



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2010
OF THE CONDITION AND AFFAIRS OF THE
NARRAGANSETT BAY INSURANCE COMPANY

NAIC Group Code 0497, 0497 NAIC Company Code 43001 Employer's ID Number 05-0394576
Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island
Country of Domicile United States
Incorporated/Organized 06/10/1981 Commenced Business 04/01/1982
Statutory Home Office 25 Maple Street, Pawtucket, RI 02860-2104
Main Administrative Office 25 Maple Street, Pawtucket, RI 02860-2104 401-725-5600
Mail Address P. O. Box 820, Pawtucket, RI 02862-0820
Primary Location of Books and Records 25 Maple Street, Pawtucket, RI 02860-2104 401-725-5600
Internet Web Site Address www.nbic.com
Statutory Statement Contact Laura Leigh Colangelo 401-495-6014
NBIC-ComplianceInbox@nbic.com 401-495-8914

OFFICERS

Name Title Name Title
Stewart Horner Steffey Jr., Chairman & Chief Executive Officer Geoffrey Eugene Hunt, Executive Vice President & Secretary
Sean Fitzgerald Murphy, Chief Financial Officer & Treasurer

OTHER OFFICERS

DIRECTORS OR TRUSTEES

Stewart Horner Steffey Jr. Geoffrey Eugene Hunt Alex Anatol Fridlyand Srdjan Vukovic
Eric Wayne Leathers Robert Emil Glanville John Drake Nichols Jr. #

State of RHODE ISLAND

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County of PROVIDENCE

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

Stewart Horner Steffey Jr. Geoffrey Eugene Hunt Sean Fitzgerald Murphy
Chairman & Chief Executive Officer Executive Vice President & Secretary Chief Financial Officer & Treasurer
Subscribed and sworn to before me this day of
a. Is this an original filing? Yes [X] No []
b. If no:
1. State the amendment number
2. Date filed
3. Number of pages attached

Paula L. Liberty,
December 18, 2013



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2010

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	249,985	190,199	0	136,967	0	0	0	0	0	0	45,018	6,614
2.1 Allied lines	176,306	135,784	0	94,297	13,141	3,141	0	6,316	5,316	0	31,909	4,665
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	19,695,678	15,252,072	0	10,719,130	3,182,553	3,297,217	936,214	317,323	361,272	133,553	4,388,297	521,125
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	267,843	199,177	0	150,737	21,680	41,765	20,085	2,464	4,964	2,500	47,989	7,087
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	50,420	41,486	0	27,381	0	0	0	0	0	0	9,039	1,334
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												
17.1 Other liability - occurrence	355,440	275,914	0	191,266	0	157,955	183,000	0	22,500	22,500	65,598	9,405
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	20,795,672	16,094,632	0	11,319,778	3,217,374	3,500,078	1,139,299	326,103	394,052	158,553	4,587,850	550,230
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 138,746

(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

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2010

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	7,778,791	4,634,820	0	4,892,986	1,269,654	1,745,140	520,310	83,379	123,469	49,968	1,878,760	173,451
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	100,830	58,069	0	67,652	0	0	0	16	16	0	18,718	2,248
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	2,329	1,312	0	1,439	0	0	0	0	0	0	390	52
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												
17.1 Other liability - occurrence	18,107	7,795	0	12,425	0	3,880	4,000	0	0	0	3,493	404
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	7,900,057	4,701,996	0	4,974,502	1,269,654	1,749,020	524,310	83,395	123,485	49,968	1,901,361	176,155
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 50,675

(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

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2010

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	20,143,907	14,441,539	0	10,968,417	3,447,882	4,487,866	1,494,221	333,485	438,182	163,081	3,999,672	587,944
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	179,950	117,034	0	100,619	9,275	4,275	0	2,098	1,098	0	29,279	5,252
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	4,345	2,573	0	2,008	0	0	0	0	0	0	672	127
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												
17.1 Other liability - occurrence	125,314	99,658	0	68,024	0	50,962	57,000	0	6,000	6,000	21,016	3,658
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	20,453,516	14,660,804	0	11,139,068	3,457,157	4,543,103	1,551,221	335,583	445,280	169,081	4,050,639	596,981
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 134,552

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

19.NY



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2010

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	638,999	497,202	0	351,140	0	0	0	240	(510)	0	106,729	9,180
2.1 Allied lines	503,660	381,544	0	280,342	77,494	11,272	5,000	11,861	9,111	750	85,467	7,236
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	9,638,493	6,958,359	0	5,486,988	1,672,856	1,340,173	352,688	183,785	167,125	41,944	2,275,023	138,472
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	117,407	81,548	0	66,240	34,502	8,854	0	2,223	1,473	0	20,638	1,687
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	23,708	14,380	0	14,047	0	0	0	0	0	0	4,139	341
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												
17.1 Other liability - occurrence	273,328	171,316	0	157,198	0	105,203	125,000	996	16,501	18,005	47,500	3,927
17.2 Other liability - claims-made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	11,195,595	8,104,349	0	6,355,955	1,784,852	1,465,502	482,688	199,105	193,700	60,699	2,539,496	160,843
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 74,613

