

ANNUAL STATEMENT

COPY

OF THE

QBE SEGUROS

OF

SAN JUAN

IN THE STATE OF

PUERTO RICO

TO THE

INSURANCE DEPARTMENT

OF THE STATE OF

PUERTO RICO

FOR THE YEAR ENDED
DECEMBER 31, 2016

RECIBIDO OFICINA
COMISIONADO DE SEGUROS
2017 MAY -5 PM 3:36

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

QBE Seguros

NAIC Group Code 0796, 000 NAIC Company Code 10140 Employer's ID Number 660648224
(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 14, 2004 Commenced Business July 1, 2005

Statutory Home Office 1101 Munoz Rivera Ave., San Juan, Puerto Rico 00925
(Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office 1101 Munoz Rivera Ave., San Juan, Puerto Rico 00925 (787) 765-2100-2292
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address PO BOX 195500, SAN JUAN, Puerto Rico 00919
(Street and Number or P.O. Box, City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1101 Munoz Rivera Ave., San Juan, Puerto Rico 00925
(787) 765-2100-2292
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.qbepr.com

Statutory Statement Contact Stuart S Brown (787) 765-2100
(Name) (Area Code) (Telephone Number) (Extension)
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OFFICERS

PETER REBRIN (CHIEF EXECUTIVE OFFICER)
STUART BROWN (TREASURER & CHIEF FINANCIAL OFFICER)
JOCELYN GRAFALS, ESQ (SECRETARY)

OTHER

RAFAEL PADIAL (EXECUTIVE VICE PRESIDENT)
JOSE C SOTO (VICE PRESIDENT CLAIMS)
LUIS GOTELLI (VICE PRESIDENT IT & OPERATIONS)
MARIA RAMIREZ (HEAD INTERNAL CONTROL)
DENNIS HANFTWURZEL (VICE PRESIDENT UNDERWRITING)
ARLENE RIVERA (VICE PRESIDENT SALES & CORP. SPECIALTY)

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DIRECTORS OR TRUSTEES

ALESSANDRO JARZYNSKI
CARMELO STANCO
RAFAEL PADIAL
MARIA RAMIREZ
NARDA ZUNIGA
PETER REBRIN
STUART S BROWN

State of Puerto Rico } SS
County of SAN JUAN

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

RAFAEL PADIAL
EXECUTIVE VICE PRESIDENT

STUART BROWN
TREASURER & CHIEF FINANCIAL OFFICER

JOCELYN GRAFALS, ESQ
SECRETARY

Subscribed and sworn to before me this 17 day of MARCH 2017

- 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 (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	25,656,945		25,656,945	22,303,378
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				1,934,200
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)	3,697,463		3,697,463	3,765,897
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 13,793,594 , Schedule E-Part 1) , cash equivalents (\$, Schedule E-Part 2) and short-term investments (\$ 6,733,074 , Schedule DA)	20,526,668		20,526,668	25,144,439
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 (Lines 1 to 11)	49,881,076		49,881,076	53,147,914
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	91,147		91,147	68,334
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	14,245,826	3,345,451	10,900,375	7,472,519
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 (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,071,095		5,071,095	2,623,447
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	85,255		85,255	50,903
18.2 Net deferred tax asset	760,888	53,368	707,520	87,815
19. Guaranty funds receivable or on deposit	(48)		(48)	
20. Electronic data processing equipment and software	265,355		265,355	236,570
21. Furniture and equipment , including health care delivery assets (\$)	73,693	73,693		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	208,117	193,146	14,971	
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	383,111	141,398	241,713	820,360
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	71,065,515	3,807,056	67,258,459	64,507,862
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	71,065,515	3,807,056	67,258,459	64,507,862
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid Expenses	132,126	132,126		
2502. Other Receivable	250,985	9,272	241,713	820,360
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	383,111	141,398	241,713	820,360

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	8,602,195	13,703,094
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	(607)	1,424
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	722,680	2,123,161
4. Commissions payable, contingent commissions and other similar charges	39,556	(68,949)
5. Other expenses (excluding taxes, licenses and fees)	2,279,616	2,047,896
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		270,475
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 \$ 21,083,187 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)	20,608,297	23,447,329
10. Advance premium	3,068,823	4,475,396
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	17,242,399	4,804,629
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	132,350	152,130
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		93,400
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	501,083	272,261
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	20	154
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	53,196,412	51,322,400
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	53,196,412	51,322,400
29. Aggregate write-ins for special surplus funds	1,301,340	1,032,931
30. Common capital stock	3,500,000	3,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes	4,000,000	
34. Gross paid in and contributed surplus	10,500,000	10,500,000
35. Unassigned funds (surplus)	(5,239,293)	(1,847,469)
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)	14,062,047	13,185,462
38. Totals (Page 2, Line 28, Column 3)	67,258,459	64,507,862
DETAILS OF WRITE-INS		
2501. Unearned portion of the amount recovered pursuant to Article 38.160 of Insurance Code of PR	20	154
2502.		
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)	20	154
2901. Catastrophic Reserve	1,301,340	1,032,931
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)	1,301,340	1,032,931
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)	19,663,459	32,491,805
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	4,962,554	14,077,194
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,446,421	4,225,040
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	14,072,005	14,386,444
5. Aggregate write-ins for underwriting deductions		(766,813)
6. Total underwriting deductions (Line 2 through Line 5)	21,480,980	31,921,865
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(1,817,521)	569,940
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	831,214	676,044
10. Net realized capital gains (losses) less capital gains tax of \$	(503,924)	20,794
11. Net investment gain (loss) (Line 9 plus Line 10)	327,290	696,838
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$, amount charged off \$)	134,000	(134,000)
13. Finance and service charges not included in premiums	104,380	96,880
14. Aggregate write-ins for miscellaneous income		
15. Total other income (Line 12 through Line 14)	238,380	(37,120)
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)	(1,251,851)	1,229,658
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)	(1,251,851)	1,229,658
19. Federal and foreign income taxes incurred	(163,422)	308,572
20. Net income (Line 18 minus Line 19) (to Line 22)	(1,088,429)	921,086
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	13,185,462	12,815,986
22. Net income (from Line 20)	(1,088,429)	921,086
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	544,077	(544,081)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	672,715	(53,917)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(3,345,179)	36,916
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	93,400	(93,400)
29. Change in surplus notes	4,000,000	
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		
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		102,872
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	876,584	369,476
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	14,062,046	13,185,462
DETAILS OF WRITE-INS		
0501. Prior Period NEP Adjustment		(766,813)
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)		(766,813)
1401.		
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)		
3701. Cumulative impact corrections 2014 and prior		212,405
3702. Deferred Tax Asset Prior Period Adjustment 2014		(109,533)
3703.		
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)		102,872

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	21,183,031	26,552,339
2. Net investment income	926,485	796,898
3. Miscellaneous income	238,380	(37,120)
4. Total (Line 1 through Line 3)	22,347,896	27,312,117
5. Benefit and loss related payments	12,513,132	8,860,143
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	17,578,635	18,102,271
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	141,763	140,952
10. Total (Line 5 through Line 9)	30,233,530	27,103,366
11. Net cash from operations (Line 4 minus Line 10)	(7,885,634)	208,751
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	9,344,797	8,390,983
12.2 Stocks	1,879,785	94,375
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	90	(2,036)
12.7 Miscellaneous proceeds	597,462	
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	11,822,134	8,483,322
13. Cost of investments acquired (long-term only):		
13.1 Bonds	12,628,234	10,337,717
13.2 Stocks		1,998,863
13.3 Mortgage loans		
13.4 Real estate	25,302	34,749
13.5 Other invested assets		
13.6 Miscellaneous applications	597,462	
13.7 Total investments acquired (Line 13.1 through Line 13.6)	13,250,998	12,371,329
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)	(1,428,864)	(3,888,007)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	4,000,000	
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		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	696,724	(424,004)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	4,696,724	(424,004)
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)	(4,617,774)	(4,103,260)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	25,144,439	29,247,699
19.2 End of year (Line 18 plus Line 19.1)	20,526,665	25,144,439
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	490,114	378,285	404,134	464,265
2. Allied lines	1,519,846	1,728,553	1,943,399	1,305,000
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril	10,995,393	7,974,353	7,614,903	11,354,843
6. Mortgage guaranty				
8. Ocean marine	188,886	54,529	207,411	36,004
9. Inland marine	545,642	214,369	226,580	533,431
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	136,789	1,588,267	731,002	994,054
13. Group accident and health	349,147	3,604	177,127	175,624
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	(1,976,720)	1,893,819	997,394	(1,080,295)
17.2 Other liability - claims-made	42,621	97,733	85,173	55,181
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	113,454	53,598	42,642	124,410
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	(3,454,115)	2,041,007	1,385,761	(2,798,869)
19.3, 19.4 Commercial auto liability	3,859,867	2,164,339	1,897,750	4,126,456
21. Auto physical damage	3,485,195	4,923,167	4,552,365	3,855,997
22. Aircraft (all perils)				
23. Fidelity				
24. Surety	414,559	278,521	278,721	414,359
26. Burglary and theft	94,148	39,805	41,992	91,961
27. Boiler and machinery	19,601	13,380	21,943	11,038
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	16,824,427	23,447,329	20,608,297	19,663,459
DETAILS OF WRITE-INS				
3401. Prior Period Adjustment				
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 2016 OF THE QBE Seguros
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	404,134				404,134
2. Allied lines	1,943,399				1,943,399
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5. Commercial multiple peril	7,614,903				7,614,903
6. Mortgage guaranty					
8. Ocean marine	207,411				207,411
9. Inland marine	226,580				226,580
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	731,002				731,002
13. Group accident and health	177,127				177,127
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence	997,394				997,394
17.2 Other liability - claims-made	85,173				85,173
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	42,642				42,642
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	1,385,761				1,385,761
19.3, 19.4 Commercial auto liability	1,897,750				1,897,750
21. Auto physical damage	1,779,670	2,772,695			4,552,365
22. Aircraft (all perils)					
23. Fidelity					
24. Surety	278,721				278,721
26. Burglary and theft	41,992				41,992
27. Boiler and machinery	21,943				21,943
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	17,835,602	2,772,695			20,608,297
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					20,608,297
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.
Daily Pro Rata Basis

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	1,054,470			235,220	329,136	490,114
2. Allied lines	4,172,641		395,500	2,540,068	508,227	1,519,846
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5. Commercial multiple peril	23,268,031			15,170,249	(2,897,611)	10,995,393
6. Mortgage guaranty						
8. Ocean marine	2,600,755			2,018,889	392,980	188,886
9. Inland marine	1,931,543			490,485	895,416	545,642
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake	2,410,268			2,004,884	268,595	136,789
13. Group accident and health	375,820			26,673		349,147
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	3,441,585			4,361,164	1,057,141	(1,976,720)
17.2 Other liability - claims-made	1,013,959			137,577	833,761	42,621
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	118,732			5,278		113,454
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	3,434,755			6,888,870		(3,454,115)
19.3, 19.4 Commercial auto liability	4,055,676			195,809		3,859,867
21. Auto physical damage	17,196,461		16,735	13,639,809	88,192	3,485,195
22. Aircraft (all perils)						
23. Fidelity						
24. Surety	559,616			145,057		414,559
26. Burglary and theft	168,561			73,929	484	94,148
27. Boiler and machinery	39,410				19,809	19,601
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	65,842,283		412,235	47,933,961	1,496,130	16,824,427
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 2016 OF THE QBE Seguros

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)				
1. Fire	486,431		23,176	463,255	8,479	10,808	460,926	99.3
2. Allied lines	234,405		437,074	(202,669)	7,684	24,946	(219,931)	(16.9)
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril	3,717,665		1,760,792	1,956,873	6,942,502	4,363,273	4,536,102	39.9
6. Mortgage guaranty								
8. Ocean marine	3,285,871		3,192,615	93,256	1,135	22,579	71,812	199.5
9. Inland marine	213,095		89,745	123,350	43,972	91,878	75,444	14.1
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake			820	(820)		(28,196)	27,376	2.8
13. Group accident and health	15,805		4,828	10,977	23,271	289	33,959	19.3
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence	1,366,365		349,010	1,017,355	252,180	3,401,838	(2,132,303)	197.4
17.2 Other liability - claims-made	(5,712)		(3,527)	(2,185)	13,768	(8,160)	19,743	35.8
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	3,142			3,142	12,250	36,486	(21,094)	(17.0)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	2,600,603		249,493	2,351,110	514,780	1,387,760	1,478,130	(52.8)
19.3, 19.4 Commercial auto liability	3,062,397		651,559	2,410,838	524,995	3,696,798	(760,965)	(18.4)
21. Auto physical damage	8,150,227	11,177	6,621,329	1,540,075	214,285	406,026	1,348,334	35.0
22. Aircraft (all perils)								
23. Fidelity								
24. Surety	108,819		(107,951)	216,770	26,727	248,919	(5,422)	(1.3)
26. Burglary and theft	117,760		62,979	54,781	16,167	47,850	23,098	25.1
27. Boiler and machinery	27,345			27,345			27,345	247.7
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	23,384,218	11,177	13,331,942	10,063,453	8,602,195	13,703,094	4,962,554	25.2
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 2016 OF THE QBE Seguros

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	382,126		373,647	8,479				8,479	3,824
2. Allied lines	165,601		170,530	(4,929)	169,138		156,525	7,684	23,190
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril	4,032,773		674,980	3,357,793	3,722,822		138,113	6,942,502	447,437
6. Mortgage guaranty									
8. Ocean marine	185,958		185,964	(6)	221,031		219,890	1,135	4,047
9. Inland marine	139,162		131,600	7,562	336,611		300,201	43,972	6,925
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									8,170
13. Group accident and health	14,486		5,013	9,473	25,928		12,130	(a) 23,271	918
14. Credit accident and health (group and individual)								(a)	
15. Other accident and health									
16. Workers' compensation									
17.1 Other liability - occurrence	1,585,711		1,555,385	30,326	2,176,372		1,954,518	252,180	34,189
17.2 Other liability - claims-made	217,113		217,113		480,838		467,070	13,768	3,711
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	12,250			12,250				12,250	579
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	800,870		582,317	218,553	1,264,455		968,228	514,780	37,298
19.3, 19.4 Commercial auto liability	2,638,835		2,508,189	130,646	1,969,613		1,575,264	524,995	40,199
21. Auto physical damage	(136,210)		(238,827)	102,617	1,042,580		930,912	214,285	107,737
22. Aircraft (all perils)									
23. Fidelity									
24. Surety	86,868		86,868		84,900		58,173	26,727	3,641
26. Burglary and theft	20,334		4,167	16,167				16,167	782
27. Boiler and machinery									33
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	10,145,877		6,256,946	3,888,931	11,494,288		6,781,024	8,602,195	722,680
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	1,934,398			1,934,398
1.2 Reinsurance assumed	1,101			1,101
1.3 Reinsurance ceded	1,523,957			1,523,957
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	411,542			411,542
2. Commission and brokerage:				
2.1 Direct excluding contingent		14,474,017		14,474,017
2.2 Reinsurance assumed excluding contingent		89,567		89,567
2.3 Reinsurance ceded excluding contingent		8,596,245		8,596,245
2.4 Contingent - direct		17,500		17,500
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
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)		5,984,839		5,984,839
3. Allowances to manager and agents				
4. Advertising	982	376,263		377,245
5. Boards, bureaus and associations		110,479		110,479
6. Surveys and underwriting reports		6,903		6,903
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,303,769	3,490,330		4,794,099
8.2 Payroll taxes	100,928	234,971		335,899
9. Employee relations and welfare	122,341	312,246		434,587
10. Insurance	14,769	30,672		45,441
11. Directors' fees				
12. Travel and travel items	73,956	200,025		273,981
13. Rent and rent items	83,206	81,049		164,255
14. Equipment	202,090	615,233		817,323
15. Cost or depreciation of EDP equipment and software	13,316	24,666		37,982
16. Printing and stationery	9,991	29,437		39,428
17. Postage, telephone and telegraph, exchange and express	48,772	107,783		156,555
18. Legal and auditing	119,741	750,889	7,726	878,356
19. Totals (Line 3 through Line 18)	2,093,861	6,370,946	7,726	8,472,533
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	6,443	414,991		421,434
20.2 Insurance department licenses and fees	4,208	402,672		406,880
20.3 Gross guaranty association assessments		625		625
20.4 All other (excluding federal and foreign income and real estate)	(103,827)	307,149		203,322
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	(93,176)	1,125,437		1,032,261
21. Real estate expenses	312	134	93,736	94,182
22. Real estate taxes	3,926		26,680	30,606
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	29,956	590,649		620,605
25. Total expenses incurred	2,446,421	14,072,005	128,142	16,646,568
26. Less unpaid expenses - current year	1,470,156	2,279,615	26,481	3,776,252
27. Add unpaid expenses - prior year	2,127,233	923,976	27,658	3,078,867
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)	3,103,498	12,716,366	129,319	15,949,183
DETAILS OF WRITE-INS				
2401. Miscellaneous	29,956	590,649		620,605
2402.				
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)	29,956	590,649		620,605

(a) Includes management fees of \$ 486,055 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) 106,175	101,234
1.1 Bonds exempt from U.S. tax	(a) 110,835	94,273
1.2 Other bonds (unaffiliated)	(a) 97,678	125,885
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		13,562
2.21 Common stocks of affiliates		13,562
3. Mortgage loans	(c)	
4. Real estate	(d) 131,555	131,555
5. Contract loans	(d)	
6. Cash, cash equivalents and short-term investments	(e) 19,584	35,694
7. Derivative instruments	(f)	
8. Other invested assets		457,153
9. Aggregate write-ins for investment income		
10. Total gross investment income	479,389	959,356
11. Investment expenses		(g) 7,726
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 26,680
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 93,736
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		128,142
17. Net investment income (Line 10 minus Line 16)		831,214
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes \$ 6,240 accrual of discount less \$ 30,588 amortization of premium and less \$ 31,274 paid for accrued interest on purchases.
 (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
 (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
 (d) Includes \$ 131,555 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
 (e) Includes \$ accrual of discount less \$ 17,680 amortization of premium and less \$ 35,176 paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.
 (g) Includes \$ 7,726 investment expenses and \$ 26,680 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
 (i) Includes \$ 93,736 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	4,843		4,843		
1.1 Bonds exempt from U.S. tax	(418,284)		(418,284)	338,963	
1.2 Other bonds (unaffiliated)				168,957	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(90,573)		(90,573)	36,158	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	90		90		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(503,924)		(503,924)	544,078	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 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	3,345,451	100,714	(3,244,737)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
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			
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	53,367		(53,367)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	73,693	34,270	(39,423)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	193,146	189,855	(3,291)
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	141,398	137,037	(4,361)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	3,807,055	461,876	(3,345,179)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	3,807,055	461,876	(3,345,179)
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. Prepaid expenses	132,126	121,033	(11,093)
2502. Other Receivable	9,272	16,004	6,732
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)	141,398	137,037	(4,361)

NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies

A. Accounting practices, Impact of NAIC/State Differences

The accompanying statutory-basis financial statements of QBE Optima Insurance Company (the Company) have been prepared in accordance with accounting practices prescribed or permitted by the Commissioner of Insurance of the Commonwealth of Puerto Rico (the Commissioner).

The Commissioner requires insurance companies domiciled in the Commonwealth of Puerto Rico to prepare their statutory-basis financial statements in accordance with the National Association of Insurance Commissioners (NAIC) *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the Commissioner.

A reconciliation of the Company's total capital and surplus as reported in the accompanying statutory-basis financial statements and NAIC statutory accounting practices (SAP) is shown below. There are no differences between the Company's net income as reported in the accompanying statutory-basis financial statements and NAIC SAP.

State Prescribed Practices	SSAP #	F/S Page	F/S Line #	2016	2015
01A01 - Net Income, State Basis (Page 4, Line 20, Columns 1 and 2)				(1,088,429)	921,186
01A04 - Net Income, NAIC SAP (1-2-3=4)				(1,088,429)	921,186
01A05 - Surplus, State Basis (Page 3, Line 37, Columns 1 and 2)				14,062,047	13,185,462
Surplus, State Permitted Practices that increase/ (decrease) NAIC SAP					
Deferred tax liability on catastrophe reserve				195,201	154,940
01A07 - Surplus, State Permitted Practices that increase/ (decrease) NAIC SAP				195,201	154,940
01A08 - Surplus, NAIC SAP (5-6-7=8)				13,866,846	13,030,522

B. Use of Estimates

The preparation of statutory-basis financial statements in conformity with accounting practices prescribed or permitted by the Commissioner requires management to make estimates and assumptions that affect the reported amounts of certain assets and liabilities, principally the accrual for unpaid losses and loss adjustment expenses, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

C. Accounting Policies

Direct, assumed and ceded premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro-rata methods for direct and ceded business and are based on reports received from ceding companies for reinsurance assumed. For the single interest line of business reserves are computed by the sum-of-the-years digits method. Premiums receivable are primarily due from agents and policyholders and are charged off when specific balances are determined to be uncollectible.

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

Net investment income earned consists primarily of interest, dividends and rent income less investment related expenses. Interest is recognized on an accrual basis and dividends are recognized on an ex-dividend basis. Rental income includes rent to affiliated parties within the Company's own building. Net realized capital gains (losses) are recognized on a specific identification basis when securities are sold, redeemed or otherwise disposed. Realized capital losses include write downs for impairments considered to be other-than-temporary.

As of Year-end 2016, the Company made a determination to pursue potential sale of the Corporate Headquarters. Accordingly the value of the property has been recorded at estimated fair value.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized value using the interest method.
- (2) Investment grade non-loan-backed bonds with NAIC designations 1 or 2 are stated at amortized value using the interest method.
- (3) Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at fair value.
- (4) Investment grade perpetual preferred stocks are stated at fair value.

NOTES TO FINANCIAL STATEMENTS

- (5) The Company does not have mortgage loans on real estate.
- (6) U.S. government agency loan-backed securities are stated at amortized value.
- (7) The Company does not have investments in subsidiary and/or affiliated companies.
- (8) The Company does not have investments in joint ventures and/or partnerships. Investments in real estate properties occupied by the Company are stated at depreciated costs less encumbrances.
- (9) The Company does not invest in derivative instruments.
- (10) The Company does not anticipate investment income when evaluating the need for premium deficiency reserves.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amounts are adequate, the ultimate liabilities may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has a written capitalization policy for prepaid expenses and purchases of items such as electronic data processing equipment, software, furniture, vehicles, other equipment and leasehold improvements. The predefined capitalization thresholds under this policy have not changed from those of the prior year.
- (13) Not applicable as the Company does not write major medical insurance with prescription drug coverage.

Note 2 – Accounting Changes and Corrections of Errors

Not Applicable

Note 3 – Business Combinations and Goodwill

Not Applicable

Note 4 – Discontinued Operations

Not Applicable

Note 5 – Investments

Not Applicable

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not Applicable

Note 7 – Investment Income

A. Accrued Investment Income

The Company included all of its investment income due and accrued in the statutory-basis financial statements. The Company records as non-admitted assets investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

Not Applicable

Note 8 – Derivative Instruments

Not Applicable

Note 9 – Income taxes

The Company accounts for income taxes under the provisions of SSAP No. 101 Income Taxes, which alters the calculation of the three-step test for admissibility of deferred tax assets. In addition, this statement establishes statutory accounting principles for accounting for uncertainty in income taxes, defining the recognition and measurement criteria that must be met for a reporting entity to recognize any benefit of any tax position in the reporting entity's statutory-basis financial statements.

NOTES TO FINANCIAL STATEMENTS

A. Components of Deferred Income Taxes

Refer to disclosures at the end of Note 9 - Income Taxes.

B. Deferred tax liabilities not recognized

Not Applicable

C. Current Tax and Change in Deferred Tax

Refer to disclosures at the end of Note 9 - Income Taxes.

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

Not Applicable

E. Operating loss and tax credit carryforwards and protective tax deposits

Not Applicable

F. Consolidated federal income tax return

Not Applicable

G. Federal and foreign tax loss contingencies

Not Applicable

A. The components of the net deferred tax asset/ (liability) at the end of the reporting period are as follows:

	End of Reporting Period			End of Prior Year			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
1.									
(a) Gross Deferred Tax Assets	2,088,842	181,936	2,270,778	912,159		912,159	1,176,683	181,936	1,358,619
(b) Statutory Valuation Allowance Adjustments	1,319,955	181,936	1,501,891	824,344		824,344	495,611	181,936	677,547
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	768,887		768,887	87,815		87,815	681,072		681,072
(d) Deferred Tax Assets Nonadmitted	53,368		53,368				53,368		53,368
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	715,519		715,519	87,815		87,815	627,704		627,704
(f) Deferred Tax Liabilities	7,999		7,999				7,999		7,999
(g) Net Admitted Deferred Tax Asset / (Net Deferred Tax Liability) (1e - 1f)	707,520		707,520	87,815		87,815	619,705		619,705
2.									
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks									
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)									
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	715,519		715,519				715,519		715,519
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	X X X	X X X		X X X	X X X		X X X	X X X	
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities									
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))									

	Current Year	Prior Year
3.		
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount	193.157	281.000
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	13,354,527	13,097,647

	End of Reporting Period		End of Prior Year		Change	
	(1)	(2)	(3)	(4)	(5)	(6)

NOTES TO FINANCIAL STATEMENTS

	Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital
Impact of Tax-Planning Strategies						
4. (a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1 (c)	768,887		87,815		681,072	
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	715,519		87,815		627,704	
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

(b) Does the Company's tax-planning strategies include the use of reinsurance?

Yes () No (X)

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

	(1) End of Reporting Period	(2) End of Prior Year	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal		308,572	(308,572)
(b) Foreign			
(c) Subtotal		308,572	(308,572)
(d) Federal income tax on net capital gains			
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred		308,572	(308,572)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve			
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets	14,739		14,739
(8) Compensation and benefits accrual			
(9) Pension accrual			
(10) Receivables - nonadmitted	499,076	58,114	440,962
(11) Net operating loss carry-forward	866,315	795,734	70,581
(12) Tax credit carry-forward			
(13) Other (including items < 5% of total ordinary tax assets)	28,280	29,701	(1,421)
(99) Subtotal	1,408,410	883,549	524,861
(b) Statutory valuation allowance adjustment	881,054	795,734	85,320
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	527,356	87,815	439,541
(e) Capital:			
(1) Investments			
(2) Net capital loss carry-forward	181,936		181,936
(3) Real estate			
(4) Other (including items <5% of total capital tax assets)	200,194		200,194
(99) Subtotal	382,130		382,130
(f) Statutory valuation allowance adjustment	382,130		382,130
(g) Nonadmitted			

NOTES TO FINANCIAL STATEMENTS

(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	527,356	87,815	439,541
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments			
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)	7,816		7,816
(99) Subtotal	7,816		7,816
(b) Capital:			
(1) Investments			
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal			
(c) Deferred tax liabilities (3a99 + 3b99)	7,816		7,816
4. Net deferred tax assets/liabilities (2i - 3c)	519,540	87,815	431,725

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates**A. Nature of relationships**

The Company is a wholly owned subsidiary of QBE Insurance Group of Puerto Rico, Inc., a holding company domiciled in San Juan, Puerto Rico, which is wholly owned by QBE Latin America Insurance Holdings, S.L., a holding company domiciled in Australia, which is wholly owned by QBE Insurance Group Limited, a publicly traded company listed in the Australian Securities Exchange.

B. Detail of transactions greater than 1/2% of admitted assets

As of June 13th, 2016, the Company received a Surplus Note from affiliate QBE Strategic Capital Company Limited in the sum of \$4 million. This note bears interest of 6.85%. Both Principal and Interest are repayable after a 10-year term. Repayment of either the Interest or Principal is subject to prior approval by the Office of the Insurance Commissioner of Puerto Rico.

NOTES TO FINANCIAL STATEMENTS

Effective September 30, 2016 the Company entered into a Loss Portfolio Transfer (LPT) arrangement with its affiliate QBE Re. Under the terms of the LPT transaction, case reserves and IBNR outstanding valued at \$12.8 million as of September 30, 2016, were be ceded to QBE Re. This transaction affects all lines of business with the exception of Commercial Multiple Peril. As a result of this transaction, QBE Re is taking on all the uncertainty of these reserves and leaving QBE Seguros with a guaranteed position. Thus, QBE Seguros will be paying a premium to QBE Re. The premium being paid was set to be equal to the value of the discount embedded in the nominal reserves. QBE Seguros and QBE Re are subject to US Statutory accounting for this transaction and also report to Group on an AIFRS basis.

C. Change in terms of intercompany arrangements

Not Applicable

D. Amounts due to or from related parties

The Company reported (\$486,112) and \$272,261 due from (to) related parties as of December 31, 2016, and December 31 2015, respectively. The amounts due from (to) related parties is summarized as follows:

	December 31, 2016	December 31, 2015
Receivable from QBE Insurance Group of PR	1,057	-
Receivable from Colonial Insurance Agency	13,914	(46,077)
Receivable from New Century Finance		(472)
Receivable from Equator		
Receivable from Insurance Group Limited	(501,083)	(225,712)
Amounts due from (to) related parties	(486,112)	(272,261)

These arrangements are subject to written arrangements which require that intercompany balances be settled within 90 days.

