



ANNUAL STATEMENT
For the Year Ended December 31, 2011
OF THE CONDITION AND AFFAIRS OF THE
American Concept Insurance Company

NAIC Group Code 4725, 4725 NAIC Company Code 31909 Employer's ID Number 46-0322617
Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island
Country of Domicile United States
Incorporated/Organized 08/01/1974 Commenced Business 09/13/1974
Statutory Home Office 475 Kilvert Street, Suite 330, Warwick, RI 02886
Main Administrative Office 475 Kilvert Street, Suite 330, Warwick, RI 02886 401-453-7000
Mail Address 475 Kilvert Street, Suite 330, Warwick, RI 02886
Primary Location of Books and Records 475 Kilvert Street, Suite 330, Warwick, RI 02886 401-453-7132
Internet Web Site Address www.enstargroup.us.com
Statutory Statement Contact Donald Edward Woellner 401-453-7132
don.woellner@enstargroup.us.com 401-453-7354

OFFICERS

Name Title Name Title
KARL JOHN WALL President / Chairman THOMAS JOHN BALKAN Corporate Secretary
ROBERT BARRY CARLSON Executive VP, Treasurer & COO

OTHER OFFICERS

JOSEPH PATRICK FOLLIS Executive Vice President - Claims DONALD EDWARD WOELLNER Senior Vice President, CFO
JOHN ANSANO DORE # Assistant Secretary

DIRECTORS OR TRUSTEES

KARL JOHN WALL ROBERT BARRY CARLSON JOSEPH PATRICK FOLLIS DONALD EDWARD WOELLNER
JOHN ANSANO DORE # DONNA LYNN STOLZ

State of Rhode Island
County of Kent

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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.

KARL JOHN WALL
President / Chairman

THOMAS JOHN BALKAN
Corporate Secretary

ROBERT BARRY CARLSON
Executive VP, Treasurer & COO

Subscribed and sworn to before me this 6th day of February, 2012

- 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

Deborah Marquis, Notary
February 17, 2015



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	321
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	321
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												321
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	321

19.AZ

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

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(115)	(115)						
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(35)	(35)						
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	158
35. TOTALS (a)	0	0	0	0	(150)	(150)	0	0	0	0	0	158
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												158
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	158

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

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

19.ID



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	35
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	35
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												35
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	35

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

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

19.1A



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	39
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	39
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												39
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	39

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

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

19.MO



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	71
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	71
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												71
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	71

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

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

19.NE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability					(100)	(100)						
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	98
35. TOTALS (a)	0	0	0	0	(100)	(100)	0	0	0	0	0	98
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												98
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	98

19.ND

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

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2011

NAIC Company Code 31909

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, etc.

19.OK

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

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	302
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	302
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												302
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	302

19. OR

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

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2011

NAIC Company Code 31909

Table with 13 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, etc.

19.PA

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	1,888
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,888
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												1,888
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	1,888

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

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

19.RI



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2011

NAIC Company Code 31909

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												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit A & H (group and individual)												
15.1 Collectively renewable A & H (b)												
15.2 Non-cancelable A & H (b)												
15.3 Guaranteed renewable A & H (b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other A & H (b)												
15.8 Federal employees health benefits program premium (b)												
16. Workers' compensation												
17.1 Other liability-Occurrence												
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	158
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	158
DETAILS OF WRITE-INS												
3401. Miscellaneous Tax, Licenses and Fees												158
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	158

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

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

19.SD



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2011

NAIC Company Code 31909

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, etc.

19.UT

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

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



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 4725

BUSINESS IN THE STATE OF Countrywide

DURING THE YEAR 2011

NAIC Company Code 31909

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, etc.

19.GT

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On			9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE	8 Cols. 6 +7							
Affiliates - U.S. Intercompany Pooling														
05-0204450	24295	Providence Washington Insurance Company	RI	6		904	904	(1)						
0199999 - Total Affiliates - U.S. Intercompany Pooling				6	0	904	904	(1)	0	0	0	0	0	0
0499999 - Total Affiliates - Total Affiliates				6	0	904	904	(1)	0	0	0	0	0	0
9999999 Totals				6	0	904	904	(1)	0	0	0	0	0	0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio				0	0
0299999 Total Reinsurance Assumed by Portfolio				0	0
NONE					

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept 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			
Authorized - Affiliates - U.S. Intercompany Pooling																			
05-0204450	24295	PROVIDENCE WASHINGTON INSURANCE COMPANY	RI					60		44	42					145		145	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					0	0	0	60	0	44	42	0	0	145	0	0	145	0	
0499999 - Total Authorized - Affiliates - Total Authorized - Affiliates					0	0	0	60	0	44	42	0	0	145	0	0	145	0	
0999999 - Total Authorized - Total Authorized					0	0	0	60	0	44	42	0	0	145	0	0	145	0	
1999999 - Total Authorized and Unauthorized					0	0	0	60	0	44	42	0	0	145	0	0	145	0	
9999999 Totals					0	0	0	60	0	44	42	0	0	145	0	0	145	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.		
2.		
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.			Yes [] No []
2.			Yes [] No []
3.			Yes [] No []
4.			Yes [] No []
5.			Yes [] No []

Schedule F - Part 4

NONE

Schedule F - Part 5

NONE

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)	6,519,925		6,519,925
2. Premiums and considerations (Line 15)	22,519		22,519
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	0		0
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	32,637		32,637
6. Net amount recoverable from reinsurers		145,266	145,266
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	6,575,081	145,266	6,720,347
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,828,079	145,266	1,973,345
10. Taxes, expenses, and other obligations (Lines 4 through 8)	432,280		432,280
11. Unearned premiums (Line 9)	0		0
12. Advance premiums (Line 10)	0		0
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	0		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	98,017		98,017
19. Total liabilities excluding protected cell business (Line 26)	2,358,376	145,266	2,503,642
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	4,216,705	X X X	4,216,705
22. Totals (Line 38)	6,575,081	145,266	6,720,347

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

If yes, give full explanation:

American Concept Insurance Company has a 3% participation arrangement with affiliated companies.....

