	10,453	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	8,907	8,715	8,661	8,661	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,483	11,492	11,492	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,114	9,280	166
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,746	7,746
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,912
13. Earned Premiums (Sch P-Pt. 1)	23,707	14,483	11,612	11,165	10,252	10,589	11,092	11,290	9,069	7,912	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	406	0	(33)	(4)	(15)	0	0	0	0	0	0
2. 2001.....	15,163	16,340	16,312	16,308	16,308	16,308	16,308	16,308	16,308	16,308	0
3. 2002.....	XXX	8,333	9,510	9,506	9,557	9,557	9,557	9,557	9,557	9,557	0
4. 2003.....	XXX	XXX	6,864	6,863	6,879	6,879	6,879	6,879	6,879	6,879	0
5. 2004.....	XXX	XXX	XXX	7,489	7,459	7,465	7,465	7,454	7,454	7,454	0
6. 2005.....	XXX	XXX	XXX	XXX	6,435	7,501	7,556	7,550	7,550	7,550	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	4,948	6,172	6,190	6,190	6,190	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	4,940	4,841	4,819	4,819	0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,196	6,241	6,241	0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,032	5,414	382
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,834	2,834
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,216
13. Earned Premiums (Sch P-Pt. 1)	15,569	9,510	7,980	7,476	6,457	6,371	6,219	6,097	5,055	3,216	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	179	0	(87)	0	(29)	0	0	0	0	0	0
2. 2001.....	25,527	25,267	25,530	25,448	25,448	25,448	25,448	25,448	25,448	25,448	0
3. 2002.....	XXX	25,887	28,317	28,235	28,148	28,148	28,148	28,148	28,148	28,148	0
4. 2003.....	XXX	XXX	26,670	25,879	25,533	25,558	25,558	25,580	29,110	29,110	0
5. 2004.....	XXX	XXX	XXX	28,222	27,674	27,299	27,299	27,299	27,299	27,299	0
6. 2005.....	XXX	XXX	XXX	XXX	29,875	33,150	20,422	20,422	20,789	20,789	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	22,075	7,480	7,591	16,794	16,794	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	50,092	50,048	53,252	53,327	75
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,151	23,375	23,676	301
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,877	3,153	276
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,888	11,888
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,540
13. Earned Premiums (Sch P-Pt. 1)	25,706	25,627	29,276	27,267	28,865	25,000	22,769	22,240	20,406	12,540	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	45	0	(76)	0	(6)	0	0	0	0	0	0
2. 2001.....	20,694	20,474	20,687	20,662	20,662	20,662	16,642	16,642	16,642	16,642	0
3. 2002.....	XXX	21,993	24,406	24,232	24,214	24,214	26,343	26,343	26,343	26,343	0
4. 2003.....	XXX	XXX	21,188	20,517	20,356	20,367	20,367	20,385	23,904	23,904	0
5. 2004.....	XXX	XXX	XXX	22,407	22,993	22,623	22,623	22,619	22,619	22,619	0
6. 2005.....	XXX	XXX	XXX	XXX	22,737	26,176	9,999	9,999	10,362	10,362	0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	17,242	4,381	4,484	13,641	13,641	0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	49,674	49,596	52,793	52,866	73
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,989	19,160	19,443	283
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(566)	(310)	256
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,908	9,908
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,520
13. Earned Premiums (Sch P-Pt. 1)	20,739	21,773	23,738	21,537	23,138	20,169	18,745	18,027	16,842	10,520	XXX

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**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	.66	.0	.0	.0	(19)	.0	.0	.0	.0	.0	.0
2. 2001.....	9,414	9,414	9,525	9,471	9,471	9,471	9,471	9,471	9,471	9,471	.0
3. 2002.....	XXX	11,905	12,930	12,876	12,820	12,820	12,820	12,820	12,820	12,820	.0
4. 2003.....	XXX	XXX	11,209	10,688	10,466	10,485	10,485	10,504	13,606	13,606	.0
5. 2004.....	XXX	XXX	XXX	18,583	18,231	17,945	17,945	17,945	17,945	17,945	.0
6. 2005.....	XXX	XXX	XXX	XXX	19,180	21,682	10,134	10,134	10,457	10,457	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	16,862	3,620	3,715	11,803	11,803	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	45,448	45,410	48,225	48,331	.106
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,989	20,065	20,488	.423
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,529	2,917	.388
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,715	.16,715
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.17,632
13. Earned Premiums (Sch P-Pt. 1)	9,480	11,905	12,345	17,954	18,531	19,096	20,658	19,065	17,933	17,632	XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....	(48)	.0	.0	.0	(3)	.0	.0	.0	.0	.0	.0
2. 2001.....	5,457	5,457	5,529	5,509	5,509	5,509	2,218	2,218	2,218	2,218	.0
3. 2002.....	XXX	5,649	6,661	6,553	6,544	6,544	8,287	8,287	8,287	8,287	.0
4. 2003.....	XXX	XXX	6,927	6,477	6,379	6,389	6,389	6,405	9,497	9,497	.0
5. 2004.....	XXX	XXX	XXX	15,148	15,558	15,275	15,275	15,272	15,272	15,272	.0
6. 2005.....	XXX	XXX	XXX	XXX	15,248	17,859	3,488	3,488	3,808	3,808	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	13,659	1,837	1,926	9,971	9,971	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	45,105	45,043	47,851	47,954	.103
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,036	17,063	17,456	.393
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(632)	(278)	.354
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,432	.13,432
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.14,282
13. Earned Premiums (Sch P-Pt. 1)	5,409	5,649	8,011	14,570	15,548	15,582	17,364	16,076	14,661	14,282	XXX

**SCHEDULE P - PART 6M - INTERNATIONAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....											
2. 2001.....											
3. 2002.....	XXX										
4. 2003.....	XXX	XXX									
5. 2004.....	XXX	XXX	XXX								
6. 2005.....	XXX	XXX	XXX	XXX							
7. 2006.....	XXX	XXX	XXX	XXX	XXX						
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	
1. Prior.....											
2. 2001.....											
3. 2002.....	XXX										
4. 2003.....	XXX	XXX									
5. 2004.....	XXX	XXX	XXX								
6. 2005.....	XXX	XXX	XXX	XXX							
7. 2006.....	XXX	XXX	XXX	XXX	XXX						
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE  
SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	2	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	744	744	744	744	744	744	744	744	744	744	744	.0
3. 2002.....	XXX	1,260	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	1,261	.0
4. 2003.....	XXX	XXX	1,012	1,012	1,005	1,095	1,095	1,095	1,095	1,095	1,095	.0
5. 2004.....	XXX	XXX	XXX	1,172	1,175	1,282	1,282	1,282	1,282	1,282	1,282	.0
6. 2005.....	XXX	XXX	XXX	XXX	1,372	1,381	1,381	1,381	1,381	1,381	1,381	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,220	1,250	1,250	1,250	1,250	1,250	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	1,282	1,284	1,283	1,283	1,283	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,222	1,226	1,226	1,226	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	896	898	898	.2
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	962	962	.962
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.964
13. Earned Premiums (Sch P-Pt. 1)	746	1,260	1,013	1,172	1,368	1,425	1,312	1,224	899	964	XXX	

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	3	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	638	638	638	638	638	638	638	638	638	638	638	.0
3. 2002.....	XXX	1,066	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	.0
4. 2003.....	XXX	XXX	867	867	860	949	949	949	949	949	949	.0
5. 2004.....	XXX	XXX	XXX	935	944	1,049	1,049	1,049	1,049	1,049	1,049	.0
6. 2005.....	XXX	XXX	XXX	XXX	1,138	1,147	1,147	1,147	1,147	1,147	1,147	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	1,025	1,050	1,050	1,050	1,050	1,050	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	1,090	1,092	1,091	1,091	1,091	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,056	1,060	1,060	1,060	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	801	801	.2
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	838	838	.838
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.840
13. Earned Premiums (Sch P-Pt. 1)	641	1,066	868	935	1,140	1,227	1,115	1,058	802	840	XXX	

**SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE  
SECTION 1B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P-Pt. 1)								0				XXX

**SECTION 2B**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002.....	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003.....	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004.....	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005.....	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006.....	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sch P-Pt. 1)								0				XXX

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**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	106		0.0	857		0.0
2. Private Passenger Auto Liability/ Medical .....	1,059		0.0	369		0.0
3. Commercial Auto/Truck Liability/ Medical .....	2,933		0.0	1,924		0.0
4. Workers' Compensation .....	46		0.0	41		0.0
5. Commercial Multiple Peril .....	3,423		0.0	4,748		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made .....	45		0.0	0		0.0
8. Special Liability .....	25		0.0	91		0.0
9. Other Liability - Occurrence .....	8,732		0.0	1,801		0.0
10. Other Liability - Claims-Made .....	4,946		0.0	2,671		0.0
11. Special Property .....	1,096		0.0	8,875		0.0
12. Auto Physical Damage .....	196		0.0	2,552		0.0
13. Fidelity/Surety .....	1,062		0.0	311		0.0
14. Other .....	410		0.0	3,335		0.0
15. International .....			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence .....	73		0.0	137		0.0
20. Products Liability - Claims-Made .....			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty .....			0.0	0		0.0
22. Warranty .....			0.0	0		0.0
23. Totals	24,152	0	0.0	27,713	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....										
2. 2001.....										
3. 2002.....	XXX									
4. 2003.....	XXX	XXX								
5. 2004.....	XXX	XXX	XX							
6. 2005.....	XXX	XXX	XX	XX						
7. 2006.....	XXX	XXX	XX	XXX	XXX					
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior.....										
2. 2001.....										
3. 2002.....	XXX									
4. 2003.....	XXX	XXX								
5. 2004.....	XXX	XXX	XX							
6. 2005.....	XXX	XXX	XX	XX						
7. 2006.....	XXX	XXX	XX	XXX	XXX					
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**N O N E**

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**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	106		0.0	857		0.0
2. Private Passenger Auto Liability/Medical	1,059		0.0	369		0.0
3. Commercial Auto/Truck Liability/Medical	2,933		0.0	1,924		0.0
4. Workers' Compensation	46		0.0	41		0.0
5. Commercial Multiple Peril	3,423		0.0	4,748		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made	45		0.0	0		0.0
8. Special Liability	25		0.0	91		0.0
9. Other Liability - Occurrence	8,732		0.0	1,801		0.0
10. Other Liability - Claims-Made	4,946		0.0	2,671		0.0
11. Special Property	1,096		0.0	8,875		0.0
12. Auto Physical Damage	196		0.0	2,552		0.0
13. Fidelity/Surety	1,062		0.0	311		0.0
14. Other	410		0.0	3,335		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property			0.0	0		0.0
17. Reinsurance - Nonproportional Assumed Liability			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines			0.0	0		0.0
19. Products Liability - Occurrence	73		0.0	137		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	24,152	0	0.0	27,713	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XX							
6. 2005	XXX	XXX	XX	XX						
7. 2006	XXX	XXX	XX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior										
2. 2001										
3. 2002	XXX									
4. 2003	XXX	XXX								
5. 2004	XXX	XXX	XX							
6. 2005	XXX	XXX	XX	XX						
7. 2006	XXX	XXX	XX	XXX	XXX					
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**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	2001 .....		
1.603	2002 .....		
1.604	2003 .....		
1.605	2004 .....		
1.606	2005 .....		
1.607	2006 .....		
1.608	2007 .....		
1.609	2008 .....		
1.610	2009 .....		
1.611	2010 .....		
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 ..... | 557 |
| 5.2 Surety .....   | 0   |
6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ ] No [ X ]
- 7.2 (An extended statement may be attached.)  
.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	N								
2. Alaska AK	N								
3. Arizona AZ	N								
4. Arkansas AR	N								
5. California CA	N								
6. Colorado CO	N								
7. Connecticut CT	N								
8. Delaware DE	N								
9. District of Columbia DC	N								
10. Florida FL	N								
11. Georgia GA	N								
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	N								
15. Indiana IN	N								
16. Iowa IA	N								
17. Kansas KS	N								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	N								
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	N								
25. Mississippi MS	N								
26. Missouri MO	N								
27. Montana MT	N								
28. Nebraska NE	N								
29. Nevada NV	N								
30. New Hampshire NH	N								
31. New Jersey NJ	N								
32. New Mexico NM	N								
33. New York NY	N								
34. North Carolina NC	N								
35. North Dakota ND	N								
36. Ohio OH	N								
37. Oklahoma OK	N								
38. Oregon OR	N								
39. Pennsylvania PA	N								
40. Rhode Island RI	N								
41. South Carolina SC	N								
42. South Dakota SD	N								
43. Tennessee TN	N								
44. Texas TX	N								
45. Utah UT	N								
46. Vermont VT	N								
47. Virginia VA	N								
48. Washington WA	N								
49. West Virginia WV	N								
50. Wisconsin WI	N								
51. Wyoming WY	N								
52. American Samoa AS	N								
53. Guam GU	N								
54. Puerto Rico PR	L	119,275,563	122,034,264	0	50,636,501	83,380,311	169,533,454		
55. U.S. Virgin Islands VI	L	78,242	98,953	0	902,372	(988,245)	891,305		
56. Northern Mariana Islands MP	N								
57. Canada CN	N								
58. Aggregate other alien OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 2	119,353,805	122,133,217	0	51,538,873	82,392,066	170,424,759	0	0
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