E. Guarantees or undertakings for related parties

Not Applicable

F. Management, service contracts, cost sharing arrangements

The Company shares general and administrative expenses, such as floor space, utilities, computer systems and personnel with an affiliated entity, Colonial Insurance Agency, Inc. QBE Insurance Group Limited provides certain administrative services to its subsidiaries and has entered into an intercompany service agreement with the Company. Fees and expenses are allocated based upon a reasonable and agreed upon methodology.

G. Nature of relationships that could affect operations

All outstanding shares of the Company are owned by Parent.

H. Amount Deducted for Investment in Upstream Company

Not Applicable

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

Not Applicable

J. Write-down for impairments of Investments in Subsidiary, Controlled or Affiliated Companies

Not Applicable

K. Foreign subsidiary value using CARVM

Not Applicable

NOTES TO FINANCIAL STATEMENTS

- L. Downstream holding company valued using look-through method

Not Applicable

Note 11 – Debt

Not Applicable

Note 12 – Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plans

Not Applicable

- B. Description of Investment Policies

Not Applicable

- C. Fair Value Measurement of Plan Assets at Reporting Date

Not Applicable

- D. Rate of Return Assumptions

Not Applicable

- E. Defined Contribution Plans

The Company sponsors a qualified defined contribution plan (the "Plan"), which provides retirement benefits to eligible employees. Participants are allowed to contribute up to 10% of their pre-tax salary, not exceeding the maximum deferral amount specified by local law. The Company matches 50% of the first 6% of base compensation that the participant contributes to the Plan. The Company's contributions to the plan for the period ended December 31, 2016 and December 31, 2015, amounted to approximately \$70,713 and \$63,000, respectively.

- F. Multiemployer Plans

Not Applicable

- G. Consolidated/Holding Company Plans

Not Applicable

- H. Post-employment Benefits and Compensated Absences

Not Applicable

- I. Impact of Medicare Modernization Act on Postretirement Benefits

Not Applicable

Note 13 – Capital and Surplus, Shareholder's Dividend Restrictions and Quasi-Reorganizations

- A. Outstanding Shares

The Company has 1,000,000 shares of \$10 par value common stock authorized and 350,007 shares issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

- B. Dividend Rate of Preferred Stock

Not Applicable

NOTES TO FINANCIAL STATEMENTS

C. Dividends Restrictions

Dividends to common stock are paid as and if declared by the Board of Directors of the Company. Under the insurance regulations of the Commonwealth of Puerto Rico, the maximum amount of dividends which the Company may pay to shareholders without approval of the Commissioner of Insurance is restricted to statutory surplus limitations. The Company has no outstanding preferred stock and there are no cumulative dividend features on the outstanding common stock.

D. Restrictions on Unassigned Funds

On August 12, 1994, the Governor of Puerto Rico approved law number 73 (the "Law"), as amended, which requires all domestic insurers that underwrite catastrophe insurance in Puerto Rico to establish a fund for the payment of losses arising from catastrophes. Contributions to this fund are deductible for Puerto Rico income tax purposes. Pursuant to the Law, the Company has deposited in a trust the amount of \$251,599 corresponding to the year ended December 31, 2016. The balance in the trust at December 31, 2016 is \$1,032,932. This fund is restricted for the payment of catastrophe losses occurring in Puerto Rico.

E. Mutual Surplus Advance

Not Applicable

F. Company Stock Held for Special Surplus

Not Applicable

G. Changes in Special Surplus Funds

Not Applicable

H. Changes in Unassigned Funds

Not Applicable

I. Surplus Notes

A surplus note in the amount of \$4,000,000 was issued in exchange of cash in accordance with Section 2930 of the Insurance Code of Puerto Rico Law of 1957, as amended by Act February 16, 1979, No. 15 (26 L.P.R.A. & 2930). The note was underwritten by QBE Strategical Capital Company Limited. Each payment of principal and interest may be made only with the prior approval of the Office of the Insurance Commissioner of Puerto Rico with written notice at least (30) days prior to the intended date of the payment of principal or interest on this Surplus Note and only to the extent the company has sufficient policyholders' surplus to make such payment.

Date Issued	Interest Rate	Par Value(Face Amount of Note)	Carrying Value of Note	Principal and/or Interest paid	Total Principal and/or Interest paid	Unapproved Interest Due	Date of Maturity
6/13/2016	6.85%	4,000,000	4,000,000			151,529	6/13/2026

J. Quasi Reorganizations

Not Applicable

Note 14 – Contingencies

A. Contingent Commitments

NOTES TO FINANCIAL STATEMENTS

Pursuant to Chapter 41 of the Puerto Rico Insurance Code and Rule No. 56 of the insurance regulations of the Commonwealth of Puerto Rico, property and liability insurance companies are members of the Sindicato de Aseguradores para la Suscripción Conjunta de Seguros de Responsabilidad Profesional Médico-Hospitalaria (SIMED). SIMED was created for the purpose of underwriting medical-hospital professional liability insurance. As a member, the Company shares risks with other member companies and, accordingly, is contingently liable in the event that SIMED cannot meet its obligations. There were no assessments levied during 2016 and 2015.

Also, pursuant to Chapter 37 of the Puerto Rico Insurance Code, property and liability insurance companies who underwrite premiums directly related to fire and allied lines for commercial or residential properties are members of the Asociación de Suscripción Conjunta de Seguro de Incendio y Líneas Aliadas. This association was created for the purpose of underwriting fire and allied lines insurance. As a member, the Company shares risks with other member companies and, accordingly, is contingently liable in the event that this association cannot meet its obligations. There were no assessments levied during 2016 and 2015.

Pursuant to Article 12 of Rule LXIX of the Puerto Rico Insurance Code, the Company is also a member of the Asociación de Suscripción Conjunta de Seguro de Responsabilidad Obligatoria (ASCSRO or Joint Underwriting Association), which provides compulsory auto liability insurance to cover damages to motor vehicles of third parties as a result of a traffic accident, up to a limit of \$4,000 per accident. ASCSRO members are comprised of all insurance companies that underwrite more than 1% of total vehicle insurance liability in Puerto Rico. The members of ASCSRO participate in ASCSRO's profit and losses in proportion to said writings.

B. Guaranty Fund and Other Assessments

Property and liability insurance companies are also members of the Puerto Rico Property and Casualty Insurance Guaranty Association. Members are obligated to provide funds for the settlement of claims and reimbursements of unearned premiums of insurance policies issued by insolvent insurance companies. There were no assessments levied during December 31, 2016 and December 31, 2015.

C. Gain Contingencies

Not applicable.

D. Extra Contractual Obligation and Bad Faith Losses

Not applicable.

E. Product Warranties

Not applicable.

F. Other Contingencies

Not applicable.

Note 15 – Leases

Not Applicable

Note 16 – Information about Financial Instruments with off-Balance Sheet Risk and with Concentration of Credit Risk

Not Applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not Applicable

Note 18 – Gain or Loss from Uninsured Accident and Health Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable

Note 19 – Direct Premiums Written/Produced by Manager General Agents/Third Party Administrators

The Company uses managing general agents to write and administer all property and casualty lines of business. As reported in the following chart, one managing general agent (Colonial, an affiliated company) produced direct premiums greater than 5% of policyholders' surplus. The terms of the contract gives the managing general agent authority to premium collection (P) and binding authority (B) for all policies issued under these agreements. The Company retains underwriting authority for all policies

NOTES TO FINANCIAL STATEMENTS

issued under these agreements.

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written / Produced By
Direct Premiums Written / Produced by Managing General Agents / Third Party Administrators					
Colonial Insurance Agency	66-0381156	No	All Lines	B,P	58,772,462
Other		N/A			7,069,821
1999999 - TOTAL - Direct Premiums Written / Produced by Managing General Agents / Third Party Administrators					
					65,842,283

Note 20 – Fair Value Measurement

A. Inputs Used for Assets and Liabilities Measured at Fair Value

(1) Items measured and Reported at Fair Value by Levels 1, 2, and 3

The Company has categorized its assets and liabilities that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 – Values are unadjusted quoted prices in active markets for identical assets or liabilities that the reporting entity has the ability to access at the measurement date.

Level 2 – Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical assets or liabilities in markets that are not active, that is, markets in which there are few transactions for the asset or liability, the prices are not current, or price quotations vary substantially either over time or among market makers, or in which little information is released publicly.

Level 3 – Certain inputs are unobservable and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value				
Debt securities		25,656,945		25,656,945
Cash, cash equivalents, and short-term investments	13,793,594	6,733,074		20,526,668
Agents balances	10,900,375			10,900,375
Accrued investment income	91,147			91,147
Reinsurance recoverable on paid losses	5,071,095			5,071,095
Receivable from affiliates	14,971			14,971
20A1A99 - Assets at fair value	29,871,182	32,390,019		62,261,201
Liabilities at fair value				
Reinsurance payable on paid losses and loss adjustment expenses	(607)			(607)
Commissions and other similar charges payable	39,556			39,556
Accrued expenses and other liabilities	2,279,635			2,279,635
Ceded reinsurance premiums payable	17,242,399			17,242,399
Payable to affiliated entities	501,083			501,083
20A1B99 - Liabilities at fair value	20,062,066			20,062,066

(2) Roll Forward of Level 3 Items

The Company has no assets or liabilities measured at fair value in the Level 3 category.

(3) Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

(4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

The Company has no assets or liabilities measured at fair value in the Level 3 category. Bonds carried at fair value categorized as Level 2 were valued using a market approach. These valuations were determined to be Level 2 valuations as quoted markets prices for similar instruments in an active market were utilized.

NOTES TO FINANCIAL STATEMENTS

(5) Derivative Fair Values

Not Applicable

A. Other Fair Value Disclosures

The Company periodically assesses its securities for other-than-temporary impairment. The assessment of other-than-temporary impairment is performed on a case-by-case basis. An impairment charge is recognized within net realized gain on investments in the statutory-basis statement of income when the decline in the fair value of the securities below their cost basis is judged to be other-than-temporary. The Company considers various factors in determining whether it should recognize an impairment charge including, but not limited to, the severity of loss, the length of time the fair value has been below cost, the expectation for that security's performance, the creditworthiness of the issuer, and the Company's intent and ability to hold the security. There were no other-than-temporary impairment charges recorded during the period ended December 31, 2016 and December 31, 2015.

C. Practicable to Estimate Fair Value

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Aggregate fair value for all financial instruments						
Bonds and notes						
Cash and short-term investment						
20C9999 - Aggregate fair value for all financial instruments						

D. Items for which Not Practicable to Estimate Fair Values

Not Applicable

Note 21 – Other Items

Not Applicable

Note 22 – Events Subsequent

Management has evaluated events occurring subsequent to December 31, 2016 through March 31, 2017, the date the financial statements were available to be issued, to determine if any such events should either be recognized or disclosed in the financial statements. Management has determined that there are no material events or transactions that would affect the Company's financial statements or require disclosure in the Company's financial statements through such date.

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

Individual reinsurers having unsecured aggregate recoverable for losses, paid and unpaid including, IBNR loss adjustment expenses and unearned premiums in excess of 3% of the Company's policyholders' surplus at December 31, 2015 are the following:

NAIC Code	Federal ID#	Name of Reinsurer	Amount
	AA-1121235	EQUATOR REINSURANCE LTD	22,306,000.00
10219	23-1641984	QBE REINS CORP	12,964,000.00
	AA-1122029	BRITISH MARINE MUTINS ASSOC LTD	1,507,000.00
23680	47-0698507	ODYSSEY AMER REINS CO	493,000.00
19453	13-5616275	TRANSATLANTIC REIN CO	452,000.00
	AA-1340165	MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	424,000.00

B. Reinsurance Recoverable in Dispute

The Company does not have reinsurance recoverable in dispute for paid losses and loss adjustment expenses that exceed 5% of policyholders' surplus from individual reinsurer or exceed 10% of policyholders' surplus in aggregate.

C. Reinsurance Assumed and Ceded
(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve*	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All Other	\$ 184,080	\$ 38,657	\$ 2,138,510	\$ 3,718,628	\$ (1,954,430)	\$ (3,679,971)
c. TOTAL	\$ 184,080	\$ 38,657	\$ 21,084,779	\$ 9,107,093	\$ (20,900,699)	\$ (9,068,436)
d. Direct Unearned Premium Reserve			\$ 41,507,404			

* Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Reinsurance

Not Applicable

E. Commutation of Ceded Reinsurance

Not Applicable

F. Retroactive Reinsurance

Not Applicable

G. Reinsurance Accounted for as Deposit

Not Applicable

H. Run-off Agreements

Not Applicable

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable

Note 25 – Changes in Incurred Losses and Loss adjustment Expense

Activity in the unpaid, incurred, and paid losses and loss adjustment expenses for the periods ended December 31, 2016 and December 31, 2015, is summarized as follows:

NOTES TO FINANCIAL STATEMENTS

	<u>2016</u>	<u>2015</u>
Unpaid Losses and LAE at beginning of year	15,826,259	10,598,724
Losses and LAE incurred related to:		
Current Year	13,586,819	18,126,000
Prior Years	(6,177,847)	176,234
Statement of Income incurred amounts	7,408,972	18,302,234
Losses and LAE paid related to:		
Current Year	7,946,863	8,119,000
Prior Year	4,608,566	4,955,699
Underwriting Exhibits Parts 2 and 3 paid amounts	12,555,429	13,074,699
Unpaid losses and LAE at end of year	9,324,778	15,826,259

The changes in incurred losses related to prior years are deemed insignificant and related principally to unfavorable loss developments during the ended December 31, 2016 and December 31, 2015.

Note 26 – Inter-Company Pooling Arrangements

Not Applicable

Note 27 – Structured settlements

Not Applicable

Note 28 – Health Care Receivables

Not Applicable

Note 29 – Participant Policies

Not Applicable

Note 30 – Premium Deficiencies Reserves

Not Applicable

Note 31 – High Deductibles

Not Applicable

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustments Expenses

Not Applicable

Note 33 – Asbestos/Environmental Reserves

Not Applicable

NOTES TO FINANCIAL STATEMENTS

Note 34 – Subscriber-Savings Account

Not Applicable

Note 35 – Multi Peril Crop Insurance

Not Applicable

Note 36 – Financial Guaranty Insurance

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ()
 If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes (X) No () N/A ()
- 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. 12/31/2015
- 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). 09/06/2012
- 3.4 By what department or departments?
 Office of Insurance Commissioner - Puerto Rico
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes () No () N/A (X)
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes (X) No () N/A ()
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes (X) No ()
 4.12 renewals? Yes (X) No ()
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes (X) No ()
 4.22 renewals? Yes (X) No ()
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes () No ()
- 5.2 If yes, provide the name of 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 (X) No ()
- 7.2 If yes,
- 7.21 State the percentage of foreign control 100.0 %
- 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
------------------	---------------------

Australian Corporation.....

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PricewaterhouseCoopers

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes () No (X)
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes () No (X)
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with 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?
Jay Votta, Ernest & Young, 5 Times Square New York New York, 10036
- 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 (X) No ()
- 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
--	--------------------------------------	--	-------------

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 | \$ |

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 (X) No ()

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 1,057

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 securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes () No () N/A (X)

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 (X) No ()

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

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$
25.28 On deposit with states	\$
25.29 On deposit with other regulatory bodies	\$ 1,500,476
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32 Other	\$

25.3 For category (25.26) provide the following:

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

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes () No (X)

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

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
---------------------------	--------------------------

Banco Popular Trust Division	209 Munoz Rivera Ave., Popular Center - 12th Floor, SJ, PR 00918
Popular Securities	209 Munoz Rivera Ave., Popular Center - 12th Floor, SJ, PR 00918
Merrill Lynch, Pierce, Fenner & Smith Inc	#15 Second Street, Suite 210, Guaynabo PR 00968

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

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 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
---------------------------------	------------------

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets? Yes () No (X)

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes () No ()

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identified (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
---	---------------------------------	------------------------------------	----------------------	--

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 ()

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
---	---	---	------------------------

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	\$ 32,390,019	\$ 32,269,441	\$ (120,578)
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 32,390,019	\$ 32,269,441	\$ (120,578)

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

Investment rating were obtained from interactive data and validated with NAIC SVO.

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: Prices are confirmed by affiliate QBE Group Investments

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

32.2 If no, list exceptions:

.....

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 95,245

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
Acodose	\$ 33,231
ISO	\$ 45,545
AM Best	\$ 19,700
.....	\$

34.1 Amount of payments for legal expenses, if any? \$ 42,960

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
O'Neill & Borges	\$ 33,231
.....	\$
.....	\$
.....	\$

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 ()

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

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

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

5. For Reciprocal Exchanges only:

5.1 Does the exchange appoint local agents? Yes () No ()

5.2 If yes, is the commission paid:

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

5.5 If yes, give full information.

.....

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?

The entity does not write Worker Compensation Insurance

.....

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:

Quarterly catastrophe exposure analysis are done using RMS modeling software.
 Perils analyzed are Earthquake and Windstorm.

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?

An extensive catastrophe reinsurance is in place.

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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.

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)

Included 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 2016	2 2015	3 2014	4 2013	5 2012
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)	12,064,707	14,359,812	14,230,331	10,662,841	10,169,588
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	27,346,179	27,245,286	27,195,111	28,112,428	23,025,244
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	25,908,196	21,586,061	20,334,634	13,691,133	7,001,754
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	935,436	575,048	707,316	740,419	654,418
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)					
6. Total (Line 35)	66,254,518	63,766,207	62,467,392	53,206,821	40,851,004
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)	(1,414,893)	12,027,655	11,736,285	8,428,461	6,786,025
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	6,271,734	8,884,909	8,048,459	9,312,088	9,636,268
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	11,203,880	11,343,973	8,278,405	5,859,633	2,512,544
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	763,706	575,048	703,597	734,169	654,418
11. Nonproportional reinsurance lines (Line 31, 32 and 33)					
12. Total (Line 35)	16,824,427	32,831,585	28,766,746	24,334,351	19,589,255
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(1,817,521)	569,940	(3,388,123)	2,567,298	(403,984)
14. Net investment gain (loss) (Line 11)	327,290	696,838	317,998	512,626	1,757,882
15. Total other income (Line 15)	238,380	(37,120)	(6,617)	75,411	51,059
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(163,422)	308,572	91,402	2,915,049	132,864
18. Net income (Line 20)	(1,088,429)	921,086	(3,168,144)	240,286	1,272,093
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	67,258,459	64,507,863	64,706,038	62,293,711	54,414,743
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	10,900,375	7,472,520	6,556,756	6,214,664	5,632,682
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)	53,196,412	51,322,400	51,890,052	45,955,949	38,642,566
22. Losses (Page 3, Line 1)	8,602,195	13,703,094	9,389,775	5,613,158	4,130,579
23. Loss adjustment expenses (Page 3, Line 3)	722,680	2,123,161	1,208,949	679,677	528,065
24. Unearned premiums (Page 3, Line 9)	20,608,297	23,447,329	23,107,549	19,430,072	14,094,202
25. Capital paid up (Page 3, Line 30 and Line 31)	3,500,000	3,500,000	3,500,000	3,500,000	3,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	14,062,047	13,185,462	12,815,986	16,337,762	15,772,177
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(7,885,634)	208,751	2,124,397	5,265,602	4,585,477
Risk-Based Capital Analysis					
28. Total adjusted capital	14,062,047	13,185,462	12,815,986	16,337,762	15,772,177
29. Authorized control level risk-based capital	6,913,812	4,610,918	4,477,540	1,565,257	2,330,319
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)	51.4	42.0	38.8	21.2	68.8
31. Stocks (Line 2.1 and Line 2.2)		3.6			
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)					0.6
33. Real estate (Lines 4.1, 4.2 and 4.3)	7.4	7.1	7.1	7.4	8.2
34. Cash, cash equivalents and short-term investments (Line 5)	41.2	47.3	54.2	71.5	22.4
35. Contact loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
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)					
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					
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)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	544,077	(544,081)			(166,482)
52. Dividends to stockholders (Line 35)					(732,611)
53. Change in surplus as regards policyholders for the year (Line 38)	876,584	369,476	(3,521,776)	565,585	366,170
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)	7,026,795	4,949,858	3,316,866	3,052,367	2,216,450
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	9,213,095	9,746,157	10,410,862	10,876,243	8,268,587
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	7,030,881	3,385,738	2,737,657	2,760,278	1,360,393
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	124,624	145,379	62,557	58,738	96,619
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
59. Total (Line 35)	23,395,395	18,227,132	16,527,942	16,747,626	11,942,049
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)	5,780,260	4,922,633	3,163,233	2,898,777	1,950,916
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	1,977,972	2,221,793	3,586,472	3,947,899	7,098,661
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	2,077,474	2,474,070	1,843,985	1,191,693	569,653
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	227,747	145,379	62,557	58,738	96,619
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
65. Total (Line 35)	10,063,453	9,763,875	8,656,247	8,097,107	9,715,849
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)	25.2	43.3	49.6	50.4	54.3
68. Loss expenses incurred (Line 3)	12.4	13.0	12.4	12.2	9.2
69. Other underwriting expenses incurred (Line 4)	71.6	44.3	51.6	23.8	38.4
70. Net underwriting gain (loss) (Line 8)	(9.2)	1.8	(13.5)	13.5	(2.0)
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)	82.2	41.6	45.0	18.3	39.0
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)	37.7	56.3	61.9	62.7	63.6
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)	119.6	249.0	224.5	148.9	124.2
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)	(5,222)	270	1,713	70	(6)
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)	(39.6)	2.1	10.5	0.4	
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)	(1,150)	2,348	1,083	235	3
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)	(9.0)	14.4	6.9	1.5	

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 ()



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2016

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,054,470	903,815		605,081	486,431	844,964	382,126	2,613	2,613		239,019	16,517
2.1 Allied Lines	4,172,641	3,736,276		2,483,533	234,405	503,883	334,739				1,011,359	65,358
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)	16,362,356	15,694,637		7,913,460	1,957,549	2,454,220	1,055,323	297	(1,653)		3,312,482	256,284
5.2 Commercial Multiple Peril (Liability Portion)	6,905,675	6,107,262		3,595,646	1,760,117	4,230,479	6,700,272	451,290	235,739		1,551,026	108,164
6. Mortgage Guaranty												
8. Ocean Marine	2,600,755	1,018,456		2,063,981	3,285,871	699,463	406,989	6,896	6,896		328,752	40,718
9. Inland Marine	1,931,543	1,782,393		712,132	213,095	351,664	475,773	77,627	73,773		361,759	30,261
10. Financial Guaranty												
11. Medical Professional Liability												
12. Earthquake	2,410,268	3,015,153		1,275,674		(804)					626,370	37,748
13. Group Accident and Health (b)	375,820	202,297		177,127	15,805	55,930	40,414				112,746	5,886
14. Credit A&H (Group and Individual)												
15.1 Collectively Renewable A&H (b)												
15.2 Non-Cancelable A&H (b)												
15.3 Guaranteed Renewable A&H (b)												
15.4 Non-Renewable for Stated Reasons Only (b)												
15.5 Other Accident Only												
15.6 Medicare Title XVIII Exempt from State Taxes or Fees												
15.7 All Other A&H (b)												
15.8 Federal Employees Health Benefits Plan Premium												
16. Workers' Compensation												
17.1 Other Liability-Occurrences	3,441,585	4,260,949		1,862,085	1,366,365	1,675,132	3,762,083	328,993	110,441		726,537	53,919
17.2 Other Liability-Claims-Made	1,013,959	1,021,796		489,491	(5,712)	195,360	697,951	219,852	168,514		202,792	15,882
17.3 Excess Workers' Compensation												
18. Products Liability	118,732	126,948		45,381	3,142	(21,094)	12,250	613	227		29,683	1,860
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability	3,434,755	4,001,797		1,473,965	2,600,603	3,278,168	2,065,325	43,300	(23,341)		485,762	53,816
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability	4,055,676	4,216,500		2,003,514	3,062,397	3,674,046	4,608,448	221,985	(15,130)		825,553	63,516
21.1 Private Passenger Auto Physical Damage	8,011,139	8,139,529		3,939,234	4,506,710	4,431,658	306,471	25,253	20,641		1,648,038	125,473
21.2 Commercial Auto Physical Damage	9,185,322	9,123,034		12,482,449	3,643,513	3,492,450	599,899	15,150	8,875		2,818,821	144,869
22. Aircraft (all perils)												
23. Fidelity												
24. Surety	559,616	559,496		278,721	108,819	31,668	171,768	7,112	(14,793)		143,263	8,746
26. Burglary and Theft	168,561	164,177		83,987	117,760	81,075	20,334				41,874	2,626
27. Boiler and Machinery	39,410	30,848		21,943	27,345	27,345					8,181	617
28. Credit												
30. Warranty												
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTAL (a)	65,842,283	64,105,363		41,507,404	23,384,215	26,005,607	21,640,165	1,400,981	572,802		14,474,017	1,032,260
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 104,380

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



EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)
BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2016

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
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2.1 Allied Lines	4,172,641	3,736,276		2,483,533	234,405	503,883	334,739				1,011,359	65,358
2.2 Multiple Peril Crop												
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5.1 Commercial Multiple Peril (Non-Liability Portion)	16,362,356	15,694,637		7,913,460	1,957,549	2,454,220	1,055,323	297	(1,653)		3,312,482	256,284
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6. Mortgage Guaranty												
8. Ocean Marine	2,600,755	1,018,456		2,063,981	3,285,871	699,463	406,989	6,896	6,896		328,752	40,718
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10. Financial Guaranty												
11. Medical Professional Liability												
12. Earthquake	2,410,268	3,015,153		1,275,674		(804)					626,370	37,748
13. Group Accident and Health (b)	375,820	202,297		177,127	15,805	55,930	40,414				112,746	5,886
14. Credit A&H (Group and Individual)												
15.1 Collectively Renewable A&H (b)												
15.2 Non-Cancelable A&H (b)												
15.3 Guaranteed Renewable A&H (b)												
15.4 Non-Renewable for Stated Reasons Only (b)												
15.5 Other Accident Only												
15.6 Medicare Title XVIII Exempt from State Taxes or Fees												
15.7 All Other A&H (b)												
15.8 Federal Employees Health Benefits Plan Premium												
16. Workers' Compensation												
17.1 Other Liability-Occurrences	3,441,585	4,260,949		1,862,085	1,366,365	1,675,132	3,762,083	328,993	110,441		726,537	53,919
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17.3 Excess Workers' Compensation												
18. Products Liability	118,732	126,948		45,381	3,142	(21,094)	12,250	613	227		29,683	1,860
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19.2 Other Private Passenger Auto Liability	3,434,755	4,001,797		1,473,965	2,600,603	3,278,168	2,065,325	43,300	(23,341)		485,762	53,816
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22. Aircraft (all perils)												
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24. Surety	559,616	559,496		278,721	108,819	31,668	171,768	7,112	(14,793)		143,263	8,746
26. Burglary and Theft	168,561	164,177		83,987	117,760	81,075	20,334				41,874	2,626
27. Boiler and Machinery	39,410	30,848		21,943	27,345	27,345					8,181	617
28. Credit												
30. Warranty												
34. Aggregate Write-Ins for Other Lines of Business												
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DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. TOTAL (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ 104,380

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Column 6 plus Column 7							
Other U. S. Unaffiliated Insurers														
66-0357766	36749	REAL LEGACY ASSUR CO INC	PR	180						145				
66-0470284	43052	MAPFRE PRAICO INS CO	PR	216						34				
66-0774694	14153	MULTINATIONAL INS CO	PR	16	(1)		(1)			5				
0999999	- Total Other U. S. Unaffiliated Insurers			412	(1)		(1)			184				
9999999	- TOTALS			412	(1)		(1)			184				

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
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NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
Authorized - Affiliates - U. S. Non-Pool - Other																		
23-1641984	10219	QBE REINS CORP	PA		21,050	1,716	296	3,990		5,207	747	1,008		12,964	14,274		(1,310)	
0399999 - Total Authorized - Affiliates - U. S. Non-Pool - Other					21,050	1,716	296	3,990		5,207	747	1,008		12,964	14,274		(1,310)	
0499999 - Total Authorized - Affiliates - U. S. Non-Pool - Total					21,050	1,716	296	3,990		5,207	747	1,008		12,964	14,274		(1,310)	
Authorized - Affiliates - Other (Non-U.S.) - Other																		
AA-1127036		LLOYD'S SYNDICATE NUMBER 1036 (INCIDENTA	GBR		439	16	3	42				202		263	172		91	
AA-1122029		BRITISH MARINE MUT INS ASSOC LTD	GBR		1,509							1,507		1,507	1,132		375	
0699999 - Total Authorized - Affiliates - Other (Non-U.S.) - Other					1,948	16	3	42				1,709		1,770	1,304		466	
0799999 - Total Authorized - Affiliates - Other (Non-U.S.) - Total					1,948	16	3	42				1,709		1,770	1,304		466	
0899999 - Total Authorized - Affiliates					22,998	1,732	299	4,032		5,207	747	2,717		14,734	15,578		(844)	
Authorized - Other U. S. Unaffiliated Insurers																		
22-2005057	26921	EVEREST REINS CO	DE		28	57	16	32				42		147	(264)		411	
04-1543470	23043	LIBERTY MUT INS CO	MA		70							73		73	67		6	
47-0698507	23680	ODYSSEY AMER REINS CO	CT		10	4	23	414		50		2		493	3		490	
75-1444207	30058	SCOR REINS CO	NY		76		31	57		30		29		147	35		112	
43-1424791	26557	SHELTER REINSURANCE CO	MO		(2)													
13-5616275	19453	TRANSATLANTIC REIN CO	NY		(73)	75	17	360						452	(405)		857	
06-0566050	25658	TRAVELERS IND CO	CT		19	1								1			1	
47-0355979	20087	NATIONAL IND CO	NE		(1)	4	4	9		12				29			29	
13-1290712	20583	XL REINS AMER INC	NY		142							147		147	133		14	