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. 2002	650	195	455	344	78	15	10	56	0	7	327	55	
3. 2003	653	211	442	381	88	15	10	55	0	6	353	50	
4. 2004	655	92	563	319	0	8	0	59	0	7	387	47	
5. 2005	294	47	247	146	0	7	0	34	0	8	187	14	
6. 2006	61	57	4	12	12	1	2	8	0	0	7	1	
7. 2007	48	46	2	14	14	1	1	7	0	0	7	1	
8. 2008	16	16	0	2	2	0	0	3	0	0	2	0	
9. 2009	0	0	0	0	0	0	0	0	0	0	0	0	
10. 2010	0	0	0	0	0	0	0	0	0	0	0	0	
11. 2011	0	0	0	0	0	0	0	0	0	0	0	0	
12. Totals	XXX	XXX	XXX	1,218	194	46	23	222	0	28	1,270	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.	4	0	5	0	0	0	2	0	1	0	0	12	0
2.	0	0	0	0	0	0	1	0	0	0	0	2	0
3.	0	0	0	0	0	0	1	0	0	0	0	2	0
4.	4	0	0	0	0	0	1	0	1	0	0	7	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.	9	0	6	0	0	0	6	0	2	0	0	23	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9	3
2.	417	88	329	64.1	45.0	72.3	0	0	3.0	0	1
3.	452	98	354	69.3	46.5	80.1	0	0	3.0	0	1
4.	394	0	394	60.1	0.0	70.0	0	0	3.0	5	2
5.	187	0	187	63.7	0.0	75.9	0	0	3.0	0	0
6.	21	14	7	33.9	24.5	167.3	0	0	3.0	0	0
7.	22	15	7	45.3	32.8	335.6	0	0	3.0	0	0
8.	4	2	2	25.3	10.4	(1,707.9)	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15	8

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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	1	0	0	1	XXX
2. 2002	507	83	424	385	48	35	7	45	0	13	411	63
3. 2003	477	61	416	324	30	25	4	47	0	7	362	43
4. 2004	377	14	363	160	0	8	0	35	0	3	202	29
5. 2005	92	0	93	37	0	3	0	8	0	0	49	6
6. 2006	13	0	12	6	0	0	0	2	0	0	8	1
7. 2007	2	0	1	0	0	0	0	0	0	0	0	0
8. 2008	0	0	0	0	0	0	0	0	0	0	0	0
9. 2009	0	0	0	0	0	0	0	0	0	0	0	0
10. 2010	0	0	0	0	0	0	0	0	0	0	0	0
11. 2011	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	911	78	72	11	138	0	23	1,032	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.	1	0	1	0	0	0	0	0	0	0	0	2	0
2.	0	0	0	0	0	0	0	0	0	0	0	1	0
3.	0	0	0	0	0	0	0	0	0	0	0	1	0
4.	1	0	0	0	0	0	0	0	0	0	0	1	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.	1	0	1	0	0	0	1	0	1	0	0	5	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	1
2.	466	55	411	91.8	65.7	96.9	0	0	3.0	0	0
3.	396	34	362	83.1	55.5	87.1	0	0	3.0	0	0
4.	204	0	204	54.0	0.0	56.2	0	0	3.0	1	1
5.	49	0	49	53.4	0.0	53.2	0	0	3.0	0	0
6.	8	0	8	62.3	0.0	62.6	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.1	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3	2

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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	1	XXX
2. 2002	1,837	118	1,719	931	49	91	2	135	0	9	1,105	97
3. 2003	1,345	118	1,227	759	116	56	4	109	0	6	804	62
4. 2004	1,089	102	987	423	64	34	6	98	0	4	486	37
5. 2005	202	22	180	106	21	8	0	31	0	1	124	6
6. 2006	19	3	16	8	0	1	0	0	0	0	9	0
7. 2007	(2)	1	(3)	2	0	0	0	0	0	0	2	0
8. 2008	(1)	3	(4)	0	0	0	0	0	0	0	0	0
9. 2009	0	2	(2)	0	0	0	0	0	0	0	0	0
10. 2010	1	(2)	3	0	0	0	0	0	0	0	0	0
11. 2011	3	0	3	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	2,228	250	190	11	372	0	20	2,530	XXX

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

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	2
2.	1,158	51	1,107	63.0	42.8	64.4	0	0	3.0	1	1
3.	927	120	807	68.9	101.8	65.7	0	0	3.0	1	1
4.	558	69	488	51.2	68.2	49.5	0	0	3.0	1	1
5.	146	21	125	72.0	93.5	69.3	0	0	3.0	1	0
6.	9	0	9	48.1	0.0	55.7	0	0	3.0	0	0
7.	2	0	2	(79.6)	0.0	(58.2)	0	0	3.0	0	0
8.	0	0	0	(0.1)	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11	6

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	53	17	3	1	20	0	6	58	XXX
2. 2002	653	160	493	348	55	38	8	51	0	11	376	43
3. 2003	328	133	196	141	40	15	5	37	0	11	148	18
4. 2004	191	33	159	100	0	11	0	21	0	4	133	10
5. 2005	24	7	17	9	0	1	0	6	0	0	16	2
6. 2006	(1)	1	(1)	0	0	0	0	0	0	0	0	0
7. 2007	0	0	0	0	0	0	0	0	0	0	0	0
8. 2008	0	5	(5)	0	0	0	0	0	0	0	0	0
9. 2009	0	4	(4)	0	0	0	0	0	0	0	0	0
10. 2010	0	(5)	5	0	0	0	0	0	0	0	0	0
11. 2011	0	(1)	1	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	652	111	68	13	136	0	32	731	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.	928	346	371	175	0	0	48	29	105	0	2	902	4
2.	22	0	19	10	0	0	3	1	12	0	1	44	0
3.	9	0	10	5	0	0	2	1	3	0	1	18	0
4.	11	0	8	5	0	0	1	1	4	0	0	18	0
5.	0	0	2	0	0	0	0	0	0	0	0	2	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.	969	346	409	196	0	0	54	31	124	0	4	983	5

