



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2013
 OF THE CONDITION AND AFFAIRS OF THE
INTEGRAND Assurance Company

NAIC Group Code 0000, 0000 NAIC Company Code 26778 Employer's ID Number 66-0317672
(Current Period) (Prior Period)

Organized under the Laws of Puerto Rico, State of Domicile or Port of Entry Puerto Rico

Country of Domicile US

Incorporated/Organized December 21, 1972 Commenced Business July 1, 1973

Statutory Home Office Franklin D. Roosevelt Avenue, Ensenada Corner, San Juan, Puerto Rico 00920
(Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office Franklin D. Roosevelt Avenue, Ensenada Corner, San Juan, Puerto Rico 00920 787-781-0707 -200
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO Box 70128, San Juan, Puerto Rico 00936-8128
(Street and Number or P. O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records Franklin D. Roosevelt Avenue, Ensenada Corner, San Juan, Puerto Rico 00920
(Street and Number, City or Town, State, Country and Zip Code)
787-781-0707 -200
(Area Code) (Telephone Number)

Internet Website Address www.integrand-pr.com

Statutory Statement Contact Maria Contreras 787-781-0707 -200
(Name) (Area Code) (Telephone Number) (Extension)
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(E-Mail Address) (Fax Number)

OFFICERS

Victor Jose Salgado, Jr (President)
 Ana Maria Salgado (Secretary)
 Ana Maria Salgado (Treasurer)

OTHER OFFICERS

Carmen Esther Navas
 Javier Enrique Muniz
 Maria A. Contreras

DIRECTORS OR TRUSTEES

Victor Jose Salgado Micheo, Chairman
 Ana Maria Salgado Micheo
 Mariana Martinez Mattei
 Jose Gil de Lamadrid
 Francisco Javier Cobian, Esq

State of _____ }
 County of _____ } SS

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.

 Victor Jose Salgado, Jr
 President

Subscribed and sworn to before me this _____ day of _____ 2014

 Ana Maria Salgado
 Secretary

 Ana Maria Salgado
 Treasurer

- 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 _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	91,357,805		91,357,805	106,241,616
2. Stocks (Schedule D):				
2.1 Preferred stocks				864,061
2.2 Common stocks	1,235,499		1,235,499	2,049,435
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	6,466,009		6,466,009	6,576,717
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 8,236,442 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 25,934,685 , Schedule DA)	34,171,127		34,171,127	36,411,913
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Line 1 through Line 11)	133,230,440		133,230,440	152,143,742
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	748,870		748,870	797,063
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	8,236,390	533,311	7,703,079	6,282,737
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	488,644		488,644	1,639,666
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	2,663,983		2,663,983	160,555
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	57,940		57,940	55,281
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	50,000		50,000	
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	190,264	190,264		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	145,666,531	723,575	144,942,956	161,079,044
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Line 26 and Line 27)	145,666,531	723,575	144,942,956	161,079,044
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501. Automobiles	66,587	66,587		
2502. Furniture, equipment and supplies	33,667	33,667		
2503. Overflow Write-ins from Page 108	90,010	90,010		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	190,264	190,264		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	24,902,252	27,880,977
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	4,000,000	4,100,000
4. Commissions payable, contingent commissions and other similar charges	193,871	568,032
5. Other expenses (excluding taxes, licenses and fees)	1,089,180	1,305,781
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	120,017	129,957
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	(68,640)	(68,117)
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 7,730,000 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	30,495,579	31,637,222
10. Advance premium	835,216	932,818
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,245,202	1,082,488
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	689,525	793,710
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	79,600	91,200
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	1,073,352	934,356
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		2,500,000
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	10,855,423	12,775,386
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	76,510,577	84,663,810
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	76,510,577	84,663,810
29. Aggregate write-ins for special surplus funds	23,390,135	25,214,982
30. Common capital stock	3,000,000	3,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	5,950,000	5,950,000
35. Unassigned funds (surplus)	36,092,244	42,250,252
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 (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	68,432,379	76,415,234
38. Totals (Page 2, Line 28, Column 3)	144,942,956	161,079,044
DETAILS OF WRITE-INS		
2501. Municipality Liability	10,773,740	12,775,386
2502. Unearned portion of amount recovered pursuant to Article 38.160 of the Insurance Code of Puerto Rico	81,683	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	10,855,423	12,775,386
2901. Reserve for catastrophe insurance losses pursuant to chapter 25 of insurance code of Puerto Rico	23,390,135	25,214,982
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	23,390,135	25,214,982
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	39,903,509	43,059,224
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	16,415,766	18,907,773
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	8,549,850	8,103,753
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	16,881,479	17,348,421
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Line 2 through Line 5)	41,847,095	44,359,947
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(1,943,586)	(1,300,723)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	5,630,656	6,150,710
10. Net realized capital gains (losses) less capital gains tax of \$	(16,197,807)	(501,937)
11. Net investment gain (loss) (Line 9 plus Line 10)	(10,567,151)	5,648,773
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$, amount charged off \$)	(22,087)	3,645
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	5,575,742	11,805
15. Total other income (Line 12 through Line 14)	5,553,655	15,450
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	(6,957,082)	4,363,500
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)	(6,957,082)	4,363,500
19. Federal and foreign income taxes incurred		
20. Net income (Line 18 minus Line 19) (to Line 22)	(6,957,082)	4,363,500
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	76,415,234	71,985,210
22. Net income (from Line 20)	(6,957,082)	4,363,500
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(170,704)	139,560
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	2,503,428	(93,194)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(370,619)	59,869
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	11,600	(44,800)
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		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(3,000,000)	
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	522	5,089
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	(7,982,855)	4,430,024
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	68,432,379	76,415,234
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)		
1401. Miscellaneous profit and loss items	5,575,742	11,805
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	5,575,742	11,805
3701. Prior years adjustment		5,089
3702. Income Taxes adjustment	522	
3703. Catastrophe Reserve Portion for the year		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	522	5,089