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1) EQUATOR REINSURANCE LTD	28.500	9,917,435
2) EQUATOR REINSURANCE LTD	30.500	5,996,654
3) EQUATOR REINSURANCE LTD	55.910	3,354,219
4) EQUATOR REINSURANCE LTD	30.000	1,233,761
5) EQUATOR REINSURANCE LTD	27.500	835,237

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premium	4 Affiliated
1) EQUATOR REINSURANCE LTD	22,215	24,936	Yes (X) No ()
2) QBE REINSURANCE CORPORATION	12,964	21,050	Yes (X) No ()
3) BRITISH MARINE	1,507	1,509	Yes (X) No ()
4) ODYSSEY AMERICA REINSURANCE CO	493	10	Yes () No (X)
5) MUNCHENER RUCKVERSICHERUNG	424	498	Yes () No (X)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18	19	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	Funds Held by Company Under Reinsurance Treaties		
Authorized - Other U.S. Unaffiliated Insurers (continued)																				
36-3186541	40827	VIRGINIA SURETY CO INC	IL		(7)	9		3		2		67		81					81	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers						262	150	91	875		94	360		1,570	(431)			2,001		
Authorized - Other Non-U.S. Insurers																				
AA-1340125		Hannover Rueck SE	DEU		(55)	100	8	23		20				151	(551)			702		
AA-1126510		LLOYD'S SYNDICATE NUMBER 510	GBR		1		2							2				2		
AA-1127221		LLOYD'S SYNDICATE NUMBER 1221	GBR		49							41		41	40			1		
AA-1120085		Lloyd's Syndicate Number 1274	GBR		6															
AA-1128001		LLOYD'S SYNDICATE NUMBER 2001	GBR		37	6	1	18				19		44	2			42		
AA-1128003		LLOYD'S SYNDICATE NUMBER 2003	GBR		112	6	1	15				51		73	25			48		
AA-1128121		LLOYD'S SYNDICATE NUMBER 2121	GBR		27		1	1				18		20	19			1		
AA-1128488		LLOYD'S SYNDICATE NUMBER 2488	GBR		19	5						13		18	14			4		
AA-1128791		LLOYD'S SYNDICATE NUMBER 2791	GBR		13							5		5	2			3		
AA-1120114		Lloyd's Syndicate Number 2015	GBR		20	2		7				8		17				17		
AA-1128987		Lloyd's Syndicate Number 2987	GBR		81	12	2	18				42		74	31			43		
AA-1129210		Lloyd's Syndicate Number 3210	GBR		9			2				5		7	5			2		
AA-1127183		LLOYD'S SYNDICATE NUMBER 1183	GBR		35							37		37	33			4		
AA-1120075		Lloyd's Syndicate Number 4020	GBR		29							10		10	5			5		
AA-1126003		LLOYD'S SYNDICATE NUMBER 5000	GBR		13							7		7	10			(3)		
AA-1120080		Lloyd's Syndicate Number 5151	GBR		13							7		7	10			(3)		
AA-1127084		LLOYD'S SYNDICATE NUMBER 1084	GBR		4															
AA-1126004		LLOYD'S SYNDICATE NUMBER 4444	GBR		35	2		8				18		28	12			16		
AA-1120082		Lloyd's Syndicate Number 3010	GBR		3			1				1		2	1			1		
AA-1120109		Lloyd's Syndicate Number 1882	GBR		46	9	1	14				21		45	10			35		
AA-1120112		Lloyd's Syndicate Number 2232	GBR		3							2		2	3			(1)		
AA-1121275		ROYAL & SUN ALLIANCE INS PLC	GBR		23							12		12	19			(7)		
AA-1340165		MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DEU		498	61	(3)	63		37		266		424	219			205		
AA-1340004		R V VERSICHERUNG AG	DEU		(37)	40								40	(220)			260		
AA-1120071		Lloyd's Syndicate Number 2007	GBR		12	1		2				4		7	2			5		
AA-1120158		LLOYD'S SYNDICATE NUMBER 2014	GBR			17								17	(81)			98		
AA-1126457		LLOYD'S SYNDICATE NUMBER 457	GBR		5			1				3		4				4		
AA-1129000		Lloyd's Syndicate Number 3000	GBR		4							2		2	3			(1)		
AA-1127200		Lloyd's Syndicate Number 1200	GBR			1		2				2		5	2			3		
AA-1120158		LLOYD'S SYNDICATE NUMBER 2014	GBR		(14)															
AA-1120090		Lloyd's Syndicate Number 4711	GBR		42							44		44	54			(10)		
AA-1120156		LLOYD'S SYNDICATE NUMBER 1686	GBR		37	2		8				19		29				29		
AA-1120097		LLOYD'S SYNDICATE NUMBER 2468	GBR		11	2		1				7		10				10		
AA-1120104		LLOYD'S SYNDICATE NUMBER 2012	GBR		53							55		55	50			5		
AA-1120116		Lloyd's Syndicate Number 3902	GBR		19	5	1					13		19	7			12		
AA-1126005		Lloyd's Syndicate Number 4000	GBR		12	2		7						9				9		
AA-1126033		LLOYD'S SYNDICATE NUMBER 33	GBR		39	2		11				20		33	11			22		
AA-1127301		LLOYD'S SYNDICATE NUMBER 1301	GBR		30	2		8				16		26	8			18		
AA-1126005		Lloyd's Syndicate Number 4000	GBR									4		4				4		
1299999 - Total Authorized - Other Non-U.S. Insurers						1,234	277	14	210	57	772		1,330	(255)			1,585			
1399999 - Total Authorized						24,494	2,159	404	5,117	5,358	747	3,849		17,634	14,892			2,742		
Unauthorized - Affiliates - Other (Non-U.S.) - Other																				
00-0000000	00000	EQUATOR REINSURANCE LIMITED	BMU		24,936	2,442	66	1,139		1,423		17,236		22,306	2,351			19,955		
1999999 - Total Unauthorized - Affiliates - Other (Non-U.S.) - Other						24,936	2,442	66	1,139	1,423	17,236		22,306	2,351			19,955			
2099999 - Total Unauthorized - Affiliates - Other (Non-U.S.) - Total						24,936	2,442	66	1,139	1,423	17,236		22,306	2,351			19,955			
2199999 - Total Unauthorized - Affiliates						24,936	2,442	66	1,139	1,423	17,236		22,306	2,351			19,955			

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Columns 15 - (16 + 17)	19 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Column 7 through Column 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
2699999 - Total Unauthorized					24,936	2,442	66	1,139		1,423		17,236		22,306	2,351		19,955	
4099999 - Total - Authorized, Unauthorized and Certified					49,430	4,601	470	6,256		6,781	747	21,085		39,940	17,243		22,697	
9999999 - TOTALS					49,430	4,601	470	6,256		6,781	747	21,085		39,940	17,243		22,697	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						11 Total Due Column 5 plus Column 10	12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11
				5 Current	Overdue				10 Total Overdue Columns 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				
Authorized - Affiliates - U.S. Non-Pool - Other												
23-1641984	10219	QBE REINS CORP	PA	2,012						2,012		
0399999 - Total Authorized - Affiliates - U.S. Non-Pool - Other				2,012						2,012		
0499999 - Total Authorized - Affiliates - U.S. Non-Pool - Total				2,012						2,012		
Authorized - Affiliates - Other (Non-U.S.) - Other												
AA-1127036		LLOYD'S SYNDICATE NUMBER 1036 (INCIDENTA	GBR	19						19		
0699999 - Total Authorized - Affiliates - Other (Non-U.S.) - Other				19						19		
0799999 - Total Authorized - Affiliates - Other (Non-U.S.) - Total				19						19		
0899999 - Total Authorized - Affiliates				2,031						2,031		
Authorized - Other U.S. Unaffiliated Insurers												
47-0698507	23680	ODYSSEY AMER REINS CO	CT	27						27		
13-5616275	19453	TRANSATLANTIC REIN CO	NY	21		71			71	92	77.174	
22-2005057	26921	EVEREST REINS CO	DE			73			73	73	100.000	
06-0566050	25658	TRAVELERS IND CO	CT	1						1		
36-3186541	40827	VIRGINIA SURETY CO INC	IL	9						9		
75-1444207	30058	SCOR REINS CO	NY	10		21			21	31	67.742	
47-0355979	20087	NATIONAL IND CO	NE	8						8		
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers				76		165			165	241	68.465	
Authorized - Other Non-U.S. Insurers												
AA-1340004		R V EVRSICHERUNG AG	DE			40			40	40	100.000	
AA-1126510		LLOYD'S SYNDICATE NUMBER 510	GBR	2						2		
AA-1340125		Hannover Rueck SE	DEU			108			108	108	100.000	
AA-1128003		LLOYD'S SYNDICATE NUMBER 2003	GBR	7						7		
AA-1128121		LLOYD'S SYNDICATE NUMBER 2121	GBR	1						1		
AA-1120114		Lloyd's Syndicate Number 2015	GBR	2						2		
AA-1128987		Lloyd's Syndicate Number 2987	GBR	14						14		
AA-1120071		Lloyd's Syndicate Number 2007	GBR	1						1		
AA-1120158		LLOYD'S SYNDICATE NUMBER 2014	GBR			17			17	17	100.000	
AA-1120097		LLOYD'S SYNDICATE NUMBER 2468	GBR	2						2		
AA-1120116		Lloyd's Syndicate Number 3902	GBR	6						6		
AA-1128001		LLOYD'S SYNDICATE NUMBER 2001	GBR	7						7		
AA-1128488		LLOYD'S SYNDICATE NUMBER 2488	GBR	5						5		
AA-1126004		LLOYD'S SYNDICATE NUMBER 4444	GBR	2						2		
AA-1120109		Lloyd's Syndicate Number 1882	GBR	10						10		
AA-1120158		LLOYD'S SYNDICATE NUMBER 2014	GBR	(1)						(1)		
AA-1120156		LLOYD'S SYNDICATE NUMBER 1686	GBR	2						2		
AA-1126033		LLOYD'S SYNDICATE NUMBER 33	GBR	2						2		
AA-1127301		LLOYD'S SYNDICATE NUMBER 1301	GBR	2						2		
AA-1127200		Lloyd's Syndicate Number 1200	GBR	1						1		
AA-1126005		Lloyd's Syndicate Number 4000	GBR	2						2		
AA-1340165		MUNCHENER RUCKVERSICHERUNGS GESELLSCHAFT	DE			58			58	58	100.000	
1299999 - Total Authorized - Other Non-U.S. Insurers				67		223			223	290	76.897	
1399999 - Total Authorized				2,174		388			388	2,562	15.144	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 4

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						12 Percentage Overdue Column 10 divided by Column 11	13 Percentage more Than 120 Days Overdue Column 9 divided by Column 11
				5 Current	Overdue				11 Total Due Column 5 plus Column 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days				10 Total Overdue Columns 6 + 7 + 8 + 9
Unauthorized - Affiliates - Other (Non-U.S.) - Other											
00-000000	00000	EQUATOR REINSURANCE LIMITED	BMU	2,508						2,508	
1999999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		2,508						2,508	
2099999		Total Unauthorized - Affiliates - Other (Non-U.S.) - Total		2,508						2,508	
2199999		Total Unauthorized - Affiliates		2,508						2,508	
2699999		Total Unauthorized		2,508						2,508	
4099999		Total Authorized, Unauthorized and Certified		4,682		388			388	5,070	7.653
9999999		TOTALS		4,682		388			388	5,070	7.653

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Recoverable All Items Schedule F Part 3, Column 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Ceded Balances Payable	Miscellaneous Balances Payable	Trust Funds and Other Allowed Offset Items	Total Collateral and Offsets Allowed (Columns 7+8+10+11+12 but not in excess of Column 6)	Provision for Unauthorized Reinsurance Column 6 minus Column 13	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Column 15	20% of Amount in Dispute Included in Column 6	Provision for Overdue Reinsurance (Column 16 plus Column 17)	Total Provision for Reinsurance Ceded to Unauthorized Reinsurers (Column 14 plus Column 18 but not in Excess of Column 6)
Affiliates - Other Non-U.S. Insurers - Other																		
AA-1121235	00000	EQUATOR REINSURANCES LIMITED	BMU		22,215		21,433		2,351			22,215						
0699999 - Total Affiliates - Other Non-U.S. Insurers - Other					22,215		21,433		2,351			22,215						
0799999 - Total Affiliates - Other Non-U.S. Insurers - Total					22,215		21,433		2,351			22,215						
0899999 - Total Affiliates					22,215		21,433		2,351			22,215						
1399999 - Total Affiliates and Others					22,215		21,433		2,351			22,215						
9999999 - TOTALS					22,215		21,433		2,351			22,215						

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

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
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Bank Footnote
 1 026008073 CREDIT AGRICOLE CORPORATE & INVESTMENT BANK 21,433
 9999999 - Bank Footnote

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 6 - Section 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Certified Reinsurer Rating (1 through 6)	6 Effective Date of Certified Reinsurer Rating	7 Percent Collateral Required for Full Credit (0% - 100%)	8 Net Amount Recoverable from Reinsurers (Sch. F Part 3 Col 18)	9 Catastrophe Recoverables Qualifying for Collateral Deferral	10 Net Recoverables Subject to Collateral Requirements for Full Credit (Col 8 - Col 9)	11 Dollar Amount of Collateral Required (Col 10 x Col 7)	Collateral Provided					18 Percent of Collateral Provided For Net Recoverables Subject to Collateral Requirements (Col 17 / Col 10)	19 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col 18 / Col 7, not to exceed 100%)	20 Amount of Credit Allowed for Net Recoverables (Col 9 + (Col 10 x Col 19))	21 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col 8 - Col 20)
											12 Multiple Beneficiary Trust	13 Funds Held by Company Under Reinsurance Treaties	14 Letters of Credit	15 Issuing or Confirming Bank Reference Number (a)	16 Other Allowable Collateral					17 Total Collateral Provided (Col 12 + 13 + 14 + 16)

NONE

25

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
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NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 6 - SECTION 2

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable on Paid Loss and LAE More Than 90 Days Overdue (a)	6 Total Reinsurance Recoverable on Paid Losses and LAE (b)	7 Amounts Received Prior 90 Days	8 Percent More Than 90 Days Overdue	9 20% of Amounts in Col 5	10 20% of Amounts in Dispute Excluded From Col 5	11 Amount of Credit Allowed for Net Recoverables (Sch F Part 6 Section 1 Col 20)	Complete if Column 8 is 20% or Greater			15 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of Col 9 + Col 10 or Col 14) not to Exceed Col 11
											12 Total Collateral Provided (Sch F Part 6 Section 1 Col 17) not to Exceed Col 11	13 Net Unsecured Recoverable for Which Credit is Allowed (Col 11 - Col 12)	14 20% of Amount in Col 13	

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 7

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Reinsurance Recoverable on Paid Losses and LAE More Than 90 Days Overdue (a)	5 Total Reinsurance Recoverable on Paid Losses and Paid LAE (b)	6 Amounts Received Prior 90 Days	7 Column 4 divided by (Column 5 plus Column 6)	8 Amounts in Column 4 for Companies Reporting less than 20% in Column 7	9 Amounts in Dispute Excluded from Column 4 for Companies Reporting less than 20% in Column 7	10 20% of Amount in Column 9	11 Amount Reported in Column 8 x 20% plus Column 10
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NONE

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE F - PART 8

Provision for Overdue Reinsurance as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
ID Number	NAIC Company Code	Name of Reinsurer	Reinsurance Recoverable All Items	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Other Miscellaneous Balances	Other Allowed Offset Items	Sum of Column 5 through Column 9 but not in Excess of Column 4	Column 4 minus Column 10	Greater of Column 11 or Schedule F - Part 4 Column 8 plus Column 9

NONE

-
- 1. Total
 - 2. Line 1 x .20
 - 3. Schedule F - Part 7 Column 11
 - 4. Provision for Overdue Authorized Reinsurance (Line 2 plus Line 3)
 - 5. Provision for Reinsurance Ceded to Unauthorized Reinsurers (Schedule F - Part 5, Column 19 x 1000)
 - 6. Provision for Reinsurance Ceded to Certified Reinsurers (Schedule F, Part 6, Section 1, Col. 21 x 1000)
 - 7. Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Schedule F, Part 6 Section 2, Col. 15 x 1000)
 - 8. Provision for Reinsurance (sum Lines 4 + 5 + 6 + 7) (Enter this amount on Page 3, Line 16)

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 12)	49,881,076		49,881,076
2. Premiums and considerations (Line 15)	10,900,375		10,900,375
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	5,071,095	(5,071,095)	
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	1,405,913		1,405,913
6. Net amount recoverable from reinsurers		18,857,910	18,857,910
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	67,258,459	13,786,815	81,045,274
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Line 1 through Line 3)	9,324,268	9,944,442	19,268,710
10. Taxes, expenses, and other obligations (Line 4 through Line 8)	2,319,172		2,319,172
11. Unearned premiums (Line 9)	20,608,297	21,084,772	41,693,069
12. Advance premiums (Line 10)	3,068,823		3,068,823
13. Dividends declared and unpaid (Line 11.1 and Line 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	17,242,399	(17,242,399)	
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)	132,350		132,350
17. Provision for reinsurance (Line 16)			
18. Other liabilities	501,103		501,103
19. Total liabilities excluding protected cell business (Line 26)	53,196,412	13,786,815	66,983,227
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	14,062,047	X X X	14,062,047
22. Totals (Line 38)	67,258,459	13,786,815	81,045,274

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes () No (X)

If yes, give full explanation:

.....

.....

.....

.....

.....

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1. Premiums written	347,579	XXX	347,579	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	174,056	XXX	174,056	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	34,161	19.626	34,161	19.626														
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Line 3 and Line 4)	34,161	19.626	34,161	19.626														
6. Increase in contract reserves																		
7. Commissions (a)	112,275	64.505	112,275	64.505														
8. Other general insurance expenses																		
9. Taxes, licenses and fees																		
10. Total other expenses incurred	112,275	64.505	112,275	64.505														
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	27,620	15.868	27,620	15.868														
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	27,620	15.868	27,620	15.868														

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)																		

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other

PART 2 - RESERVES AND LIABILITIES

A. Premium Reserves:									
1. Unearned premiums	177,127	177,127							
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	177,127	177,127							
5. Total premium reserves, prior year	3,604	3,604							
6. Increase in total premium reserves	173,523	173,523							
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year	23,473	23,473							
2. Total prior year	289	289							
3. Increase	23,184	23,184							

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims paid during the year:									
1.1 On claims incurred prior to current year									
1.2 On claims incurred during current year	10,977	10,977							
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year	23,473	23,473							
3. Test:									
3.1 Line 1.1 plus Line 2.1									
3.2 Claim reserves and liabilities, December 31, prior year	289	289							
3.3 Line 3.1 minus Line 3.2	(289)	(289)							

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written	26,673	26,673							
2. Premiums earned	26,673	26,673							
3. Incurred claims									
4. Commissions									

(a) Includes \$ premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred claims				
2. Beginning claim reserves and liabilities				
3. Ending claim reserves and liabilities				
4. Claims paid				
B. Assumed Reinsurance:				
5. Incurred claims				
6. Beginning claim reserves and liabilities				
7. Ending claim reserves and liabilities				
8. Claims paid				
C. Ceded Reinsurance:	NONE			
9. Incurred claims				
10. Beginning claim reserves and liabilities				
11. Ending claim reserves and liabilities				
12. Claims paid				
D. Net:				
13. Incurred claims				
14. Beginning claim reserves and liabilities				
15. Ending claim reserves and liabilities				
16. Claims paid				
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses				
18. Beginning reserves and liabilities				
19. Ending reserves and liabilities				
20. Paid claims and cost containment expenses				

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	1							1	X X X	
2. 2007	9,899	4,273	5,626	3,720	419	36			196	21	413	3,512	X X X
3. 2008	16,525	6,906	9,619	5,731	710	146			426	87	621	5,506	X X X
4. 2009	18,783	5,812	12,971	8,156	1,122	532			1,592	96	1,041	9,062	X X X
5. 2010	23,242	5,564	17,678	10,653	1,541	368			1,457	151	1,437	10,786	X X X
6. 2011	29,119	10,737	18,382	11,195	1,537	206			1,618	186	1,388	11,296	X X X
7. 2012	34,674	14,663	20,011	14,339	3,179	351			1,665	428	1,727	12,748	X X X
8. 2013	45,904	26,904	19,000	17,708	8,150	976			2,296	330	2,007	12,500	X X X
9. 2014	58,098	33,009	25,089	17,211	8,438	776			2,673	602	1,847	11,620	X X X
10. 2015	63,936	31,441	32,495	20,061	11,827	630			2,676	486	1,711	11,054	X X X
11. 2016	64,802	45,140	19,662	13,831	8,259	55			2,543	223	831	7,947	X X X
12. Totals	X X X	X X X	X X X	122,606	45,182	4,076			17,142	2,610	13,023	96,032	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.													X X X
2.													X X X
3.	(19)	(19)	(1)	(1)							19		X X X
4.	(19)	(20)	(2)	(3)							38	2	X X X
5.	370	314	5	4					16	12	36	61	X X X
6.	463	436	(8)	(9)					20	5	7	43	X X X
7.	88	49	172	172					20	19		40	X X X
8.	561	486	440	388					62	55	9	134	X X X
9.	1,753	1,382	1,202	821					176	129	237	799	X X X
10.	2,218	1,281	3,719	2,208					378	219	274	2,607	X X X
11.	4,732	2,347	5,965	3,198					796	307	688	5,641	X X X
12.	10,147	6,256	11,492	6,778					1,468	746	1,308	9,327	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		
2.	3,952	440	3,512	39.9	10.3	62.4					
3.	6,283	777	5,506	38.0	11.3	57.2					
4.	10,259	1,195	9,064	54.6	20.6	69.9				2	
5.	12,869	2,022	10,847	55.4	36.3	61.4				57	4
6.	13,494	2,155	11,339	46.3	20.1	61.7				28	15
7.	16,635	3,847	12,788	48.0	26.2	63.9				39	1
8.	22,043	9,409	12,634	48.0	35.0	66.5				127	7
9.	23,791	11,372	12,419	40.9	34.5	49.5				752	47
10.	29,682	16,021	13,661	46.4	51.0	42.0				2,448	159
11.	27,922	14,334	13,588	43.1	31.8	69.1				5,152	489
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	8,605	722

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year	
1. Prior	22	32	33	39	57	57	57	58	58	58			
2. 2007	3,232	3,217	3,283	3,305	3,303	3,305	3,306	3,337	3,337	3,337			
3. 2008	XXX	5,037	4,956	5,024	5,129	5,162	5,156	5,160	5,162	5,167	5	7	
4. 2009	XXX	XXX	6,997	7,043	7,103	7,105	7,121	7,551	7,556	7,568	12	17	
5. 2010	XXX	XXX	XXX	9,603	9,170	9,388	9,520	9,549	9,565	9,537	(28)	(12)	
6. 2011	XXX	XXX	XXX	XXX	9,842	9,581	9,678	9,689	9,863	9,892	29	203	
7. 2012	XXX	XXX	XXX	XXX	XXX	11,101	10,930	11,438	11,685	11,550	(135)	112	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	9,609	10,309	10,499	10,661	162	352	
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,130	11,766	10,301	(1,465)	(1,829)	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,114	11,312	(3,802)	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,779	XXX	XXX	
											12. Totals	(5,222)	(1,150)

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 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	32	30	39	57	57	57	58	58	58	XXX	XXX
2. 2007	2,569	3,113	3,175	3,304	3,301	3,305	3,305	3,332	3,337	3,337	XXX	XXX
3. 2008	XXX	3,804	4,670	4,836	5,132	5,178	5,175	5,173	5,171	5,167	XXX	XXX
4. 2009	XXX	XXX	5,622	6,584	6,945	7,086	7,115	7,548	7,547	7,566	XXX	XXX
5. 2010	XXX	XXX	XXX	7,489	8,612	9,051	9,291	9,446	9,475	9,480	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	7,488	8,788	9,227	9,444	9,674	9,864	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	8,010	9,916	10,664	11,176	11,511	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	5,604	7,933	9,125	10,534	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,778	8,439	9,549	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,070	8,864	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,627	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior				3					1	
2. 2007	451	151	6					1		
3. 2008	XXX	933	129	13			3	7	10	
4. 2009	XXX	XXX	1,159	138	52	8	14	25	39	1
5. 2010	XXX	XXX	XXX	1,726	238	74	36	34	53	1
6. 2011	XXX	XXX	XXX	XXX	1,931	350	177	2	86	1
7. 2012	XXX	XXX	XXX	XXX	XXX	2,317	499	295	240	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,398	947	439	52
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,751	1,585	381
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,376	1,511
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,767

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	XXX	XXX	XXX									XXX
2. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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	XXX	XXX	XXX	1							1	XXX	
2. 2007	278	33	245	158					6		3	164	72
3. 2008	442	48	394	167		1			10		6	178	121
4. 2009	588	61	527	306		4			65		10	375	179
5. 2010	853	101	752	486		9			62		15	557	340
6. 2011	1,085	87	998	672	(33)	10			57	(4)	6	776	407
7. 2012	1,435	77	1,358	1,170	133	16			71		21	1,124	570
8. 2013	2,008	69	1,939	1,178	14	39			127	7	35	1,323	808
9. 2014	2,209	107	2,102	1,105	15	19			153	4	40	1,258	873
10. 2015	3,009	103	2,906	1,538	20	15			184	5	29	1,712	1,304
11. 2016	4,002	6,801	(2,799)	2,065	233	1			236	6	21	2,063	1,747
12. Totals	XXX	XXX	XXX	8,846	382	114			971	18	186	9,531	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.			1	1									
5.			1	1									
6.			2	2									
7.			5	5									
8.	115	115	10	10					5	5			5
9.	36	36	81	81					8	8			3
10.	149	149	469	469					42	42			18
11.	501	282	696	400					80	38	3	557	214
12.	801	582	1,265	969					135	93	3	557	240

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	164		164	59.0		66.9					
3.	178		178	40.3		45.2					
4.	376	1	375	63.9	1.6	71.2					
5.	558	1	557	65.4	1.0	74.1					
6.	741	(35)	776	68.3	(40.2)	77.8					
7.	1,262	138	1,124	87.9	179.2	82.8					
8.	1,474	151	1,323	73.4	218.8	68.2					
9.	1,402	144	1,258	63.5	134.6	59.8					
10.	2,397	685	1,712	79.7	665.0	58.9					
11.	3,579	959	2,620	89.4	14.1	(93.6)				515	42
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	515	42

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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									X X X
2. 2007	409	82	327	147		7		17		3	171	104
3. 2008	1,103	169	934	287		11		21		15	319	166
4. 2009	1,324	206	1,118	566	32	33		124	(40)	15	731	229
5. 2010	1,497	137	1,360	906	39	109		160	14	33	1,122	391
6. 2011	1,817	180	1,637	921	(6)	18		91		26	1,036	505
7. 2012	2,137	120	2,017	1,431	60	43		99	22	20	1,491	630
8. 2013	2,942	103	2,839	1,339	28	113		134	8	31	1,550	751
9. 2014	3,999	174	3,825	2,152	103	153		223	39	34	2,386	1,155
10. 2015	4,558	128	4,430	2,268	155	76		25	26	35	2,188	1,563
11. 2016	4,216	89	4,127	1,553	328	6		308	16	31	1,523	1,364
12. Totals	X X X	X X X	X X X	11,570	739	569		1,202	85	243	12,517	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.													
2.													
3.													
4.			1									1	
5.	300	300	1	1					12	12			1
6.	25	25	3	3					1	1			2
7.	16	16	11	11					2	2			2
8.	240	240	40	40					13	13			9
9.	1,183	1,183	220	220					63	63	1		14
10.	467	467	516	516					59	59	3		48
11.	408	277	1,178	783					108	57	4	577	152
12.	2,639	2,508	1,970	1,574					258	207	8	578	228

	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		
2.	171		171	41.8		52.3					
3.	319		319	28.9		34.2					
4.	724	(8)	732	54.7	(3.9)	65.5				1	
5.	1,488	366	1,122	99.4	267.2	82.5					
6.	1,059	23	1,036	58.3	12.8	63.3					
7.	1,602	111	1,491	75.0	92.5	73.9					
8.	1,879	329	1,550	63.9	319.4	54.6					
9.	3,994	1,608	2,386	99.9	924.1	62.4					
10.	3,411	1,223	2,188	74.8	955.5	49.4					
11.	3,561	1,461	2,100	84.5	1,641.6	50.9					526
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		527