	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	777	124
2.	493	74	419	75.6	46.4	85.0	0	0	3.0	30	14
3.	217	51	166	66.0	38.2	84.8	0	0	3.0	14	4
4.	156	5	151	81.7	15.9	95.3	0	0	3.0	14	5
5.	18	0	18	75.3	6.6	102.6	0	0	3.0	2	0
6.	0	0	0	(1.8)	0.0	(1.0)	0	0	3.0	0	0
7.	0	0	0	0.1	0.0	(0.1)	0	0	3.0	0	0
8.	0	0	0	(0.1)	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	836	147

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	12	1	10	2	8	0	8	27	XXX
2. 2002	1,820	443	1,377	923	308	150	26	187	0	20	927	68
3. 2003	1,447	402	1,045	564	166	107	21	186	0	15	670	43
4. 2004	1,134	89	1,045	401	7	83	1	185	0	15	660	32
5. 2005	163	19	144	66	0	7	0	26	0	1	99	4
6. 2006	(1)	1	(2)	0	0	0	0	0	0	0	0	0
7. 2007	0	1	(1)	0	0	0	0	0	0	0	0	0
8. 2008	0	7	(7)	0	0	0	0	0	0	0	0	0
9. 2009	0	6	(6)	0	0	0	0	0	0	0	0	0
10. 2010	0	(6)	6	0	0	0	0	0	0	0	0	0
11. 2011	0	(1)	1	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	1,967	483	358	50	592	0	58	2,384	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.	60	(4)	23	0	0	0	18	0	17	0	3	121	2
2.	1	0	2	0	0	0	3	0	1	0	1	7	0
3.	16	0	3	0	0	0	4	0	3	0	1	26	0
4.	5	0	3	0	0	0	4	0	1	0	2	14	0
5.	2	0	1	0	0	0	1	0	0	0	0	3	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.	83	(4)	32	0	0	0	30	0	22	0	7	172	2

	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	86	35
2.	1,268	334	934	69.7	75.5	67.8	0	0	3.0	3	4
3.	883	187	697	61.0	46.4	66.6	0	0	3.0	19	7
4.	682	8	674	60.2	9.3	64.5	0	0	3.0	9	5
5.	103	0	102	62.8	1.5	70.9	0	0	3.0	2	1
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	1.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	119	52

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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. 2002	43	12	31	7	2	1	0	0	0	0	6	XXX
3. 2003	17	4	14	0	2	0	0	0	0	0	(2)	XXX
4. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	8	4	1	1	0	0	0	5	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

	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.	8	2	6	19.7	19.4	19.8	0	0	3.0	0	0
3.	1	2	(2)	4.5	62.2	(11.7)	0	0	3.0	0	0
4.	0	0	0	(50.0)	0.0	(50.0)	0	0	3.0	0	0
5.	0	0	0	(7.7)	0.0	(7.7)	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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	7	0	17	12	10	0	0	22	XXX
2. 2002	308	248	60	130	115	4	3	14	0	0	30	2
3. 2003	375	326	49	95	73	7	3	16	0	0	42	3
4. 2004	296	242	54	15	4	2	0	15	0	0	28	2
5. 2005	27	20	7	0	0	3	2	1	0	0	2	0
6. 2006	0	0	0	0	0	0	0	0	0	0	0	0
7. 2007	0	0	0	0	0	0	0	0	0	0	0	0
8. 2008	0	0	0	0	0	0	0	0	0	0	0	0
9. 2009	0	0	0	0	0	0	0	0	0	0	0	0
10. 2010	0	0	0	0	0	0	0	0	0	0	0	0
11. 2011	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	247	192	33	20	55	0	0	124	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.	410	358	103	62	0	0	155	77	48	0	1	218	3
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	2	0	0	0	0	0	0	0	1	0	0	3	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.	412	358	103	62	0	0	155	77	49	0	1	221	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	92	126
2.	148	118	30	48.0	47.6	49.7	0	0	3.0	0	0
3.	120	75	45	32.1	23.1	91.3	0	0	3.0	2	1
4.	33	4	29	11.0	1.7	53.1	0	0	3.0	0	0
5.	4	3	2	16.0	12.9	24.5	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	(0.1)	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	(1.6)	0.0	(1.6)	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	94	126

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. 2002	2	0	2	0	0	0	0	0	0	0	0	0
3. 2003	0	0	0	0	0	0	0	0	0	0	0	0
4. 2004	0	0	0	0	0	0	0	0	0	0	0	0
5. 2005	0	0	0	0	0	0	0	0	0	0	0	0
6. 2006	0	0	0	0	0	0	0	0	0	0	0	0
7. 2007	0	0	0	0	0	0	0	0	0	0	0	0
8. 2008	0	0	0	0	0	0	0	0	0	0	0	0
9. 2009	0	0	0	0	0	0	0	0	0	0	0	0
10. 2010	0	0	0	0	0	0	0	0	0	0	0	0
11. 2011	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

	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	126.3	(0.8)	0	0	3.0	0	0
3.	0	0	0	0.0	123.9	(107.3)	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	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						10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 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

	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	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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	(1)	0	0	0	0	0	0	(1)	XXX
2. 2010	0	0	0	0	0	0	0	0	0	0	0	0
3. 2011	0	0	0	0	0	0	0	0	0	0	0	0
4. Totals	XXX	XXX	XXX	(1)	0	0	0	0	0	0	(1)	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

	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	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P-PART 1K - FIDELITY/SURETY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 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	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	1	0	0	0	0	0	0	0	0	0	0	1	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.	1	0	0	0	0	0	0	0	0	0	0	1	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 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

	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	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1M - INTERNATIONAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
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 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2003	(1)	0	(1)	0	0	0	0	0	0	0	0	XXX
4. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
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	6	0	0	0	0	0	0	0	0	6	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	6	0	0	0	0	0	0	0	0	6	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6	0

SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (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	18	0	0	0	0	0	0	19	XXX
2. 2002	2	0	2	0	0	0	0	0	0	0	0	XXX
3. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2004	1	0	1	0	0	0	0	0	0	0	0	XXX
5. 2005	2	0	2	0	0	0	0	0	0	0	0	XXX
6. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2008	1	0	1	0	0	0	0	0	0	0	0	XXX
9. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	18	0	0	0	0	0	0	19	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.	122	0	279	0	0	0	0	0	0	0	0	401	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	122	0	279	0	0	0	0	0	0	0	0	401	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	401	0
2.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	401	0

SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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. 2002	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2006	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2007	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2008	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2009	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
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	XXX
2.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12.	0	0	0	0	0	0	0	0	0	0	0	0	XXX

NONE

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (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. 2002	10	2	7	0	1	0	0	0	0	0	(1)	0
3. 2003	7	2	6	0	1	0	0	0	0	0	(1)	0
4. 2004	7	0	7	0	0	0	0	0	0	0	0	0
5. 2005	2	0	2	0	0	0	0	0	0	0	0	0
6. 2006	0	0	0	0	0	0	0	0	0	0	0	0
7. 2007	0	0	0	0	0	0	0	0	0	0	0	0
8. 2008	0	0	0	0	0	0	0	0	0	0	0	0
9. 2009	0	0	0	0	0	0	0	0	0	0	0	0
10. 2010	0	0	0	0	0	0	0	0	0	0	0	0
11. 2011	0	0	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	2	0	0	1	0	0	(1)	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

	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	1	(1)	0.0	52.3	(14.6)	0	0	3.0	0	0
3.	0	1	(1)	0.0	50.8	(13.5)	0	0	3.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
5.	0	0	0	12.5	0.0	12.7	0	0	3.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
7.	0	0	0	668.2	0.0	1,950.9	0	0	3.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	3.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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 2011 OF THE American Concept Insurance Company

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	95	102	122	117	108	115	110	103	103	114	11	11
2. 2002	238	289	279	289	277	273	271	271	271	273	2	1
3. 2003	XXX	292	318	314	304	305	302	300	298	299	1	(1)
4. 2004	XXX	XXX	381	365	347	336	334	333	332	334	2	0
5. 2005	XXX	XXX	XXX	157	157	161	160	156	154	153	(2)	(3)
6. 2006	XXX	XXX	XXX	XXX	1	(1)	(1)	(1)	(1)	(1)	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	(1)	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											15	9

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

1. Prior	326	353	353	333	313	321	315	318	316	314	(3)	(4)
2. 2002	335	406	396	383	367	376	370	369	366	367	0	(2)
3. 2003	XXX	343	393	353	323	324	314	316	315	315	0	(1)
4. 2004	XXX	XXX	304	211	171	173	172	170	170	169	(1)	(2)
5. 2005	XXX	XXX	XXX	74	61	50	41	40	40	40	0	0
6. 2006	XXX	XXX	XXX	XXX	11	10	5	6	6	6	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(3)	(9)

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

1. Prior	1,530	1,921	1,869	1,796	1,713	1,680	1,674	1,672	1,673	1,668	(5)	(4)
2. 2002	1,051	997	1,047	1,068	1,013	985	973	970	973	972	(1)	2
3. 2003	XXX	659	759	770	766	746	713	709	710	697	(12)	(12)
4. 2004	XXX	XXX	630	621	608	566	414	393	394	390	(4)	(3)
5. 2005	XXX	XXX	XXX	135	121	114	95	94	94	94	0	0
6. 2006	XXX	XXX	XXX	XXX	14	10	10	10	9	9	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	2	2	2	2	2	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(22)	(17)

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

1. Prior	876	1,039	1,226	1,300	1,585	1,695	1,527	1,430	1,447	1,335	(112)	(95)
2. 2002	343	352	363	378	385	384	372	369	369	359	(10)	(10)
3. 2003	XXX	179	156	159	151	145	138	134	128	127	(1)	(7)
4. 2004	XXX	XXX	149	130	144	134	127	127	130	127	(3)	0
5. 2005	XXX	XXX	XXX	19	17	13	11	11	13	12	(1)	1
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(127)	(112)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,024	1,601	1,858	1,875	1,830	1,855	1,646	1,552	1,553	1,513	(39)	(38)
2. 2002	590	705	779	881	884	849	802	778	759	746	(13)	(31)
3. 2003	XXX	464	530	594	605	559	542	528	509	508	(1)	(20)
4. 2004	XXX	XXX	611	639	702	705	542	536	503	488	(15)	(47)
5. 2005	XXX	XXX	XXX	107	110	110	67	74	82	76	(6)	1
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(74)	(135)

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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. 2002	0	0	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	9	10	11	12	12	12	12	12	12	12	0	0
2. 2002	10	8	7	7	6	6	6	6	6	6	0	0
3. 2003	XXX	2	(1)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	180	229	394	344	391	423	381	365	412	437	25	72
2. 2002	28	34	21	13	12	14	18	18	17	16	(1)	(2)
3. 2003	XXX	21	24	34	26	35	30	29	27	28	1	(1)
4. 2004	XXX	XXX	34	40	55	40	17	16	15	14	(1)	(3)
5. 2005	XXX	XXX	XXX	3	7	3	5	2	2	1	(1)	(1)
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											23	66

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

1. Prior	0	1	1	1	1	1	1	1	1	1	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	.0	.0
2. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	.0	(1)	(2)	(1)	(2)						
2. 2010	XXX	.0	.0	.0	XXX							
3. 2011	XXX	.0	XXX	XXX								
4. Totals											(1)	(2)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	.1	.1	.1	.0	.0						
2. 2010	XXX	.0	.0	.0	XXX							
3. 2011	XXX	.0	XXX	XXX								
4. Totals											0	0

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

1. Prior	XXX	.0	.0	.0	.0	.0						
2. 2010	XXX	.0	.0	.0	XXX							
3. 2011	XXX	.0	XXX	XXX								
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

NONE

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	.95	.30	.18	.11	.15	.16	.7	.4	.4	0	(3)	(3)
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(3)	(3)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.298	.386	.435	.533	.541	.591	.583	.608	.701	.744	.43	.136
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											43	136

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	(1)	(1)	(1)	(1)	0	(1)	(1)	(1)	(1)	(1)	0	0
2. 2002	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0	0
3. 2003	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