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

19.RI



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2010

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	888,984	687,401	0	488,107	0	0	0	240	(510)	0	151,747	15,794
2.1 Allied lines	679,966	517,328	0	374,639	90,635	14,413	5,000	18,177	14,427	750	117,376	11,901
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	57,256,869	41,286,790	0	32,067,521	9,572,945	10,870,396	3,303,433	917,972	1,090,048	388,546	12,541,752	1,420,992
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	666,030	455,828	0	385,248	65,457	54,894	20,085	6,801	7,551	2,500	116,624	16,274
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	80,802	59,751	0	44,875	0	0	0	0	0	0	14,240	1,854
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1 Other liability - occurrence	772,189	554,683	0	428,913	0	318,000	369,000	996	45,001	46,505	137,607	17,394
17.2 Other liability - claims-made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	60,344,840	43,561,781	0	33,789,303	9,729,037	11,257,703	3,697,518	944,186	1,156,517	438,301	13,079,346	1,484,209
DETAILS OF WRITE-INS												
3401.	0	0	0	0	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 398,586

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

19.GT

Schedule F - Part 1

NONE

Schedule F - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties	
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers				
Authorized - Other U. S. Unaffiliated Insurers (Under \$100,000)																				
06-1182357	22730	Allied World Reinsurance Company	NH		165	4	0	17	2	28	2	91	16	159	27	0	132	0		
36-2661954	10103	American Agricultural Insurance Company	IN		188	0	0	0	0	0	0	0	0	0	(25)	0	25	0		
42-0234980	21415	Employers Mutual Casualty Company	IA		114	2	0	8	1	14	1	46	8	80	10	0	70	0		
22-2005057	26921	Everest Reinsurance Company	DE		946	0	0	0	0	0	0	0	0	0	(112)	0	112	0		
74-2195939	42374	Houston Casualty Company	TX		23	0	0	0	0	0	0	0	0	0	(4)	0	4	0		
47-0698507	23680	Odyssey America Reinsurance Corporation	CT		103	1	0	0	0	0	0	30	0	31	9	0	21	0		
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY		63	1	0	0	0	0	0	61	0	62	38	0	24	0		
35-6021485	12416	Protective Insurance Company	IN		422	0	0	0	0	0	0	0	0	0	(71)	0	71	0		
23-1641984	10219	QBE Reinsurance Corporation	PA		460	4	0	23	2	82	4	119	21	255	5	0	249	0		
75-1444207	30058	Scor Reinsurance Company	NY		95	2	0	23	2	37	2	0	21	87	(40)	0	127	0		
13-1675535	25364	Swiss Reinsurance America Corporation	NY		1,188	0	0	0	0	158	8	100	0	266	(72)	0	338	0		
13-2918573	42439	Toa Reinsurance Company of America	DE		445	7	0	28	3	132	7	237	26	439	91	0	348	0		
13-5616275	19453	Transatlantic Reinsurance Company	NY		183	0	0	0	0	13	1	8	0	21	(17)	0	38	0		
13-2673100	22039	General Reinsurance Corporation	DE		0	2	0	0	0	0	0	0	0	2	(10)	0	12	0		
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers						4,397	20	2	99	10	464	25	693	91	1,402	(171)	0	1,573	0	
Authorized - Other Non-U.S. Insurers (Under \$100,000)																				
AA-1340125	00000	Hannover Rückversicherung AG	DE		141	3	0	14	1	39	2	71	13	143	18	0	125	0		
AA-1126033	00000	Lloyd's Underwriter Syndicate No. 0033	GB		60	0	0	0	0	0	0	0	0	0	(10)	0	10	0		
AA-1126382	00000	Lloyd's Underwriter Syndicate No. 0382	GB		167	0	0	0	0	0	0	0	0	0	(28)	0	28	0		
AA-1126435	00000	Lloyd's Underwriter Syndicate No. 0435	GB		59	0	0	0	0	0	0	0	0	0	(10)	0	10	0		