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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	XXX	XXX	XXX									XXX
2. 2007	1,320	764	556	564	417	9		49	21		184	103
3. 2008	2,483	1,593	890	692	343	31		82	28	20	434	212
4. 2009	2,718	2,052	666	791	387	72		170	63	2	583	247
5. 2010	3,321	1,467	1,854	1,317	702	144		364	76	1	1,047	374
6. 2011	4,099	2,938	1,161	1,725	872	97		350	122	25	1,178	505
7. 2012	5,627	4,005	1,622	2,201	1,138	189		292	263	19	1,281	496
8. 2013	9,928	6,852	3,076	2,744	982	227		478	69	2	2,398	733
9. 2014	16,663	11,053	5,610	2,603	647	241		661	65	63	2,793	1,265
10. 2015	20,316	9,822	10,494	2,990	1,364	251		812	79	77	2,610	1,508
11. 2016	21,802	10,447	11,355	1,737	962	16		552	27	2	1,316	1,429
12. Totals	XXX	XXX	XXX	17,364	7,814	1,277		3,810	813	211	13,824	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.	1											1	1
5.	106	50	1					4				61	1
6.	380	353	1					15				43	2
7.	39							1				40	1
8.	75		52					7				134	7
9.	362	(9)	410	29				47			16	799	44
10.	907	(30)	1,562	51				159			42	2,607	140
11.	2,163	310	1,696	58				215			2	3,706	483
12.	4,033	674	3,722	138				448			60	7,391	679

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	622	438	184	47.1	57.3	33.1					
3.	805	371	434	32.4	23.3	48.8					
4.	1,034	450	584	38.0	21.9	87.7				1	
5.	1,936	828	1,108	58.3	56.4	59.8				57	4
6.	2,568	1,347	1,221	62.6	45.8	105.2				28	15
7.	2,722	1,401	1,321	48.4	35.0	81.4				39	1
8.	3,583	1,051	2,532	36.1	15.3	82.3				127	7
9.	4,324	732	3,592	25.9	6.6	64.0				752	47
10.	6,681	1,464	5,217	32.9	14.9	49.7				2,448	159
11.	6,379	1,357	5,022	29.3	13.0	44.2				3,491	215
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,943	448

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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	XXX	XXX	XXX									XXX
2. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

**SCHEDULE P - PART 1F - SECTION 2
MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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									X X X
2. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals	X X X	X X X	X X X									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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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									X X X
2. 2007												X X X
3. 2008	21	22	(1)									X X X
4. 2009	38	38						5			5	X X X
5. 2010	15	16	(1)	4	4			1	4		(3)	X X X
6. 2011	342	237	105	55	49			11	5	4	12	X X X
7. 2012	282	201	81	8	7			4	1		4	X X X
8. 2013	340	258	82	420	348			40	11		5	X X X
9. 2014	638	588	50	180	179			29	15	59	15	X X X
10. 2015	979	903	76	3,184	3,159	1		44	34		36	X X X
11. 2016	1,049	1,002	47	144	172	6		275	11		242	X X X
12. Totals	X X X	X X X	X X X	3,995	3,918	7		409	81	68	412	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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													1
10.			211	211				16	16				1
11.	186	186	10	9				8	2			7	5
12.	186	186	221	220				24	18			7	7

	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		
2.											
3.											
4.	5		5	13.2							
5.	5	8	(3)	33.3	50.0	300.0					
6.	66	54	12	19.3	22.8	11.4					
7.	12	8	4	4.3	4.0	4.9					
8.	460	359	101	135.3	139.1	123.2					
9.	209	194	15	32.8	33.0	30.0					
10.	3,456	3,420	36	353.0	378.7	47.4					
11.	629	380	249	60.0	37.9	529.8				1	6
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	1	6

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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									X X X
2. 2007	1,120	930	190	12							12	5
3. 2008	1,306	978	328	172	10	61		38	(1)		262	14
4. 2009	1,825	1,135	690	447	337	307		122		89	539	33
5. 2010	1,849	1,186	663	315	158	67		46			270	29
6. 2011	2,431	1,569	862	98	50	38		65	4		147	46
7. 2012	3,735	1,911	1,824	475	6	90		108	24	3	643	202
8. 2013	4,141	1,471	2,670	700	(3)	152		149	6		998	279
9. 2014	5,015	1,411	3,604	721	77	210		154	24		984	426
10. 2015	5,900	1,460	4,440	883	231	215		284	65	3	1,086	555
11. 2016	4,254	5,334	(1,080)	231	70	13		190	23		341	263
12. Totals	X X X	X X X	X X X	4,054	936	1,153		1,156	145	95	5,282	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.													
2.													
3.													
4.		8	1	1								(8)	
5.			1	1									
6.	65	65	(13)	(13)				2	2				3
7.	23	23	136	136				11	11				2
8.	14	14	225	225				18	18				5
9.	83	83	392	392				34	34				15
10.	745	745	356	356				57	57				91
11.	655	617	1,078	856				109	58				100
12.	1,585	1,555	2,176	1,954				231	180				216

	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		
2.	12		12	1.1		6.3					
3.	271	9	262	20.8	0.9	79.9					
4.	877	346	531	48.1	30.5	77.0				(8)	
5.	429	159	270	23.2	13.4	40.7					
6.	255	108	147	10.5	6.9	17.1					
7.	843	200	643	22.6	10.5	35.3					
8.	1,258	260	998	30.4	17.7	37.4					
9.	1,594	610	984	31.8	43.2	27.3					
10.	2,540	1,454	1,086	43.1	99.6	24.5					
11.	2,276	1,624	652	53.5	30.4	(60.4)					51
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	252	51

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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									X X X
2. 2007	23	7	16									
3. 2008	41	22	19			3					3	
4. 2009	112	97	15			32		6	19		19	2
5. 2010	263	249	14			3		1			4	8
6. 2011	400	386	14	(7)	(6)	8		3		7	10	4
7. 2012	543	471	72	161	113	1		43	46		46	8
8. 2013	695	536	159	49	37	375		46	230	22	203	9
9. 2014	864	705	159			40		14	32		22	5
10. 2015	982	807	175	2	1	55		47	73	1	30	13
11. 2016	1,028	973	55	2	3	5		24	6		22	15
12. Totals	X X X	X X X	X X X	207	148	522		184	406	30	359	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.													
2.													
3.													
4.	10	10										1	
5.													
6.			1	1								1	
7.	10	10	25	25					2	2		2	
8.	90	90	104	104					12	12		3	
9.	60	60	13	13					3	3		3	
10.	40	40	149	149					14	14	10	7	
11.	7	7	187	174					15	8		20	
12.	217	217	479	466					46	39	10	20	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		
2.											
3.	3		3	7.3		15.8					
4.	48	29	19	42.9	29.9	126.7					
5.	4		4	1.5		28.6					
6.	5	(5)	10	1.3	(1.3)	71.4					
7.	242	196	46	44.6	41.6	63.9					
8.	676	473	203	97.3	88.2	127.7					
9.	130	108	22	15.0	15.3	13.8					
10.	307	277	30	31.3	34.3	17.1					
11.	240	198	42	23.3	20.3	76.4					13
12.	X X X	X X X	X X X	X X X	X X X	X X X			X X X		13

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	20	(82)	78		48	63		165	X X X
2. 2015	9,418	5,247	4,171	823	563	2		162	42	2	382	X X X
3. 2016	10,272	6,884	3,388	860	541	3		159	35	159	446	X X X
4. Totals	X X X	X X X	X X X	1,703	1,022	83		369	140	161	993	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.	115	115		4				6			2	2	
2.	13	13	139	139				5	5	7	6	6	
3.	580	552	367	318				41	16	2	102	53	
4.	708	680	506	461				52	21	9	104	61	

	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	(4)	6
2.	1,144	762	382	12.1	14.5	9.2					
3.	2,010	1,462	548	19.6	21.2	16.2				77	25
4.	X X X	X X X	X X X	X X X	X X X	X X X			X X X	73	31

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								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 (Cols 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	18	(76)	24		31	36	98	113	XXX
2. 2015	17,979	12,968	5,011	8,267	6,431	14		1,099	162	1,466	2,787	4,529
3. 2016	17,291	13,435	3,856	7,214	5,945	4		782	97	618	1,958	4,048
4. Totals	XXX	XXX	XXX	15,499	12,300	42		1,912	295	2,182	4,858	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.	(157)	(157)	114	114					24	24	157		158
2.	(185)	(185)	285	285					20	20	209		212
3.	206	103	643	531					212	124	671		797
4.	(136)	(239)	1,042	930					256	168	1,037		1,167

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	9,500	6,713	2,787	52.8	51.8	55.6					
3.	9,061	6,800	2,261	52.4	50.6	58.6				215	88
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	215	88

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE P - PART 1K - FIDELITY / SURETY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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	XXX	XXX	XXX	102	(10)	7		11	10	24	120	XXX
2. 2015	670		670	102	(97)	1		18		98	218	XXX
3. 2016	559	145	414	6		1		12			19	XXX
4. Totals	XXX	XXX	XXX	210	(107)	9		41	10	122	357	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.	(3)	(3)	(31)	(31)					6	6	173		73
2.	82	82	32	32					6	6	3		21
3.	8	8	84	57					7	4	6	30	9
4.	87	87	85	58					19	16	182	30	103

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	241	23	218	36.0		32.5					
3.	118	69	49	21.1	47.6	11.8				27	3
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	27	3

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	XXX	XXX	XXX									XXX
2. 2015	1		1									XXX
3. 2016	202	27	175	16	5			4	2			XXX
4. Totals	XXX	XXX	XXX	16	5			4	2			XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.	14	5	26	12				1				24	103
4.	14	5	26	12				1				24	103

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.	61	24	37	30.2	88.9	21.1				23	1
4.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	23	1

SCHEDULE P - PART 1M - INTERNATIONAL

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

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

SCHEDULE P - PART 1N - REINSURANCE

Nonproportional Assumed Property (\$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									X X X
2. 2007												X X X
3. 2008												X X X
4. 2009												X X X
5. 2010												X X X
6. 2011												X X X
7. 2012												X X X
8. 2013												X X X
9. 2014												X X X
10. 2015												X X X
11. 2016												X X X
12. Totals	X X X	X X X	X X X									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.													X X X
2.													X X X
3.													X X X
4.													X X X
5.													X X X
6.													X X X
7.													X X X
8.													X X X
9.													X X X
10.													X X X
11.													X X X
12.													X X X

NONE

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

SCHEDULE P - PART 10 - REINSURANCE

Nonproportional Assumed Liability (\$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	XXX	XXX	XXX									XXX
2. 2007												XXX
3. 2008												XXX
4. 2009												XXX
5. 2010												XXX
6. 2011												XXX
7. 2012												XXX
8. 2013												XXX
9. 2014												XXX
10. 2015												XXX
11. 2016												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.												XXX	
2.												XXX	
3.												XXX	
4.												XXX	
5.												XXX	
6.												XXX	
7.												XXX	
8.												XXX	
9.												XXX	
10.												XXX	
11.												XXX	
12.												XXX	

NONE

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

SCHEDULE P - PART 1P - REINSURANCE

Nonproportional Assumed Financial Lines (\$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	XXX	XXX	XXX									XXX
2. 2007												XXX
3. 2008												XXX
4. 2009												XXX
5. 2010												XXX
6. 2011												XXX
7. 2012												XXX
8. 2013												XXX
9. 2014												XXX
10. 2015												XXX
11. 2016												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													XXX
2.													XXX
3.													XXX
4.													XXX
5.													XXX
6.													XXX
7.													XXX
8.													XXX
9.													XXX
10.													XXX
11.													XXX
12.													XXX

NONE

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

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

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							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	XXX	XXX	XXX									XXX
2. 2007	25	3	22									4
3. 2008	43	3	40	1				2			3	4
4. 2009	70	7	63	5		32		1			38	6
5. 2010	74	9	65	1				1			2	6
6. 2011	91	68	23	5				1			6	3
7. 2012	102	11	91	2							2	1
8. 2013	116	4	112	7							7	4
9. 2014	124	6	118									2
10. 2015	124	3	121	4				1			5	14
11. 2016	127	3	124	3				1			4	5
12. Totals	XXX	XXX	XXX	28		32		7			67	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.	8											8	1
5.													
6.													
7.													
8.													
9.													
10.													
11.	4											4	2
12.	12											12	3

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.											
3.	3		3	7.0		7.5					
4.	46		46	65.7		73.0				8	
5.	2		2	2.7		3.1					
6.	6		6	6.6		26.1					
7.	2		2	2.0		2.2					
8.	7		7	6.0		6.3					
9.											
10.	5		5	4.0		4.1					
11.	8		8	6.3		6.5				4	
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12	

**SCHEDULE P - PART 1R - SECTION 2
PRODUCTS LIABILITY - CLAIMS-MADE**

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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	XXX	XXX	XXX									XXX
2. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct & 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.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
10.													
11.													
12.													

NONE

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

SCHEDULE P - PART 1S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

(\$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	XXX	XXX	XXX									XXX
2. 2015												XXX
3. 2016												XXX
4. Totals	XXX	XXX	XXX									XXX

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE P - PART 1T - WARRANTY

(\$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	XXX	XXX	XXX									XXX
2. 2015												
3. 2016												
4. Totals	XXX	XXX	XXX									XXX

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

NONE

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

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$'000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX									
8. 2013	XXX	XXX	XXX									
9. 2014	XXX	XXX	XXX									
10. 2015	XXX	XXX	XXX									XXX
11. 2016	XXX	XXX	XXX						X		XXX	XXX
NONE												
12. Totals												

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

1. Prior												
2. 2007	120	108	163	159	158	158	158	158	158	158		
3. 2008	XXX	155	145	141	168	167	167	167	167	168	1	1
4. 2009	XXX	XXX	257	332	314	310	310	310	310	310		
5. 2010	XXX	XXX	XXX	448	489	450	488	489	495	495		6
6. 2011	XXX	XXX	XXX	XXX	602	656	702	682	685	715	30	33
7. 2012	XXX	XXX	XXX	XXX	XXX	939	1,002	1,014	1,062	1,053	(9)	39
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1,307	1,202	1,296	1,203	(93)	1
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,285	1,376	1,109	(267)	(176)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,088	1,533	(555)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,348	XXX	XXX
12. Totals											(893)	(96)

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

1. Prior												
2. 2007	149	195	154	149	149	149	150	150	154	154		4
3. 2008	XXX	322	324	313	303	298	298	298	298	298		
4. 2009	XXX	XXX	521	571	623	592	592	591	557	568	11	(23)
5. 2010	XXX	XXX	XXX	759	857	867	931	940	987	976	(11)	36
6. 2011	XXX	XXX	XXX	XXX	947	855	905	856	1,043	945	(98)	89
7. 2012	XXX	XXX	XXX	XXX	XXX	1,179	1,359	1,382	1,527	1,414	(113)	32
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	1,490	1,627	1,829	1,424	(405)	(203)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,561	2,810	2,202	(608)	(359)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,494	2,189	(1,305)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,757	XXX	XXX
12. Totals											(2,529)	(424)

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

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

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior												
2. 2007	170	163	147	154	154	154	155	161	156	156		(5)
3. 2008	XXX	160	275	394	372	371	371	379	380	380		1
4. 2009	XXX	XXX	273	410	490	446	449	473	477	477		4
5. 2010	XXX	XXX	XXX	524	629	823	857	843	824	816	(8)	(27)
6. 2011	XXX	XXX	XXX	XXX	758	794	854	949	935	978	43	29
7. 2012	XXX	XXX	XXX	XXX	XXX	1,097	958	1,202	1,193	1,291	98	89
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,095	2,349	2,153	2,116	(37)	(233)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,393	2,858	2,949	91	(444)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,017	4,325	308	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,282	XXX	XXX
12. Totals											495	(586)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX									
8. 2013	XXX	XXX	XXX									
9. 2014	XXX	XXX	XXX									
10. 2015	XXX	XXX	XXX									XXX
11. 2016	XXX	XXX	XXX						X		XXX	XXX
NONE												
											12. Totals	

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

Years in Which Losses Were Incurred	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX									
8. 2013	XXX	XXX	XXX									
9. 2014	XXX	XXX	XXX									
10. 2015	XXX	XXX	XXX									XXX
11. 2016	XXX	XXX	XXX						X		XXX	XXX
NONE												
											12. Totals	

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

Years in Which Losses Were Incurred	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								(1)
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						55
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					(18)
10. 2015	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		2	XXX
											12. Totals	74

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

Years in Which Losses Were Incurred	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007	57	24	10	10	10	10	10	12	12	12		
3. 2008	XXX	109	104	101	234	231	231	223	223	223		
4. 2009	XXX	XXX	163	49	4	21	30	395	396	409	13	14
5. 2010	XXX	XXX	XXX	150	163	188	186	225	227	224	(3)	(1)
6. 2011	XXX	XXX	XXX	XXX	78	118	127	106	110	86	(24)	(20)
7. 2012	XXX	XXX	XXX	XXX	XXX	393	358	606	664	559	(105)	(47)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	902	898	1,003	855	(148)	(43)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,253	1,284	854	(430)	(399)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,621	867	(1,754)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	434	XXX	XXX
											12. Totals	(2,451)

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

Years in Which Losses Were Incurred	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX	XXX								
7. 2012	XXX	XXX	XXX	XXX	XXX							
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2015	XXX				XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		17	213
											12. Totals	173

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237	83	273	190	36
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352	262	(90)	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	399	XXX	XXX
										4. Totals	100	36

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	389	178	426	248	37						
2. 2015	XXX	2,211	1,850	(361)	XXX							
3. 2016	XXX	1,488	XXX	XXX								
										4. Totals	(113)	37

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	38	197	165	(32)	127						
2. 2015	XXX	222	200	(22)	XXX							
3. 2016	XXX	34	XXX	XXX								
										4. Totals	(54)	127

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

1. Prior	XXX	XXX	XXX									
2. 2015	XXX	XXX	XXX									
3. 2016	XXX	34	XXX	XXX								
										4. Totals		

SCHEDULE P - PART 2M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX	XXX									
6. 2011	XXX	XXX	XXX									
7. 2012	XXX	XXX	XXX									
8. 2013	XXX	XXX	XXX									
9. 2014	XXX	XXX	XXX									
10. 2015	XXX	XXX	XXX									XXX
11. 2016	XXX	XXX	XXX								XXX	XXX
NONE												
										12. Totals		

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

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

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

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

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	11 One Year	12 Two Year
1. Prior			2									
2. 2007	9		5	2	2	2	2					
3. 2008	XXX	4	11	1	1	1	1	2	2	1	(1)	(1)
4. 2009	XXX	XXX	20	10	24	24	28	48	60	45	(15)	(3)
5. 2010	XXX	XXX	XXX	26	6	2		1	1	1		
6. 2011	XXX	XXX	XXX	XXX	15			5	5	5		
7. 2012	XXX	XXX	XXX	XXX	XXX	15		2	2	2		
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	23	7	7	7		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX		3		(3)	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	4	(9)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	XXX	XXX
12. Totals										(28)	(4)	

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

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

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

1. Prior	XXX											
2. 2015	XXX				XXX							
3. 2016	XXX	NONE	XXX	XXX		XXX						
4. Totals												

**SCHEDULE P - PART 2T
WARRANTY**

1. Prior	XXX											
2. 2015	XXX				XXX							
3. 2016	XXX	NONE	XXX	XXX		XXX						
4. Totals												

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

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

NONE

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

1. Prior	0 0 0							1	1	1	1		
2. 2007	66	98	98	159	158	158	158	158	158	158	158		
3. 2008	XXX	104	127	129	168	167	167	167	167	167	168		
4. 2009	XXX	XXX	183	242	310	310	310	310	310	310	310		
5. 2010	XXX	XXX	XXX	310	396	420	478	483	495	495	495		
6. 2011	XXX	XXX	XXX	XXX	332	498	635	676	682	715	715		
7. 2012	XXX	XXX	XXX	XXX	XXX	579	790	960	1,038	1,053	1,053		
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	766	1,052	1,164	1,203	1,203		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	811	1,035	1,109	1,109		
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	1,533	1,533		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,833	1,833		

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

1. Prior	0 0 0			1	1	1	1	1	1	1	1		
2. 2007	124	145	144	149	149	149	150	150	154	154	154		
3. 2008	XXX	171	266	293	293	298	298	298	298	298	298		
4. 2009	XXX	XXX	285	391	558	582	582	586	557	567	567		
5. 2010	XXX	XXX	XXX	469	611	801	906	936	967	976	976		
6. 2011	XXX	XXX	XXX	XXX	520	715	822	827	938	945	945		
7. 2012	XXX	XXX	XXX	XXX	XXX	725	1,101	1,241	1,301	1,414	1,414		
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	713	1,043	1,313	1,424	1,424		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	977	1,808	2,202	2,202		
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,428	2,189	2,189		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,231	1,231		

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

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

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	0 0 0								1	1	1		
2. 2007	85	96	102	154	154	154	155	156	156	156	156		
3. 2008	XXX	80	173	276	371	371	371	380	380	380	380		
4. 2009	XXX	XXX	128	197	377	442	449	475	475	476	476		
5. 2010	XXX	XXX	XXX	200	424	615	673	759	760	759	759		
6. 2011	XXX	XXX	XXX	XXX	310	495	674	788	886	950	950		
7. 2012	XXX	XXX	XXX	XXX	XXX	220	594	875	1,075	1,252	1,252		
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	631	1,344	1,766	1,989	1,989		
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	878	1,696	2,197	2,197		
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,218	1,877	1,877		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	791	791		

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

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

NONE

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

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

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016			
1. Prior	0 0 0											XXX	XXX
2. 2007												XXX	XXX
3. 2008	XXX											XXX	XXX
4. 2009	XXX	XXX										XXX	XXX
5. 2010	XXX	XXX	XXX									XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	3	6						XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	1	1					XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2	2				XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1				XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(22)	XXX	XXX

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016			
1. Prior	0 0 0												
2. 2007													
3. 2008	XXX	4	4										
4. 2009	XXX	XXX	56	10	10	10	10	12	12	12	12	223	223
5. 2010	XXX	XXX	28	22	86	234	231	12	402	416	417	223	223
6. 2011	XXX	XXX	XXX	51	132	164	171	1	208	224	224	417	417
7. 2012	XXX	XXX	XXX	XXX	5	6	38	6	75	75	86	224	224
8. 2013	XXX	XXX	XXX	XXX	XXX	71	245	71	397	539	559	86	86
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	193	193	394	652	855	559	559
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	456	854	855	854
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322	867	854	854

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016			
1. Prior	0 0 0												
2. 2007													
3. 2008	XXX												
4. 2009	XXX	XXX											
5. 2010	XXX	XXX	XXX										
6. 2011	XXX	XXX	XXX	XXX	6	11							
7. 2012	XXX	XXX	XXX	XXX	4	3							
8. 2013	XXX	XXX	XXX	XXX	2	9							
9. 2014	XXX	XXX	XXX	XXX	XXX	1	36						
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	24	24	36	49	49	387	387
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	56	49	49

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0 0 0	97	277	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187	262	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0 0 0	308	426								
2. 2015	XXX	1,662	1,850									
3. 2016	XXX	XXX	1,273									

SCHEDULE P - PART 3K - FIDELITY, SURETY

1. Prior	XXX	0 0 0	46	165	XXX	XXX						
2. 2015	XXX	102	200	XXX	XXX							
3. 2016	XXX	XXX	7	XXX	XXX							

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

1. Prior	XXX	0 0 0			XXX	XXX						
2. 2015	XXX			XXX	XXX							
3. 2016	XXX	XXX	11	XXX	XXX							

SCHEDULE P - PART 3M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 3N - REINSURANCE
Nonproportional Assumed Property

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

SCHEDULE P - PART 3O - REINSURANCE
Nonproportional Assumed Liability

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

SCHEDULE P - PART 3P - REINSURANCE
Nonproportional Assumed Financial Lines

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

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

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

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

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

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

1. Prior	XXX	0 0 0				XXX	XXX						
2. 2015	XXX	XXX				XXX	XXX						
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX		XXX	XXX

**SCHEDULE P - PART 3T
WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX		XXX	0 0 0					
2. 2015	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX					
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

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

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

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

1. Prior										
2. 2007	35	10								
3. 2008	XXX	40	8	2						
4. 2009	XXX	XXX	23	20	4					
5. 2010	XXX	XXX	XXX	127	58			(6)		
6. 2011	XXX	XXX	XXX	XXX	152	20	32	1	3	
7. 2012	XXX	XXX	XXX	XXX	XXX	218	91	(18)	9	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	347	1	13	
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331	240	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	699	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296

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

1. Prior										
2. 2007	21	26								
3. 2008	XXX	95	20							
4. 2009	XXX	XXX	136	17	39			(5)		1
5. 2010	XXX	XXX	XXX	242	79			4	20	
6. 2011	XXX	XXX	XXX	XXX	292	17	37	(6)	80	
7. 2012	XXX	XXX	XXX	XXX	XXX	211	55	45	151	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	466	143	138	
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	944	575	
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,416	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395

**SCHEDULE P - PART 4D
WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

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

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

1. Prior										
2. 2007	73	10								
3. 2008	XXX	55	6	7				(1)		
4. 2009	XXX	XXX	79	19				(2)	2	
5. 2010	XXX	XXX	XXX	157	2	14	3	14	8	1
6. 2011	XXX	XXX	XXX	XXX	342	63	7	(17)	8	1
7. 2012	XXX	XXX	XXX	XXX	XXX	613	165	69	11	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	785	506	182	52
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,465	439	381
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,298	1,511
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,638

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

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

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

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

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX	XXX	4						
6. 2011	XXX	XXX	XXX	XXX	2				1	
7. 2012	XXX	XXX	XXX	XXX	XXX	2	10			
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	33		14	(2)
9. 2014	XXX		19							
10. 2015	XXX									
11. 2016	XXX	1								

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

1. Prior										
2. 2007										
3. 2008	XXX	53								
4. 2009	XXX	XXX	7	4						
5. 2010	XXX	XXX	113	20	9				(7)	(20)
6. 2011	XXX	XXX	XXX	74	22	17	2		(6)	3
7. 2012	XXX	XXX	XXX	XXX	31	62	44		(9)	(15)
8. 2013	XXX	XXX	XXX	XXX	XXX	156	14		111	61
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	368		149	133
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX		509	367
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,195
										222

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

1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX						1		1
5. 2010	XXX	XXX	XXX						2	
6. 2011	XXX	XXX	XXX	XXX				1		2
7. 2012	XXX	XXX	XXX	XXX	XXX			3		(8)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX		14		(32)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX		XXX		(2)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	49
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	(26)	(4)
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	109	
3. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	461	(27)								
2. 2015	XXX	563									
3. 2016	XXX	112									

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	100	121								
2. 2015	XXX	47									
3. 2016	XXX	27									

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

1. Prior	XXX										
2. 2015	XXX										
3. 2016	XXX	14									

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

SCHEDULE P - PART 4N - REINSURANCE

Nonproportional Assumed Property

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)															
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX												XX XXX		
11. 2016	XXX	XXX								XXX	XXX	XXX	XXX	XXX		XXX

SCHEDULE P - PART 4O - REINSURANCE

Nonproportional Assumed Liability

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

SCHEDULE P - PART 4P - REINSURANCE

Nonproportional Assumed Financial Lines

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

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior				2						
2. 2007				3						
3. 2008	XXX			10						
4. 2009	XXX	XXX		10				1	4	16
5. 2010	XXX	XXX	XXX	22	4					
6. 2011	XXX	XXX	XXX	XXX	15					
7. 2012	XXX	XXX	XXX	XXX	XXX	15				
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	20			
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

NONE

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2016	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
2. 2015	XXX	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	
3. 2016	XXX	XXX	XXX	XXX	XXX	xxx	XXX	XXX	XXX	

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

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

SECTION 2

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

SECTION 3

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	1	1								
3. 2008	50	61	61	63	63	63	63	63	64	64
4. 2009	XXX	81	103	105	106	106	106	106	106	106
5. 2010	XXX	XXX	129	154	158	158	158	158	160	160
6. 2011	XXX	XXX	XXX	238	292	298	300	301	301	301
7. 2012	XXX	XXX	XXX	XXX	300	349	357	363	357	357
8. 2013	XXX	XXX	XXX	XXX	XXX	393	479	492	498	498
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	584	743	766	766
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625	809	809
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,072	1,236
									XXX	1,747

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	7	1	3							
3. 2008	XXX	16	1	1						
4. 2009	XXX	XXX	19	4						
5. 2010	XXX	XXX	XXX	19	4					
6. 2011	XXX	XXX	XXX	XXX	30	11	4	1		
7. 2012	XXX	XXX	XXX	XXX	XXX	60	18	2	2	
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	115	25	7	5
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	8	3
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	149	18
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	2	1								
3. 2008	60	69	72	72	72	72	72	72	72	72
4. 2009	XXX	107	119	121	121	121	121	121	121	121
5. 2010	XXX	XXX	157	176	177	179	179	179	179	179
6. 2011	XXX	XXX	XXX	292	334	339	340	340	340	340
7. 2012	XXX	XXX	XXX	XXX	361	402	407	407	407	407
8. 2013	XXX	XXX	XXX	XXX	XXX	504	570	570	570	570
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	785	808	808	808
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	873	873	873
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,304	1,405
									XXX	2,192

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior			1							
2. 2007	19		97	97	97	97	97	97	100	100
3. 2008	XXX	26	153	156	156	157	157	157	164	164
4. 2009	XXX	121	198	256	263	266	266	266	234	234
5. 2010	XXX	XXX	XXX	296	361	367	373	373	373	391
6. 2011	XXX	XXX	XXX	XXX	388	472	481	487	478	478
7. 2012	XXX	XXX	XXX	XXX	XXX	463	571	578	600	600
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	467	647	708	708
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	703	1,027	992
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,111	1,263
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,059