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	38,042,911	43,679,373
2. Net investment income	5,678,849	6,274,856
3. Miscellaneous income	5,553,655	15,450
4. Total (Line 1 through Line 3)	49,275,415	49,969,679
5. Benefit and loss related payments	18,243,470	23,570,362
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	25,905,490	25,040,048
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	523	
10. Total (Line 5 through Line 9)	44,149,483	48,610,410
11. Net cash from operations (Line 4 minus Line 10)	5,125,932	1,359,269
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	17,081,254	38,089,019
12.2 Stocks	3,129,654	179,575
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	119,385	133,378
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	20,330,293	38,401,972
13. Cost of investments acquired (long-term only):		
13.1 Bonds	19,062,136	19,234,381
13.2 Stocks	1,010,814	27,576
13.3 Mortgage loans		
13.4 Real estate	8,677	42,100
13.5 Other invested assets		
13.6 Miscellaneous applications	2,500,000	1,565,543
13.7 Total investments acquired (Line 13.1 through Line 13.6)	22,581,627	20,869,600
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,251,334)	17,532,372
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		3,403,877
16.5 Dividends to stockholders	3,000,000	
16.6 Other cash provided (applied)	(2,115,384)	35,434
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(5,115,384)	3,439,311
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(2,240,786)	22,330,952
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	36,411,913	14,080,961
19.2 End of year (Line 18 plus Line 19.1)	34,171,127	36,411,913

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

20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	953,569	964,039	1,028,829	888,779
2. Allied lines	1,197,790	1,022,404	1,352,058	868,136
3. Farmowners multiple peril				
4. Homeowners multiple peril	(25,752)	25,190	21,067	(21,629)
5. Commercial multiple peril	20,059,601	16,357,402	17,290,789	19,126,214
6. Mortgage guaranty				
8. Ocean marine	(631,543)	61,062	22,754	(593,235)
9. Inland marine	(144,132)	535,843	176,751	214,960
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	784,612	1,307,962	920,986	1,171,588
13. Group accident and health	1,703,452			1,703,452
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	4,000,799	2,690,693	2,416,234	4,275,258
17.2 Other liability - claims-made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence	95,327	70,911	63,007	103,231
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	322,611	189,418	208,269	303,760
19.3, 19.4 Commercial auto liability	5,059,550	3,964,183	3,194,148	5,829,585
21. Auto physical damage	5,190,351	4,355,863	3,701,756	5,844,458
22. Aircraft (all perils)				
23. Fidelity	2,788	12,697	4,530	10,955
24. Surety	87,264	44,361	49,728	81,897
26. Burglary and theft	101,867	33,211	43,043	92,035
27. Boiler and machinery	3,713	1,982	1,630	4,065
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property				
32. Reinsurance - Nonproportional Assumed Liability				
33. Reinsurance - Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	38,761,867	31,637,221	30,495,579	39,903,509
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)				

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 Columns 1 + 2 + 3 + 4
1. Fire	898,581	130,248			1,028,829
2. Allied lines	1,281,893	70,165			1,352,058
3. Farmowners multiple peril					
4. Homeowners multiple peril	21,067				21,067
5. Commercial multiple peril	17,290,514	275			17,290,789
6. Mortgage guaranty					
8. Ocean marine	22,754				22,754
9. Inland marine	167,505	9,246			176,751
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	794,122	126,864			920,986
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence	2,304,450	111,784			2,416,234
17.2 Other liability - claims-made					
17.3 Excess Workers' Compensation					
18.1 Products liability - occurrence	63,007				63,007
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	208,269				208,269
19.3, 19.4 Commercial auto liability	3,179,934	14,214			3,194,148
21. Auto physical damage	3,701,024	732			3,701,756
22. Aircraft (all perils)					
23. Fidelity	4,352	178			4,530
24. Surety	47,363	2,365			49,728
26. Burglary and theft	41,346	1,697			43,043
27. Boiler and machinery	1,630				1,630
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - Nonproportional Assumed Property					
32. Reinsurance - Nonproportional Assumed Liability					
33. Reinsurance - Nonproportional Assumed Financial Lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	30,027,811	467,768			30,495,579
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					30,495,579
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	4,872,897				3,919,328	953,569
2. Allied lines	7,218,907				6,021,117	1,197,790
3. Farmowners multiple peril						
4. Homeowners multiple peril	54,293				80,045	(25,752)
5. Commercial multiple peril	38,933,244				18,873,643	20,059,601
6. Mortgage guaranty						
8. Ocean marine	253,818				885,361	(631,543)
9. Inland marine	(168,070)				(23,938)	(144,132)
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake	4,094,021				3,309,409	784,612
13. Group accident and health	1,703,452					1,703,452
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	4,634,653				633,854	4,000,799
17.2 Other liability - claims-made						
17.3 Excess Workers' Compensation						
18.1 Products liability - occurrence	113,311				17,984	95,327
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	378,350				55,739	322,611
19.3, 19.4 Commercial auto liability	5,747,204				687,654	5,059,550
21. Auto physical damage	6,119,481				929,130	5,190,351
22. Aircraft (all perils)						
23. Fidelity	(1,920)				(4,708)	2,788
24. Surety	269,606				182,342	87,264
26. Burglary and theft	119,283				17,416	101,867
27. Boiler and machinery	175,708				171,995	3,713
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - Nonproportional Assumed Property	X X X					
32. Reinsurance - Nonproportional Assumed Liability	X X X					
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X					
34. Aggregate write-ins for other lines of business						
35. TOTALS	74,518,238				35,756,371	38,761,867
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)						