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

1. Prior	XXX	0	0	0	0	0						
2. 2010	XXX	0	0	0	XXX							
3. 2011	XXX	0	XXX	XXX								
4. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	0	0	0	0	0						
2. 2010	XXX	0	0	0	XXX							
3. 2011	XXX	0	XXX	XXX								
4. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept 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	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1. Prior	.000	.42	.79	.90	.89	.93	.101	.103	.103	.103	.103	2	1
2. 2002	.129	.206	.228	.240	.264	.268	.270	.271	.271	.271	.271	48	7
3. 2003	.XXX	.118	.241	.280	.283	.294	.295	.295	.295	.297	.297	42	8
4. 2004	.XXX	.XXX	.224	.305	.321	.322	.326	.327	.327	.328	.328	39	8
5. 2005	.XXX	.XXX	.XXX	.101	.128	.139	.142	.152	.153	.153	.153	12	2
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	(1)	(1)	(1)	(1)	(1)	(1)	1	0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	1	0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0	0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	0	0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	0	0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	0	0

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

1. Prior	.000	.167	.255	.286	.293	.311	.312	.311	.312	.312	.312	5	1
2. 2002	.103	.220	.292	.327	.341	.353	.361	.362	.362	.366	.366	56	7
3. 2003	.XXX	.96	.207	.289	.302	.306	.310	.313	.315	.315	.315	40	4
4. 2004	.XXX	.XXX	.66	.140	.152	.158	.161	.167	.168	.168	.168	25	3
5. 2005	.XXX	.XXX	.XXX	.24	.36	.37	.38	.38	.39	.40	.40	5	1
6. 2006	.XXX	.XXX	.XXX	.XXX	.4	.5	.6	.6	.6	.6	.6	1	0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	0	0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0	0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	0	0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	0	0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	0	0

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

1. Prior	.000	.760	1,276	1,528	1,624	1,653	1,662	1,660	1,660	1,661	1,661	.61	14
2. 2002	.228	.448	.629	.788	.867	.942	.963	.968	.969	.970	.970	.81	16
3. 2003	.XXX	.143	.365	.513	.623	.660	.683	.687	.689	.695	.695	.51	11
4. 2004	.XXX	.XXX	.96	.222	.311	.344	.369	.381	.385	.388	.388	.30	7
5. 2005	.XXX	.XXX	.XXX	.35	.47	.77	.83	.88	.92	.93	.93	.5	1
6. 2006	.XXX	.XXX	.XXX	.XXX	.3	.5	.7	.8	.9	.9	.9	.0	0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.1	.1	.2	.2	.2	.0	0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	0	0

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

1. Prior	.000	.231	.402	.270	.336	.348	.382	.383	.425	.464	.464	.10	2
2. 2002	.39	.137	.211	.260	.286	.300	.316	.320	.322	.324	.324	.39	3
3. 2003	.XXX	(1)	.45	.75	.90	.98	.108	.110	.110	.111	.111	.16	2
4. 2004	.XXX	.XXX	.29	.60	.99	.102	.106	.109	.111	.111	.111	.9	1
5. 2005	.XXX	.XXX	.XXX	.5	.8	.8	.9	.9	.10	.10	.10	.2	0
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	0	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.446	.979	1,220	1,316	1,349	1,382	1,380	1,390	1,409	1,409	.17	14
2. 2002	.83	.233	.321	.468	.590	.664	.699	.720	.732	.740	.740	.48	20
3. 2003	.XXX	.0	.126	.265	.331	.405	.437	.455	.463	.485	.485	.32	11
4. 2004	.XXX	.XXX	.145	.215	.254	.330	.397	.456	.473	.476	.476	.23	8
5. 2005	.XXX	.XXX	.XXX	.38	.43	.46	.49	.54	.73	.73	.73	.3	2
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.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	
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011			
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.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	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

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

1. Prior	.000	.5	.7	.13	.13	.13	.12	.12	.12	.12	.XXX	.XXX
2. 2002	.6	.6	.6	.6	.6	.6	.6	.6	.6	.6	.XXX	.XXX
3. 2003	.XXX	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	.XXX	.XXX
4. 2004	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

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

1. Prior	.000	.99	.169	.183	.194	.212	.234	.243	.255	.267	.3	.3
2. 2002	(6)	(3)	.0	.3	.4	.7	.8	.16	.16	.16	.1	.2
3. 2003	.XXX	(5)	(2)	.5	.12	.26	.26	.26	.26	.26	.1	.2
4. 2004	.XXX	.XXX	.0	.5	.7	.7	.12	.12	.12	.14	.1	.1
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.1	.1	.1	.1	.0	.0
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0

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

1. Prior	.000	.1	.1	.1	.1	.1	.1	.1	.1	.1	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0
11. 2011	.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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.000	(1)	(2)	.0	.0						
2. 2010	.XXX	.0	.0	.0	.0							
3. 2011	.XXX	0	0	0								

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2010	.XXX	.0	.0	.XXX	.XXX							
3. 2011	.XXX	0	.XXX	.XXX								

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

1. Prior	.XXX	.000	.0	.0	.XXX	.XXX						
2. 2010	.XXX	.0	.0	.XXX	.XXX							
3. 2011	.XXX	0	.XXX	.XXX								

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2003	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2004	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2005	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2006	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

**SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior	.000	.3	.12	.10	.5	.3	.0	(.5)	(.5)	(.5)	XXX	XXX
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	.000	.50	.96	.256	.248	.243	.229	.301	.324	.343	XXX	XXX
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior	.000	.0	.0	.0	.0	(1)	(1)	(1)	(1)	(1)	.0	.0
2. 2002	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	.0	.0
3. 2003	XXX	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0

NONE

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

1. Prior	XXX	.000	.0	.0	XXX	XXX						
2. 2010	XXX	.0	.0	XXX	XXX							
3. 2011	XXX	XXX	0	XXX	XXX							

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	.000	.0	.0	.0	.0						
2. 2010	XXX	.0	.0	.0	.0							
3. 2011	XXX	XXX	0	0	.0							

NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept 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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	27	21	10	5	2	2	0	0	0	7
2. 2002	2	21	10	4	2	2	1	0	0	2
3. 2003	XXX	28	24	15	4	2	1	0	0	2
4. 2004	XXX	XXX	79	32	12	2	4	1	0	2
5. 2005	XXX	XXX	XXX	26	8	(1)	2	1	0	0
6. 2006	XXX	XXX	XXX	XXX	1	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	(1)	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	91	52	25	21	5	10	0	1	0	1
2. 2002	70	68	31	20	5	9	1	1	0	0
3. 2003	XXX	92	63	31	9	10	1	1	0	0
4. 2004	XXX	XXX	105	33	4	3	1	0	0	0
5. 2005	XXX	XXX	XXX	27	17	6	1	1	0	0
6. 2006	XXX	XXX	XXX	XXX	4	3	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	421	378	176	119	36	10	3	1	5	4
2. 2002	537	247	97	84	35	13	3	1	2	1
3. 2003	XXX	247	116	77	45	22	4	2	2	1
4. 2004	XXX	XXX	342	229	184	153	6	2	2	1
5. 2005	XXX	XXX	XXX	48	30	22	3	1	0	0
6. 2006	XXX	XXX	XXX	XXX	8	2	1	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	1	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	289	264	285	418	716	834	633	376	401	289
2. 2002	180	120	59	57	54	41	25	23	21	14
3. 2003	XXX	127	51	35	30	25	14	11	11	7
4. 2004	XXX	XXX	75	35	30	23	12	8	7	5
5. 2005	XXX	XXX	XXX	12	8	3	1	1	3	2
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	389	582	370	365	356	361	170	72	75	41
2. 2002	267	294	161	151	122	80	44	24	12	5
3. 2003	XXX	306	215	209	139	90	51	31	15	7
4. 2004	XXX	XXX	288	243	256	224	61	39	15	7
5. 2005	XXX	XXX	XXX	45	49	52	9	6	3	2
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2011	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. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2011	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	(1)	(1)	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	2	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	4	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	84	63	119	71	111	124	57	54	88	118
2. 2002	30	31	15	6	3	2	1	1	.0	.0
3. 2003	XXX	22	13	18	7	8	3	2	.0	.0
4. 2004	XXX	XXX	22	26	41	23	2	2	.0	.0
5. 2005	XXX	XXX	XXX	3	7	2	1	1	1	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

**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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	0	0	0						
2. 2010	XXX	0	0							
3. 2011	XXX	0								

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	0	0	0						
2. 2010	XXX	0	0							
3. 2011	XXX	0								

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

1. Prior	XXX	0	0	0						
2. 2010	XXX	0	0							
3. 2011	XXX	0								

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

**SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	61	22	6	1	11	13	8	9	9	6
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	214	223	243	241	243	277	266	190	258	279
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	(1)	(1)	(1)	(1)	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0							
2. 2002	0	0	0	0	0	0	0	0	0	0							
3. 2003	XXX	0	0	0	0	0	0	0	0	0							
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0							
5. 2005	XXX	XXX	XXX	NONE							0	0					
6. 2006	XXX	XXX	XXX								0	0					
7. 2007	XXX	XXX	XXX								XXX	XXX	0	0			
8. 2008	XXX	XXX	XXX								XXX	XXX	XXX	0	0		
9. 2009	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	
10. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	
11. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	NONE				XXX	0	0	0		
2. 2010	XXX	XXX	XXX					XXX	XXX	XXX	XXX	0	0
3. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	NONE				XXX	0	0	0		
2. 2010	XXX	XXX	XXX					XXX	XXX	XXX	XXX	0	0
3. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	12	1	1	0	0	0	0	0	0	0
2. 2002	39	47	47	48	48	48	48	48	48	48
3. 2003	XXX	33	41	41	41	42	42	42	42	42
4. 2004	XXX	XXX	33	38	39	39	39	39	39	39
5. 2005	XXX	XXX	XXX	10	12	12	12	12	12	12
6. 2006	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	1	1
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	3	2	1	0	0	0	0	0	0	0
2. 2002	8	1	1	0	0	0	0	0	0	0
3. 2003	XXX	9	1	0	0	0	0	0	0	0
4. 2004	XXX	XXX	6	1	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	2	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	4	0	0	0	0	0	0	0	0	0
2. 2002	52	55	55	55	55	55	55	55	55	55
3. 2003	XXX	47	50	50	50	50	50	50	50	50
4. 2004	XXX	XXX	45	46	47	47	47	47	47	47
5. 2005	XXX	XXX	XXX	13	14	14	14	14	14	14
6. 2006	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2007	XXX	XXX	XXX	XXX	XXX	1	1	1	1	1
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	33	(1)	3	2	0	1	0	0	0	0
2. 2002	37	52	54	55	55	56	56	56	56	56
3. 2003	XXX	26	36	38	39	39	39	39	39	40
4. 2004	XXX	XXX	17	24	25	25	25	25	25	25
5. 2005	XXX	XXX	XXX	4	4	5	5	5	5	5
6. 2006	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	12	6	3	1	1	1	1	0	0	0
2. 2002	18	4	2	1	1	1	1	0	0	0
3. 2003	XXX	13	4	1	1	0	0	0	0	0
4. 2004	XXX	XXX	8	2	1	1	1	0	0	0
5. 2005	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	13	(6)	0	0	0	0	0	0	0	0
2. 2002	60	63	63	63	63	63	64	63	63	63
3. 2003	XXX	41	43	43	43	43	43	43	43	43
4. 2004	XXX	XXX	28	29	29	29	29	29	29	29
5. 2005	XXX	XXX	XXX	6	6	6	6	6	6	6
6. 2006	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	40	48	8	4	1	1	0	0	0	0
2. 2002	49	71	77	79	80	80	80	81	81	81
3. 2003	XXX	30	46	49	50	51	51	51	51	51
4. 2004	XXX	XXX	19	27	28	29	29	30	30	30
5. 2005	XXX	XXX	XXX	5	5	5	5	5	5	5
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	26	14	6	2	1	1	1	0	0	0
2. 2002	24	9	4	2	1	1	1	0	0	0
3. 2003	XXX	15	5	3	1	0	0	0	0	0
4. 2004	XXX	XXX	9	3	2	1	1	0	0	0
5. 2005	XXX	XXX	XXX	2	2	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	16	47	1	0	0	0	1	0	0	0
2. 2002	81	95	96	96	97	96	97	97	97	97
3. 2003	XXX	51	61	62	62	62	62	62	62	62
4. 2004	XXX	XXX	32	36	37	36	37	37	37	37
5. 2005	XXX	XXX	XXX	8	8	6	7	6	6	6
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	17	3	2	1	1	1	0	0	0	1
2. 2002	25	36	38	38	39	39	39	39	39	39
3. 2003	XXX	10	15	16	16	16	16	16	16	16
4. 2004	XXX	XXX	6	8	9	9	9	9	9	9
5. 2005	XXX	XXX	XXX	1	2	2	2	2	2	2
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	12	8	4	3	2	1	1	5	5	4
2. 2002	11	4	2	1	1	1	1	1	1	0
3. 2003	XXX	6	1	1	1	0	0	0	0	0
4. 2004	XXX	XXX	3	1	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	8	1	(1)	0	0	0	0	4	0	0
2. 2002	39	42	43	43	43	43	43	43	43	43
3. 2003	XXX	17	18	18	18	18	18	18	18	18
4. 2004	XXX	XXX	10	10	10	10	10	10	10	10
5. 2005	XXX	XXX	XXX	2	2	2	2	2	2	2
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	26	5	6	3	1	0	0	0	0	0
2. 2002	29	40	43	45	47	47	47	47	48	48
3. 2003	XXX	18	26	29	30	31	32	32	32	32
4. 2004	XXX	XXX	14	20	21	22	23	23	23	23
5. 2005	XXX	XXX	XXX	2	2	2	3	3	3	3
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	24	15	7	4	3	2	2	3	2	2
2. 2002	19	8	5	3	2	1	1	0	0	0
3. 2003	XXX	11	5	3	2	1	1	1	1	0
4. 2004	XXX	XXX	8	4	3	2	2	1	0	0
5. 2005	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	19	3	1	1	1	0	0	2	0	0
2. 2002	55	63	65	67	67	67	68	67	67	68
3. 2003	XXX	34	40	42	43	43	44	43	43	43
4. 2004	XXX	XXX	26	30	31	31	32	32	32	32
5. 2005	XXX	XXX	XXX	4	4	4	4	4	4	4
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	1	1	1	0	0	0	0	0	0	0
2. 2002	0	1	1	1	1	1	1	1	1	1
3. 2003	XXX	0	1	1	1	1	1	1	1	1
4. 2004	XXX	XXX	0	0	1	1	1	1	1	1
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	3	2	1	1	0	0	0	3	3	3
2. 2002	1	1	0	0	0	0	0	0	0	0
3. 2003	XXX	1	1	1	0	0	0	0	0	0
4. 2004	XXX	XXX	1	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	1	0	0	0	0	0	0	3	0	0
2. 2002	1	2	2	2	2	2	3	2	2	2
3. 2003	XXX	1	2	3	3	3	3	3	3	3
4. 2004	XXX	XXX	1	2	2	2	2	2	2	2
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