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	8	1								
3. 2008	XXX	21	4	2	2					
4. 2009	XXX	XXX	46	9	7	1	1	1	1	1
5. 2010	XXX	XXX	XXX	29	17	7	2	1	1	1
6. 2011	XXX	XXX	XXX	XXX	45	13	5	3	3	2
7. 2012	XXX	XXX	XXX	XXX	XXX	75	28	8	3	2
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	142	45	21	9
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	52	14
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	48
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior			1							
2. 2007	15		113	114	114	114	114	114	114	114
3. 2008	XXX	108	195	197	197	197	197	197	197	197
4. 2009	XXX	XXX	281	313	321	322	322	322	322	322
5. 2010	XXX	XXX	XXX	381	462	463	465	465	465	465
6. 2011	XXX	XXX	XXX	XXX	481	554	559	559	599	599
7. 2012	XXX	XXX	XXX	XXX	XXX	612	699	699	699	699
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	678	800	808	808
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,062	1,150	1,155
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,427	1,563
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,364

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

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

SECTION 2

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

SECTION 3

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

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	18	1								
2. 2007	58	82	82	90	91	91	91	91	91	91
3. 2008	XXX	109	165	172	177	178	179	179	179	186
4. 2009	XXX	XXX	144	205	216	222	223	223	223	227
5. 2010	XXX	XXX	XXX	224	295	312	316	324	326	349
6. 2011	XXX	XXX	XXX	XXX	280	396	409	414	422	466
7. 2012	XXX	XXX	XXX	XXX	XXX	274	399	409	422	442
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	402	626	671	672
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735	1,074	1,109
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	870	1,166
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	655

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	10	8		2	1	1	1	1		
3. 2008	XXX	28	12	7	1	1				
4. 2009	XXX	XXX	45	13	9	1				1
5. 2010	XXX	XXX	XXX	54	27	12	11	3	1	1
6. 2011	XXX	XXX	XXX	XXX	88	35	16	13	4	2
7. 2012	XXX	XXX	XXX	XXX	XXX	132	66	35	12	1
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	236	90	23	7
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	364	95	44
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357	140
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	12									
2. 2007	80	100	103	103	103	103	103	103	103	103
3. 2008	XXX	164	206	209	212	212	212	212	212	212
4. 2009	XXX	XXX	207	244	246	246	246	246	246	247
5. 2010	XXX	XXX	XXX	312	369	372	374	374	374	374
6. 2011	XXX	XXX	XXX	XXX	429	499	503	505	505	505
7. 2012	XXX	XXX	XXX	XXX	XXX	426	491	496	497	496
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	586	721	730	733
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,093	1,261	1,265
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,321	1,508
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,429

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

SECTION 1A

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

SECTION 2A

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

SECTION 3A

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

SCHEDULE P - PART 5F - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007		1								
3. 2008	3	4								
4. 2009	XXX	XXX	3							
5. 2010	XXX	XXX	XXX	6						
6. 2011	XXX	XXX	XXX	8						
7. 2012	XXX	XXX	XXX	14	7					
8. 2013	XXX	XXX	XXX	XXX	XXX	13				
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	24			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	77	162	170	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	160	220	235

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	1									
3. 2008	XXX	1								
4. 2009	XXX	XXX	2							
5. 2010	XXX	XXX	XXX	2						
6. 2011	XXX	XXX	XXX	9						
7. 2012	XXX	XXX	XXX	17	1					
8. 2013	XXX	XXX	XXX	XXX	XXX	3				
9. 2014	XXX	XXX	XXX	XXX	XXX	3	2			
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	76	25	12	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	50	18

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007		1								
3. 2008	4	5								
4. 2009	XXX	XXX	7							
5. 2010	XXX	XXX	XXX	5						
6. 2011	XXX	XXX	XXX	13						
7. 2012	XXX	XXX	XXX	24	5					
8. 2013	XXX	XXX	XXX	30	14					
9. 2014	XXX	XXX	XXX	XXX	XXX	33				
10. 2015	XXX	XXX	XXX	XXX	XXX	33	28	29	29	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	43	46	46	46

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

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

SECTION 2A

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

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior										
2. 2007	4	4	4	4	4	4	4	4	4	4
3. 2008	XXX	4	4	4	4	4	4	4	4	4
4. 2009	XXX	XXX	6	6	6	6	6	6	6	6
5. 2010	XXX	XXX	XXX	5	5	5	5	6	6	6
6. 2011	XXX	XXX	XXX	XXX	1	3	3	3	3	3
7. 2012	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	3	4	4	4
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

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

SECTION 2B

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

SECTION 3B

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

SCHEDULE P - PART 5T - WARRANTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2016	XXX	XXX	XXX	XXX	NONE	XXX	XXX	XXX	XXX	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
1. Prior											
2. 2007											
3. 2008	XXX										
4. 2009	XXX	XXX									
5. 2010	XXX	XXX									
6. 2011	XXX	XXX									
7. 2012	XXX	XXX									
8. 2013	XXX	XXX									
9. 2014	XXX	XXX									
10. 2015	XXX	XXX									
11. 2016	XXX	XXX							XXX		
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sc P-Pt 1)											XXX

SCHEDULE P - PART 6N - REINSURANCE

Nonproportional Assumed Property

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)										XXX						

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)										XXX						

SCHEDULE P - PART 6O - REINSURANCE

Nonproportional Assumed Liability

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)										XXX						

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned					
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX											XXX			
12. Total	XXX	XXX									XXX	XXX	XXX	XXX	XXX	XXX
13. Earned Premiums (Sc P-Pt 1)										XXX						

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX										
6. 2011	XXX	XXX										
7. 2012	XXX	XXX										
8. 2013	XXX	XXX										
9. 2014	XXX	XXX										
10. 2015	XXX	XXX										
11. 2016	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX										
6. 2011	XXX	XXX										
7. 2012	XXX	XXX										
8. 2013	XXX	XXX										
9. 2014	XXX	XXX										
10. 2015	XXX	XXX										
11. 2016	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX										
6. 2011	XXX	XXX										
7. 2012	XXX	XXX										
8. 2013	XXX	XXX										
9. 2014	XXX	XXX										
10. 2015	XXX	XXX										
11. 2016	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 2007												
3. 2008	XXX											
4. 2009	XXX	XXX										
5. 2010	XXX	XXX										
6. 2011	XXX	XXX										
7. 2012	XXX	XXX										
8. 2013	XXX	XXX										
9. 2014	XXX	XXX										
10. 2015	XXX	XXX										
11. 2016	XXX	XXX							XXX			
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
13. Earned Premiums (Sc P-Pt 1)												XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence						
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage						
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property				..XX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals						

NONE

SECTION 2

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

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)															
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)															
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016						
1. Prior																
2. 2007																
3. 2008	XXX		NONE													
4. 2009	XXX	XXX														
5. 2010	XXX	XXX														
6. 2011	XXX	XXX														
7. 2012	XXX	XXX														
8. 2013	XXX	XXX														
9. 2014	XXX	XXX														
10. 2015	XXX	XXX														
11. 2016	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

(\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Professional Liability - Occurrence						
7. Medical Professional Liability - Claims-made						
8. Special Liability						
9. Other Liability - Occurrence						
10. Other Liabilities - Claims-made						
11. Special Property						
12. Auto Physical Damage						
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence						
20. Products Liability - Claims - made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Totals						

NONE

SECTION 2

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

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX		
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX XXX	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX XXX	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX XXX	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016
1. Prior										
2. 2007										
3. 2008	XXX									
4. 2009	XXX	XXX								
5. 2010	XXX	XXX								
6. 2011	XXX	XXX								
7. 2012	XXX	XXX								
8. 2013	XXX	XXX								
9. 2014	XXX	XXX								
10. 2015	XXX	XXX						XXX XXX	XXX	
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P INTERROGATORIES

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

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

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes (X) No ()
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes (X) No ()
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes () No (X)
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.
- Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
- Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for: 5.1 Fidelity \$
5.2 Surety \$ 641,971
6. Claim count information is reported per claim or per claimant. (indicate which). per Claim
- If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes (X) No ()
- 7.2 An extended statement may be attached:

Effective 2016, a Loss Portfolio Transfer contract was put in place effectively ceding reserves as at September 30, 2016. The agreement is applicable to all lines of business excluding Commercial Multiple Peril.

.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.	1		Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9	
	Active Status	2	3	Direct Premiums Written							Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
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	L	65,842,283	64,105,363		23,384,216	26,005,606	21,640,165	104,380		
55. U.S. Virgin Islands	VI	N									
56. Northern Mariana Islands	MP	N									
57. Canada	CAN	N									
58. Aggregate other alien	OT	X X X									
59. Totals	(a)	1	65,842,283	64,105,363		23,384,216	26,005,606	21,640,165	104,380		
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 58003+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.

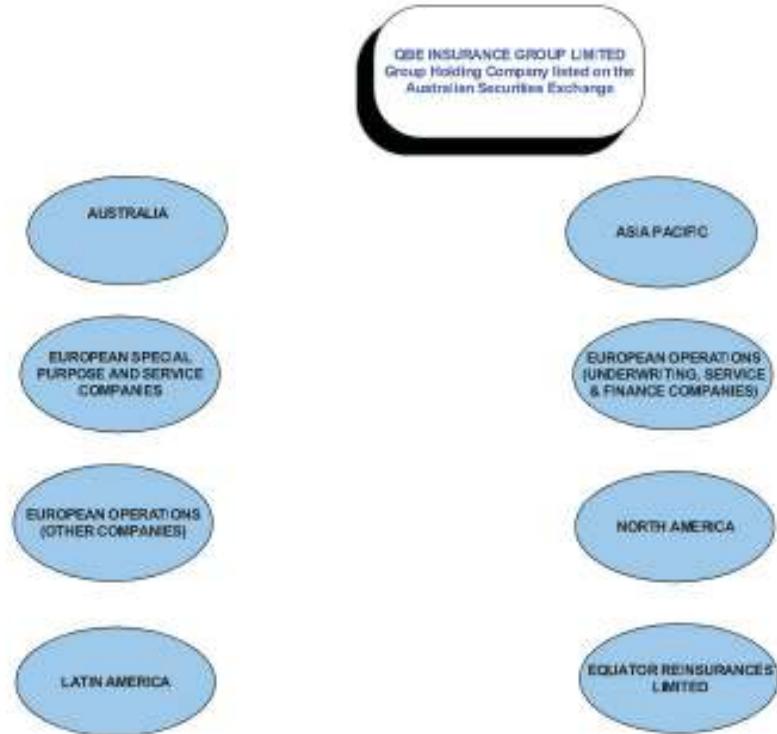
SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN
 Allocated by States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

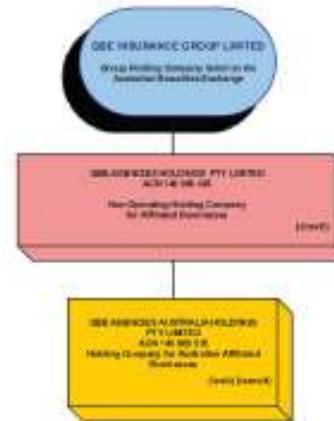
GROUP AND REGIONAL STRUCTURE -
QBE INSURANCE GROUP LIMITED & ITS SUBSIDIARIES AND ASSOCIATES



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
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GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
& ITS SUBSIDIARIES AND ASSOCIATES

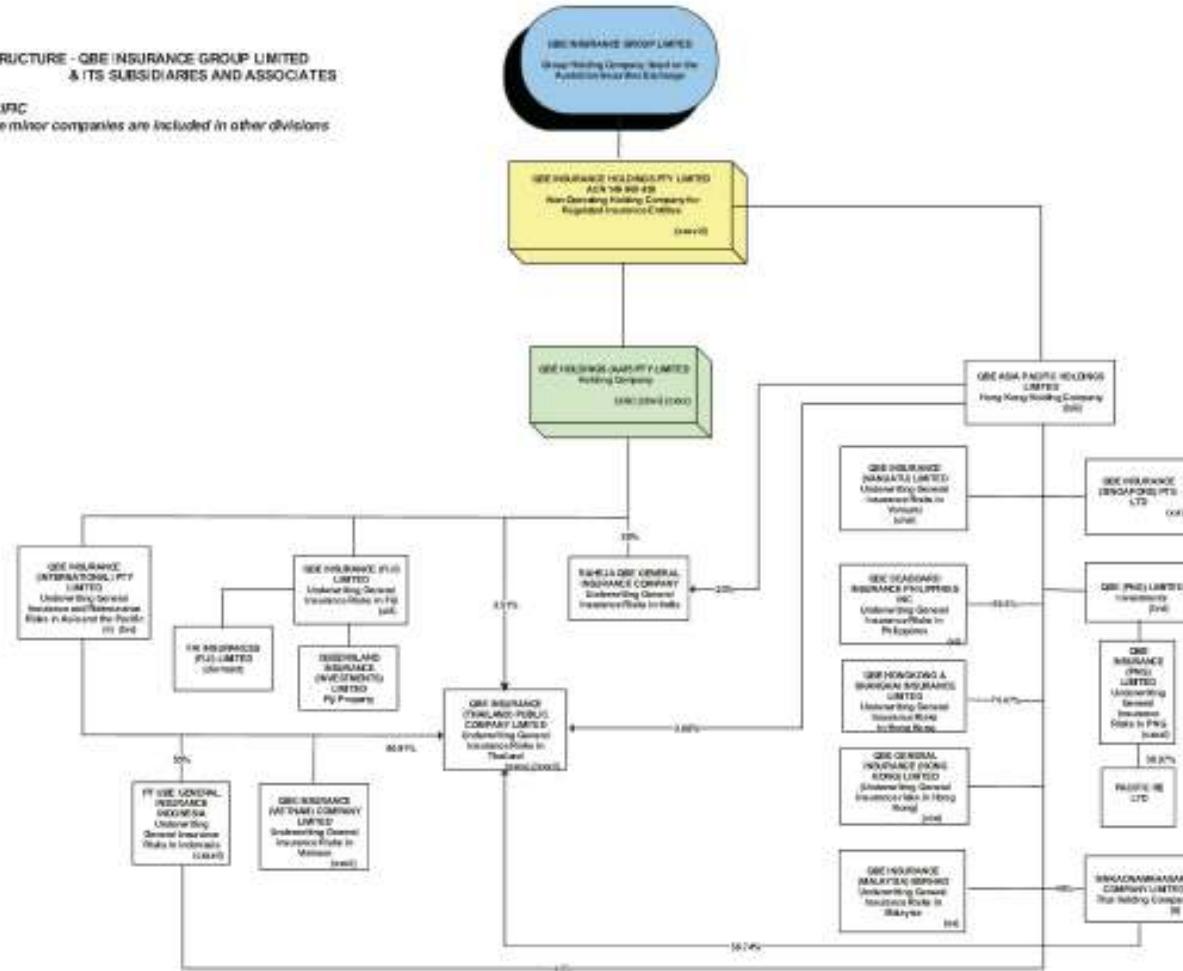
- AUSTRALIA
- Note some minor companies are included in other divisions



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

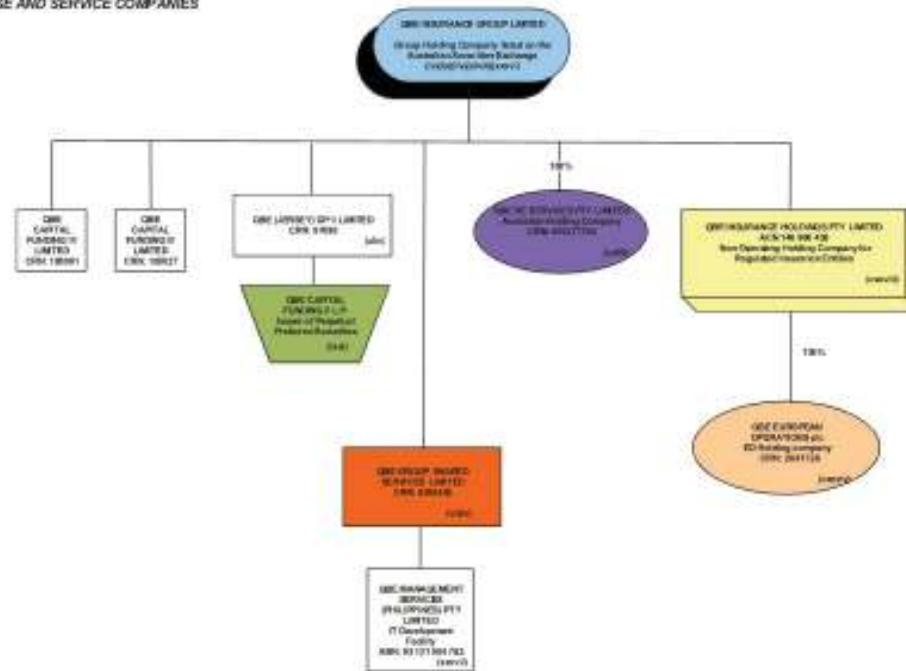
GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
 & ITS SUBSIDIARIES AND ASSOCIATES

- ASIA PACIFIC
 - Note some minor companies are included in other divisions



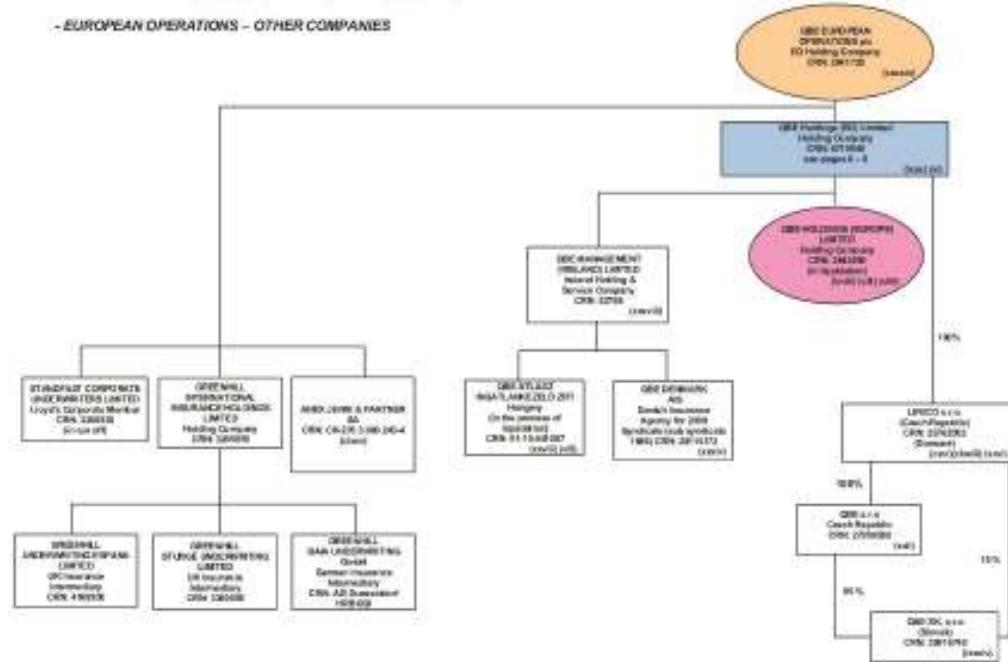
ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
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 PART 1 - ORGANIZATIONAL CHART

GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
 & ITS SUBSIDIARIES AND ASSOCIATES
 - EUROPEAN SPECIAL PURPOSE AND SERVICE COMPANIES



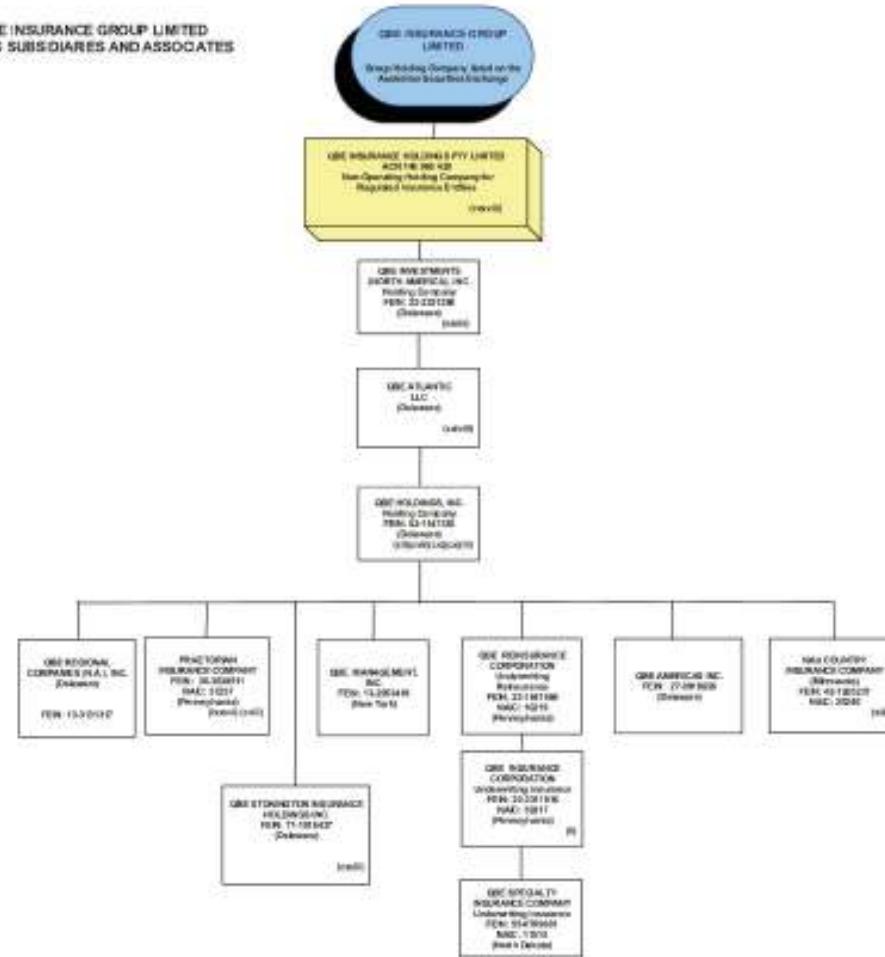
ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
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 - EUROPEAN OPERATIONS - OTHER COMPANIES



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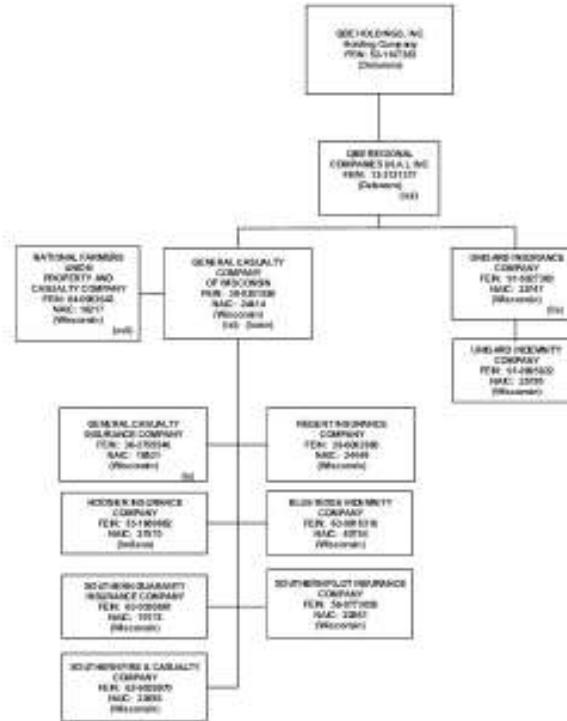
GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
 & ITS SUBSIDIARIES AND ASSOCIATES
 - NORTH AMERICA



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
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GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
 & ITS SUBSIDIARIES AND ASSOCIATES

- NORTH AMERICA
 QBE Regional Companies (N.A.), Inc. and subsidiaries



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GROUP STRUCTURE - QBE INSURANCE GROUP LIMITED
& ITS SUBSIDIARIES AND ASSOCIATES

- EQUATOR REINSURANCES LIMITED



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
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i.	Access shares held by QBE Insurance Group Limited
ii.	The liquidation of Hyfield Company Limited was completed on 30 April 2013. Sakaonemokasam Company Limited was transferred from QBE Holding (AAP) Pty Limited to QBE Asia Pacific Holdings Limited on 27 June 2016.
iii.	QBE Holdings, Inc. acquired QBE Reinsurance (Bermuda) Limited from QBE Insurance Group Limited, effective 30 May 2014. QBE Reinsurance (Bermuda) Limited was dissolved effective January 25, 2016.
iv.	Total Group holdings = 50%
v.	Incorporated on 6 November 2013.
vi.	Effective 30 August 2013, QBE International Holdings Limited sold 16,330 of the shares it held in QBE Insurance (Philippines) Inc. to Unigrowth Resources & Development, Inc. thereby decreasing its shareholding to 79.33%. Effective 1 October 2013, Seaboard - Eastern Insurance Co., Inc. purchased 25% of new shares in QBE Insurance (Philippines) Inc. thereby diluting the shareholding of QBE International Holdings Limited from 79.33% to 59.9%. QBE Insurance (Philippines), Inc. was renamed QBE Seaboard Insurance Philippines, Inc., effective 23 December 2013.
vii.	Stonington Lloyd's Insurance Company changed its name to QBE Stonington Insurance Company and it became a subsidiary of QBE Stonington Insurance Holdings, Inc. effective 20 December 2012. QBE Stonington Insurance Company merged into Stonington Insurance Company, effective 31 December 2012. The consent order for the merger approval is dated 23 January 2013.
viii.	Part of European Operations. Company changed name to QBE Allianz Búcsoköz ZRT (10/6/05), then to Stefania Búcsoköz Zrt (1/5/09) and then to QBE Allianz Ingatlankezelő Zrt (4/9/09)
ix.	Part of European Operations.
x.	Part of the Americas - sub-group includes QBE Del Istmo Mexico (95%), QBE Del Istmo Peru (85.48%), QBE Del Istmo Colombia (100%), American Assurance Corp. (100%), Group 1A (51%), Asseguradora Del Istmo (76%), Liffey Reinsurance (100%)
xi.	Limit (No. 2) Limited (CRN: 2942277) was sold to third party on 7 April 2015.
xii.	Administrative support provided by QBE Management (Ireland) Limited in Dublin
xiii.	Formerly Queensland Insurance (Pty) Limited (29 April 2004)
xiv.	Formerly Tolson Messenger Limited (04)
xv.	Formerly Australian Aviation Insurance Group (Agency) Pty Ltd (1 July 2004). AIS Green Slip Group Pty Limited was deregistered on 15 April 2015.
xvi.	Formerly Zurich Insurance (Singapore) Pte Ltd (14 April 2005). Effective 17 November 2014, all shares of QBE (Singapore) Pte. Limited were transferred from QBE Insurance (International) Limited to QBE Asia Pacific Holdings Limited. QBE (Singapore) Pte. Ltd. has changed its company name to QBE Insurance (Singapore) Pte. Ltd., effective 28 May 2015.
xvii.	National Farmers Union Property and Casualty Company was re-domesticated effective 1 October 2010
xviii.	North Pointe Casualty Insurance Company was sold on 1 January 2011 to Admiral Insurance Company
xix.	QBE Stonington Services Inc changed its name to QBE Administration Services, Inc effective 15 March 2013
xx.	Formerly QBE-MBF Insurance Berhad (31 December 04). As from 30/6/2011, QBE owns 100%
xxi.	Formerly Mercantile Mutual WorkSure Limited (14 February 2005)
xxii.	Formerly Mercantile Mutual Insurance (SA Workers Compensation) Limited (14 February 2005)
xxiii.	Formerly Mercantile Equities Pty Limited (8 March 2005)
xxiv.	Stonington Insurance Company re-domesticated from Texas to Pennsylvania effective 15 May 2015
xxv.	Formerly Mercantile Mutual Insurance (Australia) Limited (15 April 2005)

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xxiv.	Formerly Mercantile Mutual Insurance (Workers Compensation) Limited (15 April 2006)
xxv.	QBEMM Pty Limited was deregistered on 20 February 2013. QBE Management (Bermuda) Limited was dissolved on 6 October 2014.
xxvi.	Southern National Risk Management Corporation is now a subsidiary of QBE Holdings, Inc. effective February 2, 2015. The stock of SNRM was retained by QBE Holdings, Inc. due to the sale of QBE U.S. Agencies, Inc. and select subsidiaries to Allianz Insurance Services (SNRM was an unsecured asset of QBE U.S. Agencies).
xxix.	QBE Finance Pty Limited changed its name to Minister Court Asset Management Pty Limited on 2 February 2007 and Minister Court Asset Management Pty Limited changed its name to QBE Investment Management Pty Limited on 31 March 2011.
xxx.	Compania Central de Seguros de Vida SA, former subsidiary, was merged into Compania Central de Seguros SA on 30 November 2005.
xxxii.	QBE Stourington Insurance Company merged into Stourington Insurance Company effective 31 December 2012. The consent order for the approval is dated 23 January 2013.
xxxiii.	Sale of 50% interest in separate legal entity, BMDV-QBE Insurance Company occurred simultaneously with this acquisition. Previously Allianz General Insurance (Vietnam) Co. Ltd. Completed 1 Jan 2006.
xxxiii.	Insurance Box Holdings Pty Limited was incorporated on 28 August 2014. NIA Underwriting Agency Pty Limited was sold to Frank Pappard and Ron Smith effective 30 June 2016. QBE Agencies Australia Holdings transferred its shares in Insurance Box Holdings Pty Ltd to QBE Holdings (AAP) Pty Limited on 1 July 2016.
xxxiv.	Formerly Nordic Aviation Insurance A/S – completion occurred 30 March 05. On 1 March 2011 QBE Nordic Aviation Insurance A/S changed its name to QBE Denmark A/S. On 1 April 2011 QBE Denmark A/S's insurance licence was replaced by an insurance agency licence.
xxxv.	Minority shareholders own 1.76%. The percentage of shareholdings in QBE Insurance (Thailand) Public Company Limited changed after being granted an approval to increase non-trad shareholdings from 25% to 49% on 23 November 2012. QBE Insurance (Thailand) Co Limited was converted to become a public company and changed its name to QBE Insurance (Thailand) Public Company Limited with effect from 2 January 2013.
xxxvi.	SPV utilised in Perpetual Preference Securities issue through QBE Capital Funding LP. QBE (Jersey) GP Limited was dissolved, effective 5 December 2016.
xxxvii.	QBE Management Services (Philippines) Pty Ltd incorporated in NSW (25 September 05). It became a subsidiary of QBE Group Shared Services Limited on 19 June 2014. The business name of this entity in the Philippines is to be renamed "QBE Management Services Regional Operating Headquarters".
xxxviii.	Universal Management Limited changed its name to QBE Management (Ireland) Limited on 3 October 2006.
xxxix.	Effective 5 December 2014, the ownership of all shares in QBE Investments (North America), Inc. were transferred from QBE Holdings (America) Pty Limited to QBE Insurance Holdings Pty Limited.
xl.	Queensland Insurance (Australia) Pty Limited changed its name to QBE Investments (Australia) Pty Limited on 5 January 07.
xli.	QBE U.S. Agencies, Inc. and select subsidiaries (Deep South Surplus, Inc., Community Association Underwriters of America, Inc., QSCM Inc., S.I.U., LLC and QBE of California Insurance Services, Inc.) were sold to Allianz Insurance Services effective 2 February, 2015.
xlii.	QBE Optima Insurance Company changed its name to QBE Seguros, effective 15 June 2015.
xliii.	NAU Holding Company, LLC was merged into NAU Country Insurance Company effective 31 March 2015. As such, NAU Country has become a direct subsidiary of QBE Holdings, Inc.
xliv.	SPV utilised in April 2007 Perpetual Preference Securities issue through QBE Capital Funding LP II.
xlv.	Minibus Plus Ltd changed its name to QBE (Stafford) Ltd on 9 July 2007.
xlvi.	Compania Central de Seguros changed its name to QBE Seguros SA on 31 March 07.
xlvii.	Universal Underwriting Agencies Pty Limited acquired 31 August 2007 and deregistered on 15 April 2015.
xlviii.	QBE (Jersey) GP Limited general partner of QBE Capital Funding LP. QBE Capital Funding LP. was dissolved, effective 9 November 2015.
xlix.	QBE International (Investments) Pty Limited changed its name to QBE Holdings (AAP) Pty Limited on 12 September 07. QBE Holdings (AAP) Pty Limited ("QAAP") was holding 99.996% of shares of QIH as at 31 March 2014, while one minority, Mr Jacky Sun-Wing LUI was holding the remaining 0.002% by one share. Effective 14 May 2014 the minority shareholder, Mr LUI transferred his one share to QAAP. QAAP therefore becomes the sole member w.o.f. 14 May 2014, holding 100% of QAAP's (formerly QIH).