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

If yes: 1. The amount of such installment premiums \$
 2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE INTEGRAND Assurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	191,360		27,092	164,268	103,548	91,541	176,275	19.8
2. Allied lines	422,792		215,096	207,696	122,549	101,449	228,796	26.4
3. Farmowners multiple peril								
4. Homeowners multiple peril	2,271			2,271		10,000	(7,729)	35.7
5. Commercial multiple peril	9,695,422		1,095,784	8,599,638	14,338,895	14,559,437	8,379,096	43.8
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine	271,274		37,857	233,417	11,674	114,298	130,793	60.8
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake					40,000	5,000	35,000	3.0
13. Group accident and health	1,002,861			1,002,861	218,526	358,430	862,957	50.7
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	1,300			1,300	43,700		45,000	
17.1 Other liability - occurrence	892,607		1,368	891,239	2,240,705	2,575,033	556,911	13.0
17.2 Other liability - claims-made								
17.3 Excess Workers' Compensation								
18.1 Products liability - occurrence					26,049	31,925	(5,876)	(5.7)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	261,310			261,310	336,417	375,611	222,116	73.1
19.3, 19.4 Commercial auto liability	5,077,086		555,519	4,521,567	6,486,990	8,636,566	2,371,991	40.7
21. Auto physical damage	3,534,719		52,885	3,481,834	813,663	929,383	3,366,114	57.6
22. Aircraft (all perils)								
23. Fidelity								
24. Surety	24,535		17,174	7,361	81,236	87,704	893	1.1
26. Burglary and theft	19,729			19,729	4,300	4,600	19,429	21.1
27. Boiler and machinery					34,000		34,000	836.4
28. Credit								
29. International								
30. Warranty								
31. Reinsurance- Nonproportional Assumed Property	X X X							
32. Reinsurance- Nonproportional Assumed Liability	X X X							
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X							
34. Aggregate write-ins for other lines of business								
35. TOTALS	21,397,266		2,002,775	19,394,491	24,902,252	27,880,977	16,415,766	41.1
DETAILS OF WRITE-INS								
3401								
3402								
3403								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE INTEGRAND Assurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	113,730		15,923	97,807	6,797		1,056	103,548	
2. Allied lines	137,350		25,640	111,710	361,674		350,835	122,549	
3. Farmowners multiple peril									
4. Homeowners multiple peril									12,000
5. Commercial multiple peril	7,506,213		523,747	6,982,466	9,920,947		2,564,518	14,338,895	1,116,500
6. Mortgage guaranty									
8. Ocean marine									4,000
9. Inland marine	1,000		165	835	13,792		2,953	11,674	7,500
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake	40,000			40,000				40,000	
13. Group accident and health	218,526			218,526				(a) 218,526	23,000
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health									
16. Workers' compensation	43,700			43,700				43,700	
17.1 Other liability - occurrence	1,658,594		44,312	1,614,282	743,946		117,523	2,240,705	1,642,500
17.2 Other liability - claims-made									
17.3 Excess Workers' Compensation									
18.1 Products liability - occurrence					33,294		7,245	26,049	
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	256,417			256,417	101,818		21,818	336,417	44,000
19.3, 19.4 Commercial auto liability	3,226,542		8,454	3,218,088	4,013,254		744,352	6,486,990	725,000
21. Auto physical damage	683,165		1,369	681,796	179,923		48,056	813,663	423,000
22. Aircraft (all perils)									
23. Fidelity									
24. Surety	56,079		42,755	13,324	460,050		392,138	81,236	2,500
26. Burglary and theft	4,300			4,300				4,300	
27. Boiler and machinery	34,000			34,000				34,000	
28. Credit									
29. International									
30. Warranty									
31. Reinsurance- Nonproportional Assumed Property	X X X				X X X				
32. Reinsurance- Nonproportional Assumed Liability	X X X				X X X				
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	13,979,616		662,365	13,317,251	15,835,495		4,250,494	24,902,252	4,000,000
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)									

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

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	3,968,044			3,968,044
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	431,469			431,469
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	3,536,575			3,536,575
2. Commission and brokerage:				
2.1 Direct excluding contingent		13,150,950		13,150,950
2.2 Reinsurance assumed excluding contingent				
2.3 Reinsurance ceded excluding contingent		4,780,741		4,780,741
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		724,480		724,480
2.7 Policy and membership fees				
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		7,645,729		7,645,729
3. Allowances to manager and agents				
4. Advertising	36,810	303,332		340,142
5. Boards, bureaus and associations	39,726	342,553		382,279
6. Surveys and underwriting reports	944	8,500		9,444
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	2,723,760	4,513,377	16,660	7,253,797
8.2 Payroll taxes	243,615	296,710		540,325
9. Employee relations and welfare	350,633	688,774		1,039,407
10. Insurance	39,264	353,380		392,644
11. Directors' fees	10,383	93,449		103,832
12. Travel and travel items	234,271	351,639		585,910
13. Rent and rent items	267,509	457,363		724,872
14. Equipment	24,739	98,501		123,240
15. Cost or depreciation of EDP equipment and software	99,172	892,549		991,721
16. Printing and stationery	12,344	87,123		99,467
17. Postage, telephone and telegraph, exchange and express	50,787	72,736		123,523
18. Legal and auditing	33,037	284,182		317,219
19. Totals (Line 3 through Line 18)	4,166,994	8,844,168	16,660	13,027,822
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	9,205	82,795		92,000
20.2 Insurance department licenses and fees	32,954	296,586		329,540
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	42,159	379,381		421,540
21. Real estate expenses	13,308	119,779		133,087
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	790,814	(107,578)		683,236
25. Total expenses incurred	8,549,850	16,881,479	16,660	25,447,989
26. Less unpaid expenses - current year	4,000,000	1,537,125		5,537,125
27. Add unpaid expenses - prior year	4,100,000	2,003,770		6,103,770
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	8,649,850	17,348,124	16,660	26,014,634
DETAILS OF WRITE-INS				
2401. Outside Services	399,804			399,804
2402. Miscellaneous Expenses	391,010	(107,578)		283,432
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	790,814	(107,578)		683,236

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

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 1,311,791	1,213,816
1.1 Bonds exempt from U.S. tax	(a) 4,482,844	4,310,436
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	46,511
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		31,397
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) 167,859	164,379
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	5,993,891	5,766,539
11. Investment expenses		(g) 16,660
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 119,223
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Line 11 through Line 15)		135,883
17. Net investment income (Line 10 minus Line 16)		5,630,656
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		
(a) Includes \$ 151,591 accrual of discount less \$ 206,931 amortization of premium and less \$ paid for accrued interest on purchases.	(f) Includes \$ accrual of discount less \$ amortization of premium.	
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.	(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.	(h) Includes \$ interest on surplus notes and \$ interest on capital notes.	
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.	(i) Includes \$ depreciation on real estate and \$ 119,223 depreciation on other invested assets.	
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.		