AA-1126510	00000	Lloyd's Underwriter Syndicate No. 0510	GB		156	0	0	0	0	0	0	0	0	0	(25)	0	25	0		
AA-1126623	00000	Lloyd's Underwriter Syndicate No. 0623	GB		54	0	0	0	0	0	0	0	0	0	(9)	0	9	0		
AA-1126780	00000	Lloyd's Underwriter Syndicate No. 0780	GB		75	0	0	0	0	0	0	0	0	0	(13)	0	13	0		
AA-1126958	00000	Lloyd's Underwriter Syndicate No. 0958	GB		93	0	0	0	0	0	0	0	0	0	(6)	0	6	0		
AA-1127084	00000	Lloyd's Underwriter Syndicate No. 1084	GB		86	0	0	0	0	0	0	0	0	0	(14)	0	14	0		
AA-1127221	00000	Lloyd's Underwriter Syndicate No. 1221	GB		11	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-1127225	00000	Lloyd's Underwriter Syndicate No. 1225	GB		76	0	0	0	0	0	0	0	0	0	(13)	0	13	0		
AA-1127301	00000	Lloyd's Underwriter Syndicate No. 1301	GB		81	0	0	0	0	0	0	0	0	0	(14)	0	14	0		
AA-1127414	00000	Lloyd's Underwriter Syndicate No. 1414	GB		290	0	0	0	0	0	0	0	0	0	(43)	0	43	0		
AA-1120096	00000	Lloyd's Underwriter Syndicate No. 1880	GB		147	0	0	0	0	0	0	0	0	0	(25)	0	25	0		
AA-1120083	00000	Lloyd's Underwriter Syndicate No. 1910	GB		34	0	0	0	0	0	0	0	0	0	(6)	0	6	0		
AA-1120084	00000	Lloyd's Underwriter Syndicate No. 1955	GB		57	0	0	0	0	0	0	0	0	0	(10)	0	10	0		
AA-1128001	00000	Lloyd's Underwriter Syndicate No. 2001	GB		466	0	0	0	0	0	0	0	0	0	(63)	0	63	0		
AA-1120071	00000	Lloyd's Underwriter Syndicate No. 2007	GB		153	0	0	0	0	0	0	0	0	0	(22)	0	22	0		
AA-1128010	00000	Lloyd's Underwriter Syndicate No. 2010	GB		97	0	0	0	0	0	0	0	0	0	(16)	0	16	0		
AA-1128623	00000	Lloyd's Underwriter Syndicate No. 2623	GB		229	0	0	0	0	0	0	0	0	0	(39)	0	39	0		
AA-1128791	00000	Lloyd's Underwriter Syndicate No. 2791	GB		372	0	0	0	0	0	0	0	0	0	(53)	0	53	0		
AA-1128987	00000	Lloyd's Underwriter Syndicate No. 2987	GB		203	0	0	0	0	0	0	0	0	0	(25)	0	25	0		
AA-1126004	00000	Lloyd's Underwriter Syndicate No. 4444	GB		79	0	0	0	0	0	0	0	0	0	(13)	0	13	0		
AA-1840000	00000	Mapfre Re, Compañía de Reaseguros S. A.	ES		81	1	0	0	0	0	0	46	0	47	23	0	24	0		
AA-1464100	00000	SCOR Switzerland Limited	CH		761	0	0	0	0	0	0	0	0	0	(91)	0	91	0		
0899999 - Total Authorized - Other Non-U.S. Insurers						3,970	4	0	14	1	39	2	116	13	190	(506)	0	696	0	
0999999 - Total Authorized - Total Authorized						8,366	24	2	113	11	503	27	809	103	1,592	(677)	0	2,269	0	
Unauthorized - Other non-U.S. Insurers (under \$100,000)																				
AA-3190770	00000	Ace Tempest Reinsurance Ltd	BM		291	0	0	0	0	0	0	0	0	0	(49)	0	49	0		
AA-3194128	00000	Allied World Assurance Company Limited	BM		336	0	0	0	0	0	0	0	0	0	(57)	0	57	0		
AA-3190874	00000	Amlin Bermuda Ltd	BM		564	0	0	0	0	0	0	0	0	0	(81)	0	81	0		
AA-3194139	00000	AXIS Specialty Limited	BM		251	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-1460006	00000	Flagstone Reassurance Suisse SA	CH		468	0	0	0	0	0	0	0	0	0	(42)	0	42	0		
AA-3190060	00000	Hannover Re (Bermuda) Limited	BM		359	0	0	0	0	0	0	0	0	0	(66)	0	66	0		
AA-3190875	00000	Hiscox Insurance Company (Bermuda) Ltd	BM		84	0	0	0	0	0	0	0	0	0	(40)	0	40	0		
AA-5420050	00000	Korean Reinsurance Company	KR		99	0	0	0	0	0	0	0	0	0	(14)	0	14	0		
AA-3194129	00000	Montpelier Reinsurance Ltd	BM		243	0	0	0	0	0	0	0	0	0	(12)	0	12	0		
AA-3194200	00000	MS Frontier Reinsurance Limited	BM		273	0	0	0	0	0	0	0	0	0	(22)	0	22	0		
AA-1320034	00000	PARIS RE	FR		174	0	0	0	0	0	0	0	0	0	(35)	0	35	0		
AA-3190686	00000	Partner Reinsurance Company Ltd	BM		465	0	0	0	0	0	0	0	0	0	(20)	0	20	0		
AA-1340004	00000	R+V Versicherung AG	DE		486	0	0	0	0	0	0	0	0	0	(62)	0	62	0		