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	Shares
i.	QBE Latin America Insurance Holdings, S.L. capitalised on 21 September 07. On 13 October 2010, QBE Latin America Insurance Holdings, S.L. re-domiciled from Spain to Australia and changed its name to QBE Latin America Insurance Holdings Pty Ltd.
ii.	QBE Insurance Corporation (the Americas) purchased the entire issued share capital of Cumbre Seguros de Mexico, S.A. de C.V. on 1 November 07.
iii.	0.01% of QBE De Mexico Compania De Seguros Sa De Cv is owned by Jaime Ortiz Pollares
iv.	DA Constable Syndicate Pty Limited changed its name to QBE European Underwriting Services (Australia) Pty Limited on 22 November 07
v.	QBE - UGFS changed its name to CJSCC "QBE UKRAINE" on 23 November 07 and to PJSCC "QBE Ukraine" on 24 June 2010
vi.	QBE Management (UK) Limited changed its name to QBE Management Services (UK) Limited on 31 December 07
vii.	Limit Underwriting Limited changed its name to QBE Underwriting Limited on 31 December 07
viii.	Limit Technology and Commercial Underwriting Limited changed its name to QBE Underwriting Services Limited on 31 December 07. As at 30 September 2012, the sub-syndicate is 1885 as Syndicate 2000 is in run-off.
ix.	DA Constable Syndicate Limited changed its name to QBE Underwriting Services (UK) Limited on 31 December 07
x.	Unigard Insurance Company and Unigard Indemnity Company redomiciled from Washington to Wisconsin effective 31 March 2011
xi.	General Casualty Company of Illinois re-domiciled to Wisconsin and changed its name to General Casualty Insurance Company on 31 December 2007
xii.	Masswest Insurance Company merged into General Casualty Company of Wisconsin on 31 December 2007
xiii.	Unigard Inc., QBE US Investment Management Corp., Republic Financial Services, Inc. (NV), Republic Financial Services, Inc. (TX) and QBE North America Management, Inc. merged into QBE Regional Companies (N.A.) Inc. on 31 December 2007
xiv.	QBE International Holdings Limited has changed its company name to QBE Asia Pacific Holdings Limited, effective 5 May 2014. Effective 13 October 2014, all shares of QBE Asia Pacific Holdings Limited were transferred from QBE Holdings (AAP) Pty Limited to QBE Insurance Holdings Pty Limited.
xv.	DA Constable Syndicate (Ireland) Limited changed its name to QBE Underwriting Services (Ireland) Limited on 16 January 08
xvi.	QBE Insurance (International) Ltd was the original incorporated entity in the QBE group of companies. It was originally named "The North Queensland Insurance Company Limited" and its date of incorporation was 1st October 1886. Subsequently it was renamed to "Queensland Insurance Company Limited" then to "QBE Insurance Limited" and then to its current name "QBE Insurance (International) Ltd". Countries of operation include French Polynesia, Macau, New Caledonia, New Zealand, Singapore and Solomon Islands. QBE Insurance (International) Ltd changed its name to QBE Insurance (International) Pty Limited effective 5 August 2016.
xvii.	Ownership transferred from QBE Insurance Group Limited to QBE Holdings (AAP) Pty Limited on 13 March 08. Ownership of QBE (PNG) Limited was transferred from QBE Holdings (AAP) Pty Limited to QBE Asia Pacific Holdings Limited on 7 June 2016.
xviii.	100% shareholding in then named QBE Australia Pty Limited was transferred from QBE Re-Services Pty Limited to QBE Insurance Group Limited on 25 March 08
xix.	Limit PLC changed its name to QBE Holdings (Europe) Limited and was re-registered as a private company on 7 April 08. QBE Holdings (Europe) Limited is now in the process of liquidation with effect from 28 September 2016.
xx.	QBE Australia Pty Limited changed its name to QBE Holdings (Americas) Pty Limited on 23 April 08
xxi.	North Pointe Holdings Corporation merged into North Pointe Financial Services, Inc. effective 1 October 08. North Pointe Financial Services, Inc. was merged into North Pointe Insurance Company effective 31 March 2014. (North Pointe Insurance Company is now a direct subsidiary of QBE Holdings, Inc.)
xxii.	QBE (Jersey) GP II Limited general partner of QBE Capital Funding II LP
xxiii.	Effective 18 August 2016, QBE Emerging Markets Holdings Pty Limited owns 90.10% of QBE Seguros S.A., QBE Latin America Insurance Holdings SL owns 8.75% and 1.14% of QBE Seguros S.A. is owned by non QBE Shareholders. QBE Reinsurance Corporation sold its 1.83% interest to QBE Latin America Insurance Holdings Pty Ltd on 29 December 2016.

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ixxii	90% of Sanderson Insurance Brokers Pty Limited (SIB) acquired on 1 July 08 together with its wholly owned subsidiary, Underwriting Agencies of Australia Pty Limited. SIB changed its name to Underwriting Agencies of Australia (Holdings) Pty Ltd on 28 January 2009. Effective 19 November 2012, QBE Agencies Australia Holdings Pty Limited acquired the remaining minority shareholdings to now own 100%. Underwriting Agencies of Australia (Holdings) Pty Ltd was deregistered on 20 July 2015.
ixxiii	QBE Insurance Group Limited transferred 100% of its shareholding in PBI Nominees Pty Limited to QBE Insurance Holdings Pty Limited on 31 December 2014. PBI Nominees Pty Limited changed its name to QBE Strategic Capital Company Pty Ltd on 3 February 2016.
ixxiv	Cumbre Compañía de Seguros SA de CV changed its name to QBE de Mexico Compañía de Seguros SA de CV on 6 August 08
ixxv	CHU Underwriting Agencies (UK) Ltd was incorporated on 27 August 2008. CHU Underwriting Agencies Pty Limited sold its shares in CHU Underwriting Agencies (UK) Ltd to QBE Agencies Australia Holdings Pty Limited on 17 October 2014. QBE Agencies Australia Holdings sold its shares in CHU Underwriting Agencies (UK) Ltd to QBE Holdings (AAP) Pty Limited on 30 June 2016.
ixxvi	Permanent was a joint venture between QBE Lenders' Mortgage Insurance Limited ("QBE LMI") and Heritage Building Society ("Heritage") of which QBE LMI owned 50.04% and Heritage owned 49.92%. Permanent was 12 November 2014.
ixxvii	Incorporated on 1 January 2008
ixxix	Transfer effective 31 December 2008
ixxx	Incorporated under name of Hacknemo (No.2594) Limited on 3 October 2008 an changed name to QBE Holdings (EQ) Limited on 11 November 2008
ixxxi	QBE Pacific Insurance Limited was amalgamated with QBE Insurance (PNG) Limited on 1 December 2005 to become one entity named QBE Insurance (PNG) Limited
ixxxii	QBE Asia Pacific Holdings Limited passed a director resolution of directors on 2 January 2015 to purchase 350,000 ordinary shares (or 1.13%) of total shares in QBE Insurance (Thailand) Public Company Limited. Stamp duty was settled on 26 February 2015. The shareholding of QBE Asia Pacific Holdings Limited in QBE Insurance (Thailand) Public Company Limited is therefore increased from 1.9% to 3.03%. Effective 4 December 2015, QBE Asia Pacific Holdings Limited subscribed 439,995 ordinary shares of 5Baht each from the 14,124,000 newly issued ordinary shares of QBE Thailand. QBE Asia Pacific Holdings Limited is then holding 1,395,995 ordinary shares out of a total of 45,000,000 issued ordinary shares. QBE Asia Pacific Holdings Limited's shareholding in QBE Insurance (Thailand) Public Company Limited is 3.08% (rounded up 3.079999%).
ixxxiii	QBE Holdings (LM) Limited was incorporated 17 February 2015. QBE Holdings (LM) Limited changed its name to QBE Holdings (LM) Pty Limited on 29 December 2016.
ixxxiv	Carlife SK, s.r.o changed name to QBE SK, s.r.o on 10 March 2009
ixxxv	Effective 1 January 2011, United Security Insurance Company was sold to Missouri Employers Mutual Insurance Company. Effective 1 January 2011, Blue Ridge Insurance Company was sold to Cofin, Inc.
ixxxvi	Prætorian Specialty Insurance Company, i.e. a prior subsidiary of Prætorian Insurance Company was sold as of 17 February 2009. Prætorian Insurance Company redomiciled to Pennsylvania effective 23 September 2010.
ixxxvii	The 5.01% (1 share) is owned by Alessandro Jarzynski (CEO of QBE Brazil)
ixxxviii	CHU Underwriting Agencies Pty Ltd, Corporate Underwriting Agencies Pty Ltd and Underwriting Agencies of Australia Pty Limited, (Underwriting Agencies of New Zealand Limited) were sold to Steadfast Group Ltd effective 1 April 2015
ixxxix	QBE Investment Management Pty Limited and Trivision Pty Limited were deregistered on 9 March 2015
xc	QBE Group Services Pty Ltd was incorporated on 9 July 2015
xcii	Eidem Insurance Pty Ltd was deregistered on 20 July 2015
xciii	Carlife Direct s.r.o. changed its name to QBE s.r.o on 7 April 2009
xciv	The membership interests of QBE FIRST Enterprises, LLC and QBE FIRST Property Tax Solutions, LLC and the stock of Washwood Insurance Agency were transferred to QBE Holdings, Inc. effective September 30, 2015, due to the upcoming sale of QBE Financial Institution Risk Services, Inc. (each is an unwanted asset of QBE FIRST)
xcv	Capital City Insurance Company, Inc merged with and into North Pointe Insurance Company as of 31 December 2010

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xcv.	QBE Ukraine was sold on 30 October 2015.
xcvi.	Carlife SRL changed its name to QBE Europe Holdings Agent de Asigurare S.R.L. on 18 May 2008. QBE Europe Holdings Services Agent de Asigurare S.R.L. (Romania) was dissolved on 17 February 2015.
xcvii.	QBE Holdings (Americas) Pty Limited changed its name to QBE Emerging Markets Holdings Pty Limited, effective 4 November 2015.
xcviii.	Name changed from Sofaria Sidorova Zrt to QBE Allianz Ingatlankezeso Zrt on 4 August 2009. QBE Allianz Ingatlankezeso Zrt is in liquidation (voluntary dissolution), effective 2 May 2016.
xcix.	On 30 November 2015 QBE European Operations plc was allotted 522,849,751 mandatory redeemable preference shares at AU\$52.08999 per share.
c.	FREE NOTE
ci.	Acquired 30 September 2009.
cii.	Acquired 30 September 2009. Elders Insurance Agencies Pty Ltd was deregistered on 15 April 2015.
ciii.	Joint Venture General Insurance Underwriting Agency - incorporated 14 August 2009. On 23 September 2013, QBE Agencies Australia Holdings Pty Limited increased its shareholding from 75% to 90%. The remaining 10% shareholding was purchased by QBE Agencies Australia Holdings Pty Limited on 5 May 2014. As such, since 5 May 2014, QBE Agencies Australia Holdings Pty Limited owns 100% of Elders Insurance (Underwriting Agency) Pty Limited. Effective 1 April 2016, QBE Agencies Australia Holdings owns 90% of Elders Insurance (Underwriting Agency) Pty Limited. On 1 July 2016, QBE Agencies Australia Holdings Pty Limited transferred its shares in Elders Insurance (Underwriting Agency) Pty Limited to QBE Holdings (AAP) Pty Limited, effective 1 December 2016, QBE Holdings (AAP) Pty Limited owns 80% of Elders Insurance (Underwriting Agency) Pty Limited.
civ.	Transfer of ownership of British Marine Managers Ltd from Equator Re (Australia) Limited to QBE Management Services (UK) Limited on 26 January 2010. British Marine Managers Limited was dissolved on 12 June 2012.
cv.	British Marine Holdings 1 S.A, British Marine Holdings 5 A and British Marine Luxembourg S.A merged into QBE Insurance (Europe) Limited on 31 March 2010 by Court Order.
cvi.	Business Debtorsure (Brokers) Pty Ltd was deregistered on 20 February 2013. QBE Holdings (AAP) Pty Limited sold its 100% shareholding in National Credit Insurance (Brokers) Pty Limited to Steadfast Insurance Brokers Pty Limited, effective 7 August 2013. The following companies were subsidiaries of National Credit Insurance (Brokers) Pty Limited and as a result of the sale of shares, no longer appear on the structure chart: National Credit Insurance (Brokers) NZ Limited and NCI Brokers (Asia) Pte. Ltd.
cvii.	Prudential Financial Group Inc. (Delaware) merged into QBE Holdings, Inc. effective 31 March 2010.
cviii.	Radland Insurance Company merged into Prudential Insurance Company effective 31 March 2010.
cix.	Capital City Holding Company, Inc. (South Carolina) merged into North Pointe Financial Services, Inc. on 1 January 2010.
cx.	ZC Sterling Corporation name changed to Sterling National Corporation effective 22 February 2010. Sterling National Corporation changed its name to QBE Financial Institution Risk Services, Inc. d/b/a QBE FIRST, effective 1 March 2011. QBE Financial Institution Risk Services, Inc. and subsidiaries (Mortgage & Auto Solutions, Inc. Seattle Specialty Insurance Services, Inc., QBE FIRST Insurance Agency, Inc. and Newport Management Corporation) were sold to National General Holdings Corp. effective 1 October 2015.
cxii.	ZC Sterling Insurance Agency, Inc. name changed to Sterling National Insurance Agency, Inc. effective 1 April 2010 which changed to QBE FIRST Insurance Agency, Inc. on 1 April 2011.
cxiii.	Bro Enterprises LLC name changed to Sterling National Enterprises, LLC effective 23 February 2010 which changed to QBE FIRST Enterprises, LLC on 1 April 2011.
cxiv.	ZC Real Estate Tax Solutions Limited name changed to Sterling Property Tax Solutions, Inc. effective 22 February 2010. Then changed its name to QBE FIRST Property Tax Solutions, LLC effective 12 May 2011.
cxv.	Incorporated 15 May 2014 in England and Wales.
cxvi.	Transferred from QBE Holdings (EO) Limited to QBE France Holdings (EO) Limited on 26 June 2014. QBE UK Finance II Limited was put into solvent dissolution on 30 November 2016.
cxvii.	QBE UK Finance OP created 27 May 2014. Managing partner is QBE Holdings (UK) Limited and investment partner is QBE Jersey Finance Limited. On 18 August 2016, QBE Re Services transferred its shares in QBE Holdings (UK) Limited to QBE Strategic Capital Company Pty Limited.
cxviii.	Equator Re (Australia) Limited was amalgamated with Equator Reinsurance Limited on 11 June 2010. The shareholding in Equator Reinsurance Limited transferred to QBE.

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	Insurance Holdings Pty Limited effective 30 September 2011
cxvii	QBE (Stafford) Limited changed its name to QBE European Services Limited on 12 October 2010
cxviii	QBE Jersey Finance Limited was incorporated 16 May 2014 in Jersey
cxix	MMIA Pty Limited was deregistered on 20 February 2013
cxix	CNA changed its corporate name and QBE Aseguradora De Riesgos Del Trabajo S.A. merged into QBE Argentina Aseguradora De Riesgos Del Trabajo S.A. in April 2011. QBE Argentina Aseguradora De Riesgos Del Trabajo S.A. was sold on 10 August 2015.
cxix	Rat Re Agency Holdings, Inc. changed its name to QBE Stonington Agency Holdings Inc. effective 28 April 2011 and RIU Insurance Agency, Inc. was dissolved on 28 April 2011. QBE Stonington Agency Holdings Inc. was merged into Agro Nacional Inc. effective 8 August 2011. Agro Nacional Inc. was merged into NAU Holding Company LLC effective 1 September 2011.
cxix	Rat Re North America Insurance Holdings, Inc. changed its name to QBE Stonington Insurance Holdings Inc. effective 28 April 2011
cxix	Rat Re North America, Inc. changed its name to QBE Stonington Services Inc., effective 28 April 2011 and SRJM LLC was dissolved on 29 April 2011
cxix	Ownership of the Minibus & Coach Club Limited transferred from Visionex 2000 Limited to QBE Holdings (EC) Limited. The Minibus & Coach Club Limited changed its name to QBE Insurance Services (Regional) Limited on 6 February 2013. QBE Insurance Services (Regional) Limited was appointed representative of QBE Insurance (Europe) Limited, effective 30 March 2016.
cxix	Colonial Compania De Seguros Y Reaseguros, S.A. changed its name to QBE Seguros Colonial, S.A. effective 28 June 2011
cxix	QBE Compania Argentina de Seguros S.A. (Employer's excess liability) received authorisation to operate on 7 July 2011. QBE Compania Argentina de Seguros S.A. changed its name to QBE Compania Argentina de Reaseguros S.A. on 22 February 2013.
cxix	Effective 30 September 2011, QBE Insurance Holdings Pty Limited became a Non-Operating Holdings Company for QBE's AAP and UK licensed insurers and Equator Re
cxix	Residentline Limited was acquired by CHU Underwriting Agencies (UK) Limited effective on 1 July 2011. Residentline Limited changed its name to CHU Residentline Limited on 8 January 2014. Sale of CHU Residentline Limited was completed on 31 March 2016.
cxix	QBE Marine Underwriting Agency Pte Limited was struck off the register of the Accounting and Corporate Regulatory Authority of Singapore, effective 6 September 2013.
cxix	QBE PNG acquired the portfolio of MSG in PNG on 1 January 2013
cxix	QBE Insurance (International) divested 5% shareholding in PT Asuransi QBE Pool Indonesia to PT Pool via a transfer deed signed on 7 December 2012. This was notified to the regulator on 4 January 2013. The current shareholding is 100%. PT Asuransi QBE Pool Indonesia changes its name to PT QBE General Insurance Indonesia on 27 December 2016.
cxix	Laribana Insurance Ltd was dissolved effective 15 January 2016
cxix	QBE International Holdings (UK) PLC changed its name to QBE European Operations plc on 29 December 2011
cxix	QBE Insurance (Europe) Limited's shares in QBE Investments (Australia) Pty Limited were transferred to QBE Holdings (EC) Limited on 20 December 2011.
cxix	QBE Chile Seguros Generales (Chile) was licensed on 12 October 2011
cxix	Capital Excess & Surplus Brokers, Inc. (FEIN: 45-2462856) and Capital Collection Services, Inc. (FEIN: 45-2462779) were each dissolved 31 December 2011
cxix	Flood Underwriters of Seattle, LLC was dissolved 27 December 2011
cxix	The 50% shareholding which QBE Insurance (Australia) Limited held in Inivo Medical Pty Ltd (ABN 85 108 316 123) was sold to Medical Insurance Australia Pty Ltd (ABN 80 092 709 629), effective 24 April 2013
cxix	Amity Insurance Services was dissolved effective, 21 December 2011
cxix	Via a cross border merger process, Secum NV and QBE Reinsurance (Europe) Limited each merged into QBE Re (Europe) Limited, effective 30 September 2012
cxix	QBE Holdings (Americas) Pte. transferred 12.9% interest in QBE Holdings, Inc to QBE Atlantic LLC with completion on 24 February 2012
cxix	QBE Re Services Pty Ltd has a registered Branch operation in Singapore

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

cdlv.	QUNA Mutual Life Australia Limited changed its name to QBE Life (Australia) Limited, effective 2 March 2012.
cdlv.	QBE U.S. Agencies distributed its membership interests in QBE AMH to QBE Holdings, Inc., effective 1 September 2014. SLG Benefits and Insurance, LLC changed its name to QBE AMH, LLC effective 24 January 2012. QBE AMH, LLC was dissolved effective 29 December 2014.
cdlvi.	BCO Insurance Agency of Texas, Inc. has merged into Burnitt & Company, Inc. effective 1 February 2012. Burnitt Insurance Management Services, Inc. was dissolved.
cdlvii.	Burnitt Holdings, Inc. has merged into Burnitt & Company, Inc. effective 1 February 2012.
cdlviii.	QBE Atlantic is the sole shareholder of QBE Holdings, Inc. effective 24 February 2012.
cdlix.	FREE NOTE
cl.	As of February 28, 2012, QBE Latin America Insurance Holdings owns 3 new companies in Puerto Rico: Optima Insurance Group, Inc. which owns 100% of QBE Optima Insurance Company, New Century Finance Corp. Colonial Insurance Agency, Inc. Optima Insurance Group changed its name to QBE Insurance Group of Puerto Rico, Inc. effective 17 September 2013.
cli.	As of 28 March 2012, QBE Latin America Insurance Holdings has a 24.5% participation in RGM Asegurando LTDA (the 51% owned by QBEHA remains the same). As of 30 September 2012, RGM Asegurando LTDA is known as QBE Asegurando LTDA. QBE Latin America Insurance Holdings S.L. owns 49.01% of QBE Asegurando LTDA as of March 2013.
clii.	Limit Corporate Members Limited was dissolved effective 7 January 2014.
cliii.	Limit Holdings Limited was dissolved effective 21 January 2014.
cliv.	QBE Reinsurance (UK) Limited changed its name to QBE Re (Europe) Limited on 11 April 2012.
clv.	NP Capital Trust 1 was cancelled effective 4 June 2012.
clvi.	Stah Intermediaries Inc. was dissolved effective 9 April 2012.
clvii.	AFA Limited acquisition was completed on 1 January 2012. AFA Limited was dissolved effective 19 March 2015.
clviii.	0.15% is held by minority shareholders. HSBC La Buenos Aires Seguros, S.A. changed its name to QBE Seguros La Buenos Aires S.A. effective 28 May 2013.
clix.	Trade Credit Underwriting Agency Pty Ltd (Australian Trade Credit Underwriting Agency) incorporated 27 August 2012. QBE Agencies Australia transferred its shares in Trade Credit Underwriting Agency Pty Ltd to QBE Holdings (AAP) Pty Limited on 12 July 2016.
clx.	Trade Credit Underwriting Agency NZ Ltd (New Zealand Trade Credit Underwriting Agency) incorporated 27 August 2012.
clxi.	QBE General Insurance (Hong Kong) Limited (formerly Hang Seng General Insurance (Hong Kong) Company Limited) was acquired on 9 July 2012.
clxii.	The stock of Burnitt & Company was divested by QBE U.S. Agencies to QBE Holdings, Inc. effective 30 September 2014.
clxiii.	Southeastern Claims Services, Inc. was dissolved, effective 12 July 2012.
clxiv.	The shares in QBE Group Shared Services Ltd were transferred from QBE Holdings (UK) Limited to QBE Insurance Group Limited, effective 4 July 2013.
clxv.	FREE NOTE
clxvi.	QBE Holdings (AAP) Pty Limited sold its 36.37% shareholding in QBE Del Istmo Reinsurance Inc to the majority shareholders of QBE Del Istmo Reinsurance Inc, effective 2 July 2013. The following companies were subsidiaries of QBE Del Istmo Reinsurance Inc and as a result of the sale of shares, no longer appear on this structure chart: Del Istmo Assurance Corp., Liffey Reinsurance Company Limited, QBE Del Istmo Compania de Reaseguros Inc, Oficina de Representación Colombia, QBE Del Istmo México S.A. DE C.V., QBE del Istmo Comedanos de Reaseguros S.A.C / Peru, Asegurador del Istmo (Adisa) S.A., Grupo Ia, E-Dental Systems Costa Rica, Ia Ojorito Chile S.A., Ia Ojorito Arica Ltd, Grupo Ia Participaciones limit.
clxvii.	QBE Agencies Americas Holdings, Inc. was dissolved effective 24 October 2013.
clxviii.	BCO Surplus Lines, Inc. - Texas was merged into Burnitt & Company, Inc., effective 9 December 2013.
clxix.	FREE NOTE
clxx.	Transferred from QBE Insurance (Europe) Ltd to QBE Holdings (EO) Ltd on 12 December 2014.
clxxi.	QBE Services (Europe) Limited was incorporated on 16 December 2014 and is 50% owned by QBE Insurance (Europe) Limited and 50% owned by QBE Re (Europe) Limited.