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) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	120,257		120,257		
1.1 Bonds exempt from U.S. tax	(176,838)	(16,752,768)	(16,929,606)		
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)				96,946	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	611,545		611,545	(259,385)	
2.21 Common stocks of affiliates				(8,265)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	554,964	(16,752,768)	(16,197,804)	(170,704)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Line 1 to Line 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	533,311	169,584	(363,726)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	190,263	183,369	(6,893)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	723,573	352,954	(370,619)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	723,573	352,954	(370,619)
DETAILS OF WRITE-INS			
1101. Automobiles			
1102. Furniture and Equipment			
1103. Loans on Personal Security & Other Items			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)			
2501. Automobiles	66,587	130,594	64,008
2502. Furniture and Equipment	33,667	32,772	(894)
2503. Loans on Personal Security & Other Items	90,010	20,002	(70,007)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	190,263	183,369	(6,893)

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES.

a. The accompanying financial statements have been prepared in conformity with accounting practices prescribed by Puerto Rico and the National Association of Insurance Commissioners.

b. Use of Estimates in the Preparation of the Financial Statements.

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

c. Accounting Policy.

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

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

(1) Short-term investments are stated at amortized cost.

(2) Bonds are stated at amortized cost using the interest method.

(3) Common and Preferred Stocks are stated at market value.

(4) Company owns all outstanding stocks of Key Insurance Agency Inc., and Intercontinental Insurance Agencies Inc., which are reported at book value.

(5) Loan Backed Securities are stated at amortized cost.

(6) 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 amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. ACCOUNTING CHANGES AND CORRECTIONS OR ERRORS.

a. No disclosure required.

b. No disclosures required.

3. BUSINESS COMBINATION AND GOODWILL

a. No disclosures required.

b. No disclosures required.

c. No disclosures required.

4. DISCONTINUED OPERATIONS

No disclosures required.

5. INVESTMENTS

a. The Company does not have mortgage loans.

b. There is no debt restructuring.

c. The Company does not have reverse mortgages.

d. The Company does not have loan backed securities.

e. The Company does not have repurchase agreements.

f. The Company does not invest in Real Estate.

g. The Company does not have low-income housing tax credits (LIHTC).

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

a. The Company has no Joint Ventures, Partnerships or Limited Liability Companies.

b. No disclosures required.

NOTES TO FINANCIAL STATEMENTS

7. INVESTMENT INCOME

- a. The investment income entries are recorded according with NAIC specifications.

8. DERIVATIVE INSTRUMENTS

The company does not have any derivative investments.

9. INCOME TAXES

- a. The components of the net deferred tax asset/(liability) at December 31, 2013 are as follows:.
1. Total of all deferred taxes (admitted and nonadmitted) \$2,663,983 and the total deferred tax nonadmitted in accordance with SSAP No. 10, Income Taxes is \$ 0.00.
- b. The amount of income taxes incurred and available in the event of future net loss is: current year \$0; first preceding year \$0; second preceding year \$0.
- c. No disclosure required.
- d. No disclosure required.
- e. The amount of net losses carried forward and available to offset future net income subject to income taxes

current year	0
first preceding year	3,881,634
second preceding year	3,535,074
third preceding year	6,401,783
fourth preceding year	478,815

- f. No disclosure required.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES

- a. Victor J. Salgado & Associates, Inc. domiciled in San Juan, owns 100% of the outstanding shares of Integrand Assurance Company and IIA Finance Corporation. Integrand Assurance Company owns 100% of the shares of Key Insurance Agency Inc., and Intercontinental Insurance Agencies Inc.
- b. No disclosures required.
- c. No disclosures required.
- d. No disclosures required.
- e. No disclosures required.
- f. No disclosures required.
- g. No disclosures required.
- h. No disclosures required.
- i. No disclosures required.
- j. No disclosures required.
- k. No disclosures required.
- l. No disclosures required.

11. DEBT

- a. The Company has no outstanding debt as of 012/31/2013.

12. RETIREMENT PLAN, DEFERRED COMPENSATION AND OTHER POST RETIREMENT BENEFIT PLANS

a. DEFINED BENEFIT PLAN

Effective 12-31-2001 the defined benefit pension plan was terminated and canceled by the Company.

Plan assets value at distribution date (10/01/02) was \$8,967,740.44
Total benefits distributed to vested beneficiaries were \$7,760,885

NOTES TO FINANCIAL STATEMENTS

b. DEFINED CONTRIBUTION PLANS

Integrand's employees are covered by a qualified defined contribution retirement plan sponsored by the Company, where it matches employee contributions up to 5% of the employees' salary. Integrand's contribution to the plan was \$162,653 and \$152,947 for 2011 and 2010, respectively. At December 31, 2011 the fair value of plan assets was \$4,196,159.

Net post-retirement benefits added during the year ended December 31, 2011 was \$164,570, which includes the service and interest cost.

In addition to the Company's defined benefit pension plan, the Company provides post-retirement medical and life insurance benefits to retired and currently eligible employees who meet minimum service requirements.