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

Allocation of Premiums is on Policy by Policy

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

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

Allocated by States and Territories

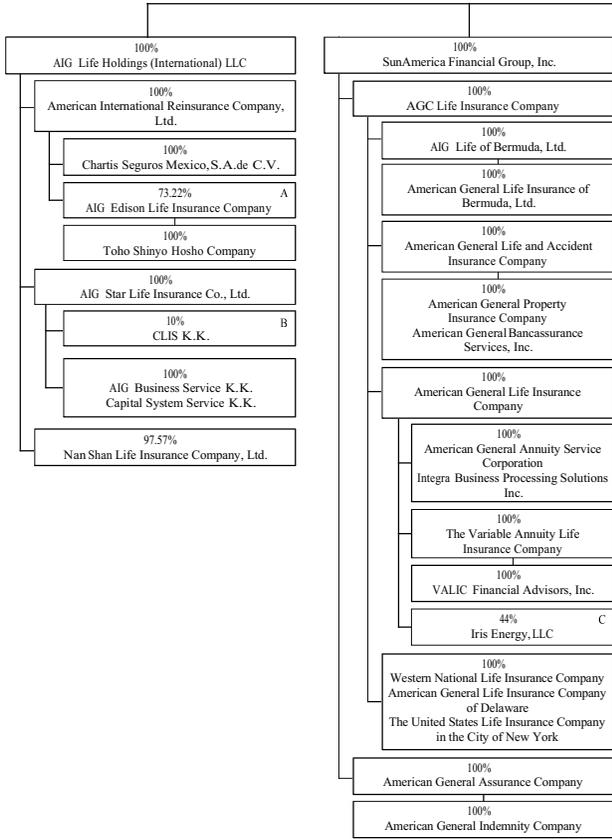
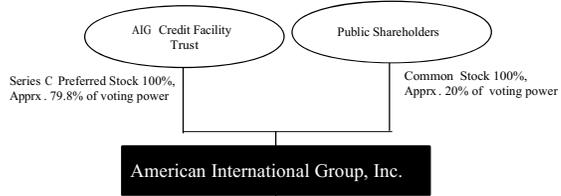
States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California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

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

SCHEDULE Y

EXPLANATION OF ORGANIZATION CHART PRESENTATION: CERTAIN AFFILIATES ARE NOT DISPLAYED SINCE THEY DO NOT MEET THE REPORTING THRESHOLD BASED ON THE NAIC ANNUAL STATEMENT INSTRUCTIONS. THE CHART DOES NOT INCLUDE REAL ESTATE JOINT VENTURES, PARTNERSHIPS, TRUSTS, FUNDS, BRANCHES OR INACTIVE ENTITIES.



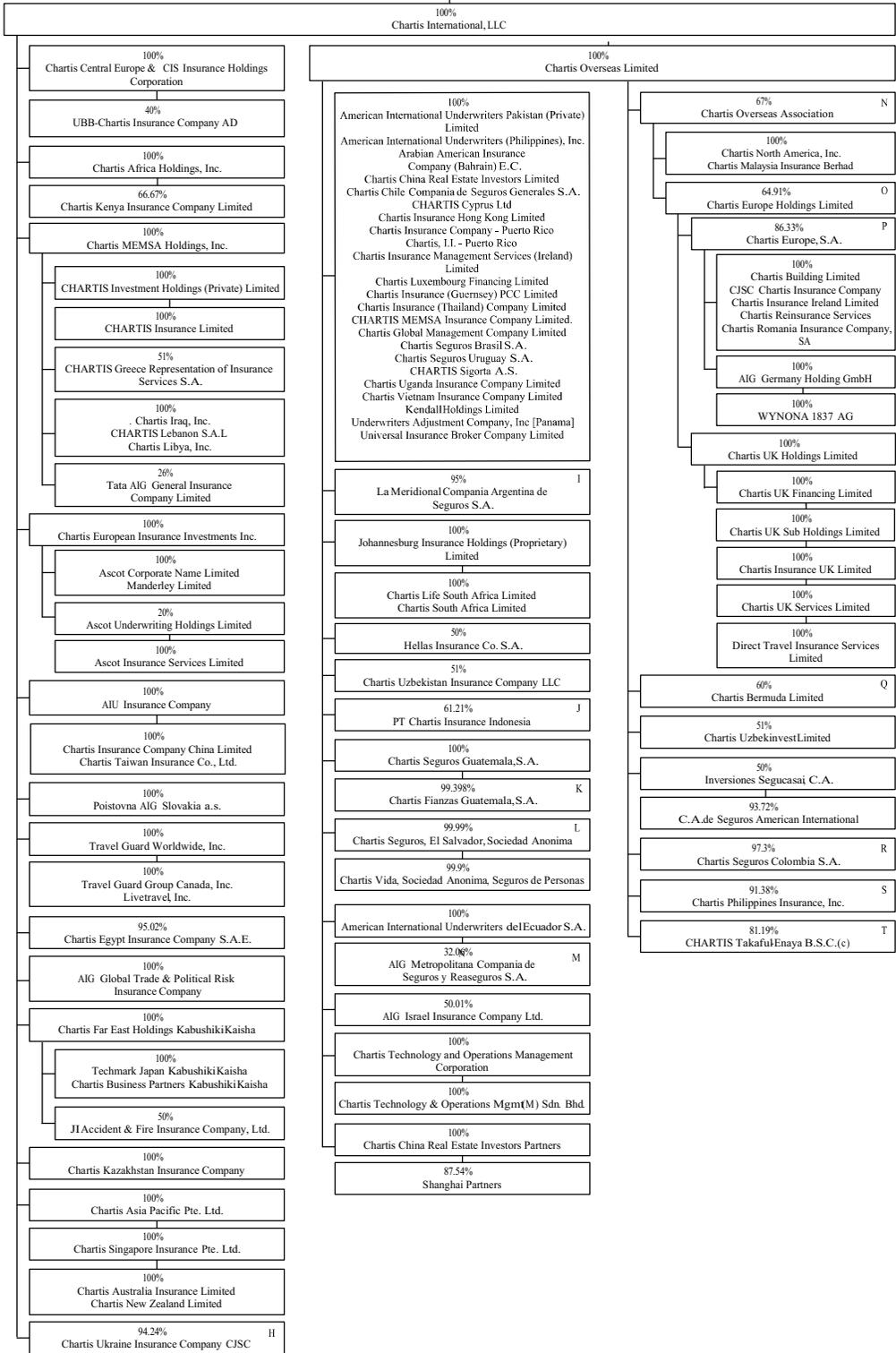
A. 8.14% AIG Financial Assurance Japan K.K.  
18.64% American International Group, Inc.  
B. 45.00% AIG Business Service K.K.  
10.00% Capital System Service K.K.

C. 29.00% American General Life and Accident Insurance Company  
1.00% Iris Energy Holding L.P.





ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

H. 02% Chartis Central Europe & CIS Insurance Holdings Corporation  
5.70% Steppe Securities, L.L.C.

I. 4.97% Chartis Global Management Consulting Limited  
J. 39.79% PT. Tiara Cita Cemerlang  
K. 0.06% American International Underwriters (Guatemala), S.A.  
L. 0.01% Chartis Latin America Investments, LLC  
M. 19.72% Chartis Overseas Association

N. 10.00% American Home Assurance Company  
11.00% National Union Fire Insurance Company of Pittsburgh, Pa.  
12.00% New Hampshire Insurance Company  
O. 2.22% Chartis Bermuda Limited  
31.41% Chartis Overseas Limited  
1.46% Chartis Luxembourg Financing Limited  
P. 8.21% Chartis Overseas Limited  
5.46% Chartis UK Holdings Limited  
Q. 40.00% American International Reinsurance Company, Ltd.  
R. 2.7% Chartis Insurance Company-Puerto Rico  
S. 8.62% Chartis International, LLC  
T. 18.81% Chartis International, LLC

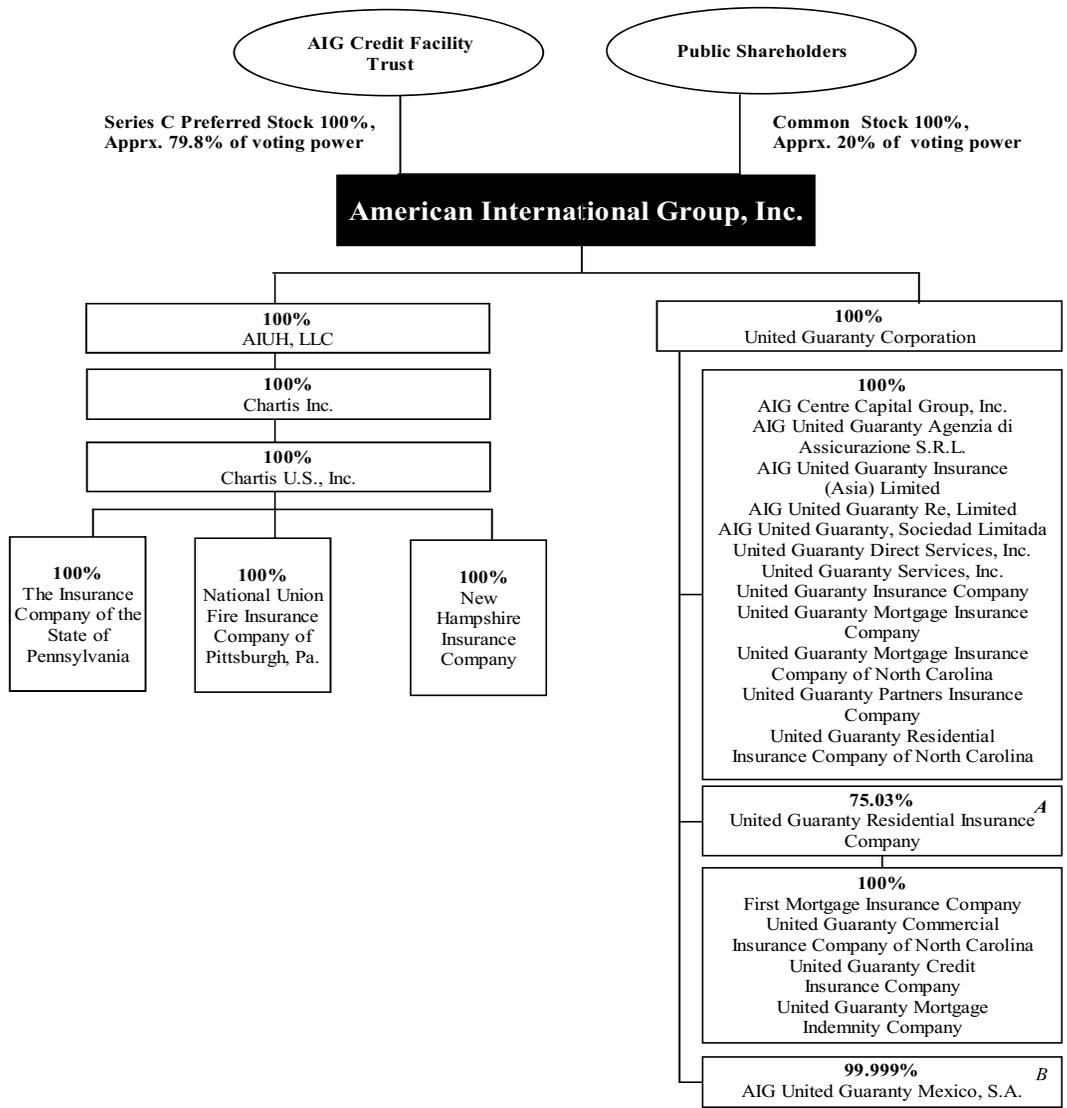
ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

ADDENDUM TO SCHEDULE Y

As a result of a transaction which closed on February 24, 2011 but was effective December 31, 2010, ownership of United Guaranty Corporation (“UGC”) has been transferred to American International Group, Inc. (“AIG”) through the transfer to AIG of all of the outstanding shares of UGC from various insurance subsidiaries of Chartis U.S., Inc. (“Chartis insurance subsidiaries”), after a contribution of cash by AIG to the Chartis insurance subsidiaries in an amount equal to the statutory book value of the shares of UGC as at December 31, 2010. (Please see the below for the post-transfer ownership.)

Note: There has been no ownership change within the UGC group.