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 3

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers				
AA-3190339	00000	Renaissance Reinsurance Ltd.	BM		116	0	0	0	0	0	0	0	0	0	0	(62)	0	62	0	
AA-1440076	00000	Sirius International Insurance Corp.	SE		67	0	0	0	0	0	0	0	0	0	0	(14)	0	14	0	
AA-3190838	00000	Tokio Millennium Reinsurance Limited	BM		180	0	0	0	0	0	0	0	0	0	0	(8)	0	8	0	
AA-3190870	00000	Validus Reinsurance, Ltd.	BM		177	0	0	0	0	0	0	0	0	0	0	(30)	0	30	0	
AA-3190757	00000	XL Re Ltd.	BM		308	0	0	0	0	0	0	0	0	0	0	(30)	0	30	0	
1799998 - Unauthorized - Other Non-U.S. Insurers (under \$100,000)																(43)		43		
1799999 - Total Unauthorized - Other Non-U.S. Insurers					4,941	0	0	0	0	0	0	0	0	0	0	0	(687)	0	687	0
1899999 - Total Unauthorized - Total Unauthorized					4,941	0	0	0	0	0	0	0	0	0	0	0	(687)	0	687	0
1999999 - Total Authorized and Unauthorized					13,308	24	2	113	11	503	27	809	103	1,592	(1,364)	0	2,956	0		
9999999 Totals					13,308	24	2	113	11	503	27	809	103	1,592	(1,364)	0	2,956	0		

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

1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1. 1st General Excess of Loss 2009/2010	30.000	363,313
2. Umbrella Quota Share	31.500	383,966
3.		
4.		
5.		

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

1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated	
1. Toa Reinsurance Company of America	439	445	Yes	[] No [X]
2. Swiss Reinsurance America Corporation	266	1,188	Yes	[] No [X]
3. QBE Reinsurance Corporation	255	460	Yes	[] No [X]
4. Allied World Reinsurance Company	158	165	Yes	[] No [X]
5. Hannover Rückversicherung AG	143	141	Yes	[] No [X]