The company elected to terminate both plans as of June 30, 1996 for all employees that did not qualify for retirement under our pension plan guidelines.

The transition obligation was eliminated and we fully recognized the total liability for all retired and currently eligible employees as of 12-31-96.

c. No disclosures required.

d. No disclosures required.

e. No disclosures required.

f. No disclosures required.

13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS CONTINGENCIES.

a. The company has 1,333,333 number of shares authorized and 400,000 number of shares outstanding.

b. The company has no preferred stock outstanding.

c. The maximum amount of dividends which can be paid by Puerto Rico insurance companies to shareholders without prior approval of the Commissioner of Insurance is subject to restrictions relating to statutory surplus. The maximum dividend pay out which can be made without prior approval is approximately \$ 23,421,622.

d. Within the limitations of (c) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders. On June 27, 2013 the Company declared and paid dividends to stockholders on 2012 earnings for the amount of \$3,000,000.00.

e. The unassigned surplus fund represent the undistributed interest of the shareholder. Total unassigned surplus at December 31, 2013 was \$ 36,092,244

14. CONTINGENCIES

a. No disclosures required

b. No disclosures required.

c. No disclosures required.

d. No disclosures required.

e. No disclosure required.

15. LEASES

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

b. No disclosures required.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE-SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK.

The company does not have financial instruments with off-balance-sheet risk, nor with concentrations of credit risk.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES.

a. No disclosures required.

b. No disclosures required.

c. No disclosures required.

NOTES TO FINANCIAL STATEMENTS

18. GAIN OR LOSS TO THE INSURER FROM THE UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS.

The Company does not have any Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS OR THIRD PARTY ADMINISTRATORS.

The Company does not have any Managing General Agents or Third Party Administrators.

20. FAIR VALUE MEASUREMENTS

- a. No disclosures required.
- b. No disclosures required.

21. OTHER ITEMS**a. PUERTO RICO CATASTROPHE FUND**

This fund was established by Law 73 on August 12, 1994. This Law required a deposit of 10% of certain property lines premiums into a trust. First year assessment was based on 1993 premiums and subsequently every year thereon. The amount of the fund as of December 31, 2013 was \$ 23,390,135 which is represented on line 2901 as a special surplus fund.

b. PRIVATE PASSENGER DOUBLE INTEREST PREMIUMS

Effective on May 11, 1998, The Office of the Commissioner of Insurance issued circular N-E-5-96-98 changing the accounting for Double Interest policies which should be recorded as annual policies with its premiums collected in advance for the term of the financing contract. This means that the company will only report as "Written Premiums" the first year premium and the remaining will be shown in line 10 of page 3 as "Advance premium".

22. EVENTS SUBSEQUENT

No disclosures required.

23. REINSURANCE

- a. Total Ceded Unearned reserve is \$ 7,728,978 and the commission equity is \$ 1,932,245.

The Direct Unearned Premium reserve is \$ 38,224,557.

- b. No disclosures required.
- c. No disclosures required.
- d. No disclosures required.
- e. No disclosures required.
- f. No disclosures required.

24. RETROSPECTIVELY RATED CONTRACTS

- a. The Company does not have retrospectively rated contracts.
- b. No disclosures required.
- c. No disclosures required.
- d. No disclosures required.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

The change in incurred losses and loss adjustment expenses are recorded according with NAIC specifications.

26. INTERCOMPANY POOLING ARRANGEMENTS

No disclosures required.

27. STRUCTURE SETTLEMENTS

- a. No disclosures required.
- b. No disclosures required.

NOTES TO FINANCIAL STATEMENTS

c. No disclosures required.

28. HEALTH CARE RECEIVABLES

No disclosures required.

29. PARTICIPATING POLICIES

No disclosures required.

30. PREMIUM DEFICIENCY RESERVES

No disclosures required.

31. HIGH DEDUCTIBLES

No high deductibles business policies written.

32. DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES AND UNPAID LOSS ADJUSTMENT EXPENSES

No disclosures required.

33. ASBESTOS AND ENVIRONMENTAL RESERVES

The company does not have asbestos and environmental exposures.

34. SUBSCRIBER SAVINGS ACCOUNT

The company does not have subscriber savings account.

35. MULTIPLE PERIL CROP INSURANCE

No disclosures required.

36. FINANCIAL GUARANTY INSURANCE EXPOSURES

The company does not have "Financial Guaranty Insurance Exposures."

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?
If yes, complete Schedule Y, Parts 1, 1A and 2. Yes (X) No ()
- 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?
- 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. 12/31/2011
- 3.2 State the as of date of 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. 12/31/2011
- 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). 10/10/2012
- 3.4 By what department or departments?
PUERTO RICO OFFICE OF THE COMMISSIONER OF INSURANCE
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes () No () N/A (X)
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes () No (X) 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)

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

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 entity, the 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 () No (X)

7.2 If yes, 7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity
------------------	---------------------

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes () No (X)

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes () No (X)

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
RSM ROC & COMPANY PO BOX 10528 SAN JUAN PR 00922-0528
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes () No (X)
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes () No (X)
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes (X) No () N/A ()
- 10.6 If the response to 10.5 is no or n/a, please explain:
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
SCOTT WEINSTEIN, KPMG LLP INDEPENDENT ACTUARY-ATLANTA, GEORGIA
- 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 (X)
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes () No (X)
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)
- 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?
(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. Yes (X) No ()
- 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).
.....
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes () No (X)
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