UGC Ownership Post-Transfer



A. 24.97% United Guaranty Residential Insurance Company of North Carolina  
 B. .001% United Guaranty Services, Inc.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

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

AMERICAN INTERNATIONAL GROUP, INC. - 2010

NAIC Group Code	Group Name	COMPANY NAME	NAIC COMPANY CODE	STATE OF DOMICILE	FEDERAL EMPLOYERS IDENTIFICATION NUMBER
		<u>Entity Name</u>			
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	A.I. Credit Corp.	00000	NH	13-2736972
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AGC Life Insurance Company	97780	MO	76-0030921
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIA Aurora LLC	00000	DE	27-0982390
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Advisor Group, Inc.	00000	MD	86-0623854
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG BG Holdings LLC	00000	DE	30-0578924
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Business Service K.K.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Capital Corporation	00000	DE	60-0001373
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Capital India Private Limited	00000	India	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Castle Holdings II LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Castle Holdings LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Centre Capital Group, Inc.	00000	NC	56-2148180
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Commercial Equipment Finance, Inc.	00000	DE	20-1749201
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Consumer Finance Group, Inc.	00000	DE	13-3847404
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Credit Corp.	00000	DE	13-4058120
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Edison Life Insurance Company	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Equipment Finance Holdings, Inc.	00000	DE	20-1749223
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Federal Savings Bank	00000	United States	51-0396365
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Financial Assurance Japan K.K.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Financial Products (Jersey) Limited	00000	Jersey	98-0356580
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Financial Products Corp.	00000	DE	13-3389410
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Financial Products Hong Kong Limited	00000	Hong Kong	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Funding, Inc.	00000	DE	13-3356994
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Germany Holding GmbH	00000	Germany	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Global Asset Management Holdings Corp.	00000	DE	13-3870953
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Global Real Estate Investment Corp.	00000	DE	13-3454957
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Global Services, Inc.	00000	NH	02-0307338
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Global Trade & Political Risk Insurance Company	10651	NJ	22-3423217
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG International Inc.	00000	DE	06-1381519
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Israel Insurance Company Ltd.	00000	Israel	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Life Holdings (International) LLC	00000	DE	None
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Life Insurance Company (Switzerland) Ltd.	00000	Switzerland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Life of Bermuda, Ltd.	00000	Bermuda	98-0181730
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Matched Funding Corp.	00000	DE	13-3472929
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Metropolitana Compania de Seguros y Reaseguros S.A.	00000	Ecuador	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Polska Towarzystwo Ubezpiecen S.A.	00000	Poland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Rail Services, Inc.	00000	DE	20-4466576
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Star Life Insurance Co., Ltd.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG Trading Group Inc.	00000	DE	06-1380206
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG United Guaranty Agenzia di Assicurazione S.R.L.	00000	Italy	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG United Guaranty Insurance (Asia) Limited	00000	Hong Kong	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG United Guaranty Mexico, S.A.	00000	Mexico	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG United Guaranty Re Limited	00000	Ireland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG United Guaranty, Sociedad Limitada	00000	Spain	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG/Lincoln Eastern Europe L.L.C.	00000	DE	98-0172771
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG/Lincoln Europe L.L.C.	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG/Lincoln International LLC	00000	DE	75-2696674
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG/Lincoln Western Europe L.L.C.	00000	DE	52-2229223
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIGFP (Cayman) NZ Lending Limited	00000	Cayman Islands	98-0480168
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Broadgate Limited	00000	United Kingdom	98-0400610
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Capital Preservation Corp.	00000	DE	13-3647774
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Funding (Cayman) Limited	00000	Cayman Islands	98-0358403
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Investment Company (Bermuda) Limited	00000	Bermuda	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Matched Funding Corp.	00000	DE	13-3592317
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIGFP NZ Funding LLC	00000	DE	11-3809047
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Partnership Investments Corp.	00000	DE	06-1829956
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Pinestead Holdings Corp.	00000	DE	13-3909069
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Special Finance (Cayman) Limited	00000	Cayman Islands	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIG-FP Structured Finance (Cayman) Limited	00000	Cayman Islands	98-0351259
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Aircraft SPC-12, Inc.	00000	CA	95-4684502
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Aircraft SPC-9, Inc.	00000	CA	95-4684505
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIU Insurance Company	19399	NY	13-5303710
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	AIUH LLC	00000	DE	27-2013532
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Alabaster Capital LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Ambler Holding Corp.	00000	DE	06-1589367
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American Fuji Fire & Marine Insurance Company	25293	IL	36-3155373
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Annuity Service Corporation	00000	TX	76-0446159
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Assurance Company	68373	IL	36-1677770
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Bancassurance Services, Inc.	00000	IL	36-3221237
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Indemnity Company	24376	IL	93-0928517
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Life and Accident Insurance Company	66672	TN	62-0306330
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Life Insurance Company	60488	TX	25-0598210
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Life Insurance Company of Delaware	66842	DE	25-1118523
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Life Insurance Of Bermuda, Ltd.	00000	Bermuda	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American General Property Insurance Company	31208	TN	62-0929818
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American Home Assurance Company	19380	NY	13-5124990
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Group K.K.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Group, Inc.	00124	DE	13-2592361
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Reinsurance Company, Ltd.	00000	Bermuda	23-2391022
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Underwriters (Philippines), Inc.	00000	Philippines	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Underwriters del Ecuador S.A.	00000	Ecuador	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American International Underwriters Pakistan (Private) Limited	00000	Pakistan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	American Security Life Insurance Company, Ltd.	00000	Liechtenstein	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Applewood Funding Corp.	00000	DE	06-1589371
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Arabian American Insurance Company (Bahrain) E.C. -Saudi Arabia	00000	Bahrain	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Ascot Corporate Name Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Ascot Insurance Services Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Ascot Underwriting Holdings Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Banque AIG S.A.	00000	France	98-0339107
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Barnegat Funding Corp.	00000	DE	20-0508330
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Blackbird Investments LLC	00000	DE	14-1964460
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Blackcap Investments LLC	00000	DE	74-3190787
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Bluewood Investments LLC	00000	DE	83-0464948
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Bullfinch Investments (Cayman) Limited	00000	Cayman Islands	98-0495443
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	C.A. de Seguros American International	00000	Venezuela	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Capital System Service K.K.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Aerospace Insurance Services, Inc.	00000	GA	58-1354492
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Africa Holdings, Inc.	00000	DE	20-0938028
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Asia Pacific Pte. Ltd.	00000	Singapore	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Australia Insurance Limited	00000	Australia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Azerbaijan Insurance Company Open Joint Stock Company	00000	Azerbaijan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Bermuda Limited	00000	Bermuda	00-0000000

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

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

AMERICAN INTERNATIONAL GROUP, INC. - 2010

NAIC Group Code	Group Name	COMPANY NAME	NAIC COMPANY CODE	STATE OF DOMICILE	FEDERAL EMPLOYERS IDENTIFICATION NUMBER
		<u>Entity Name</u>			
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Building Limited	00000	United Kingdom	98-0406438
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Business Partners Kabushiki Kaisha	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Casualty Company	40258	PA	02-6008643
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Central Europe & CIS Insurance Holdings Corporation	00000	DE	13-4059344
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Chile Compania de Seguros Generales S.A.	00000	Chile	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis China Real Estate Investors Ltd.	00000	Bermuda	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis China Real Estate Investors Partners	00000	Bermuda	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Claims, Inc.	00000	DE	13-2925174
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Cyprus Ltd	00000	Cyprus	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Egypt Insurance Company S.A.E.	00000	Egypt	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Europe Holdings Limited	00000	Ireland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Europe, S.A.	00000	France	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis European Insurance Investments Inc.	00000	DE	13-4212493
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Excess Limited	00000	Ireland	98-0200068
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Far East Holdings Kabushiki Kaisha	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Fianzas Guatemala, S.A.	00000	Guatemala	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Global Claims Services, Inc.	00000	DE	27-3646926
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Global Management Company Limited	00000	Bermuda	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Global Services, Inc.	00000	DE	80-0485576
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Greece Representation of Insurance Services S.A.	00000	Greece	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Inc.	00000	DE	27-1992729
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance (Guernsey) PCC Limited	00000	Guernsey	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance (Thailand) Company Limited	00000	Thailand	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Agency, Inc.	00000	NJ	13-6117054
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Company - Puerto Rico	00000	Puerto Rico	66-0319193
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Company China Limited	00000	China	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Company CJSC	00000	Russia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Company of Canada	00000	Canada	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Hong Kong Limited	00000	Hong Kong	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Ireland Limited	00000	Ireland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Insurance Limited	00000	Sri Lanka	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance Management Services (Ireland) Limited	00000	Ireland	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Insurance UK Limited	00000	United Kingdom	98-0609691
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis International, LLC	00000	DE	01-0711348
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Investment Holdings (Private) Limited	00000	Sri Lanka	98-0217455
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Iraq, Inc.	00000	DE	20-0995191
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Kazakhstan Insurance Company	00000	Kazakhstan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Kenya Insurance Company Limited	00000	Kenya	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Lebanon S.A.L.	00000	Lebanon	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Libya, Inc.	00000	DE	20-1249300
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Life South Africa Limited	00000	South Africa	Not Applicable
				England and	
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Luxembourg Financing Limited	00000	Wales	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Malaysia Insurance Berhad	00000	Malaysia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis MEMSA Holdings, Inc.	00000	DE	52-2219545
				United Arab	
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS MEMSA Insurance Company Limited	00000	Emirates	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis New Zealand Limited	00000	New Zealand	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Non-Life Holding Company (Japan), Inc.	00000	DE	02-0546473
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis North America, Inc.	00000	NY	13-2989593
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Overseas Association	00000	Bermuda	98-0033331
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Philippines Insurance Inc.	00000	Philippines	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Property Casualty Company	19402	PA	25-1118791
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Reinsurance Services	00000	Belgium	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Romania Insurance Company, S.A.	00000	Romania	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros Brasil S.A.	00000	Brazil	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros Colombia S.A.	00000	Colombia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros Guatemala, S.A.	00000	Guatemala	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros Mexico, S.A. de CV	00000	Mexico	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros Uruguay S.A.	00000	Uruguay	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Seguros, El Salvador, Sociedad Anonima	00000	El Salvador	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Select Insurance Company	10932	DE	52-2114170
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Sigorta A.S.	00000	Turkey	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Singapore Insurance Pte. Ltd.	00000	Singapore	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis South Africa Limited	00000	South Africa	Not Applicable
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Specialty Insurance Company	26883	IL	02-0309086
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Taiwan Insurance Co., Ltd.	00000	Taiwan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CHARTIS Takaful Enaya B.S.C. ©	00000	Bahrain	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Technology & Operations Mgmt (M) Sdn. Bhd.	00000	Malaysia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Technology and Operations Management Corporation	00000	NY	13-4923030
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis U.S., Inc.	00000	DE	13-3386798
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Uganda Insurance Company Limited	00000	Uganda	Not Applicable
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis UK Financing Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis UK Holdings Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis UK Services Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis UK Sub Holdings Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Ukraine Insurance Company CJSC	00000	Ukraine	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Uzbekinvest Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Uzbekistan Insurance Company LLC	00000	Uzbekistan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Vida, Sociedad Anonima, Seguros de Personas	00000	El Salvador	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Vietnam Insurance Company Limited	00000	Vietnam	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis Warranty Services, Inc.	00000	DE	38-3301989
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis WarrantyGuard, Inc.	00000	DE	13-3878133
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Chartis, I.I.-Puerto Rico	00000	Puerto Rico	Not Applicable
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Cherrywood Investments LLC	00000	DE	25-1924177
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Clarges Funding LLC	00000	DE	27-0094474
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	CLIS K.K.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Cobroad Investments	00000	United Kingdom	98-0197570
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Commerce and Industry Insurance Company	19410	NY	13-1938623
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Delos Aircraft, Inc.	00000	CA	27-2098722
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Design Professionals Association Risk Purchasing Group, Inc.	00000	IL	36-3847698
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Direct Travel Insurance Services Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Eligibright Investment Limited	00000	Hong Kong	00-0000000
				British Virgin	
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Equitable Investment Company (Hong Kong) Ltd.	00000	Islands	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Fieldstone Securitization I LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	First Mortgage Insurance Company	13694	NC	27-0550064
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	First SunAmerica Life Insurance Company	92495	NY	06-0992729
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Flamebright Investment Limited	00000	Hong Kong	98-0381903
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Fuji International Insurance Company Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Fuji Life Insurance Company, Limited	00000	Japan	00-0000000