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
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2002	0	0	0	0	0	0	0	0	0	0
3. 2003	XXX	0	0	0	0	0	0	0	0	0
4. 2004	XXX	XXX	0	0	0	0	0	0	0	0
5. 2005	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2006	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.978	(5)	.5	.0	.0	.0	.0	.0	.1	.3	.3
2. 2002	.859	.897	.902	.902	.902	.902	.902	.902	.902	.902	.0
3. 2003	XXX	1,312	1,883	1,883	1,883	1,883	1,883	1,883	1,883	1,883	.0
4. 2004	XXX	XXX	507	524	524	524	524	524	524	524	.0
5. 2005	XXX	XXX	XXX	185	205	202	202	202	202	202	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	(1)	(1)	(1)	(1)	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3
13. Earned Premiums (Sc P-Pt 1)	1,837	1,345	1,089	202	19	(2)	(1)	0	1	3	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.14	.0	.0	.0	.0	.0	.3	.2	(2)	.0	.0
2. 2002	.104	.107	.107	.107	.107	.107	.107	.107	.107	.107	.0
3. 2003	XXX	.115	.115	.115	.115	.115	.115	.115	.115	.115	.0
4. 2004	XXX	XXX	.101	.101	.101	.101	.101	.101	.101	.101	.0
5. 2005	XXX	XXX	XXX	.22	.25	.26	.26	.26	.26	.26	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	118	118	102	22	3	1	3	2	(2)	0	XXX

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.371	.2	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.282	.290	.311	.311	.311	.311	.311	.311	.311	.311	.0
3. 2003	XXX	.318	.445	.444	.444	.444	.444	.444	.444	.444	.0
4. 2004	XXX	XXX	.44	.41	.41	.41	.41	.41	.41	.41	.0
5. 2005	XXX	XXX	XXX	.27	.27	.27	.27	.27	.27	.27	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	653	328	191	24	(1)	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.0	.0	.0	.0	.0	.0	.5	.4	(5)	(1)	(1)
2. 2002	.160	.160	.160	.160	.160	.160	.160	.160	.160	.160	.0
3. 2003	XXX	.133	.133	.133	.133	.133	.133	.133	.133	.133	.0
4. 2004	XXX	XXX	.33	.33	.33	.33	.33	.33	.33	.33	.0
5. 2005	XXX	XXX	XXX	.7	.7	.8	.8	.8	.8	.8	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)
13. Earned Premiums (Sc P-Pt 1)	160	133	33	7	1	0	5	4	(5)	(1)	XXX