BOARD OF DIRECTORS

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

FINANCIAL

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ()
- 24.02 If no, give full and complete information relating thereto:
.....
.....
- 24.03 For the 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)
.....
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes () No () N/A (X)
- 24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is NO, report amount of collateral for other programs. \$
- 24.07 Does your security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes () No () N/A (X)
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes () No () N/A (X)
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes () No () N/A (X)
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.103 Total payable for securities lending reported on the liability page \$
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes () No (X)
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|--|----------|
| | 25.21 Subject to repurchase agreements | \$ |
| | 25.22 Subject to reverse repurchase agreements | \$ |
| | 25.23 Subject to dollar repurchase agreements | \$ |
| | 25.24 Subject to reverse dollar repurchase agreements | \$ |
| | 25.25 Pledged as collateral | \$ |
| | 25.26 Placed under option agreements | \$ |
| | 25.27 Letter stock or securities restricted as to sale | \$ |
| | 25.28 On deposit with state or other regulatory body | \$ |
| | 25.29 Other | \$ |

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
----------------------------	------------------	-------------

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

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

1 Name of Custodian(s)	2 Custodian's Address
---------------------------	--------------------------

UBS FINANCIAL SERVICES AMERICAN INTERNATIONAL PLAZA 250, MU=OZ RIVERA AVE. HATO REY P.R.
BANCO POPULAR DE PUERTO RICO PO BOX 362708 SAN JUAN PR 00936-2707

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

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes () No (X)

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

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

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

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

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

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
-------------------	--------------------------	-----------------------------------

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

1 Name of Mutual Fund (from question 29.2)	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
--	--	---	------------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 91,357,805	\$ 76,050,589	\$ (15,307,216)
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 91,357,805	\$ 76,050,589	\$ (15,307,216)

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

The Fair Values were obtained from our investment broker UBS Financial Services.

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

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

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes (X) No ()

32.2 If no, list exceptions:
.....
.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? \$ 397,262

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

1 Name	2 Amount Paid
INSURANCE SERVICE OFFICE	\$ 251,279
.....	\$
.....	\$
.....	\$

34.1 Amount of payments for legal expenses, if any? \$ 57,097

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

1 Name	2 Amount Paid
COBIAN & COBIAN	\$ 34,435
.....	\$
.....	\$
.....	\$

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

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

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

GENERAL INTERROGATORIES
PART 2 - PROPERTY 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 Line (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years:

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years:

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	\$	\$
2.2 Premium Denominator	\$	\$
2.3 Premium Ratio (Line 2.1/Line 2.2)
2.4 Reserve Numerator	\$	\$
2.5 Reserve Denominator	\$	\$
2.6 Reserve Ratio (Line 2.4/Line 2.5)

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 Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes () No (X)

4.2 Does the reporting entity issue non-assessable policies? Yes () No (X)

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 (X)

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes () No () N/A (X)

5.22 As a direct expense of the exchange Yes () No () N/A (X)

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 (X)

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?
 Liabilities Treaties of \$11,750,000 excess of \$250,000 with a Clash Cover of \$10,000,000 excess of \$12,000,000.

- 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:

- 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?
 Commercial Lines Cat. Excess of Loss of \$150,000,000 excess of \$6,000,000
 and Personal Lines Cat. Excess of Loss of \$19,000,000 excess of \$1,000,000.
- 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 unreinsured catastrophic loss.

- 7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes () No (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 (X)
- 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 the 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 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes () No (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)

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 reporting entity would have been required to charge had it retained the risks. Has this been done? Yes () No () N/A (X)
- 11.1 Has this 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 of the asset schedule, 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 () N/A (X)
- 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 the 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): \$
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes () No (X)
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes () No (X)
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes () No (X)
- 14.4 If the answer to 14.3 is no, are 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:

- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes () No (X)
- 15.2 If yes, give full information.

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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:

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)

Incurring but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5.

Provide the following information for this exemption:

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

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

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

18.1 Do you act as a custodian for health savings accounts? Yes () No (X)

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

18.3 Do you act as an administrator for health savings accounts? Yes () No (X)

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

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	10,873,518	13,198,042	13,425,050	16,728,535	14,684,536
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	22,256,519	23,267,380	19,160,256	17,385,248	16,544,829
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	39,417,063	38,593,288	39,536,828	39,167,191	35,783,930
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,971,138	2,168,346	6,169,662	5,770,240	6,036,362
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)					
6. Total (Line 35)	74,518,238	77,227,056	78,291,796	79,051,214	73,049,657
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	9,478,287	11,230,483	11,687,187	14,864,648	13,069,309
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	8,084,057	10,317,198	11,105,434	11,001,961	9,959,408
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	19,406,019	19,402,582	20,259,771	19,856,867	19,598,929
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,793,504	1,935,118	2,241,618	2,005,673	2,179,424
11. Nonproportional reinsurance lines (Line 31, 32 and 33)					
12. Total (Line 35)	38,761,867	42,885,381	45,294,010	47,729,149	44,807,070
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(1,943,586)	(1,300,723)	(2,278,996)	1,191,651	235,400
14. Net investment gain (loss) (Line 11)	(10,567,151)	5,648,773	6,801,132	1,512,383	2,321,932
15. Total other income (Line 15)	5,553,655	15,450	(1,982)	(455,443)	(250,723)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)			7,534	16,349	(91,687)
18. Net income (Line 20)	(6,957,082)	4,363,500	4,512,620	2,232,242	2,398,296
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	144,942,956	161,079,044	158,915,123	167,511,894	144,515,010
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	7,703,079	6,282,737	7,511,010	7,339,859	7,497,563
20.2 Deferred and not yet due (Line 15.2)					
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	76,510,577	84,663,810	86,929,913	96,061,399	78,711,173
22. Losses (Page 3, Line 1)	24,902,252	27,880,977	31,563,792	29,897,568	31,690,513
23. Loss adjustment expenses (Page 3, Line 3)	4,000,000	4,100,000	4,100,000	4,100,000	3,225,000
24. Unearned premiums (Page 3, Line 9)	30,495,579	31,637,222	31,812,065	33,822,229	32,230,068
25. Capital paid up (Page 3, Line 30 and Line 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	68,432,379	76,415,234	71,985,210	71,450,495	65,803,837
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,125,932	1,359,269	2,583,304	6,997,706	6,942,040
Risk-Based Capital Analysis					
28. Total adjusted capital	68,432,379	76,415,234	71,985,210	71,450,495	65,803,837
29. Authorized control level risk-based capital	5,103,833	5,170,411	5,809,625	4,789,104	5,653,277
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	68.6	69.8	84.2	84.9	79.0
31. Stocks (Line 2.1 and Line 2.2)	0.9	1.9	2.0	5.0	8.7
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)					
33. Real estate (Lines 4.1, 4.2 and 4.3)	4.9	4.3	4.5	4.0	4.8
34. Cash, cash equivalents and short-term investments (Line 5)	25.6	23.9	9.4	6.1	7.6
35. Contact loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					X X X
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					X X X
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	222,116	230,381	237,570	338,599	438,531
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Line 42 through Line 47	222,116	230,381	237,570	338,599	438,531
49. Total investment in parent included in Line 42 through Line 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	0.3	0.3	0.3	0.5	0.7