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE ZZ

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

AMERICAN INTERNATIONAL GROUP, INC. - 2010

NAIC Group Code	Group Name	COMPANY NAME	NAIC COMPANY CODE	STATE OF DOMICILE	FEDERAL EMPLOYERS IDENTIFICATION NUMBER
		<u>Entity Name</u>			
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Gibraltar Investments	00000	United Kingdom	98-0383159
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Granite State Insurance Company	23809	PA	02-0140690
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Graphite Management LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Heathwood Corp.	00000	DE	06-1579948
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Heathwood Holding Corp.	00000	DE	06-1579947
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Hellas Insurance Co. S.A.	00000	Greece	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Highfield Holding Corp.	00000	DE	36-4560121
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Hillandale Holding L.L.C.	00000	DE	06-1542975
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Hyperion Aircraft Inc.	00000	CA	27-2098662
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Illinois National Insurance Co.	23817	IL	37-0344310
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Integra Business Processing Solutions Inc.	00000	Philippines	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	International Lease Finance Corporation	00000	CA	22-3059110
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Inversiones Segucasai, C.A.	00000	Venezuela	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Iris Energy LLC	00000	DE	06-1592110
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Ji Accident & Fire Insurance Company, Ltd.	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Johannesburg Insurance Holdings (Proprietary) Limited	00000	South Africa	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Kendall Holdings Limited	00000	Mauritius	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	La Meridional Compania Argentina de Seguros S.A.	00000	Argentina	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Lakevista Corp.	00000	DE	06-1601974
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Lakevista Holdings Corp.	00000	DE	06-1601973
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Landmark Insurance Company	35637	CA	22-2147221
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Lavastone Capital LLC	00000	DE	13-3386798
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Lexington Insurance Company	19437	DE	25-1149494
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Livetravel, Inc.	00000	WI	39-1611328
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Manderley Limited	00000	United Kingdom	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Medical Excess Insurance Services, Inc.	00000	DE	22-3418967
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Medical Excess LLC	00000	DE	46-0493280
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	MG Reinsurance Limited		VT	26-4728883
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Morefar Marketing, Inc.	00000	DE	23-2101054
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Mt. Mansfield Company, Inc.	00000	VT	03-0143430
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Nan Shan Life Insurance Company, Limited	00000	Taiwan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	National Union Fire Insurance Company of Pittsburgh, Pa.	19445	PA	25-0687550
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	National Union Fire Insurance Company of Vermont	00000	VT	03-049619
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	New Hampshire Insurance Company	23841	PA	02-0172170
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	NF Fifty-Eight Corp.	00000	DE	06-1565155
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	NF Seven (Cayman) Limited	00000	Cayman Islands	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	NF Thirty-Nine Corp.	00000	DE	06-1548180
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Orangewood Investments LLC	00000	DE	42-1683800
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Pearwood, LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Poistovna AIG Slovakia a.s.	00000	Slovakia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	PT Chartis Insurance Indonesia	00000	Indonesia	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Quartz Holdings LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Risk Specialists Companies Insurance Agency, Inc.	00000	MA	22-2174788
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Risk Specialists Companies, Inc.	00000	DE	22-2235536
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SA Affordable Housing, LLC	00000	DE	95-4816953
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SAFG Retirement Services, Inc.	00000	DE	95-4715639
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SagePoint Financial, Inc.	00000	DE	20-1741754
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SEA Insurance Co. Limited	00000	Papua New Guinea	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SEA Insurance Sendirian Berhad	00000	Brunei	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Shanghai Partners	00000	GA	58-1657573
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Sierra Leasing Limited	00000	Bermuda	98-0200623
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Slate Capital LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Solus Hotel Portfolio Holding Company LLC	00000	DE	95-4611171
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Solus Quorum Tampa LLC	00000	DE	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Sorbier Holding Corp.	00000	DE	06-1565163
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Sorbier Investment Corp.	00000	DE	06-1565164
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Spicer Energy II LLC	00000	DE	06-1592109
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Spruce Peak Realty, LLC	00000	DE	14-1876993
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica (Cayman) Co., Ltd.	00000	Cayman Islands	95-4608178
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Annuity and Life Assurance Company	60941	AZ	86-0198983
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Asset Management Corp.	00000	DE	13-3127880
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Capital Services, Inc.	00000	DE	13-3140916
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Financial Group, Inc.	00000	TX	74-0483432
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Investments, Inc.	00000	GA	52-1128427
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	SunAmerica Life Insurance Company	69256	AZ	52-0502540
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Tata AIG General Insurance Company Limited	00000	India	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Techmark Japan Kabushiki Kaisha	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	The Fuji Fire & Marine Insurance Company, Limited	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	The Insurance Company of the State of Pennsylvania	19429	PA	13-5540698
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	The United States Life Insurance Company in the City of New York	70106	NY	13-5459480
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	The Variable Annuity Life Insurance Company	70238	TX	74-1625348
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Toho Shinyo Hoshio Company	00000	Japan	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Travel Guard Group Canada, Inc.	00000	Canada	Not Applicable
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Travel Guard Worldwide, Inc.	00000	DE	02-0547704
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	UBB-Chartis Insurance Company AD	00000	Bulgaria	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Underwriters Adjustment Company, Inc. [Panama]	00000	Panama	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Commercial Insurance Company of North Carolina	16659	NC	56-0989041
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Corporation	00000	NC	13-3082127
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Credit Insurance Company	40525	NC	56-1307714
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Direct Services, Inc.	00000	NC	06-1731668
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Insurance Company	11715	NC	56-1790793
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Mortgage Indemnity Company	26999	NC	42-0994960
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Mortgage Insurance Company	11685	NC	56-1790794
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Mortgage Insurance Company of North Carolina	11740	NC	56-1790796
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Partners Insurance Company		VT	03-0358003
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Residential Insurance Company	15873	NC	42-0885398
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Residential Insurance Company of North Carolina	16667	NC	56-0789396
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	United Guaranty Services, Inc.	00000	NC	56-1273575
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Universal Insurance Broker Company Limited	00000	Thailand	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	VALIC Financial Advisors, Inc.	00000	TX	76-0519992
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Western National Life Insurance Company	70432	TX	75-0770838
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Whitney Leasing Limited	00000	Bermuda	98-0430163
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	WYNONA 1837 AG	00000	Germany	00-0000000
0012.....	AMERICAN INTERNATIONAL GROUP, INC.....	Yellowwood Investments LLC	00000	DE	14-1950540



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**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	Federal 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)
97780	76-0030921	AGC Life Insurance Company	100,000,000	(631,525)	0	0	0	0		0	99,368,475	0
00000	00-0000000	AHICO Els? Amerikai-Magyar Biztos? Zrt.	(12,362,577)	0	0	0	0	0		0	(12,362,577)	0
00000	13-3356994	AIG Funding, Inc.	0	0	0	0	0	0		491,085,929	491,085,929	0
10651	22-3423217	AIG Global Trade & Political Risk Insurance Company	0	0	0	0	0	0		0	0	0
00000	00-0000000	AIG Israel Insurance Company Ltd.	0	(55,640,830)	0	0	0	0		0	(55,640,830)	0
00000	00-0000000	AIG Life of Bermuda, Ltd.	0	0	0	0	0	531,461,784		0	531,461,784	0
00000	00-0000000	AIG Polska Towarzystwo Ubezpiecen S.A.	(204,036)	0	0	0	0	0		0	(204,036)	0
19399	13-5303710	AIU Insurance Company	(74,866,132)	0	0	0	0	0		0	(74,866,132)	0
00000	00-0000000	ALICO (Bulgaria) Zhivotozastrahovatelno Druzhestvo EAD	(1,522,884)	0	0	0	0	0		0	(1,522,884)	0
00000	00-0000000	ALICO Akcioardslco Dnistvoza Zivotno Osiguranje	0	2,714,600	0	0	0	0		0	2,714,600	0
00000	00-0000000	ALICO Asigurari Romania SA	(13,148,789)	0	0	0	0	0		0	(13,148,789)	0
00000	00-0000000	ALICO Colombia Seguros de Vida S.A.	0	3,258,800	0	0	0	0		0	3,258,800	0
00000	00-0000000	ALICO Compania de Seguros de Retiro	(829,000)	0	0	0	0	0		0	(829,000)	0
00000	00-0000000	ALICO Compania de Seguros de Vida, S.A.	(4,671,000)	0	0	0	0	0		0	(4,671,000)	0
00000	00-0000000	Alico Life International Limited	0	86,767,650	0	0	0	0		0	86,767,650	0
00000	00-0000000	ALICO Mexico, Compania de Seguros de Vida, S.A. de C.V.	0	3,211,562	0	0	0	0		0	3,211,562	0
00000	AA-4755844	ALICO Operations Inc.	0	1,000,890	0	0	0	0		0	1,000,890	0
00000	00-0000000	ALICO Services, Inc.	0	5,100	0	0	0	0		0	5,100	0
00000	00-0000000	ALICO, Global, Alpha, Beta, Delta, Epsilon, Iris and Kappa Properties	0	4,457,794	0	0	0	0		0	4,457,794	0
00000	00-0000000	ALICO, S.A.	(29,121,474)	0	0	0	0	0		0	(29,121,474)	0
00000	00-0000000	Amcico pojisvna a.s. (Czech Republic)	(19,047,619)	0	0	0	0	0		0	(19,047,619)	0
40398	36-3155373	American Fuji Fire & Marine Insurance Company	0	0	0	0	0	0		0	0	0
68373	36-1677770	American General Assurance Company	0	41,361	0	0	0	0		0	41,361	0
00000	35-0416090	American General Finance Corporation	122,090	0	0	0	0	0		0	122,090	0
66672	62-0306330	American General Life and Accident Insurance Company	(150,000,000)	0	0	0	0	0		0	(150,000,000)	0
60488	25-0598210	American General Life Insurance Company	0	1,634,053	0	0	0	(531,461,784)		0	(529,827,731)	0
66842	25-1118523	American General Life Insurance Company of Delaware	0	227,182	0	0	0	0		0	227,182	0
31208	62-0929818	American General Property Insurance Company	0	0	0	0	0	0		0	0	0
19380	13-5124990	American Home Assurance Company	301,342,871	0	0	0	0	0	*	0	301,342,871	0
00000	00-0000000	American International Group Kabushiki Kaisha	(81,958,530)	0	0	0	0	0		0	(81,958,530)	0
00124	13-2592361	American International Group, Inc.	(1,533,328,232)	(140,183,547)	0	0	(466,511,588)	0		(382,328,464)	(2,522,351,831)	0
00000	23-2391022	American International Reinsurance Company, Ltd.	0	0	0	0	0	1,853,129,276		0	1,853,129,276	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**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	Federal 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)
00000	00-0000000	American Life and General Insurance Company (Trinidad & Tobago) Limited	(16,032,498)	0	0	0	0	0		0	(16,032,498)	0
60690	98-0000065	American Life Insurance Company	318,893,793	(103,196,463)	0	0	0	0		(108,757,465)	106,939,865	0
00000	00-0000000	American Life Insurance Company (Pakistan) Limited	(96,760)	0	0	0	0	0		0	(96,760)	0
00000	00-0000000	AMPLICO Powszechne Towarzystwo Emerytalne S.A.	(24,494,980)	0	0	0	0	0		0	(24,494,980)	0
00000	00-0000000	AMSLICO AIG Life poist'ovna a.s.	(18,856,500)	0	0	0	0	0		0	(18,856,500)	0
00000	80-0485576	Chartis CapEx, Inc.	14,797,134	0	0	0	0	0		0	14,797,134	0
40258	02-6008643	Chartis Casualty Company	0	0	0	0	0	0	*	0	0	0
00000	00-0000000	Chartis Europe, S.A.	(25,034,625)	0	0	0	0	0		0	(25,034,625)	0
00000	27-3646926	Chartis Global Claims Service Inc.	(14,797,134)	0	0	0	0	0		0	(14,797,134)	0
00000	00-0000000	Chartis Insurance Company China Limited	(13,594,962)	0	0	0	0	0		0	(13,594,962)	0
00000	00-0000000	Chartis Insurance Company of Canada	150,543,000	0	0	0	0	0		0	150,543,000	0
31674	66-0319193	Chartis Insurance Company-Puerto Rico	(50,000,000)	0	0	0	0	0		0	(50,000,000)	0
00000	00-0000000	Chartis Insurance Hong Kong Limited	0	20,168,165	0	0	0	0		0	20,168,165	0
00000	01-0711348	Chartis International, LLC	74,866,132	(48,562,946)	0	0	0	0		0	26,303,186	0
00000	00-0000000	Chartis Mensa Insurance Company Limited - Oman	0	3,700,000	0	0	0	0		0	3,700,000	0
33464	AA-3190234	Chartis Overseas Limited	180,836,401	21,188,553	0	0	0	0		0	202,024,954	0
19402	25-1118791	Chartis Property Casualty Company	70,000,000	(30,000,000)	0	0	0	0	*	0	40,000,000	0
00000	00-0000000	Chartis Seguros Brasil S.A.	0	47,421,458	0	0	0	0		0	47,421,458	0
00000	00-0000000	Chartis Seguros Colombia S.A.	0	6,003,648	0	0	0	0		0	6,003,648	0
10932	52-2114170	Chartis Select Insurance Company	0	0	0	0	0	0	*	0	0	0
26883	02-0309086	Chartis Specialty Insurance Company	0	0	0	0	0	0	*	0	0	0
00000	13-3386798	Chartis U.S., Inc.	(309,764,842)	(174,650,028)	0	0	0	0		0	(484,414,870)	0
00000	00-0000000	Chartis Vietnam Insurance Company Limited	0	1,510,000	0	0	0	0		0	1,510,000	0
00000	20-5971809	Chartis, Inc.	69,692,123	0	0	0	0	0		0	69,692,123	0
19410	13-1938623	Commerce and Industry Insurance Company	119,002,550	0	0	0	0	0	*	0	119,002,550	0
62634	51-0104167	Delaware American Life Insurance Company	0	0	0	0	0	0		0	0	0
00000	00-0000000	El Pacifico Vida Compania de Seguros y Reaseguros	(4,712,770)	0	0	0	0	0		0	(4,712,770)	0
00000	00-0000000	Epsilon Properties, Inc. and Iris Properties, Inc.	(2,195,390)	0	0	0	0	0		0	(2,195,390)	0
00000	AA-4648135	Fieldstone Securitization II, LLC	0	0	(304,911,020)	0	0	0		0	(304,911,020)	0
00000	00-0000000	First American Polish Life Insurance & Reinsurance Company, S.A.	(107,951,391)	0	0	0	0	0		0	(107,951,391)	0
92495	06-0992729	First SunAmerica Life Insurance Company	0	115,007	0	0	0	0		0	115,007	0
23809	02-0140690	Granite State Insurance Company	0	0	0	0	0	0	*	0	0	0
23817	37-0344310	Illinois National Insurance Co.	0	0	0	0	0	0	*	0	0	0
00000	51-0205283	International Technical and Advisory Services Limited (USA-Delaware)	0	(65,691)	0	0	0	0		0	(65,691)	0
00000	00-0000000	Inversiones Interamericana S.A.	(59,055,018)	0	0	0	0	0		0	(59,055,018)	0