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cboxi.	QBE Partner Services (Europe) LLP was incorporated on 23 December 2014 and the corporate members are QBE Management Services (UK) Limited (Managing and Designated Member), QBE Group Shared Services Limited (Member) and QBE Management Services Pty Limited (Designated Member).
cboxii.	LIPECO Re Ltd applied for strike off on 2 September 2015. LIPECO Re Limited was dissolved on 2 February 2016. QBE Holdings (EO) Limited sole 100% shareholder of LIPECO s.r.l., effective 9 May 2016 following signing of agreement on transfer of the ownership interest.
cboxiv.	QBE Funding V Limited applied for dissolution on 20 August 2015. QBE Funding V Limited was dissolved on 11 December 2015.
cboxv.	Company Status for Anax Jermi & Partner AG changed to Anax Jermi & Partner SA on 21 January 2015.
cboxvi.	
cboxvii.	
cboxviii.	
cboxix.	
cboxx.	
cboxxi.	
cboxxii.	
cboxxiii.	
cboxxiv.	
cboxxv.	
cboxxvi.	
cboxxvii.	
cboxxviii.	
cboxxix.	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) /Person (s)	Is An SCA Filing Required? (Y/N)	*
0796	QBE Insurance Group Limit	00000			0001392670	Australian Securities Exchange	QBE Insurance Group Limited	AUS	UIP	N/A-leave blank	N/A-Leave blank		N/A-Leave blank	N	
0796	QBE Insurance Group Limit	00000					Austral Mercantile Collections Pty Limited	AUS	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Australian Aviation Underwriting Pool Pty Li	AUS	NIA	QBE Insurance (Australia) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Aviation Underwriters of Asia Pacific PTY Li	AUS	NIA	Australian Aviation Underwriting Pool Pty Li	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Aviation Insurance Direct PTY LTD	AUS	NIA	Australian Aviation Underwriting Pool Pty Li	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Group Services PTY LTD	AUS	IA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-1934103				QBE Life (Australia) Pty Limited	AUS	IA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-1121399				Elders Insurance PTY Limited	AUS	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					MMWC Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Pitt Nominees Pty Limited	AUS	NIA	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Agencies Australia Holdings Pty Limited	AUS	NIA	QBE Agencies Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Agencies Holdings Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-1930031				QBE Insurance (Australia) Limited	AUS	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance Holdings Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Lenders' Mortgage Insurance Limited	AUS	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Holdings (LMI) Limited	AUS	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Management Services Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Workers Compensation (NSW) Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	40.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Workers Compensation (NSW) Limited	AUS	NIA	QBE Insurance (Australia) Limited	Ownership, Board, M	60.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Workers Compensation (SA) Limited	AUS	NIA	MMWC Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Workers Compensation (VIC) Limited	AUS	NIA	QBE Insurance (Australia) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Trade Credit Underwriting Agency PTY LTD	AUS	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Trade Credit Underwriting Agency NZ LTD	AUS	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Insurance Box Holdings Pty Limited	AUS	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Insurance Box Pty Limited	AUS	NIA	Insurance Box Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					NIA Underwriting Agency Pty Limited	AUS	NIA	Insurance Box Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					CHU Underwriting Agencies (UK) Limited	GBR	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Elders Insurance (Underwriting Agency) Pty L	AUS	NIA	QBE Agencies Australia Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Mortgage Insurance (Asia) Limited	HKG	IA	QBE Lenders' Mortgage Insurance Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	

(continues)

Asterisk	Explanation
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NONE

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) /Person (s)	Is An SCA Filing Required? (Y/N)	*
(continued)															
0796	QBE Insurance Group Limit	00000					QBE Holdings (AAP) Pty Limited	AUS	NIA	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (International) Limited	AUS	NIA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-5320070	1520251			QBE Hongkong & Shanghai Insurance Limited	HKG	IA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	74.500	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Asia Pacific Holdings Limited	HKG	NIA	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Raheja QBE General Insurance Company	IND	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	26.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-5360013				PT Asuransi QBE Pool Indonesia	IDN	IA	QBE Insurance (International) Limited	Ownership, Board, M	55.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Singapore) Pte Ltd	SGP	NIA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Thailand) Public Co Limited	THA	IA	QBE Holdings (AAP) Pty Limited	Board, Management,	3.500	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Thailand) Public Co Limited	THA	IA	Sinkaonamahasarn Company Limited	Ownership, Board, M	50.700	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Thailand) Public Co Limited	THA	IA	QBE Asia Pacific Holdings Limited	Board, Management,	3.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Thailand) Public Co Limited	THA	IA	QBE Insurance (International) Limited	Ownership, Board, M	40.800	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Sinkaonamahasarn Company Limited	THA	NIA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	49.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Seaboard Insurance Philippines Inc	PHL	IA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	59.500	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Vanuatu) Limited	VUT	IA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (Vietnam) Company Limited	VNM	IA	QBE Insurance (International) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					FAI Insurances (Fiji) Limited	FJI	IA	QBE Insurance (Fiji) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-0210075				QBE Insurance (Fiji) Limited	FJI	IA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					Queensland Insurance (Investments) Limited	FJI	NIA	QBE Insurance (Fiji) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-5480063				QBE Insurance (Malaysia) Berhad	MYS	IA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE General Insurance (Hong Kong) Limited	MYS	IA	QBE Asia Pacific Holdings Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-5404100				Pacific Re LTD	PNG	NIA	QBE Insurance (PNG) Limited	Ownership, Board, M	31.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000	AA-5400090				QBE (PNG) Limited	PNG	NIA	QBE Holdings (AAP) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Insurance (PNG) Limited	PNG	IA	QBE (PNG) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Re Services Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Holdings (UK) Limited	GBR	NIA	QBE Re Services Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE UK Finance GP	GBR	NIA	QBE Holdings (UK) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Group Shared Services Ltd.	GBR	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Management Services (Philippines) Pty Li	AUS	NIA	QBE Group Shared Services Ltd.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE European Operations PLC	GBR	NIA	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE (Jersey) GP II Limited	JEY	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Capital Funding II LP	JEY	NIA	QBE (Jersey) GP II Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Capital Funding III Limited	JEY	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Capital Funding IV Limited	JEY	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Ukraine	UKR	IA	QBE Insurance Group Limited	Board, Management,	1.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Ukraine	UKR	IA	QBE Management (Ireland) Limited	Ownership, Board, M	49.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Ukraine	UKR	IA	QBE Insurance Group Limited	Ownership, Board, M	1.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Holdings (EO) Limited	GBR	NIA	QBE European Operations PLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Finance Holdings - (EO) Limited	GBR	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Holdings (Europe) Limited	GBR	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Underwriting Limited	GBR	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE European Underwriting Services (Australi	AUS	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Underwriting Services (UK) Limited	GBR	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Underwriting Services Limited	GBR	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Underwriting Services (Ireland) Limited	IRL	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Services Inc	CAN	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE European Services Limited	GBR	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
0796	QBE Insurance Group Limit	00000					QBE Marine and Energy Services Pte Limited	SGP	NIA	QBE Underwriting Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N	
(continues)															

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) /Person (s)	Is An SCA Filing Required? (Y/N)	*
(continued)															
0796	QBE Insurance Group Limit	00000				QBE Corporate Limited	GBR	IA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Lifeco SRO	CZE	NIA	QBE European Operations PLC	Ownership, Board, M	98.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Lifeco SRO	CZE	NIA	QBE Holdings (Europe) Limited	Board, Management,	2.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE SRO	CZE	IA	Lifeco SRO	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE SK SRO	SVK	IA	Lifeco SRO	Ownership, Board, M	15.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE SK SRO	SVK	IA	QBE SRO	Ownership, Board, M	85.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-1120145			QBE Re Europe Limited	GBR	IA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Services (Europe) Limited	GBR	IA	QBE Re Europe Limited	Ownership, Board, M	50.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Services (Europe) Limited	GBR	IA	QBE Insurance (Europe) Limited	Ownership, Board, M	50.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Investments (Australia) Pty Limited	AUS	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-1120481			QBE Insurance (Europe) Limited	GBR	IA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Strakh-Consult	UKR	NIA	QBE Insurance (Europe) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Ridgwell Fox & Partners (Underwriting Manage	GBR	NIA	QBE Insurance (Europe) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Management (Ireland) Limited	IRL	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Denmark A/S	DNK	IA	QBE Management (Ireland) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Atlasz Ingatlankezelő zrt	HUN	IA	QBE Management (Ireland) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE UK Finance III Limited	GBR	NIA	QBE Finance Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE UK Finance IV Limited	GBR	NIA	QBE Finance Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Funding V Limited	JEY	NIA	QBE UK Finance IV Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Insurance Services (Regional) Limited	GBR	NIA	QBE Holdings (EO) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-1240020			Aviabel CIE - Belge d'Assurances Aviation S.A	BEL	IA	QBE Re Europe Limited	Ownership, Board, M	19.100	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Management Services (UK) Limited	GBR	NIA	QBE European Operations PLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Partner Services (Europe) LLP	GBR	NIA	QBE Management Services (UK) Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Standfast Corporate Underwriters Limited	GBR	IA	QBE European Operations PLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Greenhill International Insurance Holdings L	GBR	NIA	QBE European Operations PLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Greenhill Sturge Underwriting Limited	GBR	NIA	Greenhill International Insurance Holdings L	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Greenhill Underwriting Espana Limited	GBR	NIA	Greenhill International Insurance Holdings L	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Greenhill Baia Underwriting GmbH	DEU	NIA	Greenhill International Insurance Holdings L	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Anex Jenni & Partner AG S	CHE	NIA	QBE European Operations PLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Holdings (Americas) Pty Limited	AUS	NIA	QBE Insurance Group Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	52-1147383			QBE Holdings Inc	DE	UIP	QBE Atlantic LLC	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	22-2331286			QBE Investments (North America) Inc	DE	UIP	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Atlantic LLC	DE	UIP	QBE Investments (North America) Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	13-3131317			QBE Regional Companies (NA) Inc	DE	NIA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	37257	36-3030511			Praetorian Insurance Company	PA	IA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	13-2953419			QBE Management Inc	NY	NIA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	10219	23-1641984			QBE Reinsurance Corporation	PA	IA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	39217	22-2311816			QBE Insurance Corporation	PA	IA	QBE Reinsurance Corporation	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	11515	55-0789681			QBE Specialty Insurance Company	ND	IA	QBE Insurance Corporation	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	71-1018437			QBE Stonington Insurance Holdings Inc	DE	NIA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	27-0918826			QBE Americas Inc	DE	NIA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	25240	42-1265237			NAU Country Insurance Company	MN		QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0795	QBE Insurance Group Limit	00000				QBE Seguros La Buenos Aires S. A.	ARG	IA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	50.600	QBE Insurance Group Limited	N		
0795	QBE Insurance Group Limit	00000				QBE Seguros La Buenos Aires S. A.	ARG	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	49.300	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Asegurando LTDA	COL	NIA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	51.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Asegurando LTDA	COL	NIA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	49.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Confoeta S.A	ECU	NIA	QBE Asegurando LTDA	Ownership, Board, M	99.800	QBE Insurance Group Limited	N		
(continues)															

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity (ies) /Person (s)	Is An SCA Filing Required? (Y/N)	*
(continued)															
0796	QBE Insurance Group Limit	00000				C & C Cornejo & Cornejo CIA LTDA	ECU	NIA	QBE Asegurando LTDA	Ownership, Board, M	99.500	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				Operador Logistico de Soat-Ols SA	ECU	NIA	QBE Asegurando LTDA	Ownership, Board, M	99.900	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-2330000			QBE Seguros SA	ECU	IA	QBE Reinsurance Corporation	Board, Management,	1.600	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-2330000			QBE Seguros SA	ECU	IA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	90.100	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Seguros Colonial SA	ECU	IA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	0.100	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Seguros Colonial SA	ECU	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	90.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Latin America Insurance Holdings SL	ESP	NIA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-2730001			QBE de Mexico Compania de Seguros SA de CV	MEX	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Brasil Seguros SA	BRA	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Compania Argentina de Reaseguros SA	ARG	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	90.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Compania Argentina de Reaseguros SA	ARG	IA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M	10.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Chile Seguros Generales	CHL	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Chile Seguros Generales	CHL	IA	QBE Holdings (Americas) Pty Limited	Ownership, Board, M		QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE Insurance Group of Puerto Rico, Inc.	PRI	IA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				QBE OPTIMA INSURANCE COMPANY	PRI	IA	QBE Insurance Group of Puerto Rico	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				COLONIAL INSURANCE AGENCY, INC.	PRI	NIA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000				NEW CENTURY FINANCE CORP	PRI	NIA	QBE Latin America Insurance Holdings SL	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	71-1018438			QBE Administration Services, Inc.	DE	NIA	QBE Stonington Insurance Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	10340	57-0338686			Stonington Insurance Company	PA	IA	QBE Stonington Insurance Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	27740	38-2706529			North Pointe Insurance Company	PA	IA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	24414	39-0301590	2761293		General Casualty Company of Wisconsin	WI	IA	QBE Regional Companies (NA) Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	16217	84-0982643	1339323		National Farmers Union Property and Casualty	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	18821	36-2755546	2761640		General Casualty Insurance Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	27570	35-1689862	2761284		Hoosier Insurance Company	IN	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	40754	63-0816316	2761154		Blue Ridge Indemnity Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	22888	62-6039970	2761574		Southern Fire & Casualty Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	19178	63-0350861	2761172		Southern Guaranty Insurance Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	22861	56-0773056	2761163		Southern Pilot Insurance Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	24449	39-6062860	2761369		Regent Insurance Company	WI	IA	General Casualty Company of Wisconsin	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	25747	91-6027360	2790417		Unigard Insurance Company	WI	IA	QBE Regional Companies (NA) Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	25798	91-0895822	2761592		Unigard Indemnity Company	WI	IA	Unigard Insurance Company	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	20-0208549			QBE Financial Institution Risk Services Inc	DE	NIA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	72-0541201			Burnett & Company Inc	LA	NIA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	72-1201977			Southern National Risk Management Corporatio	LA	NIA	QBE Holdings Inc	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	95-6042459			Westwood Insurance Agency	CA	NIA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	42-1487602			QBE FIRST Enterprises LLC	IA	NIA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	58-2263087			QBE FIRST Property Tax Solutions LLC	DE	NIA	QBE Holdings, Inc.	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		
0796	QBE Insurance Group Limit	00000	AA-1121235			Equator Reinsurances Limited	BMU	IA	QBE Insurance Holdings Pty Limited	Ownership, Board, M	100.000	QBE Insurance Group Limited	N		

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
10140	66-0648224	QBE Optima Insurance Company		4,000,000							4,000,000	37,040,000
		QBE Strategic Capital Pty Limited		(4,000,000)							(4,000,000)	
	AA-1121235	Equator Reinsurances Limited										(22,306,000)
10219	23-1641984	QBE Reinsurance Corp										(12,964,000)
		QBE Europe										(1,770,000)
9999999		CONTROL TOTALS										

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING	RESPONSES
1. Will an actuarial opinion be filed by March 1?	SEE EXPLANATION
EXPLANATION: The report will be filed by March 31, 2015. This is the date required to be filed by our state of domicile.	
BARCODE: Document Identifier 440:	

2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	WAIVED
EXPLANATION:	
BARCODE: Document Identifier 460:	1 0 1 4 0 2 0 1 6 4 6 0 0 0 0 0 0 

3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	SEE EXPLANATION
EXPLANATION: The report will be filed by March 31, 2015. This is the date required to be filed by our state of domicile.	
BARCODE: Document Identifier 390:	

4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	SEE EXPLANATION
EXPLANATION: The report will be filed by March 31, 2015. This is the date required to be filed by our state of domicile.	
BARCODE: Document Identifier 390:	

APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 270:	

6. Will Management's Discussion and Analysis be filed by April 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 350:	

7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
EXPLANATION:	
BARCODE: Document Identifier 285:	

MAY FILING	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	WAIVED
EXPLANATION:	
BARCODE: Document Identifier 201:	1 0 1 4 0 2 0 1 6 2 0 1 0 0 0 0 0 

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

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

JUNE FILING

9. Will an audited financial report be filed by June 1? YES

EXPLANATION:

BARCODE:
Document Identifier 220:

10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? YES

EXPLANATION:

BARCODE:
Document Identifier 221:

AUGUST FILING

11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? YES

EXPLANATION:

BARCODE:
Document Identifier 222

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

MARCH FILING

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 420:



13. Will the Financial Guaranty Insurance Exhibit be filed by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 240:



14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 360:



15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 455:



16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE:
Document Identifier 490:



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

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

MARCH FILING	RESPONSES
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 385:	1 0 1 4 0 2 0 1 6 3 8 5 0 0 0 0 0 
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 401:	1 0 1 4 0 2 0 1 6 4 0 1 0 0 0 0 0 
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 365:	1 0 1 4 0 2 0 1 6 3 6 5 0 0 0 0 0 
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	NO
EXPLANATION:	
BARCODE: Document Identifier 441:	1 0 1 4 0 2 0 1 6 4 4 1 0 0 0 0 0 
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	SEE EXPLANATION
EXPLANATION: The report will be filed by March 31, 2015. This is the date required to be filed by our state of domicile.	
BARCODE: Document Identifier 399:	
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 400:	1 0 1 4 0 2 0 1 6 4 0 0 0 0 0 0 0 
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 500:	1 0 1 4 0 2 0 1 6 5 0 0 0 0 0 0 0 
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
EXPLANATION:	
BARCODE: Document Identifier 505:	1 0 1 4 0 2 0 1 6 5 0 5 0 0 0 0 0 

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES
(Continued)**

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

MARCH FILING	RESPONSES
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO

EXPLANATION:

BARCODE:
Document Identifier 224: 1 0 1 4 0 2 0 1 6 2 2 4 0 0 0 0 0


26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
--	----

EXPLANATION:

BARCODE:
Document Identifier 225: 1 0 1 4 0 2 0 1 6 2 2 5 0 0 0 0 0


27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
--	----

EXPLANATION:

BARCODE:
Document Identifier 226: 1 0 1 4 0 2 0 1 6 2 2 6 0 0 0 0 0


28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1?	NO
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EXPLANATION:

BARCODE:
Document Identifier 555: 1 0 1 4 0 2 0 1 6 5 5 5 0 0 0 0 0


APRIL FILING

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

BARCODE:
Document Identifier 230: 1 0 1 4 0 2 0 1 6 2 3 0 0 0 0 0 0


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

BARCODE:
Document Identifier 306: 1 0 1 4 0 2 0 1 6 3 0 6 0 0 0 0 0


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

BARCODE:
Document Identifier 210: 1 0 1 4 0 2 0 1 6 2 1 0 0 0 0 0 0


APRIL FILING

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

BARCODE:
Document Identifier 216: 1 0 1 4 0 2 0 1 6 2 1 6 0 0 0 0 0


SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES (Continued)

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

	APRIL FILING	RESPONSES
33. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?		NO
EXPLANATION:		
BARCODE: Document Identifier 217:		1 0 1 4 0 2 0 1 6 2 1 7 0 0 0 0 0

34. Will the Cybersecurity and Identity Theft Coverage Supplement be filed with the state of domicile and the NAIC by April 1?		NO
EXPLANATION:		
BARCODE: Document Identifier 550:		1 0 1 4 0 2 0 1 6 5 5 0 0 0 0 0 0

	AUGUST FILING	
35. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?		YES
EXPLANATION:		
BARCODE: Document Identifier 223:		

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total Amount (Col 3+4)	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	11,695,217	23.446	11,695,217		11,695,217	23.446
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations						
1.43 Revenue and assessment obligations						
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	13,961,728	27.990	13,961,728		13,961,728	27.990
2.2 Unaffiliated non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated						
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company	3,697,463	7.413	3,697,463		3,697,463	7.413
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset page reinvested collateral)				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	20,526,668	41.151	20,526,668		20,526,668	41.151
11. Other invested assets						
12. Total invested assets	49,881,076	100.000	49,881,076		49,881,076	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS
Real Estate

1. Book/adjusted carrying value, December 31 of prior year		3,763,094
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 6)		
2.2 Additional investment made after acquisition (Part 2, Column 9)	25,302	25,302
3. Current year change in encumbrances:		
3.1 Totals, Part 1, Column 13		
3.2 Totals, Part 3, Column 11		
4. Total gain (loss) on disposals, Part 3, Column 18		
5. Deduct amounts received on disposals, Part 3, Column 15		
6. Total foreign exchange change in book/adjusted carrying value:		
6.1 Totals, Part 1, Column 15		
6.2 Totals, Part 3, Column 13		
7. Deduct current year's other-than-temporary impairment recognized:		
7.1 Totals, Part 1, Column 12		
7.2 Totals, Part 3, Column 10		
8. Deduct current year's depreciation:		
8.1 Totals, Part 1, Column 11	93,736	
8.2 Totals, Part 3, Column 9		93,736
9. Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 minus Line 7 minus Line 8)		3,694,660
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		3,694,660

SCHEDULE B - VERIFICATION BETWEEN YEARS
Mortgage Loans

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

NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS
Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other		
3.1 Totals, Part 1, Column 16		
3.2 Totals, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	NONE	
5.2 Totals, Part 3, Column 9		
6. Total gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 18		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17		
9.2 Totals, Part 3, Column 14		
10. Deduct current year's other-than-temporary impairment recognized:		
10.1 Totals, Part 1, Column 15		
10.2 Totals, Part 3, Column 11		
11. Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year		24,237,578
2. Cost of bonds and stocks acquired, Part 3, Column 7		12,628,234
3. Accrual of discount		6,240
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12		
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13		
4.4 Part 4, Column 11	544,077	544,077
5. Total gain (loss) on disposals, Part 4, Column 19		(504,014)
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		11,224,582
7. Deduct amortization of premium		30,588
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15		
8.2 Part 2, Section 1, Column 19		
8.3 Part 2, Section 2, Column 16		
8.4 Part 4, Column 15		
9. Deduct current year's other-than-temporary impairment recognized:		
9.1 Part 1, Column 14		
9.2 Part 2, Section 1, Column 17		
9.3 Part 2, Section 2, Column 14		
9.4 Part 4, Column 13		
10. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 minus Line 6 minus Line 7 plus Line 8 minus Line 9)		25,656,945
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		25,656,945

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	11,695,217	11,692,013	11,692,996	11,697,500
	2. Canada				
	3. Other Countries				
	4. Totals	11,695,217	11,692,013	11,692,996	11,697,500
U. S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U. S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U. S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals				
Industrial and Miscellaneous, SVO Identified Funds and Hybrid Securities (unaffiliated)	8. United States	13,961,728	13,848,352	13,981,706	13,850,000
	9. Canada				
	10. Other Countries				
	11. Totals	13,961,728	13,848,352	13,981,706	13,850,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	25,656,945	25,540,365	25,674,702	25,547,500
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	25,656,945	25,540,365	25,674,702	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	12,644,819	5,783,472				XXX	18,428,291	56.9	18,751,101	62.8	18,428,291	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	12,644,819	5,783,472				XXX	18,428,291	56.9	18,751,101	62.8	18,428,291	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX						
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX		806,013		2.7		
3.7 Totals						XXX		806,013		2.7		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1						XXX						
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue and Special Assessment Obligations etc., Non-Guaranteed												
5.1 NAIC 1						XXX						
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE D - PART 1A - SECTION 1 (continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial and Miscellaneous (Unaffiliated)												
6.1 NAIC 1	2,000,318	10,052,337				XXX	12,052,654	37.2	9,298,217	31.1	12,052,654	
6.2 NAIC 2	999,462	909,612				XXX	1,909,074	5.9	998,096	3.3	1,909,074	
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	2,999,780	10,961,949				XXX	13,961,728	43.1	10,296,313	34.5	13,961,728	
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
9.7 Totals	XXX	XXX	XXX	XXX	XXX				XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE D - PART 1A - SECTION 1 (continued)

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.7	9 Total from Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
10. Total Bonds Current Year												
10.1 NAIC 1	(d) 14,645,137	15,835,809					30,480,945	94.1	XXX	XXX	30,480,945	
10.2 NAIC 2	(d) 999,462	909,612					1,909,074	5.9	XXX	XXX	1,909,074	
10.3 NAIC 3	(d)								XXX	XXX		
10.4 NAIC 4	(d)								XXX	XXX		
10.5 NAIC 5	(d)								XXX	XXX		
10.6 NAIC 6	(d)						(c)		XXX	XXX		
10.7 Totals	15,644,599	16,745,421					(b) 32,390,019	100.0	XXX	XXX	32,390,019	
10.8 Line 10.7 as a % of Column 7	48.3	51.7					100.0	XXX	XXX	XXX	100.0	
11. Total Bonds Prior Year												
11.1 NAIC 1	11,841,500	16,207,817				XXX	XXX	XXX	28,049,318	94.0	28,049,318	
11.2 NAIC 2		998,096				XXX	XXX	XXX	998,096	3.3	998,096	
11.3 NAIC 3						XXX	XXX	XXX				
11.4 NAIC 4						XXX	XXX	XXX				
11.5 NAIC 5						XXX	XXX	XXX	(c)			
11.6 NAIC 6			696,038		109,975	XXX	XXX	XXX	(c) 806,013	2.7	806,013	
11.7 Totals	11,841,500	17,205,913	696,038		109,975	XXX	XXX	XXX	(b) 29,853,427	100.0	29,853,427	
11.8 Line 11.7 as a % of Column 9	39.7	57.6	2.3		0.4	XXX	XXX	XXX	100.0	XXX	100.0	
12. Total Publicly Traded Bonds												
12.1 NAIC 1	14,645,137	15,835,809					30,480,946	94.1	28,049,318	94.0	30,480,945	XXX
12.2 NAIC 2	999,462	909,612					1,909,074	5.9	998,096	3.3	1,909,074	XXX
12.3 NAIC 3												XXX
12.4 NAIC 4												XXX
12.5 NAIC 5												XXX
12.6 NAIC 6									806,013	2.7		XXX
12.7 Totals	15,644,599	16,745,421					32,390,019	100.0	29,853,427	100.0	32,390,019	XXX
12.8 Line 12.7 as a % of Column 7	48.3	51.7					100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Column 7, Section 10	48.3	51.7					100.0	XXX	XXX	XXX	100.0	XXX
13. Total Privately Placed Bonds												
13.1 NAIC 1											XXX	
13.2 NAIC 2											XXX	
13.3 NAIC 3											XXX	
13.4 NAIC 4											XXX	
13.5 NAIC 5											XXX	
13.6 NAIC 6											XXX	
13.7 Totals											XXX	
13.8 Line 13.7 as a % of Column 7								XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Column 7, Section 10								XXX	XXX	XXX	XXX	

(a) Includes \$ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes \$ current year, \$ prior year of bonds with Z designations and \$ current year, \$ prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
(c) Includes \$ current year, \$ prior year of bonds with 5* designations and \$ current year, \$ prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 6,733,074 ; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total From Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U. S. Governments												
1.1 Issuer Obligations	12,644,819	5,783,472				XXX	18,428,291	56.9	18,751,101	62.8	18,428,291	
1.2 Residential Mortgage-Backed Securities						XXX						
1.3 Commercial Mortgage-Backed Securities						XXX						
1.4 Other Loan-Backed and Structured Securities						XXX						
1.5 Totals	12,644,819	5,783,472				XXX	18,428,291	56.9	18,751,101	62.8	18,428,291	
2. All Other Governments												
2.1 Issuer Obligations						XXX						
2.2 Residential Mortgage-Backed Securities						XXX						
2.3 Commercial Mortgage-Backed Securities						XXX						
2.4 Other Loan-Backed and Structured Securities						XXX						
2.5 Totals						XXX						
3. U. S. States, Territories and Possessions, Guaranteed												
3.1 Issuer Obligations						XXX			806,013	2.7		
3.2 Residential Mortgage-Backed Securities						XXX						
3.3 Commercial Mortgage-Backed Securities						XXX						
3.4 Other Loan-Backed and Structured Securities						XXX						
3.5 Totals						XXX			806,013	2.7		
4. U. S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 Issuer Obligations						XXX						
4.2 Residential Mortgage-Backed Securities						XXX						
4.3 Commercial Mortgage-Backed Securities						XXX						
4.4 Other Loan-Backed and Structured Securities						XXX						
4.5 Totals						XXX						
5. U. S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.1 Issuer Obligations						XXX						
5.2 Residential Mortgage-Backed Securities						XXX						
5.3 Commercial Mortgage-Backed Securities						XXX						
5.4 Other Loan-Backed and Structured Securities						XXX						
5.5 Totals						XXX						
6. Industrial and Miscellaneous												
6.1 Issuer Obligations	2,999,780	10,961,949				XXX	13,961,729	43.1	10,296,313	34.5	13,961,728	
6.2 Residential Mortgage-Backed Securities						XXX						
6.3 Commercial Mortgage-Backed Securities						XXX						
6.4 Other Loan-Backed and Structured Securities						XXX						
6.5 Totals	2,999,780	10,961,949				XXX	13,961,729	43.1	10,296,313	34.5	13,961,728	
7. Hybrid Securities												
7.1 Issuer Obligations						XXX						
7.2 Residential Mortgage-Backed Securities						XXX						
7.3 Commercial Mortgage-Backed Securities						XXX						
7.4 Other Loan-Backed and Structured Securities						XXX						
7.5 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 Issuer Obligations						XXX						
8.2 Residential Mortgage-Backed Securities						XXX						
8.3 Commercial Mortgage-Backed Securities						XXX						
8.4 Other Loan-Backed and Structured Securities						XXX						
8.5 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros
SCHEDULE D - PART 1A - SECTION 2 (continued)