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 4

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	9 Over 120 Days				
Authorized - Other U.S. Unaffiliated Insurers													
06-1182357	22730	Allied World Reinsurance Company	NH	4						0	4	0.0	0.0
42-0234980	21415	Employers Mutual Casualty Company	IA	2						0	2	0.0	0.0
47-0698507	23680	Odyssey America Reinsurance Corporation	CT	1						0	1	0.0	0.0
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY	1						0	1	0.0	0.0
23-1641984	10219	QBE Reinsurance Corporation	PA	4						0	4	0.0	0.0
75-1444207	30058	Scor Reinsurance Company	NY	2						0	2	0.0	0.0
13-2918573	42439	Toa Reinsurance Company Of America	DE	7						0	7	0.0	0.0
13-2673100	22039	General Reinsurance Corporation	DE						2	2	2	100.0	100.0
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers				21	0	0	0	2	2	23	8.7	8.7	
Authorized - Other Non-U.S. Insurers													
AA-1340125	00000	Hannover Rückversicherung AG	DE	3						0	3	0.0	0.0
0899999 - Total Authorized - Other Non-U.S. Insurers				3	0	0	0	0	0	3	0.0	0.0	
0999999 - Total Authorized - Total Authorized				24	0	0	0	2	2	26	7.7	7.7	
Unauthorized - Other Non-U.S. Insurers													
AA-3190770	00000	Ace Tempest Reinsurance Ltd	BM							0	0	0.0	0.0
AA-3194128	00000	Allied World Assurance Company Limited	BM							0	0	0.0	0.0
AA-3190874	00000	Amlin Bermuda Ltd	BM							0	0	0.0	0.0
AA-3190873	00000	Ariel Reinsurance Company Ltd	BM							0	0	0.0	0.0
AA-3194139	00000	AXIS Specialty Limited	BM							0	0	0.0	0.0
AA-1460006	00000	Flagstone Réassurance Suisse SA	CH							0	0	0.0	0.0
AA-3190060	00000	Hannover Re (Bermuda) Limited	BM							0	0	0.0	0.0
AA-3190875	00000	Hiscox Insurance Company (Bermuda) Ltd	BM							0	0	0.0	0.0
AA-5420050	00000	Korean Reinsurance Company	KR							0	0	0.0	0.0
AA-3194129	00000	Montpelier Reinsurance Ltd	BM							0	0	0.0	0.0
AA-3194200	00000	MS Frontier Reinsurance Limited	BM							0	0	0.0	0.0
AA-1320034	00000	PARIS RE	FR							0	0	0.0	0.0
AA-3190686	00000	Partner Reinsurance Company Ltd	BM							0	0	0.0	0.0
AA-1340004	00000	R+V Versicherung AG	DE							0	0	0.0	0.0
AA-3190339	00000	Renaissance Reinsurance Ltd	BM							0	0	0.0	0.0
AA-1440076	00000	Sirius International Insurance Corp	SE							0	0	0.0	0.0
AA-3190838	00000	Tokio Millennium Reinsurance Limited	BM							0	0	0.0	0.0
AA-3190870	00000	Validus Reinsurance, Ltd	BM							0	0	0.0	0.0
AA-3190757	00000	XL Re Ltd	BM							0	0	0.0	0.0
1999999 - Total Authorized and Unauthorized				24	0	0	0	2	2	26	7.7	7.7	
9999999 Totals				24	0	0	0	2	2	26	7.7	7.7	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE F - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 through 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
Other Non-U.S. Insurers																
AA-3190770	00000	Ace Tempest Reinsurance Ltd	BM	0	0		(49)	0		(49)	49	0	0	0	(49)	0
AA-3194128	00000	Allied World Assurance Company Limited	BM	0	0		(57)	0		(57)	57	0	0	0	(57)	0
AA-3190874	00000	Amlin Bermuda Ltd	BM	0	0		(81)	0		(81)	81	0	0	0	(81)	0
AA-3194139	00000	AXIS Specialty Limited	BM	0	0		(42)	0		(42)	42	0	0	0	(42)	0
AA-1460006	00000	Flagstone Réassurance Suisse SA	CH	0	0		(66)	0		(66)	66	0	0	0	(66)	0
AA-3190060	00000	Hannover Re (Bermuda) Limited	BM	0	0		(40)	0		(40)	40	0	0	0	(40)	0
AA-3190875	00000	Hiscox Insurance Company (Bermuda) Ltd	BM	0	0		(14)	0		(14)	14	0	0	0	(14)	0
AA-5420050	00000	Korean Reinsurance Company	KR	0	0		(12)	0		(12)	12	0	0	0	(12)	0
AA-3194129	00000	Montpelier Reinsurance Ltd	BM	0	0		(22)	0		(22)	22	0	0	0	(22)	0
AA-3194200	00000	MS Frontier Reinsurance Limited	BM	0	0		(35)	0		(35)	35	0	0	0	(35)	0
AA-1320034	00000	PARIS RE	FR	0	0		(20)	0		(20)	20	0	0	0	(20)	0
AA-3190686	00000	Partner Reinsurance Company Ltd	BM	0	0		(62)	0		(62)	62	0	0	0	(62)	0
AA-1340004	00000	R+V Versicherung AG	DE	0	0		(62)	0		(62)	62	0	0	0	(62)	0
AA-3190339	00000	Renaissance Reinsurance Ltd	BM	0	0		(14)	0		(14)	14	0	0	0	(14)	0
AA-1440076	00000	Sirius International Insurance Corp	SE	0	0		(8)	0		(8)	8	0	0	0	(8)	0
AA-3190838	00000	Tokio Millennium Reinsurance Limited	BM	0	0		(30)	0		(30)	30	0	0	0	(30)	0
AA-3190870	00000	Validus Reinsurance, Ltd	BM	0	0		(30)	0		(30)	30	0	0	0	(30)	0
AA-3190757	00000	XL Re Ltd	BM	0	0		(43)	0		(43)	43	0	0	0	(43)	0
0899999 - Total Other Non-U.S. Insurers				0	0	0	(687)	0	0	(687)	687	0	0	0	(687)	0
0999999 - Total Affiliates and Others				0	0	0	(687)	0	0	(687)	687	0	0	0	(687)	0
9999999 Totals				0	0	0	(687)	0	0	(687)	687	0	0	0	(687)	0

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

Schedule F - Part 6

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	60,521,095		60,521,095
2. Premiums and considerations (Line 15)	5,931,580		5,931,580
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	26,098	(26,098)	0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	4,822,016		4,822,016
6. Net amount recoverable from reinsurers		2,955,897	2,955,897
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	71,300,789	2,929,799	74,230,588
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	3,731,692	653,126	4,384,818
10. Taxes, expenses, and other obligations (Lines 4 through 8)	3,830,963	103,473	3,934,436
11. Unearned premiums (Line 9)	32,980,125	809,179	33,789,304
12. Advance premiums (Line 10)	763,044		763,044
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	(1,364,021)	1,364,021	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	8,178		8,178
19. Total liabilities excluding protected cell business (Line 26)	39,949,981	2,929,799	42,879,780
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	31,350,808	X X X	31,350,808
22. Totals (Line 38)	71,300,789	2,929,799	74,230,588

