



11837201020100100

# ANNUAL STATEMENT

For the Year Ended December 31, 2010  
OF THE CONDITION AND AFFAIRS OF THE

## The Castle Hill Insurance Company

NAIC Group Code 3490 3490 NAIC Company Code 11837 Employer's ID Number 20-0317088  
(Current Period) (Prior Period)

Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island

Country of Domicile US

Incorporated/Organized: October 17, 2003 Commenced Business October 17, 2003

Statutory Home Office One Beacon Centre, Warwick, RI 02886-1378  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: One Beacon Centre  
(Street and Number)

Warwick, RI 02886-1378 401-825-2667  
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address: One Beacon Centre, Warwick, RI 02886-1378  
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records: One Beacon Centre Warwick, RI 02886-1378 401-825-2667  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address N/A

Statutory Statement Contact: Ann Lazzareschi 401-825-2621  
(Name) (Area Code) (Telephone Number) (Extension)  
alazzareschi@beaconmutual.com 401-825-2659  
(E-Mail Address) (Fax Number)

### OFFICERS

Name	Title
1. <u>James Vincent Rosati</u>	<u>President &amp; CEO</u>
2. <u>Clifford Leo Parent Jr.</u>	<u>COO and Secretary</u>
3. <u>Cynthia Lee Lawlor</u>	<u>Chief Financial Officer and Treasurer</u>

### VICE-PRESIDENTS

Name	Title	Name	Title
<u>Michael Dennis Lynch</u>	<u>Vice President</u>	<u>Brian Joseph Spero</u>	<u>Vice President</u>

### DIRECTORS OR TRUSTEES

<u>Margaret Mary Antone</u>	<u>Harry Robert Bacon</u>	<u>Raymond Christopher Coia</u>	<u>Richard James DeRienzo</u>
<u>Sandra Marie Powell</u>	<u>James Vincent Rosati</u>	<u>Michael John Ruggieri</u>	<u>Carol Elaine Saccucci</u>
<u>John Francis Treanor</u>			

State of Rhode Island

County of Kent ss

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

<u>(Signature)</u> <u>James Vincent Rosati</u> (Printed Name) 1. President & CEO (Title)	<u>(Signature)</u> <u>Clifford Leo Parent Jr.</u> (Printed Name) 2. COO and Secretary (Title)	<u>(Signature)</u> <u>Cynthia Lee Lawlor</u> (Printed Name) 3. Chief Financial Officer and Treasurer (Title)
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Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_, 2011, by \_\_\_\_\_

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



11837201043040100

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

BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2010

NAIC Company Code 11837

NAIC Group Code 3490

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire												
2.1. Allied lines												
2.2. Multiple peril crop												
2.3. Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1. Commercial multiple peril (non-liability portion)												
5.2. Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1. Collectively renewable A & H (b)												
15.2. Non-cancelable A & H (b)												
15.3. Guaranteed renewable A & H (b)												
15.4. Non-renewable for stated reasons only (b)												
15.5. Other accident only												
15.6. Medicare Title XVIII exempt from state taxes or fees												
15.7. All other A & H (b)												
15.8. Federal employees health benefits program premium (b)												
16. Workers' compensation												11,545
17.1. Other liability - occurrence												
17.2. Other liability - claims - made												
17.3. Excess workers' compensation												
18. Products liability												
19.1. Private passenger auto no-fault (personal injury protection)												
19.2. Other private passenger auto liability												
19.3. Commercial auto no-fault (personal injury protection)												
19.4. Other commercial auto liability												
21.1. Private passenger auto physical damage												
21.2. Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												11,545
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

**NONE**

19 RI

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

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 0



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

BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2010

NAIC Company Code 11837

NAIC Group Code 3490

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1. Allied lines												
2.2. Multiple peril crop												
2.3. Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical Professional Liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												11,545
17.1 Other liability - occurrence												
17.2 Other liability - claims - made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business												
35. TOTALS (a)												11,545
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