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 10.6	9 Total From Col. 6 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.1 Exchange Traded Funds Identified by the SVO	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
9.2 Bond Mutual Funds Identified by the SVO	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
9.3 Totals	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
10. Total Bonds Current Year												
10.1 Issuer Obligations	15,644,599	16,745,421				X X X	32,390,020	100.0	X X X	X X X	32,390,019	
10.2 Residential Mortgage-Backed Securities						X X X			X X X	X X X		
10.3 Commercial Mortgage-Backed Securities						X X X			X X X	X X X		
10.4 Other Loan-Backed and Structured Securities						X X X			X X X	X X X		
10.5 SVO Identified Funds	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
10.6 Totals	15,644,599	16,745,421					32,390,020	100.0	X X X	X X X	32,390,019	
10.7 Line 10.6 as a % of Col. 7	48.3	51.7					100.0	X X X	X X X	X X X	100.0	
11. Total Bonds Prior Year												
11.1 Issuer Obligations	11,841,500	17,205,913	696,038		109,975	X X X	X X X	X X X	29,853,427	100.0	29,853,427	
11.2 Residential Mortgage-Backed Securities						X X X	X X X	X X X				
11.3 Commercial Mortgage-Backed Securities						X X X	X X X	X X X				
11.4 Other Loan-Backed and Structured Securities						X X X	X X X	X X X				
11.5 SVO Identified Funds	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	X X X	X X X	X X X
11.6 Totals	11,841,500	17,205,913	696,038		109,975	X X X	X X X	X X X	29,853,427	100.0	29,853,427	
11.7 Line 11.6 as a % of Col. 9	39.7	57.6	2.3		0.4	X X X	X X X	X X X	100	X X X	100.0	
12. Total Publicly Traded Bonds												
12.1 Issuer Obligations	15,644,599	16,745,421				X X X	32,390,020	100.0	29,853,427	100.0	32,390,019	X X X
12.2 Residential Mortgage-Backed Securities						X X X						X X X
12.3 Commercial Mortgage-Backed Securities						X X X						X X X
12.4 Other Loan-Backed and Structured Securities						X X X						X X X
12.5 SVO Identified Funds	X X X	X X X	X X X	X X X	X X X				X X X	X X X		X X X
12.6 Totals	15,644,599	16,745,421					32,390,020	100.0	29,853,427	100.0	32,390,019	X X X
12.7 Line 12.6 as a % of Col. 7	48.3	51.7					100.0	X X X	X X X	X X X	100.0	X X X
12.8 Line 12.6 as a % of Line 10.6, Col. 7, Section 10	48.3	51.7					100.0	X X X	X X X	X X X	100.0	X X X
13. Total Privately Placed Bonds												
13.1 Issuer Obligations						X X X					X X X	
13.2 Residential Mortgage-Backed Securities						X X X					X X X	
13.3 Commercial Mortgage-Backed Securities						X X X					X X X	
13.4 Other Loan-Backed and Structured Securities						X X X					X X X	
13.5 SVO Identified Funds	X X X	X X X	X X X	X X X	X X X				X X X	X X X	X X X	
13.6 Totals											X X X	
13.7 Line 13.6 as a % of Col. 7								X X X	X X X	X X X	X X X	
13.8 Line 13.6 as a % of Line 10.6, Col. 7, Section 10								X X X	X X X	X X X	X X X	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	7,550,048	7,550,048			
2. Cost of short-term investments acquired	13,761,601	13,761,601			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals	90	90			
6. Deduct consideration received on disposals	14,560,985	14,560,985			
7. Deduct amortization of premium	17,680	17,680			
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other-than-temporary impairment recognized					
10. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4+5-6-7+8-9)	6,733,074	6,733,074			
11. Deduct total nonadmitted amounts					
12. Statement value of end of current period (Line 10 minus Line 11)	6,733,074	6,733,074			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/Adjusted carrying value, December 31, prior year (Line 9, prior year)	
2. Cost paid / (consideration received) on additions:	
2.1 Current year paid / (consideration received) at time of acquisition, still open, Section 1, Column 12	
2.2 Current year paid / (consideration received) at time of acquisition, terminated, Section 2, Column 14	
3. Unrealized valuation increase / (decrease):	
3.1 Section 1, Column 17	
3.2 Section 2, Column 19	
4. Total gain (loss) on termination recognized, Section 2, Column 22	
5. Considerations received / (paid) on terminations, Section 2, Column 23	
6. Amortization:	
6.1 Section 1, Column 19	
6.2 Section 2, Column 21	
7. Adjustment to the book / adjusted carrying value of hedged item:	
7.1 Section 1, Column 20	
7.2 Section 2, Column 23	
8. Total foreign exchange change in book / adjusted carrying value:	
8.1 Section 1, Column 18	
8.2 Section 2, Column 20	
9. Book / Adjusted carrying value at end of current period (Line 1 + Line 2 + Line 3 + Line 4 - Line 5 + Line 6 + Line 7 + Line 8)	
10. Deduct nonadmitted assets	
11. Statement value at end of current period (Line 9 minus Line 10)	

NONE

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1 Add:	
Change in variation margin on open contracts - Highly effective hedges:	
3.11 Section 1, Column 15, current year minus	
3.12 Section 1, Column 15, prior year	
Change in the variation margin on open contracts - All other:	
3.13 Section 1, Column 18, current year minus	
3.14 Section 1, Column 18, prior year	
3.2 Add:	
Change in adjustment to basis of hedged item:	
3.21 Section 1, Column 17, current year to date minus	
3.22 Section 1, Column 17, prior year	
Change in amount recognized:	
3.23 Section 1, Column 19, current year to date minus	
3.24 Section 1, Column 19, prior year	
3.3 Subtotal (Line 3.1 minus Line 3.2)	
4.1 Cumulative variation margin on terminated contracts during the current year (Section 2, Column 15)	
4.2 Less:	
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22 Amount recognized (Section 2, Column 16)	
4.3 Subtotal (Line 4.1 minus Line 4.2)	
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6. Book / Adjusted carrying value at end of current period (Lines 1 + Line 2 + Line 3.3 - Line 4.3 - Line 5.1 - Line 5.2)	
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	

NONE

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of December 31 of Current Year

Replication (Synthetic Asset) Transactions								Components of the Replication (Synthetic Asset) Transactions							
1 Number	2 Description	3 NAIC Designation or Other Description	4 Notional Amount	5 Book /Adjusted Carrying Value	6 Fair Value	7 Effective Date	8 Maturity Date	Derivative Instrument(s) Open			Cash Instrument(s) Held				
								9 Description	10 Book /Adjusted Carrying Value	11 Fair Value	12 CUSIP	13 Description	14 NAIC Designation or Other Description	15 Book /Adjusted Carrying Value	16 Fair Value

NONE

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value	XXX						XXX		XXX	
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX						XXX		XXX	
7. Ending Inventory										

NONE

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value
1. Part A, Section 1, Column 14
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balances
3. Total (Line 1 plus Line 2)
4. Part D, Section 1, Column 5
5. Part D, Section 1, Column 6
6. Total (Line 3 minus Line 4 minus Line 5)

NONE

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7. Part A, Section 1, Column
8. Part B, Section 1, Column
9. Total (Line 7 plus Line 8)
10. Part D, Section 1, Column 8
11. Part D, Section 1, Column 9 .....	.....
12. Total (Line 9 minus Line 10 minus Line 11) .....	.....

Potential Exposure Check

13. Part A, Section 1, Column 21 .....	.....
14. Part B, Section 1, Column 20 .....	.....
15. Part D, Section 1, Column 11 .....	.....
16. Total (Lines 13 plus Line 14 minus Line 15) .....	.....

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year			
2. Cost of cash equivalents acquired			
3. Accrual of discount			
4. Unrealized valuation incre:			
5. Total gain (loss) on dispo:			
6. Deduct consideration rece			
7. Deduct amortization of pre			
8. Total foreign exchange ch:			
9. Deduct current year's other-than-temporary impairment recognized			
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)			
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)			

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs, and Expenses Incurred
		3 City	4 State							11 Current Year's Depreciation	12 Current Year's Other-Than- Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in B./A.C.V. (13-11-12)	15 Total Foreign Exchange Change in B./A.C.V.		
Properties occupied by the reporting entity - Administrative																
LAND LOT		SAN JUAN	PR	04/20/2009	09/28/2016	2,402,342		2,427,278		6,038				(6,038)		
BUILDING		SAN JUAN	PR	09/30/2010	09/28/2016	1,276,303		1,270,185		87,698				(87,698)		
0299999 - Properties occupied by the reporting entity - Administrative						3,678,645		3,697,463		93,736				(93,736)		
0399999 - TOTAL Properties occupied by the reporting entity						3,678,645		3,697,463		93,736				(93,736)		
0699999 - TOTALS						3,678,645		3,697,463		93,736				(93,736)		

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE A - PART 2

Showing all Real Estate ACQUIRED and Additions Made During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Acquired by purchase								
LAND & BUILDING	SAN JUAN	PR	04/20/2009	SOBRINO, INC.				25,302
0199999 - Acquired by purchase								25,302
0399999 - TOTALS								25,302

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE A - PART 3

Showing all Real Estate DISPOSED during the Year, including Payments during the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B./A.C.V. (11-9-10)	13 Total Foreign Exchange Change in B./A.C.V.							

NONE

SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other-than-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		

NONE

General Interrogatory:

1. Mortgages in good standing \$ unpaid taxes \$ interest due and unpaid.
2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.
4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						

NONE



SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) / Accretion	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)						13 Total Foreign Exchange Change in Book Value

NONE

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book / Adjusted Carrying Value Less Encumbrances	Change in Book / Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization) / Accretion	15 Current Year's Other-Than- Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in B. / A. C. V.			

NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization) / Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B. /A. C. V. (9+10-11+12)	14 Total Foreign Exchange Change in B. /A. C. V.						

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
U. S. Governments - Issuer Obligations																					
912828-F5-4	UNITED STATES TREAS NTS				1	3,810,717	100.016	3,815,495	3,814,900	3,813,768		1,430			0.875	0.913	AO	7,153	33,380	12/30/2014	10/15/2017
912828-J6-8	UNITED STATES TREAS NTS				1	1,797,788	100.047	1,797,443	1,796,600	1,797,508		(232)			1.000	0.958	MS	5,360	15,326	10/31/2016	03/15/2018
912828-M7-2	UNITED STATES TREAS NTS				1	2,098,612	100.008	2,096,163	2,096,000	2,097,977		(669)			0.875	0.771	MS	1,579	13,965	07/29/2016	11/30/2017
912828-R9-3	UNITED STATES TREAS NTS				1	998,990	99.371	993,711	1,000,000	999,221		231			0.625	0.677	JD	3,142		07/21/2016	06/30/2018
912828-U4-0	UNITED STATES TREAS NTS				1	885,987	99.680	887,149	890,000	886,076		90			1.000	1.234	MN	766		12/15/2016	11/30/2018
912828-XF-2	UNITED STATES TREAS NTS				1	2,100,902	100.098	2,102,052	2,100,000	2,100,667		(165)			1.125	1.103	JD	1,103	15,188	11/22/2016	06/15/2018
0199999	U. S. Governments - Issuer Obligations					11,692,996		11,692,013	11,697,500	11,695,217		684						19,104	77,859		
0599999	Subtotal - U. S. Governments					11,692,996		11,692,013	11,697,500	11,695,217		684						19,104	77,859		
U. S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
1199999 - U. S. States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																					
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
0258M0-DX-4	AMERICAN EXPRESS CR CORP MTNBE				1FE	1,031,610	100.836	1,008,359	1,000,000	1,029,341		(2,269)			2.600	1.778	MS	7,728		09/14/2016	09/14/2020
03524B-AD-8	ANHEUSER-BUSCH INBEV S. A.				1FE	1,001,100	100.013	1,000,127	1,000,000	1,000,103		(327)			1.076	0.932	JAJO	1,912	7,804	05/01/2014	01/27/2017
037833-CA-6	APPLE INC				1FE	1,000,490	99.909	999,090	1,000,000	1,000,519		29			1.016	0.995	FMAN	1,608	2,319	08/16/2016	08/02/2019
06406H-DF-3	BANK NEW YORK MTN BK ENT				1FE	1,030,500	100.036	1,000,364	1,000,000	1,028,090		(2,410)			2.450	1.704	MN	2,314	12,250	08/26/2016	11/27/2020
064159-HM-1	BANK OF NOVA SCOTIA				1FE	960,944	99.590	946,102	950,000	959,395		(1,549)			2.450	2.204	MS	6,401	11,638	04/06/2016	03/22/2021
05574L-XF-0	BNP PARIBAS / BNP PARIBAS US				1FE	1,001,780	100.052	1,000,515	1,000,000	1,000,214		(534)			1.473	1.368	MJSD	565	11,755	05/01/2014	03/17/2017
24422E-RY-7	DEERE JOHN CAP CORP MTNS BE				1FE	1,010,850	98.853	988,526	1,000,000	1,009,783		(1,067)			1.700	1.370	JJ	7,839		08/29/2016	01/15/2020
46625H-KB-5	JPMORGAN CHASE & CO				1FE	1,010,770	101.102	1,011,018	1,000,000	1,003,742		(5,806)			1.837	1.711	JAJO	3,465	15,545	06/25/2015	01/23/2020
53944V-AD-1	LLOYDS BANK PLC				1FE	997,530	100.136	1,001,357	1,000,000	998,849		1,147			1.490	1.587	MJSD	621	12,062	11/01/2015	03/16/2018
713448-CS-5	PEPSICO INC				1FE	1,018,470	99.127	991,272	1,000,000	1,016,802		(1,668)			1.850	1.333	AO	3,135	9,250	08/29/2016	04/30/2020
865622-BP-8	SUMITOMO MITSUI BANKING				1FE	998,220	100.125	1,001,254	1,000,000	999,319		984			1.460	1.526	JAJO	3,036	11,641	11/10/2015	01/16/2018
887317-AT-2	TIME WARNER INC				2FE	912,465	99.940	899,456	900,000	909,612		(2,853)			2.100	1.647	JD	1,575	18,900	04/06/2016	06/01/2019
89238T-CP-8	TOYOTA MOTOR CRED				1FE	1,009,100	99.975	999,751	1,000,000	1,006,495		(2,605)			1.550	1.122	JJ	7,233	7,750	05/17/2016	07/13/2018
92343V-CD-4	VERIZON COMMUNICATIONS				2FE	997,877	100.116	1,001,160	1,000,000	999,462		1,366			1.351	1.474	MJSD	826	10,683	11/01/2015	06/09/2017
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					13,981,706		13,848,352	13,850,000	13,961,728		(17,560)						48,257	131,597		
3899999	Subtotal - Industrial and Miscellaneous (Unaffiliated)					13,981,706		13,848,352	13,850,000	13,961,728		(17,560)						48,257	131,597		
7799999	Total Bonds - Subtotal - Issuer Obligations					25,674,701		25,540,365	25,547,500	25,656,945		(16,876)						67,362	209,455		
8399999	Total Bonds					25,674,701		25,540,365	25,547,500	25,656,945		(16,876)						67,362	209,455		

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number Of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusting Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book / Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 Foreign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
Bonds - U. S. Governments								
912828-J6-8	UNITED STATES TREAS NTS		10/31/2016	Popular Trust Acc 53-0035-01-3		264,866	264,000.00	343
912828-M7-2	UNITED STATES TREAS NTS		07/29/2016	Merrill Lynch 5PR-07168		1,003,450	1,000,000.00	1,482
912828-R9-3	UNITED STATES TREAS NTS		07/21/2016	Merrill Lynch 5PR-07168		998,990	1,000,000.00	374
912828-U4-0	UNITED STATES TREAS NTS	D	12/15/2016	Merrill Lynch 5PR-07168		885,987	890,000.00	465
912828-XF-2	UNITED STATES TREAS NTS		11/22/2016	CITIBANK		1,500,512	1,500,000.00	
0599999	- Subtotal - Bonds - U. S. Governments					4,653,805	4,654,000.00	2,663
Bonds - Industrial and Miscellaneous (Unaffiliated)								
0258M0-DX-4	AMERICAN EXPRESS CR CORP MTNBE		09/14/2016	Merrill Lynch 5PR-07168		1,031,610	1,000,000.00	361
037833-CA-6	APPLE INC		08/16/2016	Merrill Lynch 5PR-07168		1,000,490	1,000,000.00	378
06406H-DF-3	BANK NEW YORK MTN BK ENT		08/26/2016	Merrill Lynch 5PR-07168		1,030,500	1,000,000.00	6,397
064159-HM-1	BANK OF NOVA SCOTIA		04/06/2016	Merrill Lynch 5PR-07168		960,944	950,000.00	1,034
24422E-RY-7	DEERE JOHN CAP CORP MTNS BE		08/29/2016	Merrill Lynch 5PR-07168		1,010,850	1,000,000.00	2,172
713448-CS-5	PEPSICO INC		08/29/2016	Merrill Lynch 5PR-07168		1,018,470	1,000,000.00	6,218
887317-AT-2	TIME WARNER INC		04/06/2016	Merrill Lynch 5PR-07168		912,465	900,000.00	6,668
89236T-CP-8	TOYOTA MOTOR CRED		05/17/2016	Merrill Lynch 5PR-07168		1,009,100	1,000,000.00	5,382
3899999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					7,974,429	7,850,000.00	28,611
8399997	- Subtotal - Bonds - Part 3					12,628,234	12,504,000.00	31,274
8399999	- Subtotal - Bonds					12,628,234	12,504,000.00	31,274
9999999	- TOTALS					12,628,234		31,274

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amorti- zation) / Accretion	13 Current Year's Other-Than- Temporary Impairment Recognized	14 Total Change in B. /A. C. V. (11+12-13)	15 Total Foreign Exchange Change in B. /A. C. V.						
Bonds - U.S. Governments																				
912828-SM-3	UNITED STATES TREAS NTS		09/14/2016	Merrill Lynch 5PR-07168		2,661,909	2,655,000.00	2,664,318	2,659,525	(2,459)		(2,459)		2,657,066		4,843	4,843	24,605	03/31/2017	
912828-XF-2	UNITED STATES TREAS NTS		11/22/2016	Merrill Lynch 5PR-07168		1,500,512	1,500,000.00	1,500,975	1,500,800	(288)		(288)		1,500,512				8,438	06/15/2018	
0599999 - Subtotal - Bonds - U. S. Governments																				
						4,162,421	4,155,000.00	4,165,293	4,160,325	(2,747)		(2,747)		4,157,578		4,843	4,843	33,042		
Bonds - U.S. States, Territories and Possessions (Direct and Guaranteed)																				
74529J-GP-4	PUERTO RICO SALES TAX FING COR		12/22/2016	Merrill Lynch 5PR-07168		120,782	265,000.00	279,575	278,932	168,957	(272)		168,685	278,659		(157,878)	(157,878)	19,492	08/01/2039	
74529J-NP-6	PUERTO RICO SALES TAX FING COR		12/14/2016	Merrill Lynch 5PR-07168		774,594	1,035,000.00	1,035,000	1,035,000	338,963		338,963		1,035,000		(260,406)	(260,406)	71,588	08/01/2022	
1799999 - Subtotal - Bonds - U. S. States, Territories and Possessions (Direct and Guaranteed)																				
						895,376	1,300,000.00	1,314,575	1,313,932	507,919	(272)		507,647	1,313,659		(418,284)	(418,284)	91,079		
Bonds - Industrial and Miscellaneous (Unaffiliated)																				
02364W-BF-1	AMERICA MOVIL SAB DE CV		09/12/2016	MATURITY		300,000	300,000.00	303,045	300,742		(742)		(742)	300,000				3,633	09/12/2016	
0258M0-DH-9	AMERICAN EXPRESS CR CORP MTNBE		07/29/2016	MATURITY		993,000	993,000.00	998,372	994,235		(1,235)		(1,235)	993,000				7,830	07/29/2016	
36962G-7A-6	GENERAL ELEC CAP CORP MTN BE		07/12/2016	MATURITY		1,000,000	1,000,000.00	1,005,540	1,001,129		(1,129)		(1,129)	1,000,000				8,904	07/12/2016	
89236T-AK-1	TOYOTA MOTOR CRED		05/17/2016	MATURITY		1,000,000	1,000,000.00	1,003,700	1,000,651		(651)		(651)	1,000,000				3,941	05/17/2016	
94974B-FL-9	WELLS FARGO CO MTN BE		07/20/2016	MATURITY		994,000	994,000.00	997,479	994,696		(696)		(696)	994,000				12,425	07/20/2016	
3899999 - Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)																				
						4,287,000	4,287,000.00	4,308,136	4,291,453		(4,453)		(4,453)	4,287,000				36,733		
8399997 - Subtotal - Bonds - Part 4																				
						9,344,797	9,742,000.00	9,788,004	9,765,710	507,919	(7,472)		500,447	9,758,237		(413,441)	(413,441)	160,854		
8399999 - Subtotal - Bonds																				
						9,344,797	9,742,000.00	9,788,004	9,765,710	507,919	(7,472)		500,447	9,758,237		(413,441)	(413,441)	160,854		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																				
78462F-10-3	SPDR S&P 500 ETF TR		04/05/2016	Merrill Lynch 5PR-07168		4,993,000	1,021,026	999,582	1,017,923	(18,341)		(18,341)		999,582		21,444	21,444	11,290		
97717X-70-1	WISDOMETREE HEDGE EQUITY FUND		04/05/2016	Merrill Lynch 5PR-07168		17,028,000	858,759	970,776	916,277	54,499		54,499		970,776		(112,017)	(112,017)	2,272		
9099999 - Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)																				
						1,879,785		1,970,357	1,934,200	36,158		36,158		1,970,357		(90,573)	(90,573)	13,562		
9799997 - Subtotal - Common Stocks - Part 4																				
						1,879,785		1,970,357	1,934,200	36,158		36,158		1,970,357		(90,573)	(90,573)	13,562		
9799999 - Subtotal - Common Stocks																				
						1,879,785		1,970,357	1,934,200	36,158		36,158		1,970,357		(90,573)	(90,573)	13,562		
9899999 - Subtotal - Preferred and Common Stocks																				
						1,879,785		1,970,357	1,934,200	36,158		36,158		1,970,357		(90,573)	(90,573)	13,562		
9999999 - TOTALS																				
						11,224,582		11,758,361	11,699,910	544,077	(7,472)		536,605	11,728,594		(504,014)	(504,014)	174,416		

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE D - PART 5

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

1 CUSIP Identifi- cation	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stocks)	9 Actual Cost	10 Consideration	11 Book/Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amortization)/ Accretion	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12+13-14)	16 Total Foreign Exchange Change in B./A.C.V.					

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method (See Purposes and Procedures Manual of the NAIC Investment Analysis Office)	7 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	8 Total Amount of Such Intangible Assets	9 Book/ Adjusted Carrying Value	10 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
										11 Number of Shares	12 % of Outstanding

NONE

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

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE QBE Seguros

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book/Adjusted Carrying Value	Change In Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest
		3 Code	4 Foreign					9 Unrealized Valuation Increase/ (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in B./A.C.V.			15 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	16 Non-Admitted Due and Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year	
U.S. Governments - Issuer Obligations																				
	UNITED STATES TREAS NTS			12/23/2016	Merrill Lynch 5PR-07168	11/30/2017	120,018					120,000	120,019	90	0.875	0.858	MN		81	
	UNITED STATES TREAS NTS			07/13/2016	Merrill Lynch 5PR-07168	03/31/2017	976,271		(2,393)			975,000	978,664	2,465	1.000	0.472	MS	4,875	2,797	
	UNITED STATES TREAS NTS	D		10/14/2016	POPULAR SECURITIES	06/30/2017	5,636,785		(2,916)			5,630,000	5,639,701	21,230	0.750	0.507	JD		12,507	
0199999	U.S. Governments - Issuer Obligations						6,733,074		(5,309)			6,725,000	6,738,383	23,785					4,875	15,385
0599999	Subtotal - U.S. Governments						6,733,074		(5,309)			6,725,000	6,738,383	23,785					4,875	15,385
7799999	Total Bonds - Subtotal - Issuer Obligations						6,733,074		(5,309)			6,725,000	6,738,383	23,785					4,875	15,385
8399999	TOTAL - Bonds						6,733,074		(5,309)			6,725,000	6,738,383	23,785					4,875	15,385
9199999	TOTAL Short-Term Investments						6,733,074		(5,309)			6,738,383	6,738,383	23,785					4,875	15,385

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse		Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Current Year Income	Book/Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B. / A. C. V.	Current Year's (Amortization) / Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
				Name	LEI																		

NONE

E 18

(a)

Code	Description of Hedged Risk(s)
------	-------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5		6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse		Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book / Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B/A. C. V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination - Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
				Name	LEI																				

NONE

E 19

(a)

Code	Description of Hedged Risk(s)
------	-------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART B - SECTION 1

Future Contracts Open December 31 of Current Year

1 Ticker Symbol	2 Number of Contracts	3 Notional Amount	4 Description	5 Description of Item(s) Hedged, Used for Income Generation or Replicated	6 Schedule/ Exhibit Identifier	7 Type(s) of Risk (s) (a)	8 Date of Maturity or Expiration	9 Exchange		10 Trade Date	11 Transaction Price	12 Reporting Date Price	13 Fair Value	14 Book / Adjusted Carrying Value	Highly Effective Hedges			18 Cumulative Variation Margin for All Other Hedges	19 Change in Variation Margin Recognized in Current Year	20 Potential Exposure	21 Hedge Effectiveness at Inception and at Year-end (b)	22 Value of One (1) Point
								Name	LEI						15 Cumulative Variation Margin	16 Deferred Variation Margin	17 Change in Variation Margin Gain (Loss) Used to Adjust Basis of Hedged Item					

NONE

Broker Name	Beginning Cash Balance	Cumulative Cash Change	Ending Cash Balance
-------------	------------------------	------------------------	---------------------

NONE

(a)

Code	Description of Hedged Risk (s)
------	--------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART B - SECTION 2

Future Contracts Terminated December 31 of Current Year

1 Ticker Symbol	2 Number of Contracts	3 Notional Amount	4 Description	5 Description of Item(s) Hedged, Used for Income Generation or Replicated	6 Schedule/ Exhibit Identifier	7 Type(s) of Risk(s) (a)	8 Date of Maturity or Expiration	9 Exchange		10 Trade Date	11 Transaction Price	12 Termination Date	13 Termination Price	14 Indicate Exercise, Expiration, Maturity or Sale	15 Cumulative Variation Margin at Termination	Change in Variation Margin			19 Hedge Effectiveness at Inception and at Termination (b)	20 Value of One (1) Point
								Name	LEI							16 Gain (Loss) Recognized in Current Year	17 Gain (Loss) Used to Adjust Basis of Hedged Item	18 Deferred		

NONE

(a)

Code	Description of Hedged Risk(s)
------	-------------------------------

NONE

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
------	--

NONE

SCHEDULE DB - PART D - SECTION 1

Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description		2	3	4	Book/Adjusted Carrying Value			Fair Value			11	12
Exchange Counterparty	Central Clearinghouse	Master Agreement (Y or N)	Credit Support Annex (Y or N)	Fair Value of Acceptable Collateral	5 Contracts With Book/Adjusted Carrying Value > 0	6 Contracts With Book/Adjusted Carrying Value < 0	7 Exposure Net of Collateral	8 Contracts With Fair Value > 0	9 Contracts With Fair Value < 0	10 Exposure Net of Collateral	Potential Exposure	Off-Balance Sheet Exposure

NONE

1. Offset per SSAP No. 64	.....	.....
2. Net after right of offset per SSAP No. 64	.....	.....

SCHEDULE DB - PART D - SECTION 2

Collateral for Derivative Instruments Open December 31 of Current Year

1 Exchange, Counterparty or Central Clearinghouse		2	3	4	5	6	7	8	9
Name	Legal Entity Identifier (LEI)	Type of Asset Pledged	CUSIP Identification	Description	Fair Value	Par Value	Book / Adjusted Carrying Value	Maturity Date	Type of Margin (I, V or IV)

NONE

1 Exchange, Counterparty or Central Clearinghouse		2	3	4	5	6	7	8	9
Name	Legal Entity Identifier (LEI)	Type of Asset Pledged	CUSIP Identification	Description	Fair Value	Par Value	Book / Adjusted Carrying Value	Maturity Date	Type of Margin (I, V or IV)

NONE

**SCHEDULE DL - PART 1
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned December 31 Current Year

1	2	3	4	5	6	7
CUSIP Identification	Description	Code	NAIC Designation/ Market Indicator	Fair Value	Book/Adjusted Carrying Value	Maturity Date

NONE

General Interrogatories:

1. Total activity for the year Fair Value \$ Book/Adjusted Carrying Value \$

2. Average balance for the year Fair Value \$ Book/Adjusted Carrying Value \$

3. Reinvested securities lending collateral assets book/adjusted carrying value included in this schedule by NAIC designation

NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

**SCHEDULE DL - PART 2
SECURITIES LENDING COLLATERAL ASSETS**

Reinvested Collateral Assets Owned December 31 Current Year

1 CUSIP Identification	2 Description	3 Code	4 NAIC Designation/ Market Indicator	5 Fair Value	6 Book/Adjusted Carrying Value	7 Maturity Date
------------------------------	------------------	-----------	--	--------------------	--------------------------------------	--------------------

NONE

General Interrogatories:

1. Total activity for the year
2. Average Balance for the year

Fair Value \$
Fair Value \$

Book/Adjusted Carrying Value \$
Book/Adjusted Carrying Value \$

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6	7
Depository		Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information						
Open Depositories							
SANTANDER	207 PONCE DE LEON SAN JUAN, PR 00907			732		13,694,507	
SCOTIABANK	290 JESUS T PINERO SCOTIA TOWER HATO REY, PR 00918					474,946	
0199998 - Deposits in	4 depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories			6,392		(375,859)	
0199999 - TOTAL - Open Depositories				7,124		13,793,594	
0399999 - TOTAL Cash on Deposit				7,124		13,793,594	
0599999 - TOTAL Cash				7,124		13,793,594	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	8,694,286	4. April	4,355,177	7. July	7,683,842	10. October	6,470,005
2. February	7,757,596	5. May	3,306,902	8. August	9,607,758	11. November	4,717,336
3. March	7,155,038	6. June	5,166,829	9. September	5,858,374	12. December	13,793,593

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book / Adjusted Carrying Value	7 Amount of Interest Due and Accrued	8 Amount Received During Year
------------------	-----------	--------------------	-----------------------	--------------------	--	--	-------------------------------------

NONE

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR	B	MULTIPLE PURPOSE	1,500,476	1,501,470	
55. U. S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	XXX			
59. Total		XXX	XXX	1,500,476	1,501,470	
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Sum of remaining write-ins for Line 58 from overflow page		XXX	XXX			
5899. Total (Lines 5801 - 5803 + 5898)		XXX	XXX			

Property and Casualty

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