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

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	XXX
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	1,931	728	1,203	260	16	196	182	0	0	500	258	4	
8. 2007	3,417	1,391	2,026	1,119	173	69	19	36	11	0	1,021	86	
9. 2008	8,511	3,110	5,401	1,120	176	134	17	75	0	64	1,136	226	
10. 2009	18,425	8,582	9,843	2,199	68	277	5	419	0	29	2,822	474	
11. 2010	41,286	13,820	27,466	8,774	1,017	774	53	1,301	0	4	9,779	1,876	
12. Totals	XXX	XXX	XXX	13,472	1,450	1,450	276	1,831	11	597	15,016	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	3	0	0	0	0	0	0	0	3	0	
8.	0	0	12	2	0	0	1	0	2	0	13	0	
9.	122	0	28	4	11	1	3	0	5	0	164	3	
10.	111	0	101	13	56	0	10	1	17	0	281	5	
11.	1,607	113	1,320	169	178	10	129	9	225	0	3,158	177	
12.	1,840	113	1,464	188	245	11	143	10	249	0	3,619	185	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	459	198	261	23.8	27.2	21.7	0	0	0.0	3	0
8.	1,239	205	1,034	36.3	14.7	51.0	0	0	0.0	10	3
9.	1,498	198	1,300	17.6	6.4	24.1	0	0	0.0	146	18
10.	3,190	87	3,103	17.3	1.0	31.5	0	0	0.0	199	82
11.	14,308	1,371	12,937	34.7	9.9	47.1	0	0	0.0	2,645	513
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,003	616

Schedule P - Part 1B - Private Passenger

NONE

Schedule P - Part 1C - Comm Auto/Truck

NONE

Schedule P - Part 1D - Workers' Comp

NONE

Schedule P - Part 1E - Comm Multi Peril

NONE

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

Schedule P - Part 1G - Special Liability

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	27	5	22	4	0	2	0	0	0	0	0	6
9. 2008	66	4	62	3	0	2	0	2	0	0	0	7
10. 2009	264	189	75	0	0	1	0	(2)	0	0	0	(1)
11. 2010	554	279	275	0	0	0	0	2	0	0	0	2
12. Totals	XXX	XXX	XXX	7	0	5	0	2	0	0	0	14

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	11	11	0	0	1	1	0	0	0	0	0
10.	16	0	60	60	8	0	6	3	0	0	0	27	2
11.	35	0	247	245	8	0	24	12	0	0	0	57	2
12.	51	0	318	316	16	0	31	16	0	0	0	84	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	6	0	6	22.2	0.0	27.3	0	0	0.0	0	0
9.	19	12	7	28.8	300.0	11.3	0	0	0.0	0	0
10.	89	63	26	33.7	33.3	34.7	0	0	0.0	16	11
11.	316	257	59	57.0	92.1	21.5	0	0	0.0	37	20
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	53	31

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2001	0	0	0	0	0	0	0	0	0	0	0	0
3. 2002	0	0	0	0	0	0	0	0	0	0	0	0
4. 2003	0	0	0	0	0	0	0	0	0	0	0	0
5. 2004	0	0	0	0	0	0	0	0	0	0	0	0
6. 2005	0	0	0	0	0	0	0	0	0	0	0	0
7. 2006	0	0	0	0	0	0	0	0	0	0	0	0
8. 2007	0	0	0	0	0	0	0	0	0	0	0	0
9. 2008	0	0	0	0	0	0	0	0	0	0	0	0
10. 2009	0	0	0	0	0	0	0	0	0	0	0	0
11. 2010	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

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

NONE

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

SCHEDULE P-PART 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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2009	1,059	462	597	411	66	33	4	43	0	11	417	XXX
3. 2010	1,721	565	1,156	98	0	13	0	30	0	5	141	XXX
4. Totals	XXX	XXX	XXX	509	66	46	4	73	0	16	558	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	25	0	0	0	3	0	0	0	0	0	0	28	3
4.	25	0	0	0	3	0	0	0	0	0	0	28	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	0	0	XXX	0	0
2.	487	70	417	46.0	15.2	69.8	0	0	0.0	0	0
3.	169	0	169	9.8	0.0	14.6	0	0	0.0	25	3
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25	3

Schedule P - Part 1J - Auto Physical

NONE

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

Schedule P - Part 1R - Prod Liab Occur

NONE

Schedule P - Part 1R - Prod Liab Claims

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.578	.283	.272	.281	.261	.(20)	.(11)
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,115	.966	.1,022	.1,007	.(15)	.41
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.1,534	.1,244	.1,220	.(24)	.(314)
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.3,236	.2,667	.(569)	.XXX
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.11,411	.XXX	.XXX
12. Totals											(628)	(284)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	.XXX	.XXX	.XXX	.XXX	NONE			.0	.0	.0	.0	.0
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	.XXX	.XXX	.XXX	.XXX	NONE			.0	.0	.0	.0	.0
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