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(FKA: American Intern'l Ins. Co. of Puerto Rico)

**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	Federal 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)
00000	00-0000000	Kendall Holdings Limited	(8,200,000)	0	0	0	0	0		0	(8,200,000)	0
00000	00-0000000	La Meridional Compania Argentina de Seguros S.A.	0	0	0	0	0	0		0	0	0
35637	22-2147221	Landmark Insurance Company	0	0	0	0	0	0	*	0	0	0
19437	25-1149494	Lexington Insurance Company	366,993,000	300,000,000	0	0	0	899,125,447	*	0	1,566,118,447	0
65951	35-1005090	Merit Life Insurance Co.	(122,090)	0	0	0	0	0		0	(122,090)	0
13659	26-4728883	MG Reinsurance Limited	0	0	0	0	0	0		0	0	0
19445	25-0687550	National Union Fire Insurance Company of Pittsburgh, Pa.	673,969,435	(197,554,572)	304,911,020	0	0	(2,752,254,723)	*	0	(1,970,928,840)	0
00000	03-0449619	National Union Fire Insurance Company of Vermont	0	0	0	0	0	0		0	0	0
23841	02-0172170	New Hampshire Insurance Company	23,655,569	(69,309)	0	0	0	0	*	0	23,586,260	0
00000	00-0000000	Pharaonic American Life Insurance Company	(4,678,713)	1,845,758	0	0	0	0		0	(2,832,955)	0
00000	AA-5360000	PT Chartis Insurance Indonesia	0	4,211,953	0	0	0	0		0	4,211,953	0
00000	AA-4132927	Quartz Holdings LLC	0	300,000,000	0	0	0	0		0	300,000,000	0
00000		Richmond Insurance Company Ltd	(1,807,678)	0	0	0	0	0		0	(1,807,678)	0
00000	22-2174788	Risk Specialist Company Insurance Agency	25,000,000	0	0	0	0	0		0	25,000,000	0
00000	95-4816953	SA Affordable Housing, LLC	0	(250,000,000)	0	0	0	0		0	(250,000,000)	0
00000	95-4715639	SAFG Retirement Services, Inc. (f/k/a AIG Retirement Services, Inc.)	0	(2,630,416)	0	0	0	0		0	(2,630,416)	0
60941	86-0198983	SunAmerica Annuity and Life Assurance Company	0	40,713,227	0	0	334,128,615	0		0	374,841,842	0
00000	13-3127880	SunAmerica Asset Management Corp.	0	(19,883,342)	0	0	0	0		0	(19,883,342)	0
00000	74-0483432	SunAmerica Financial Group, Inc.	50,000,000	(662,744)	0	0	0	0		0	49,337,256	0
00000	52-1128427	SunAmerica Investments, Inc.	0	(324,354,665)	0	0	0	0		0	(324,354,665)	0
69256	52-0502540	SunAmerica Life Insurance Company	0	556,040,189	0	0	132,382,973	0		0	688,423,162	0
19429	13-5540698	The Insurance Company of the State of Pennsylvania	110,250,930	(60,037,497)	0	0	0	0	*	0	50,213,433	0
70106	13-5459480	The United States Life Insurance Company in the City of New York	0	395,007	0	0	0	0		0	395,007	0
70238	74-1625348	The Variable Annuity Life Insurance Company	0	662,744	0	0	0	0		0	662,744	0
16659	56-0989041	United Guaranty Commercial Insurance Company of North Carolina	0	0	0	0	0	0		0	0	0
00000	13-3082127	United Guaranty Corporation	(67,356,404)	(33,802,650)	0	0	0	0		0	(101,159,054)	0
40525	56-1307714	United Guaranty Credit Insurance Company	0	0	0	0	0	0		0	0	0
11715	56-1790793	United Guaranty Insurance Company	0	0	0	0	0	0		0	0	0
26999	42-0994960	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0		0	0	0
11685	56-1790794	United Guaranty Mortgage Insurance Company	0	0	0	0	0	0		0	0	0
11740	56-1790796	United Guaranty Mortgage Insurance Company of North Carolina	0	0	0	0	0	0		0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**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	Federal 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)
15873	42-0885398	United Guaranty Residential Insurance Company	.0	.0	.0	.0	.0	.0		.0	.0	.0
16667	56-0789396	United Guaranty Residential Insurance Company of North Carolina	.0	.0	.0	.0	.0	.0		.0	.0	.0
00000	56-1273575	United Guaranty Services, Inc.	.0	34,000,000	.0	.0	.0	.0		.0	34,000,000	.0
00000	00-0000000	Uzbekinvest International Insurance Corporation	(153,000)	.0	.0	.0	.0	.0		.0	(153,000)	.0
70432	75-0770838	Western National Life Insurance Company	.0	631,525	.0	.0	.0	.0		.0	631,525	.0
26220	94-1590201	Yosemite Insurance Company	.0	.0	.0	.0	.0	.0		.0	.0	.0
9999999	Control Totals		0	1	0	0	0	0	XXX	0	1	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**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.

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

The following supplemental reports are required to be filed as part of your annual 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 supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
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? .....	NO
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
<b>APRIL FILING</b>	
24. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
25. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
26. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
27. 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
28. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
29. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	NO

Explanations:

- Actuarial Opinion required by March 31 in P.R.
- This line of business is not written by the company
- Risk-based Capital Report required by March in P.R.
- Risk-based Capital Report required by March in P.R.
- Audited Financial Report is required by June 30 in P.R.

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Bar Codes:	
12. SIS Stockholder Information Supplement [Document Identifier 420]	
13. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
15. Supplement A to Schedule T [Document Identifier 455]	
16. Trusteed Surplus Statement [Document Identifier 490]	
17. Premiums Attributed to Protected Cells [Document Identifier 385]	
18. Reinsurance Summary Supplemental Filing [Document Identifier 401]	
19. Medicare Part D Coverage Supplement [Document Identifier 365]	
21. Reinsurance Attestation Supplement [Document Identifier 399]	
22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	
23. Bail Bond Supplement [Document Identifier 500]	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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24. Credit Insurance Experience Exhibit [Document Identifier 230]



25. Long-Term Care Experience Reporting Forms [Document Identifier 306]



26. Accident and Health Policy Experience Exhibit [Document Identifier 210]



27. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



28. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]



29. Management's Report of Internal Control Over Financial Reporting  
[Document Identifier 223]



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Amounts Billed and Receivable under High Deductible Policies .....	1,381,954	1,381,954	0	0
2505. Prepaid withholding taxes for dividends .....			0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	1,381,954	1,381,954	0	0

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Other liabilities and unprocessed items .....	106,624	(17,707)
2505. Guaranty fund assessments payable .....	61,809	63,209
2506. ....	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	168,433	45,502

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Amounts Billed and Receivable under High Deductible Policies .....	1,381,954	1,089,625	(292,329)
2505. Income tax prepaid on dividends .....		500,000	500,000
2597. Summary of remaining write-ins for Line 25 from overflow page	1,381,954	1,589,625	207,671

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
(FKA: American Intern'l Ins. Co. of Puerto Rico)

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities .....		0.000	0	0.000
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies .....		0.000		0.000
1.22 Issued by U.S. government sponsored agencies .....	148,566,747	78.619	148,566,747	78.620
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities) .....		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations .....	11,595,121	6.136	11,595,121	6.136
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations .....		0.000		0.000
1.43 Revenue and assessment obligations .....		0.000		0.000
1.44 Industrial development and similar obligations .....	0	0.000	1,000,000	0.529
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA .....	97,182	0.051		0.000
1.512 Issued or guaranteed by FNMA and FHLMC .....		0.000		0.000
1.513 All other .....		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	0	0.000	97,182	0.051
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521 .....		0.000		0.000
1.523 All other .....		0.000	0	0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) .....	0	0.000		0.000
2.2 Unaffiliated non-U.S. securities (including Canada) .....		0.000		0.000
2.3 Affiliated securities .....	0	0.000	0	0.000
3. Equity interests:				
3.1 Investments in mutual funds .....		0.000		0.000
3.2 Preferred stocks:				
3.21 Affiliated .....		0.000		0.000
3.22 Unaffiliated .....		0.000		0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated .....		0.000		0.000
3.32 Unaffiliated .....		0.000		0.000
3.4 Other equity securities:				
3.41 Affiliated .....	15,559	0.008	15,559	0.008
3.42 Unaffiliated .....		0.000		0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated .....		0.000		0.000
3.52 Unaffiliated .....		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development .....		0.000		0.000
4.2 Agricultural .....		0.000		0.000
4.3 Single family residential properties .....		0.000		0.000
4.4 Multifamily residential properties .....		0.000		0.000
4.5 Commercial loans .....		0.000		0.000
4.6 Mezzanine real estate loans .....		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by company .....		0.000	0	0.000
5.2 Property held for production of income (including \$ ..... of property acquired in satisfaction of debt) .....	2,639	0.001	0	0.000
5.3 Property held for sale (including \$ ..... property acquired in satisfaction of debt) .....		0.000	0	0.000
6. Contract loans .....		0.000	0	0.000
7. Receivables for securities .....		0.000	0	0.000
8. Cash, cash equivalents and short-term investments .....	27,694,060	14.655	27,694,060	14.655
9. Other invested assets .....	1,000,000	0.529	0	0.000
10. Total invested assets	188,971,308	100.000	188,968,669	100.000

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	5,805
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	0
3.	Current year change in encumbrances:	
	3.1 Totals, Part 1, Column 13 .....	0
	3.2 Totals, Part 3, Column 11 .....	0
4.	Total gain (loss) on disposals, Part 3, Column 18 .....	
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	
6.	Total foreign exchange change in book/adjusted carrying value:	
	6.1 Totals, Part 1, Column 15 .....	0
	6.2 Totals, Part 3, Column 13 .....	0
7.	Deduct current year's other than temporary impairment recognized:	
	7.1 Totals, Part 1, Column 12 .....	0
	7.2 Totals, Part 3, Column 10 .....	0
8.	Deduct current year's depreciation:	
	8.1 Totals, Part 1, Column 11 .....	3,167
	8.2 Totals, Part 3, Column 9 .....	3,167
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	2,638
10.	Deduct total nonadmitted amounts .....	2,639
11.	Statement value at end of current period (Line 9 minus Line 10) .....	(1)

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	
	3.2 Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9 .....	
	5.2 Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	
7.	Deduct amounts received on disposals, Part 3, Column 15 .....	
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	
	9.2 Totals, Part 3, Column 13 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	
	10.2 Totals, Part 3, Column 10 .....	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	

**NONE**

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**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

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

**NONE**

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	149,513,024
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	53,478,101
3.	Accrual of discount .....	151,896
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	0
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	(255,055)
	4.4. Part 4, Column 11 .....	0
		(255,055)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	7,831
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	41,079,177
7.	Deduct amortization of premium .....	542,011
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	0
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	0
	8.4. Part 4, Column 15 .....	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	0
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	0
	9.4. Part 4, Column 13 .....	0
		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	161,274,609
11.	Deduct total nonadmitted amounts .....	0
12.	Statement value at end of current period (Line 10 minus Line 11) .....	161,274,609