**NONE**

19.9T

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

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

**NONE    Schedule F - Part 1 Assumed Reinsurance**

**NONE    Schedule F - Part 2 Premium Portfolio**

**NONE    Schedule F - Part 3 Ceded Reinsurance**

**NONE    Schedule F - Part 4 Aging of Ceded Reinsurance**

**NONE    Schedule F - Part 5 Unauthorized Reinsurance**

**NONE    Schedule F - Part 6 Overdue Authorized**

**NONE    Schedule F - Part 7 Overdue Reinsurance**

**NONE    Schedule F - Part 8**

**NONE Schedule H - Part 1**

**NONE**    **Schedule H - Part 2, 3 and 4**

**NONE    Schedule H - Part 5**

**NONE    Schedule P - Part 1A Homeowners/Farmowners**

**NONE    Schedule P - Part 1B Private Passenger**

**NONE    Schedule P - Part 1C Commercial Auto**

**NONE    Schedule P - Part 1D Workers Compensation**

**NONE    Schedule P - Part 1E Commercial Multiple Peril**

**NONE    Schedule P - Part 1F - Section 1 Med. Prof. Liab. Occurence**

**NONE    Schedule P - Part 1F - Section 2 Med. Prof. Liab. Claims-Made**

**NONE    Schedule P - Part 1G Special Liability**

**NONE    Schedule P - Part 1H - Section 1 Other Liab. Occurrence**

**NONE    Schedule P - Part 1H - Section 2 Other Liab. Claims-Made**

**NONE    Schedule P - Part 1I Special Property**

**NONE    Schedule P - Part 1J Auto Physical Damage**

**NONE    Schedule P - Part 1K Fidelity/Surety**

**NONE    Schedule P - Part 1L Other**

**NONE    Schedule P - Part 1M International**

**NONE    Schedule P - Part 1N Nonproportional Assumed Prop.**

**NONE    Schedule P - Part 10 Nonproportional Assumed Liab.**

**NONE    Schedule P - Part 1P Nonproportional Assumed Fin. Lines**

**NONE    Schedule P - Part 1R - Section 1 Prod. Liab. Occurrence**

**NONE    Schedule P - Part 1R - Section 2 Prod. Liab. Claims-Made**

**NONE    Schedule P - Part 1S Financial Guaranty/Mortgage Guaranty**

**NONE    Schedule P - Part 1T - Warranty**

**NONE**    **Schedule P - Part 2A, 2B, 2C, 2D, 2E**

**NONE**    **Schedule P - Part 2F - Sec. 1 and 2, 2G, 2H Sec. 1 and 2**

**NONE**    **Schedule P - Part 2I, 2J, 2K, 2L, 2M**

**NONE**    **Schedule P - Part 2N, 2O, 2P**

**NONE**    **Schedule P - Part 2R Sec. 1 and 2, 2S, 2T**

**NONE**    **Schedule P - Part 3A, 3B, 3C, 3D, 3E**

**NONE**    **Schedule P - Part 3F Sec. 1 and 2, 3G, 3H Sec. 1 and 2**

**NONE    Schedule P - Part 3I, 3J, 3K, 3L, 3M**

**NONE**    **Schedule P - Part 3N, 3O, 3P**

**NONE**    **Schedule P - Part 3R Sec. 1 and 2, 3S, 3T**

**NONE**    **Schedule P - Part 4A, 4B, 4C, 4D, 4E**

**NONE**    **Schedule P - Part 4F Sec. 1 and 2, 4G, 4H Sec. 1 and 2**

**NONE**    **Schedule P - Part 4I, 4J, 4K, 4L, 4M**

**NONE**    **Schedule P - Part 4N, 4O, 4P**

**NONE**    **Schedule P - Part 4R Sec. 1 and 2, 4S, 4T**

**NONE    Schedule P - Part 5A - Section 1-3**

**NONE    Schedule P - Part 5B - Section 1-3**

**NONE    Schedule P - Part 5C - Section 1-3**

**NONE    Schedule P - Part 5D - Section 1-3**

**NONE    Schedule P - Part 5E - Section 1-3**

**NONE    Schedule P - Part 5F - Section 1A-3A**

**NONE    Schedule P - Part 5F - Section 1B-3B**

**NONE    Schedule P - Part 5H - Section 1A-3A**

**NONE    Schedule P - Part 5H - Section 1B-3B**

**NONE    Schedule P - Part 5R - Section 1A-3A**

**NONE    Schedule P - Part 5R - Section 1B-3B**

**NONE    Schedule P - Part 5T - Warranty**

**NONE**    **Schedule P - Part 6C Sec. 1 and 2, 6D Sec. 1 and 2**

**NONE**    **Schedule P - Part 6E Sec. 1 and 2, 6H Sec. 1A and 2A**

**NONE**    **Schedule P - Part 6H Sec. 1B and 2B, 6M Sec. 1B and 2B**

**NONE**    **Schedule P - Part 6N Sec. 1 and 2, 6O Sec. 1 and 2**

**NONE**    **Schedule P - Part 6R Sec. 1A, 2A and 1B, 2B**

**NONE    Schedule P - Part 7A**

**NONE    Schedule P - Part 7A (Continued)**

**NONE Schedule P - Part 7B**

**NONE    Schedule P - Part 7B (Continued)**

## 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 endorse "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [X]

If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ \_\_\_\_\_

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [ ] No [X]

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [ ] No [X]

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [ ] No [ ] N/A [X]

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2001		
1.603 2002		
1.604 2003		
1.605 2004		
1.606 2005		
1.607 2006		
1.608 2007		
1.609 2008		
1.610 2009		
1.611 2010		
1.612 Totals		

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 [ ] No [X]

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 [ ] No [X]

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 \$ \_\_\_\_\_  
 (in thousands of dollars)

6. Claim count information is reported per claim or per claimant. (indicate which). Per Claimant \_\_\_\_\_

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ ] No [X]

7.2 An extended statement may be attached

.....  
 .....  
 .....

**NONE    Schedule T - Part 2**

**NONE    Schedule Y - Part 2**

**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.

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

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the 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.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15. Will Supplemental A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	See Explanation
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	NO
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
<b>APRIL FILING</b>	
24. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
25. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
26. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
27. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
28. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
<b>AUGUST FILING</b>	
29. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	See Explanation

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

**Explanation:**

#1, 9, 10, 11, #20- Exemption dated January 13, 2011 received from the State of Rhode Island, insurance operations have not begun.

#29- The Company has an exemption from filing an audited financial report. In addition, the Company does not meet the requirements to file the Management's Report of Internal Control over Financial Reporting.

**Bar Code:**



11837201044000000



11837201022000000



11837201022100000



11837201022200000



11837201042000000



11837201024000000



11837201036000000



11837201045500000



11837201049000000



11837201038500000



11837201040100000



11837201036500000



11837201044100000



11837201039900000



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11837201021000000



11837201021600000



11837201021700000



11837201022300000

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**OVERFLOW PAGE FOR WRITE-INS**

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