SCHEDULE P - PART 2D- WORKERS' COMPENSATION

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	.XXX	.XXX	.XXX	.XXX	NONE			.0	.0	.0	.0	.0
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	.XXX	.XXX	.XXX	.XXX	NONE			.0	.0	.0	.0	.0
7. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
8. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX
11. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

NONE

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

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

NONE

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

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

NONE

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	.7	.6	.6	.6	.0	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.5	.5	.0	(3)
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	.28	.16	XXX
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.57	XXX	XXX
12. Totals											16	(3)

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

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

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	32	27	20	(7)	(12)
2. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	416	374	(42)	.XXX
3. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	139	.XXX	.XXX
4. Totals											(49)	(12)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2009	.XXX	.0	.0	.0	.0	.XXX						
3. 2010	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2009	.XXX	.0	.0	.0	.0	.XXX						
3. 2010	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

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

1. Prior	.XXX	.0	.0	.0	.0	.0						
2. 2009	.XXX	.0	.0	.0	.0	.XXX						
3. 2010	.XXX	.0	.XXX	.XXX								
4. Totals											0	0

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

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

NONE

Schedule P - Part 2N

NONE

Schedule P - Part 2O

NONE

Schedule P - Part 2P

NONE

Schedule P - Part 2R - Prod Liab Occur

NONE

Schedule P - Part 2R - Prod Liab Claims

NONE

Schedule P - Part 2S

NONE

Schedule P - Part 2T

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12	
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010			
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2004	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2005	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX	XXX	228	247	250	250	258	.4	.0	.0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	624	792	901	996	.67	.19	.0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	812	1,077	1,061	.145	.78	.0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483	2,403	.303	.166	.0
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,478	1,163	.536	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
5. 2004	XXX	XXX	XXX	.0	NONE									.0	.0						
6. 2005	XXX	XXX	XXX	XXX										.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX										XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX										XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX										XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
5. 2004	XXX	XXX	XXX	.0	NONE									.0	.0						
6. 2005	XXX	XXX	XXX	XXX										.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX										XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX										XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX										XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
5. 2004	XXX	XXX	XXX	.0	NONE									.0	.0						
6. 2005	XXX	XXX	XXX	XXX										.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX										XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX										XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX										XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	XXX	.0	.0	.0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
2. 2001	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
3. 2002	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
4. 2003	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0								
5. 2004	XXX	XXX	XXX	.0	NONE									.0	.0						
6. 2005	XXX	XXX	XXX	XXX										.0	.0	.0	.0	.0	.0	.0	.0
7. 2006	XXX	XXX	XXX	XXX										XXX	.0	.0	.0	.0	.0	.0	.0
8. 2007	XXX	XXX	XXX	XXX										XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2008	XXX	XXX	XXX	XXX										XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2009	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2010	XXX	XXX	XXX	XXX										XXX	XXX	XXX	XXX	XXX	.0	.0	.0

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

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

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

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

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

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

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

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

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

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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.20	.20	.XXX	.XXX
2. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.311	.374	.XXX	.XXX
3. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.111	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.000	.0	.0	.0	.0						
2. 2009	.XXX	.0	.0	.0	.0							
3. 2010	.XXX	.0	.0	.0								

NONE

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2009	.XXX	.0	.0	.XXX	.XXX							
3. 2010	.XXX	.0	.XXX	.XXX								

NONE

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

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2009	.XXX	.0	.0	.XXX	.XXX							
3. 2010	.XXX	.0	.XXX	.XXX								

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

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

NONE

Schedule P - Part 3N

NONE

Schedule P - Part 3O

NONE

Schedule P - Part 3P

NONE

Schedule P - Part 3R - Prod Liab Occur

NONE

Schedule P - Part 3R - Prod Liab Claims

NONE

Schedule P - Part 3S

NONE

Schedule P - Part 3T

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0
3. 2002	XXX	0	0	0	0	0	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	286	36	7	6	3
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	209	39	35	11
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	357	93	27
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	97
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,271

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

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

NONE

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

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

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

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

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

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

NONE

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

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

NONE

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

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

NONE

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

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

NONE

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0
3. 2002	XXX	0	0	0	0	0	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14

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

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

NONE

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

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

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0	0	0						
2. 2009	XXX	0	0							
3. 2010	XXX	0								

NONE

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	0	0	0						
2. 2009	XXX	0	0							
3. 2010	XXX	0								