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**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	148,663,929	154,628,619	221,882,558	148,076,989
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	148,663,929	154,628,619	221,882,558	148,076,989
U.S. States, Territories and Possessions (Direct and guaranteed)					
5. Totals	11,595,121	17,260,587	11,615,270	11,390,000	
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
6. Totals	0	0	0	0	
U.S. Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions					
7. Totals	0	0	0	0	
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States .....	1,000,000	1,000,000	1,000,000	1,000,000
	9. Canada .....				
	10. Other Countries .....				
	11. Totals	1,000,000	1,000,000	1,000,000	1,000,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	161,259,050	172,889,206	234,497,828	160,466,989
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	0
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	24. Totals	15,559	15,559	433,212	
	25. Total Common Stocks	15,559	15,559	433,212	
	26. Total Stocks	15,559	15,559	433,212	
	27. Total Bonds and Stocks	161,274,609	172,904,765	234,931,040	

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**SCHEDULE D - PART 1A - SECTION 1**

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>1. U.S. Governments</b>											
1.1 Class 1	31,691,543	107,996,367	8,890,000	86,018		148,663,928	92.2	0	0.0		148,663,928
1.2 Class 2	0	0	0	0	0	0	0.0	163,454,990	99.2		0
1.3 Class 3						0	0.0	0	0.0		0
1.4 Class 4						0	0.0	0	0.0		0
1.5 Class 5						0	0.0	0	0.0		0
1.6 Class 6						0	0.0	0	0.0		0
1.7 Totals	31,691,543	107,996,367	8,890,000	86,018	0	148,663,928	92.2	163,454,990	99.2	0	148,663,928
<b>2. All Other Governments</b>											
2.1 Class 1						0	0.0	0	0.0		0
2.2 Class 2	0	0	0	0		0	0.0	0	0.0		0
2.3 Class 3						0	0.0	0	0.0		0
2.4 Class 4						0	0.0	0	0.0		0
2.5 Class 5						0	0.0	0	0.0		0
2.6 Class 6						0	0.0	0	0.0		0
2.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>											
3.1 Class 1	262,787	6,771,584	4,560,750			11,595,121	7.2	0	0.0		11,595,121
3.2 Class 2	0	0	0			0	0.0	1,401,042	0.8		0
3.3 Class 3						0	0.0	0	0.0		0
3.4 Class 4						0	0.0	0	0.0		0
3.5 Class 5						0	0.0	0	0.0		0
3.6 Class 6						0	0.0	0	0.0		0
3.7 Totals	262,787	6,771,584	4,560,750	0	0	11,595,121	7.2	1,401,042	0.8	0	11,595,121
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 Class 1						0	0.0	0	0.0		0
4.2 Class 2						0	0.0	0	0.0		0
4.3 Class 3						0	0.0	0	0.0		0
4.4 Class 4						0	0.0	0	0.0		0
4.5 Class 5						0	0.0	0	0.0		0
4.6 Class 6						0	0.0	0	0.0		0
4.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>											
5.1 Class 1						0	0.0	0	0.0		0
5.2 Class 2						0	0.0	0	0.0		0
5.3 Class 3						0	0.0	0	0.0		0
5.4 Class 4						0	0.0	0	0.0		0
5.5 Class 5						0	0.0	0	0.0		0
5.6 Class 6						0	0.0	0	0.0		0
5.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>											
6.1 Class 1	0	1,000,000				1,000,000	0.6	0	0.0		1,000,000
6.2 Class 2						0	0.0	0	0.0		0
6.3 Class 3						0	0.0	0	0.0		0
6.4 Class 4						0	0.0	0	0.0		0
6.5 Class 5						0	0.0	0	0.0		0
6.6 Class 6						0	0.0	0	0.0		0
6.7 Totals	0	1,000,000	0	0	0	1,000,000	0.6	0	0.0	0	1,000,000
<b>7. Credit Tenant Loans</b>											
7.1 Class 1						0	0.0	0	0.0		0
7.2 Class 2						0	0.0	0	0.0		0
7.3 Class 3						0	0.0	0	0.0		0
7.4 Class 4						0	0.0	0	0.0		0
7.5 Class 5						0	0.0	0	0.0		0
7.6 Class 6						0	0.0	0	0.0		0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>8. Hybrid Securities</b>											
8.1 Class 1						0	0.0	0	0.0		0
8.2 Class 2						0	0.0	0	0.0		0
8.3 Class 3						0	0.0	0	0.0		0
8.4 Class 4						0	0.0	0	0.0		0
8.5 Class 5						0	0.0	0	0.0		0
8.6 Class 6						0	0.0	0	0.0		0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates</b>											
9.1 Class 1						0	0.0	0	0.0		0
9.2 Class 2						0	0.0	0	0.0		0
9.3 Class 3						0	0.0	0	0.0		0
9.4 Class 4						0	0.0	0	0.0		0
9.5 Class 5						0	0.0	0	0.0		0
9.6 Class 6						0	0.0	0	0.0		0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	(d) 31,954,330	115,767,951	13,450,750	86,018	0	161,259,049	100.0	XXX	XXX	0	161,259,049
10.2 Class 2	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.3 Class 3	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4	(d) 0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5	(d) 0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6	(d) 0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals	31,954,330	115,767,951	13,450,750	86,018	0	(b) 161,259,049	100.0	XXX	XXX	0	161,259,049
10.8 Line 10.7 as a % of Col. 6	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	0.0	100.0
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.2 Class 2	56,171,073	108,572,007	0	112,952	0	XXX	XXX	164,856,032	100.0	0	164,856,032
11.3 Class 3	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Class 4	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.5 Class 5	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.6 Class 6	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
11.7 Totals	56,171,073	108,572,007	0	112,952	0	XXX	XXX	(b) 164,856,032	100.0	0	164,856,032
11.8 Line 11.7 as a % of Col. 8	34.1	65.9	0.0	0.1	0.0	XXX	XXX	100.0	XXX	0.0	100.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1						0	0.0	0	0.0	0	XXX
12.2 Class 2						0	0.0	0	0.0	0	XXX
12.3 Class 3						0	0.0	0	0.0	0	XXX
12.4 Class 4						0	0.0	0	0.0	0	XXX
12.5 Class 5						0	0.0	0	0.0	0	XXX
12.6 Class 6						0	0.0	0	0.0	0	XXX
12.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.8 Line 12.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1	31,954,330	115,767,951	13,450,750	86,018	0	161,259,049	100.0	0	0.0	XXX	161,259,049
13.2 Class 2	0	0	0	0	0	0	0.0	164,856,032	100.0	XXX	0
13.3 Class 3	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Class 4	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.5 Class 5	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Class 6	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	31,954,330	115,767,951	13,450,750	86,018	0	161,259,049	100.0	164,856,032	100.0	XXX	161,259,049
13.8 Line 13.7 as a % of Col. 6	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0

(a) Includes \$ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ ..... current year, \$ ..... prior year of bonds with Z designations and \$ ..... , current year \$ ..... prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.  
 (c) Includes \$ ..... current year, \$ ..... prior year of bonds with 5\* designations and \$ ..... , current year \$ ..... prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ..... ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 1A - SECTION 2**

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments</b>											
1.1 Issuer Obligations .....	31,680,379	107,996,367	8,890,000			148,566,746	92.1	163,251,461	99.0		148,566,746
1.2 Single Class Mortgage-Backed /Asset Backed Securities .....	11,164			86,018		97,182	0.1	203,528	0.1		97,182
1.7 Totals .....	31,691,543	107,996,367	8,890,000	86,018	0	148,663,928	92.2	163,454,989	99.2	0	148,663,928
<b>2. All Other Governments</b>											
2.1 Issuer Obligations .....						0	0.0	0	0.0		0
2.2 Single Class Mortgage-Backed /Asset Backed Securities .....						0	0.0	0	0.0		0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined .....						0	0.0	0	0.0		0
2.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined .....						0	0.0	0	0.0		0
2.6 Other .....						0	0.0	0	0.0		0
2.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>											
3.1 Issuer Obligations .....	262,787	6,771,584	4,560,750			11,595,121	7.2	1,401,042	0.8		11,595,121
3.2 Single Class Mortgage-Backed /Asset Backed Securities .....						0	0.0	0	0.0		0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined .....						0	0.0	0	0.0		0
3.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined .....						0	0.0	0	0.0		0
3.6 Other .....						0	0.0	0	0.0		0
3.7 Totals .....	262,787	6,771,584	4,560,750	0	0	11,595,121	7.2	1,401,042	0.8	0	11,595,121
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 Issuer Obligations .....						0	0.0	0	0.0		0
4.2 Single Class Mortgage-Backed /Asset Backed Securities .....						0	0.0	0	0.0		0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined .....						0	0.0	0	0.0		0
4.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined .....						0	0.0	0	0.0		0
4.6 Other .....						0	0.0	0	0.0		0
4.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>											
5.1 Issuer Obligations .....						0	0.0	0	0.0		0
5.2 Single Class Mortgage-Backed /Asset Backed Securities .....						0	0.0	0	0.0		0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined .....						0	0.0	0	0.0		0
5.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined .....						0	0.0	0	0.0		0
5.6 Other .....						0	0.0	0	0.0		0
5.7 Totals .....	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Industrial and Miscellaneous</b>											
6.1 Issuer Obligations .....	0	1,000,000				1,000,000	0.6	0	0.0		1,000,000
6.2 Single Class Mortgage-Backed /Asset Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:						0	0.0	0	0.0		0
6.3 Defined .....						0	0.0	0	0.0		0
6.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
6.5 Defined .....						0	0.0	0	0.0		0
6.6 Other .....						0	0.0	0	0.0		0
6.7 Totals	0	1,000,000	0	0	0	1,000,000	0.6	0	0.0	0	1,000,000
<b>7. Credit Tenant Loans</b>											
7.1 Issuer Obligations .....						0	0.0	0	0.0		0
7.2 Single Class Mortgage-Backed Securities .....						0	0.0	0	0.0		0
7.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>8. Hybrid Securities</b>											
8.1 Issuer Obligations .....						0	0.0	0	0.0		0
8.2 Single Class Mortgage-Backed /Asset Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:						0	0.0	0	0.0		0
8.3 Defined .....						0	0.0	0	0.0		0
8.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
8.5 Defined .....						0	0.0	0	0.0		0
8.6 Other .....						0	0.0	0	0.0		0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0
<b>9. Parent, Subsidiaries and Affiliates</b>											
9.1 Issuer Obligations .....						0	0.0	0	0.0		0
9.2 Single Class Mortgage-Backed /Asset Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:						0	0.0	0	0.0		0
9.3 Defined .....						0	0.0	0	0.0		0
9.4 Other .....						0	0.0	0	0.0		0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
9.5 Defined .....						0	0.0	0	0.0		0
9.6 Other .....						0	0.0	0	0.0		0
9.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	31,943,166	115,767,951	13,450,750	0	0	161,161,867	99.9	XXX	XXX	0	161,161,867
10.2 Single Class Mortgage-Backed /Asset Backed Securities	11,164	0	0	86,018	0	97,182	0.1	XXX	XXX	0	97,182
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.6 Other	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.7 Totals	31,954,330	115,767,951	13,450,750	86,018	0	161,259,049	100.0	XXX	XXX	0	161,259,049
10.8 Line 10.7 as a % of Col. 6	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	0.0	100.0
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	56,169,998	108,482,505	0	0	0	XXX	XXX	164,652,503	99.9	0	164,652,503
11.2 Single Class Mortgage-Backed /Asset Backed Securities	1,075	89,501	0	112,952	0	XXX	XXX	203,528	0.1	0	203,528
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.4 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.6 Other	0	0	0	0	0	XXX	XXX	0	0.0	0	0
11.7 Totals	56,171,073	108,572,006	0	112,952	0	XXX	XXX	164,856,031	100.0	0	164,856,031
11.8 Line 11.7 as a % of Col. 8	34.1	65.9	0.0	0.1	0.0	XXX	XXX	100.0	XXX	0.0	100.0
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations						0	0.0	0	0.0	0	XXX
12.2 Single Class Mortgage-Backed /Asset Backed Securities						0	0.0	0	0.0	0	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined						0	0.0	0	0.0	0	XXX
12.4 Other						0	0.0	0	0.0	0	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined						0	0.0	0	0.0	0	XXX
12.6 Other						0	0.0	0	0.0	0	XXX
12.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	XXX
12.8 Line 12.7 as a % of Col. 6	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	0.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations	31,943,166	115,767,951	13,450,750	0	0	161,161,867	99.9	164,652,503	99.9	XXX	161,161,867
13.2 Single Class Mortgage-Backed /Asset Backed Securities	11,164	0	0	86,018	0	97,182	0.1	203,528	0.1	XXX	97,182
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.4 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.6 Other	0	0	0	0	0	0	0.0	0	0.0	XXX	0
13.7 Totals	31,954,330	115,767,951	13,450,750	86,018	0	161,259,049	100.0	164,856,031	100.0	XXX	161,259,049
13.8 Line 13.7 as a % of Col. 6	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	19.8	71.8	8.3	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0