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(170,704)	139,560	520,556	3,861,553	3,122,959
52. Dividends to stockholders (Line 35)	(3,000,000)		(5,000,000)		(1,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	(7,982,855)	4,430,024	534,715	5,646,658	3,284,140
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	6,232,303	7,035,758	6,635,323	6,632,131	10,903,638
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	4,439,874	6,008,405	6,656,137	5,877,975	22,499,394
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	9,697,693	15,226,532	9,570,348	15,720,215	9,367,438
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,027,396	1,233,577	2,062,455	3,338,772	2,214,633
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
59. Total (Line 35)	21,397,266	29,504,272	24,924,263	31,569,093	44,985,103
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	5,675,416	6,229,842	6,414,713	6,314,068	5,789,608
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	4,106,944	5,791,914	6,162,783	5,852,859	4,855,237
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	8,601,909	9,483,031	7,513,765	8,764,740	8,082,255
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,010,222	1,085,801	1,505,139	1,572,333	1,347,542
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
65. Total (Line 35)	19,394,491	22,590,588	21,596,400	22,504,000	20,074,642
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	41.1	43.9	49.2	44.9	44.1
68. Loss expenses incurred (Line 3)	21.4	18.8	17.8	17.1	14.5
69. Other underwriting expenses incurred (Line 4)	42.3	40.3	37.9	35.5	40.8
70. Net underwriting gain (loss) (Line 8)	(4.9)	(3.0)	(4.8)	2.6	0.5
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	29.2	40.4	39.5	35.2	39.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	62.6	62.7	67.0	61.9	58.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	56.6	56.1	62.9	66.8	68.1
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(889)	(1,369)	(1,160)	(2,364)	(1,622)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(1.2)	(1.9)	(1.6)	(3.6)	(2.6)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	941	(446)	(3,684)	(3,345)	(3,627)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	1.3	(0.6)	(5.6)	(5.4)	(5.4)

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?
If no, please explain:

Yes () No ()

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Columns 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	X X X	X X X	X X X	382	98	99	62	2	2	7	319	X X X
2. 2004	81,437	33,029	48,408	35,571	12,766	3,922	1,187	421	2,268	2,038	27,387	X X X
3. 2005	83,741	31,095	52,646	24,724	2,678	2,733	176	996	105	1,443	25,494	X X X
4. 2006	89,383	37,516	51,867	41,379	19,847	3,624	1,162	4,119	165	1,309	27,948	X X X
5. 2007	85,101	35,033	50,068	23,939	3,231	1,751	144	4,167	336	1,388	26,146	X X X
6. 2008	78,430	31,418	47,012	22,977	2,275	2,455	155	4,218	398	1,047	26,822	X X X
7. 2009	71,758	28,741	43,017	23,471	4,254	2,257	70	3,755	375	821	24,784	X X X
8. 2010	76,134	29,997	46,137	25,117	2,114	2,446	97	4,588	361	1,559	29,579	X X X
9. 2011	80,003	32,699	47,304	23,115	2,721	1,997	164	6,557	543	975	28,241	X X X
10. 2012	77,202	34,143	43,059	14,703	969	648	31	5,452	425	2,630	19,378	X X X
11. 2013	76,296	36,393	39,903	8,417	841	161	8	5,217	444	1,250	12,502	X X X
12. Totals	X X X	X X X	X X X	243,795	51,794	22,093	3,256	41,337	3,575	14,467	248,600	X X X

	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 & 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.	577	131	20	10								456	X X X
2.	246	65	20									201	X X X
3.	433											433	X X X
4.	304		20									324	X X X
5.	251	4										247	X X X
6.	697	225	30	5								497	X X X
7.	746		56	5								797	X X X
8.	1,774		255	37								1,992	X X X
9.	2,945	91	650	214			76	7	94	7		3,446	X X X
10.	3,490	29	2,302	731			179	13	120	5	300	5,313	X X X
11.	2,517	119	12,482	3,248			1,269	103	2,622	226	650	15,194	X X X
12.	13,980	664	15,835	4,250			1,524	123	2,836	238	950	28,900	X X X

	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.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	456	
2.	42,027	14,439	27,588	51.6	43.7	57.0				201	
3.	28,886	2,959	25,927	34.5	9.5	49.2				433	
4.	49,446	21,174	28,272	55.3	56.4	54.5				324	
5.	30,108	3,715	26,393	35.4	10.6	52.7				247	
6.	30,377	3,058	27,319	38.7	9.7	58.1				497	
7.	30,285	4,704	25,581	42.2	16.4	59.5				797	
8.	34,180	2,609	31,571	44.9	8.7	68.4				1,992	
9.	35,434	3,747	31,687	44.3	11.5	67.0				3,290	156
10.	26,894	2,203	24,691	34.8	6.5	57.3				5,032	281
11.	32,685	4,989	27,696	42.8	13.7	69.4				11,632	3,562
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	24,901	3,999