NONE

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

1. Prior	XXX	0	0	0						
2. 2009	XXX	0	0							
3. 2010	XXX	0								

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

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

NONE

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0
3. 2002	XXX	0	0	0	0	0	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	20	3	4	4	4
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	39	63	64	67
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	144	145
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	303
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0
3. 2002	XXX	0	0	0	0	0	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	0	1	1	1	0
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	42	4	3	0
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	7	3
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	5
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2001	0	0	0	0	0	0	0	0	0	0
3. 2002	XXX	0	0	0	0	0	0	0	0	0
4. 2003	XXX	XXX	0	0	0	0	0	0	0	0
5. 2004	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2005	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2006	XXX	XXX	XXX	XXX	XXX	0	46	46	5	4
8. 2007	XXX	XXX	XXX	XXX	XXX	XXX	99	100	86	86
9. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201	224	226
10. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	474
11. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,876

Schedule P - Part 5B- SN1

NONE

Schedule P - Part 5B- SN2

NONE

Schedule P - Part 5B- SN3

NONE

Schedule P - Part 5C- SN1

NONE

Schedule P - Part 5C- SN2

NONE

Schedule P - Part 5C- SN3

NONE

Schedule P - Part 5D- SN1

NONE

Schedule P - Part 5D- SN2

NONE

Schedule P - Part 5D- SN3

NONE

Schedule P - Part 5E- SN1

NONE

Schedule P - Part 5E- SN2

NONE

Schedule P - Part 5E- SN3

NONE

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

SECTION 2A

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

Schedule P - Part 5H- SN1B

NONE

Schedule P - Part 5H- SN2B

NONE

Schedule P - Part 5H- SN3B

NONE

Schedule P - Part 5R- SN1A

NONE

Schedule P - Part 5R- SN2A

NONE

Schedule P - Part 5R- SN3A

NONE

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

Schedule P - Part 6C - SN1

NONE

Schedule P - Part 6C - SN2

NONE

Schedule P - Part 6D - SN1

NONE

Schedule P - Part 6D - SN2

NONE

Schedule P - Part 6E - SN1

NONE

Schedule P - Part 6E - SN2

NONE

Schedule P - Part 6H - SN1A

NONE

Schedule P - Part 6H - SN2A

NONE

Schedule P - Part 6H - SN1B

NONE

Schedule P - Part 6H - SN2B

NONE

Schedule P - Part 6M - SN1

NONE

Schedule P - Part 6M - SN2

NONE

Schedule P - Part 6N - SN1

NONE

Schedule P - Part 6N - SN2

NONE

Schedule P - Part 6O - SN1

NONE

Schedule P - Part 6O - SN2

NONE

Schedule P - Part 6R - SN1A

NONE

Schedule P - Part 6R - SN2A

NONE

Schedule P - Part 6R - SN1B

NONE

Schedule P - Part 6R - SN2B

NONE

Schedule P - Part 7A - Section 1

NONE

Schedule P - Part 7A - Section 2

NONE

Schedule P - Part 7A - Section 3

NONE

Schedule P - Part 7A - Section 4

NONE

Schedule P - Part 7A - Section 5

NONE

Schedule P - Part 7B - Section 1

NONE

Schedule P - Part 7B - Section 2

NONE

Schedule P - Part 7B - Section 3

NONE

Schedule P - Part 7B - Section 4

NONE

Schedule P - Part 7B - Section 5

NONE

Schedule P - Part 7B - Section 6

NONE

Schedule P - Part 7B - Section 7

NONE

SCHEDULE P INTERROGATORIES

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2001		
1.603	2002		
1.604	2003		
1.605	2004		
1.606	2005		
1.607	2006		
1.608	2007		
1.609	2008		
1.610	2009		
1.611	2010		
1.612	Totals	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	20-3179005	NBIC FINANCIAL HOLDINGS INC		(20,000,000)							(20,000,000)	
43001	05-0394576	NARRAGANSETT BAY INSURANCE COMPANY		10,000,000			(6,335,955)				3,664,045	
14931	05-0197250	PAWTUCKET INSURANCE COMPANY					(229,845)				(229,845)	
	26-3867627	NBIC SERVICE COMPANY		10,000,000			6,565,800				16,565,800	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	.....NO.....
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	.....NO.....
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....NO.....
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	.....NO.....
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	.....YES.....
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	.....YES.....
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....NO.....
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
APRIL FILING	
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.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE NARRAGANSETT BAY INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28. 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.....

AUGUST FILING

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

Explanation:

- 12.
- 13.
- 14.
- 15.
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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

28. 
4 3 0 0 1 2 0 1 0 2 1 7 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. CHARITABLE CONTRIBUTIONS.....	0	410	0	410
2497. Summary of remaining write-ins for Line 24 from page 11	0	410	0	410

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