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**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	15,230,411	15,230,411	0	0	0
2. Cost of short-term investments acquired .....	5,999,359	5,999,359			
3. Accrual of discount .....	0				
4. Unrealized valuation increase (decrease) .....	0				
5. Total gain (loss) on disposals .....	0				
6. Deduct consideration received on disposals .....	20,999,359	20,999,359			
7. Deduct amortization of premium .....	230,411	230,411			
8. Total foreign exchange change in book/adjusted carrying value .....	0				
9. Deduct current year's other than temporary impairment recognized .....	0				
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0	0	0
11. Deduct total nonadmitted amounts .....	0				
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

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

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

**SCHEDULE E - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	27,475,411	0	27,475,411
2. Cost of cash equivalents acquired .....	21,391		21,391
3. Accrual of discount .....	0		
4. Unrealized valuation increase (decrease) .....	0		
5. Total gain (loss) on disposals .....	0		
6. Deduct consideration received on disposals .....	21,395,138		21,395,138
7. Deduct amortization of premium .....	0		
8. Total foreign exchange change in book/adjusted carrying value .....	0		
9. Deduct current year's other than temporary impairment recognized .....	0		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	6,101,664	0	6,101,664
11. Deduct total nonadmitted amounts .....	0		
12. Statement value at end of current period (Line 10 minus Line 11)	6,101,664	0	6,101,664

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

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**SCHEDULE A - PART 1**

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other Than Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/Adjusted Carrying Value (13-11-12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
<b>0399999. Total Property occupied by the reporting entity</b>						0	0	0	0	0	0	0	0	0	0	0
ESJ TOWER - APARTMENT # 768		CAROLINA	PUERTO RICO	12/04/1981	02/01/2005	95,000	0	2,639	405,000	3,167	0	0	(3,167)	0	0	0
<b>0499999. Properties held for the production of income</b>						95,000	0	2,639	405,000	3,167	0	0	(3,167)	0	0	0
<b>0699999 - Totals</b>						95,000	0	2,639	405,000	3,167	0	0	(3,167)	0	0	0

E01

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 1 - Mortgage Loans Owned

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

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**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Maturity
3133MK-GH-4	Federal Home Loan Bank	.0			1FE	3,965,475	104.5370	3,867,869	3,700,000	3,738,658		(44,335)			5.625	5.625	MN	26,016	(208,125)	05/06/2005	11/15/2011
3133X1-BV-8	Federal Home Loan Bank				1FE	13,257,799	109.2660	14,718,130	13,470,000	13,403,354		23,124			4.500	4.500	MS	175,110	(606,150)	10/03/2003	09/16/2013
3133XB-T3-9	Federal Home Loan Bank				1FE	4,068,240	104.9480	4,197,900	4,000,000	4,025,993		(17,635)			4.375	4.375	JD	10,694	(175,000)	07/17/2008	06/08/2012
3133XT-AW-6	Federal Home Loan Bank				1FE	5,126,100	102.2950	5,114,725	5,000,000	5,083,846		(42,254)			2.250	2.250	AO	24,063	(56,250)	05/07/2010	04/13/2012
3133MN-VV-0	Federal Home Loan Bank				1FE	5,475,550	107.1920	5,359,575	5,000,000	5,323,352		(152,198)			5.750	5.750	MN	35,938	(287,500)	05/07/2010	05/15/2012
3133XU-E4-1	Federal Home Loan Bank				1FE	5,072,200	101.9590	5,097,950	5,000,000	5,052,091		(20,109)			1.750	1.750	FA	31,111	(43,750)	05/10/2010	08/22/2012
3133XW-W4-7	Federal Home Loan Bank				1FE	5,017,200	100.8290	5,041,450	5,000,000	5,011,200		(6,000)			1.125	1.125	MS	17,344	(28,125)	05/10/2010	03/09/2012
3133XW-KU-2	Federal Home Loan Bank				1FE	5,030,383	101.2720	5,063,600	5,000,000	5,021,072		(9,311)			1.375	1.375	JD	9,740	(63,212)	05/10/2010	06/08/2012
31331S-FQ-1	Federal Farm Credit Note				1FE	3,952,560	111.2640	4,450,560	4,000,000	3,979,200		4,880			4.550	4.550	MN	25,278	(182,000)	11/10/2004	11/10/2014
31339X-2M-5	Federal Home Loan Bank				1FE	6,205,800	107.1350	6,428,100	6,000,000	6,056,499		(21,819)			3.875	3.875	JD	10,333	(232,500)	06/13/2003	06/14/2013
31339X-2M-5	Federal Home Loan Bank				1FE	14,547,400	107.1350	14,998,900	14,000,000	14,149,786		(57,960)			3.875	3.875	JD	24,111	(542,500)	06/13/2003	06/14/2013
3133X8-C9-1	Federal Home Loan Bank				1FE	5,017,500	102.4690	5,123,450	5,000,000	5,001,549		(2,895)			4.375	4.375	FA	82,031	(218,750)	11/11/2004	08/15/2011
3133X1-BV-8	Federal Home Loan Bank				1FE	8,270,683	109.1960	9,281,660	8,500,000	8,424,976		24,615			4.500	4.500	MS	110,500	(382,500)	10/20/2003	09/16/2013
3133XB-BV-6	Federal Home Loan Bank				1FE	2,025,140	104.6560	2,093,120	2,000,000	2,004,539		(4,027)			4.625	4.625	FA	34,688	(92,500)	05/05/2005	02/15/2012
3133MK-GH-4	Federal Home Loan Bank				1FE	2,572,200	104.5150	2,508,360	2,400,000	2,425,076		(28,758)			5.625	5.625	MN	16,875	(135,000)	05/06/2005	11/15/2011
31331X-2U-5	Federal Farm Credit				1FE	5,061,132	102.9500	5,147,500	5,000,000	5,016,336		(14,765)			4.750	4.750	MS	75,208	(237,500)	10/26/2007	09/06/2011
880591-DN-9	TENN. VALLEY				1FE	7,576,800	100.1950	7,514,625	7,500,000	7,499,981		(23,164)			5.625	5.625	JJ	189,844	(421,875)	06/15/2007	01/18/2011
31331Y-Q2-9	Federal Farm Credit				1FE	9,803,100	104.0160	10,401,600	10,000,000	9,928,645		50,997			3.450	3.450	MN	42,167	(345,000)	05/30/2008	05/16/2012
31331S-3H-4	Federal Farm Credit				1FE	7,554,347	110.8240	8,212,058	7,410,000	7,492,855		(24,607)			4.750	4.750	FA	129,058	(351,975)	05/30/2008	02/18/2014
3133XB-T3-9	Federal Home Loan Bank				1FE	6,102,360	104.9110	6,294,660	6,000,000	6,038,959		(26,453)			4.375	4.375	JD	16,042	(262,500)	07/17/2008	06/08/2012
3133XV-DM-0	Federal Home Loan Bank				1FE	7,993,600	100.1380	8,011,040	8,000,000	7,998,780		4,291			0.700	0.700	AO	9,347	(56,311)	10/16/2009	04/18/2011
313370-VE-5	Federal Home Loan Bank				1FE	4,000,000	98.5180	3,940,720	4,000,000	4,000,000		0			4.500	4.500	MS	48,500		09/08/2010	09/23/2015
313371-6H-4	Federal Home Loan Bank				1FE	3,000,000	97.0300	2,910,900	3,000,000	3,000,000		0			1.250	1.250	AO	7,292		10/20/2010	10/20/2015
313371-S6-4	Federal Home Loan Bank				1FE	80,000,000	96.0750	7,686,000	8,000,000	8,000,000		0			2.000	2.000	MN	15,194		11/29/2010	05/26/2016
313771-AA-5	Federal Home Loan Bank				1FE	890,000	108.2840	866,272	800,000	890,000		0			5.625	5.625	JD		(22,500)	12/07/2010	06/13/2016
<b>0199999. U.S. Governments - Issuer Obligations</b>						221,585,569	XXX	154,330,724	147,780,000	148,566,747	0	(389,280)	0	0	XXX	XXX	XXX	1,166,481	(4,951,523)	XXX	XXX
36206H-T4-0	GNMA				1FE	1,254	101.8690	1,278	1,254	1,390					7.000	7.000	MON	4,545	(42,000)	05/31/1996	02/15/2011
36206S-PV-0	GNMA				1FE	647	109.1720	707	647	458					6.500	6.500	MON	4,040	(644)	05/31/1996	04/15/2011
36206S-Q6-2	GNMA				1FE	8,974	109.1720	9,797	8,974	9,317					6.500	6.500	MON	4,335	(536)	05/31/1996	05/15/2011
525990-QN-8	GNMA				1FE	286,113	100.0000	286,113	286,113	86,018					6.000	6.000	MON	8,643	(2,116)	12/26/1995	07/24/2023
<b>0299999. U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities</b>						296,989	XXX	297,895	296,989	97,182	0	0	0	0	XXX	XXX	XXX	21,563	(45,296)	XXX	XXX
<b>0399999. Total - U.S. Government Bonds</b>						221,882,558	XXX	154,628,619	148,076,989	148,663,929	0	(389,280)	0	0	XXX	XXX	XXX	1,188,044	(4,996,819)	XXX	XXX
<b>1099999. Total - All Other Government Bonds</b>						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
745177-ER-2	PR COMWILTH GOV DEV BANK	.0			2F	1,000,000	100.1970	1,001,970	1,000,000	1,000,000				4.250	4.250	FA	6,493	(11,215)	08/24/2010	08/01/2014	
745177-ER-2	PR COMWILTH GOV DEV BANK				2F	2,000,000	100.1970	2,003,940	2,000,000	2,000,000				4.250	4.250	FA	12,986	(22,431)	08/24/2010	08/01/2014	
745291-QE-7	PRCGEN PR PUB FIN-A				2FE	248,438	101.3330	268,532	265,000	262,787		3,492			4.200	4.200	MON	927	(11,130)	06/22/2006	08/01/2011
745177-EL-5	PR COMWILTH GOVT DEV BK				2F	4,560,750	100.4030	4,518,135	4,500,000	4,560,750				5.000	5.000	FA	16,792	(18,750)	11/03/2010	08/01/2016	
745177-DW-2	PR COMWILTH GOV DEV BANK				2F	2,007,000	96.0750	7,686,000	2,000,000	2,007,000				1.158	1.158	FA	8,126		08/24/2010	02/01/2015	
745268-4U-3	PREPA				2F	453,260	111.3430	445,372	400,000	442,389		(8,744)			5.250	5.250	JJ	10,442	(21,000)	10/02/2009	07/01/2015
745145-T6-7	PR COMWILTH PUBLIC IMPROVEMENT				2F	430,116	106.2270	424,908	400,000	416,678		(10,805)			5.250	5.250	JJ	10,442	(21,000)	10/02/2009	07/01/2012
745268-4T-6	PR ELEC PWIR AUTH PWIR REV				2F	387,625	112.7610	394,664	350,000	383,412		(4,213)			5.250	5.250	JJ	9,902		08/11/2010	07/01/2014
745181-A3-1	PR COMWILTH HWY & TRANSN				2F	528,081	108.8560	517,066	475,000	522,105		(5,976)			5.000	5.000	JJ	12,898		08/11/2010	07/01/2015
<b>1199999. U.S. States, Territories and Possessions - Issuer Obligations</b>						11,615,270	XXX	17,260,587	11,390,000	11,595,121	0	(26,247)	0	0	XXX	XXX	XXX	89,007	(105,526)	XXX	XXX
<b>1799999. Total - U.S. States, Territories and Possessions Bonds</b>						11,615,270	XXX	17,260,587	11,390,000	11,595,121	0	(26,247)	0	0	XXX	XXX	XXX	89,007	(105,526)	XXX	XXX
<b>2499999. Total - U.S. Political Subdivisions Bonds</b>						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
<b>3199999. Total - U.S. Special Revenues Bonds</b>						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
000000-00-0	Oriental Securities Cd	.0			1Z	250,000		250,000	250,000	250,000										08/10/2010	08/10/2013
000000-00-0	Vega Baja Coop CD	.0			1Z	250,000		250,000	250,000	250,000										08/12/2010	08/12/2012
000000-00-0	Caguas Coop CD	.0			1Z	250,000		250,000	250,000	250,000										08/27/2010	08/27/2012
000000-00-0	Coopaca CD	.0			1Z	250,000		250,000	250,000	250,000										08/25/2010	08/24/2012