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

SCHEDULE 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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year	
1. Prior	19,113	21,033	22,701	24,568	25,072	26,158	26,693	26,109	26,536	26,541	5	432	
2. 2004	25,638	25,558	24,471	24,361	24,770	24,878	24,764	24,930	25,707	25,741	34	811	
3. 2005	X X X	27,572	26,348	25,155	24,774	24,892	25,169	25,058	25,101	25,036	(65)	(22)	
4. 2006	X X X	X X X	29,839	26,203	24,523	24,304	24,241	24,247	24,180	24,318	138	71	
5. 2007	X X X	X X X	X X X	27,738	25,923	24,166	22,969	22,787	22,730	22,562	(168)	(225)	
6. 2008	X X X	X X X	X X X	X X X	26,897	25,939	24,752	23,571	23,536	23,499	(37)	(72)	
7. 2009	X X X	X X X	X X X	X X X	X X X	23,364	22,723	23,030	21,977	22,201	224	(829)	
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	25,254	25,388	26,143	27,344	1,201	1,956	
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,767	24,684	25,586	902	(1,181)	
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,672	19,549	(3,123)	X X X	
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,527	X X X	X X X	
											12. Totals	(889)	941

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	12
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	9,885	15,094	18,545	21,747	23,997	24,758	25,259	26,021	26,085	X X X	X X X
2. 2004	13,635	18,886	21,156	22,481	23,257	24,307	24,200	24,430	25,299	25,540	X X X	X X X
3. 2005	X X X	12,281	18,504	20,752	22,636	23,415	24,132	24,464	24,502	24,603	X X X	X X X
4. 2006	X X X	X X X	12,184	17,417	20,252	22,001	23,208	23,459	23,651	23,994	X X X	X X X
5. 2007	X X X	X X X	X X X	12,461	18,119	19,981	21,060	21,988	22,130	22,315	X X X	X X X
6. 2008	X X X	X X X	X X X	X X X	11,765	17,848	19,821	21,862	22,442	23,002	X X X	X X X
7. 2009	X X X	X X X	X X X	X X X	X X X	9,062	16,201	18,782	20,418	21,404	X X X	X X X
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	11,611	18,617	23,020	25,352	X X X	X X X
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,357	18,077	22,227	X X X	X X X
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,683	14,351	X X X	X X X
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,729	X X X	X X X

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	5,362	728		100	100		20	30	30	10
2. 2004	8,925	3,430	918	150	50	25		20		20
3. 2005	X X X	10,650	4,382	1,832	338	50	25		20	
4. 2006	X X X	X X X	12,694	5,472	1,831	338	90	25		20
5. 2007	X X X	X X X	X X X	11,857	5,471	1,824	398	90	25	
6. 2008	X X X	X X X	X X X	X X X	11,113	4,853	2,155	393	90	25
7. 2009	X X X	X X X	X X X	X X X	X X X	9,929	3,240	1,859	338	51
8. 2010	X X X	X X X	X X X	X X X	X X X	X X X	9,670	1,858	627	218
9. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,466	2,988	505
10. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,410	1,737
11. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,400

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

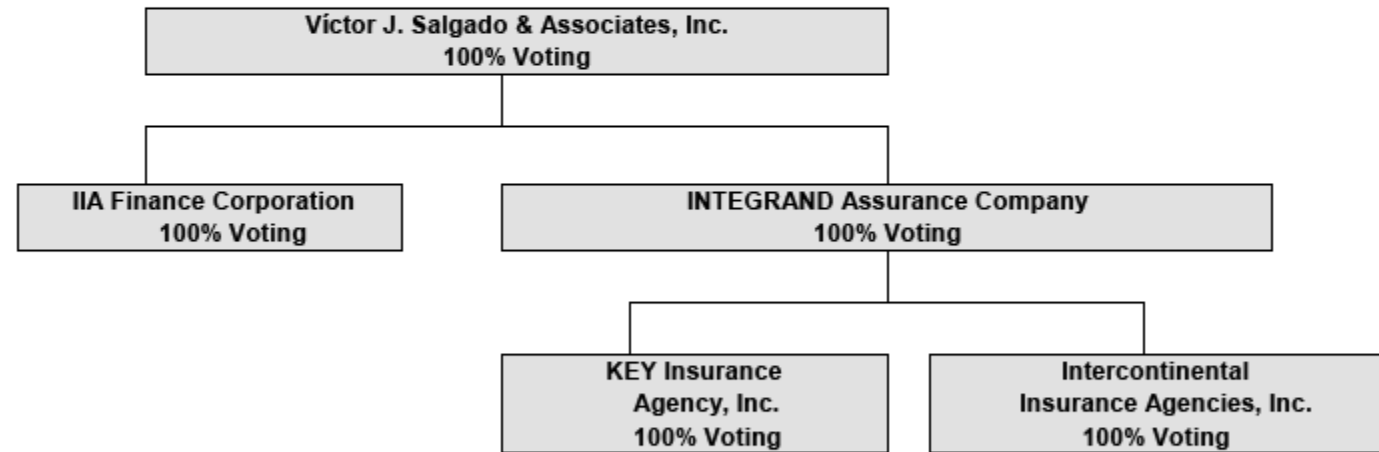
States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in 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. Dist. 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	N	73,989,635	75,767,639	21,281,367	16,908,808	29,695,111		
55. U.S. Virgin Islands	VI	N	528,603	528,391	115,899	150,899	120,000		
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	X X X							
59. Totals	(a)		74,518,238	76,296,030	21,397,266	17,059,707	29,815,111		
DETAILS OF WRITE-INS									
58001		X X X							
58002		X X X							
58003		X X X							
58998. Summary of remaining write-ins for Line 58 from overflow page		X X X							
58999. Totals (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)		X X X							

(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.

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE INTEGRAND Assurance Company
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



Property and Casualty

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Property and Casualty

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