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Maturity
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					1,000,000	XXX	1,000,000	1,000,000	1,000,000	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					1,000,000	XXX	1,000,000	1,000,000	1,000,000	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4199999	Total - Credit Tenant Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
4899999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7799999	Total - Issuer Obligations					234,200,839	XXX	172,591,311	160,170,000	161,161,868	0	(415,527)	0	0	XXX	XXX	XXX	1,255,489	(5,057,049)	XXX	XXX
7899999	Total - Single Class Mortgage-Backed/Asset-Backed Securities					296,989	XXX	297,895	296,989	97,182	0	0	0	0	XXX	XXX	XXX	21,563	(45,296)	XXX	XXX
7999999	Total - Defined Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8099999	Total - Other Multi-Class Residential Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999	Total - Defined Multi-Class Commercial Mortgage-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999	Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999	Total Bonds					234,497,828	XXX	172,889,206	160,466,989	161,259,050	0	(415,527)	0	0	XXX	XXX	XXX	1,277,051	(5,102,345)	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
<b>NONE</b>																				
8999999 - Total Preferred Stocks								XXX											XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 2 - SECTION 2**

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
000000-00-0	Chartis Insurance Agency - Puerto Rico	0		10,000,000	(367,653)	(36,765)	(367,653)	50,000	0	0	0	(255,055)	0	(255,055)	0	01/01/1997	
000000-00-0	Chartis Seguros Colombia S.A.	0	D	23,985,000	383,212	15,977	383,212	383,212	0	0	0	0	0	0	0	07/09/2010	
9199999	Total - Common Stock - Parent, Subsidiaries and Affiliates				15,559	XXX	15,559	433,212	0	0	0	(255,055)	0	(255,055)	0	XXX	XXX
9799999	Total Common Stocks				15,559	XXX	15,559	433,212	0	0	0	(255,055)	0	(255,055)	0	XXX	XXX
9899999	Total Preferred and Common Stocks				15,559	XXX	15,559	433,212	0	0	0	(255,055)	0	(255,055)	0	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues \_\_\_\_\_, the total \$ value (included in Column 8) of all such issues \$ \_\_\_\_\_

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
3133XT-AW-6	Federal Home Loan Bank		05/07/2010	SANTANDER SECURITIES		5,126,100	5,000,000	8,438
3133MN-VV-0	Federal Home Loan Bank		05/07/2010	SANTANDER SECURITIES		5,475,550	5,000,000	139,757
3133XU-E4-1	Federal Home Loan Bank		05/10/2010	SANTANDER SECURITIES		5,072,200	5,000,000	19,201
3133XW-IA-7	Federal Home Loan Bank		05/10/2010	SANTANDER SECURITIES		5,017,200	5,000,000	9,688
3133XW-KU-2	Federal Home Loan Bank		05/10/2010	SANTANDER SECURITIES		5,030,383	5,000,000	23,681
313370-VE-5	Federal Home Loan Bank		09/08/2010	UBS SECURITIES		4,000,000	4,000,000	
313371-6H-4	Federal Home Loan Bank		10/20/2010	UBS SECURITIES		3,000,000	3,000,000	
313371-S6-4	Federal Home Loan Bank		11/29/2010	SANTANDER SECURITIES		8,000,000	8,000,000	1,333
313771-AA-5	Federal Home Loan Bank		12/07/2010	POPULAR SECURITIES		890,000	800,000	
<b>0399999. Bonds - U.S. Governments</b>						41,611,433	40,800,000	202,097
745177-ER-2	PR COMWLTH GOV DEV BANK		08/24/2010	BBVA SECURITIES		1,000,000	1,000,000	
745177-ER-2	PR COMWLTH GOV DEV BANK		08/24/2010	BBVA SECURITIES		2,000,000	2,000,000	
745177-EL-5	PR GEN PR PUB FIN-A		11/03/2010	UBS SECURITIES		4,560,750	4,500,000	1,250
745177-DW-2	PR COMWLTH GOVT DEV BK		11/03/2010	UBS SECURITIES		2,007,000	2,000,000	7,933
745268-4T-6	PR ELEC PWR AUTH PWR REV		07/12/2010	BBVA SECURITIES		387,625	350,000	715
745181-A3-1	PR COMWLTH HWY & TRANSN		07/12/2010	BBVA SECURITIES		528,081	475,000	924
<b>2499999. Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>						10,483,456	10,325,000	10,822
000000-00-0	Oriental Securities CD		08/10/2010	Oriental Securities		250,000	250,000	
000000-00-0	Vega Baja Coop CD		08/12/2010	Vega Baja Coop CD		250,000	250,000	
000000-00-0	Caguas Coop CD		08/27/2010	Caguas Coop CD		250,000	250,000	
000000-00-0	Coopaca CD		08/25/2010	Coopaca CD		250,000	250,000	
<b>3899999. Bonds - Industrial and Miscellaneous (Unaffiliated)</b>						1,000,000	1,000,000	0
<b>8399997. Total - Bonds - Part 3</b>						53,094,889	52,125,000	212,920
<b>8399998. Total - Bonds - Part 5</b>						0	0	0
<b>8399999. Total - Bonds</b>						53,094,889	52,125,000	212,920
<b>8999997. Total - Preferred Stocks - Part 3</b>						0	XXX	0
<b>8999998. Total - Preferred Stocks - Part 5</b>						0	XXX	0
<b>8999999. Total - Preferred Stocks</b>						0	XXX	0
000000-00-0	Chartis Seguro Colombia S.A	D	07/09/2010	Chartis Seguro Colombia, S.A	23,985,000	383,212		0
<b>9199999. Common Stocks - Parent, Subsidiaries and Affiliates</b>						383,212	XXX	0
<b>9799997. Total - Common Stocks - Part 3</b>						383,212	XXX	0
<b>9799998. Total - Common Stocks - Part 5</b>						0	XXX	0
<b>9799999. Total - Common Stocks</b>						383,212	XXX	0
<b>9899999. Total - Preferred and Common Stocks</b>						383,212	XXX	0
<b>9999999 - Totals</b>						53,478,101	XXX	212,920

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/Decrease	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
3133XB-B2-0	Federal Home Loan Bank		03/17/2010	MATURITY		5,700,000	5,700,000	5,567,988	5,689,078	0	10,922	0	10,922	0	5,700,000	0	0	0	124,687	03/17/2010
31331V-LW-4	Federal Farm Credit		12/23/2010	MATURITY		3,500,000	3,500,000	3,498,153	3,499,613	0	387	0	387	0	3,500,000	0	0	0	168,000	12/23/2010
31339X-MX-9	Federal Home Loan Bank		09/30/2010	MATURITY		6,000,000	6,000,000	5,856,900	5,980,301	0	19,699	0	19,699	0	6,000,000	0	0	0	219,600	09/30/2010
3133X0-60-7	Federal Home Loan Bank		08/13/2010	MATURITY		3,000,000	3,000,000	2,921,023	2,992,251	0	7,749	0	7,749	0	3,000,000	0	0	0	123,062	08/13/2010
3133MR-CM-2	Federal Home Loan Bank		07/29/2010	UBS		4,707,840	4,700,000	4,831,351	4,711,251	0	(11,251)	0	(11,251)	0	4,700,000	0	7,840	7,840	213,328	08/13/2010
3133XV-56-2	Federal Home Loan Bank		07/29/2010	UBS		7,999,991	8,000,000	8,004,640	8,003,829	0	(3,829)	0	(3,829)	0	8,000,000	0	(9)	(9)	26,600	12/29/2010
3133XV-CW-9	Federal Home Loan Bank		11/29/2010	MATURITY		8,000,000	8,000,000	8,001,120	8,000,905	0	(905)	0	(905)	0	8,000,000	0	0	0	43,333	11/29/2010
3133MR-CM-2	Federal Home Loan Bank		08/13/2010	MATURITY		300,000	300,000	300,000	300,000	0	0	0	0	0	300,000	0	0	0	14,171	08/13/2010
36206H-T4-0	GNMA		12/31/2010	GNMA PRINCIPAL AMORTIZATION		20,076	20,076	20,076	21,466	0	0	0	0	0	1,390	0	0	0	644	02/15/2011
36206S-PV-0	GNMA		12/31/2010	GNMA PRINCIPAL AMORTIZATION		13,804	13,804	13,804	14,262	0	0	0	0	0	458	0	0	0	536	04/15/2011
36206S-QG-2	GNMA		12/31/2010	GNMA PRINCIPAL AMORTIZATION		44,457	44,457	44,457	53,773	0	0	0	0	0	9,317	0	0	0	2,116	05/15/2011
525990-ON-8	GNMA		12/31/2010	GNMA PRINCIPAL AMORTIZATION		26,934	26,934	26,934	112,952	0	0	0	0	0	86,018	0	0	0	11,808	07/24/2023
3133XD-TA-9	Federal Home Loan Bank		12/10/2010	MATURITY		1,500,000	1,500,000	1,500,000	1,499,230	0	770	0	770	0	1,500,000	0	0	0	71,250	12/10/2010
36206B-CN-9	GNMA		03/15/2010	MATURITY		210	210	210	210	0	0	0	0	0	0	0	0	0	0	0
36206H-OX-9	GNMA		06/15/2010	MATURITY		865	865	865	865	0	0	0	0	0	0	0	0	0	0	0
0399999	<b>Bonds - U.S. Governments</b>					40,814,177	40,806,346	40,587,521	40,879,985	0	23,543	0	23,543	0	40,797,182	0	7,831	7,831	1,019,135	XXX
745145-7F-3	PRC PR-SL OBLIG-200		07/01/2010	MATURITY		265,000	265,000	251,750	263,130	0	1,870	0	1,870	0	265,000	0	0	0	6,338	07/01/2010
1799999	<b>Bonds - U.S. States, Territories and Possessions</b>					265,000	265,000	251,750	263,130	0	1,870	0	1,870	0	265,000	0	0	0	6,338	XXX
8399997	<b>Total - Bonds - Part 4</b>					41,079,177	41,071,346	40,839,271	41,143,115	0	25,413	0	25,413	0	41,062,182	0	7,831	7,831	1,025,473	XXX
8399998	<b>Total - Bonds - Part 5</b>					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8399999	<b>Total - Bonds</b>					41,079,177	41,071,346	40,839,271	41,143,115	0	25,413	0	25,413	0	41,062,182	0	7,831	7,831	1,025,473	XXX
8999997	<b>Total - Preferred Stocks - Part 4</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998	<b>Total - Preferred Stocks - Part 5</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999	<b>Total - Preferred Stocks</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997	<b>Total - Common Stocks - Part 4</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998	<b>Total - Common Stocks - Part 5</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999	<b>Total - Common Stocks</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999	<b>Total - Preferred and Common Stocks</b>					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999	<b>Totals</b>					41,079,177	XXX	40,839,271	41,143,115	0	25,413	0	25,413	0	41,062,182	0	7,831	7,831	1,025,473	XXX

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE D - PART 5**

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends		
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
8399998. Total - Bonds								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8999998. Total - Preferred Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9799998. Total - Common Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9899999. Total - Preferred and Common Stocks								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 - Totals								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date			
								9 Number of Shares	10 % of Outstanding		
<b>0999999. Total Preferred Stocks</b>								0	0	XXX	XXX
000000-00-0	Chartis Insurance Agency - Puerto Rico			2C1B2	NO	0	(367,653)	10,000,000	100.0		
000000-00-0	Chartis Seguros Colombia S.A.	0		2C1B4	NO	0	383,212	23,985,000			
<b>1799999. Common Stock - Other Affiliates</b>								0	15,559	XXX	XXX
<b>1899999. Total Common Stocks</b>								0	15,559	XXX	XXX
<b>1999999 - Totals</b>								0	15,559	XXX	XXX

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

2. Total amount of intangible assets nonadmitted \$ .....

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					
<b>0399999 - Total</b>				XXX	XXX

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**SCHEDULE DA - PART 1**

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest	
		3 Code	4 For- eign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amor- tization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			15 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	16 Non- Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year		
0399999. Total - U.S. Government Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999. Total - All Other Government Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999. Total - U.S. Political Subdivisions of States, Territories and Possessions Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999. Total - U.S. Special Revenues Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3899999. Total - Industrial and Miscellaneous Bonds (Unaffiliated)							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
4199999. Total - Credit Tenant Loans							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
4899999. Total - Hybrid Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7799999. Total - Issuer Obligations							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7899999. Total - Single Class Mortgage-Backed/Asset-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7999999. Total - Defined Multi-Class Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8099999. Total - Other Multi-Class Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8199999. Total - Defined Multi-Class Commercial Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8299999. Total - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8399999. Total Bonds							0	0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8699999. Total - Parent, Subsidiaries and Affiliates							0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	XXX	0	0
9199999 - Totals							0	0	0	0	0	XXX	0	0	0	0	XXX	XXX	XXX	0	0

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Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

Schedule DB - Part B - Section 2B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part D - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**





ANNUAL STATEMENT FOR THE YEAR 2010 OF THE Chartis Insurance Company - Puerto Rico  
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**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Subtotal	XXX	XXX				
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				

**NONE**