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SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.950	.7	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.870	.890	.908	.908	.908	.908	.908	.908	.908	.908	.908	.0
3. 2003	XXX	1,420	2,113	2,112	2,112	2,112	2,112	2,112	2,112	2,112	2,112	.0
4. 2004	XXX	XXX	422	417	417	417	417	417	417	417	417	.0
5. 2005	XXX	XXX	XXX	170	169	169	169	169	169	169	169	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	1,820	1,447	1,134	163	(1)	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.18	.0	.0	.0	.0	.0	.7	.6	(.6)	(.1)	(.1)	(.1)
2. 2002	.425	.424	.424	.424	.424	.424	.424	.424	.424	.424	.424	.0
3. 2003	XXX	403	403	403	403	403	403	403	403	403	403	.0
4. 2004	XXX	XXX	.89	.89	.89	.89	.89	.89	.89	.89	.89	.0
5. 2005	XXX	XXX	XXX	.19	.20	.21	.21	.21	.21	.21	.21	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(.1)
13. Earned Premiums (Sc P-Pt 1)	443	402	89	19	1	1	7	6	(6)	(1)	(1)	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.136	(.1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.171	.183	.184	.184	.184	.184	.184	.184	.184	.184	.184	.0
3. 2003	XXX	.364	.560	.560	.560	.560	.560	.560	.560	.560	.560	.0
4. 2004	XXX	XXX	.99	100	100	100	100	100	100	100	100	.0
5. 2005	XXX	XXX	XXX	.27	.27	.27	.27	.27	.27	.27	.27	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	308	375	296	27	0	0	0	0	0	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.113	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.135	.125	.125	.125	.125	.125	.125	.125	.125	.125	.125	.0
3. 2003	XXX	.316	.337	.337	.337	.337	.337	.337	.337	.337	.337	.0
4. 2004	XXX	XXX	.241	.241	.241	.241	.241	.241	.241	.241	.241	.0
5. 2005	XXX	XXX	XXX	.20	.20	.20	.20	.20	.20	.20	.20	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	248	326	242	20	0	0	0	0	0	0	0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.1	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	2	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	(1)	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	18	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	2	2	2	2	2	2	2	2	2	2	2	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	1	1	1	1	1	1	1	1	1	.0
5. 2005	XXX	XXX	XXX	2	2	2	2	2	2	2	2	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	2	0	1	2	0	0	1	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.5	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.4	.4	.5	.5	.5	.5	.5	.5	.5	.5	.5	.0
3. 2003	XXX	.8	.13	.13	.13	.13	.13	.13	.13	.13	.13	.0
4. 2004	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
5. 2005	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	10	7	7	2	0	0	0	0	0	0	0	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2003	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	2	2	0	0	0	0	0	0	0	0	0	XXX

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

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2005	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2006	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

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)? \$0
- 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 [X] N/A []
- 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	0	0
1.602	2002	0	0
1.603	2003	0	0
1.604	2004	0	0
1.605	2005	0	0
1.606	2006	0	0
1.607	2007	0	0
1.608	2008	0	0
1.609	2009	0	0
1.610	2010	0	0
1.611	2011	0	0
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 [X] No []
- 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 | \$0 |
| | 5.2 Surety | \$0 |
6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIM
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [X] No []
- 7.2 An extended statement may be attached.
 The Company entered self-administered runoff in May 2004. The Company previously elected to hold loss and expense reserves at levels above those indicated by the Company's independent certifying actuary. The reserves have developed favorably. Commencing with year-end 2008, the Company elected to record its loss and expense reserves to the actuary's central estimate. See Notes to Fin'l Statements #25 for details. In addition, the Company changed its Consulting Actuary in 2010. This may have had an influence on establishing ultimate liabilities relative to previous years.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept 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	0

NONE

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
					1363829	NASDAQ	Enstar Group Limited	BM	UIP		Ownership, Board, Management	100.0		
							Cumberland Holdings Ltd	BM	NIA	Enstar Group Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Australia Holdings Pty Ltd	AU	NIA	Cumberland Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							AG Australia Holdings Limited	AU	NIA	Enstar Australia Holdings Pty Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Shelly Bay Holdings Limited	AU	NIA	Enstar Australia Holdings Pty Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Kenmare Holdings Ltd	BM	NIA	Enstar Group Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Shelbourne Group Limited	GB	NIA	Kenmare Holdings Ltd	Ownership, Board, Management	58.6	Enstar Group Limited	
							BH Acquisition Limited	BM	NIA	Enstar USA Inc	Ownership, Board, Management	33.0	Enstar Group Limited	
							BH Acquisition Limited	BM	NIA	Enstar Limited	Ownership, Board, Management	67.0	Enstar Group Limited	
							Paget Holdings GmbH Limited	AT	NIA	BH Acquisition Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Bantry Holdings Ltd	BM	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Blackrock Holdings Ltd	BM	NIA	Bantry Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar (EU) Holdings Limited	GB	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Courtenay Holdings Ltd	BM	NIA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Simcoe Holdings Limited	BM	NIA	Courtenay Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Rombalds Limited	GB	NIA	Courtenay Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							Enstar Acquisitions Limited.....	BM.....	NIA.....	Courtenay Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Royston Holdings Ltd.....	BM.....	NIA.....	Courtenay Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Royston Run-off Limited.....	GB.....	NIA.....	Royston Holdings.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Hillcot Holdings Ltd.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Oceania Holdings Ltd.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Inter-Ocean Holdings Ltd.....	BM.....	NIA.....	Oceania Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Sundown Holdings Limited.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Comox Holdings Ltd.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	50.0	Enstar Group Limited.....	
							Revir Limited.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Cavell Holdings Limited.....	GB.....	NIA.....	Virginia Holdings.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Virginia Holdings Ltd.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Northshore Holdings Limited.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Hove Holdings Limited.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Nordic Run-off Limited.....	GB.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Knaptton Holdings Limited.....	GB.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Flatts Limited.....	GB.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	

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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							Denman Holdings Ltd.....	BB	NIA	Hudson Reinsurance Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Chatsworth Limited.....	BM	NIA	Hudson Reinsurance Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Harper Holding SARL.....	LU	NIA	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Goshawk Insurance Holdings Limited.....	GB	NIA	Enstar Acquisitions Limited.....	Ownership, Board, Management.....	89.4	Enstar Group Limited.....	
							Goshawk Insurance Holdings Limited.....	GB	NIA	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	10.1	Enstar Group Limited.....	
							Goshawk Holdings (Bermuda) Limited.....	BM	NIA	Goshawk Insurance Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Unionamerica Holdings Limited.....	GB	NIA	Royston Run-off Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Unionamerica Acquisition Company Limited.....	GB	NIA	Unionamerica Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			20-0683870.....				Enstar Holdings (US) Inc.....	DE	NIA	Harper Holding SARL.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			27-3353050.....				Enstar New York, Inc.....	NY	NIA	Enstar (US) Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			20-0684167.....				Enstar Investments Inc.....	DE	NIA	Enstar Holdings (US) Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			26-2049113.....				Sun Gulf Holdings Inc.....	DE	NIA	Enstar Investments Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			27-3218770.....				CLIC Holding, Inc.....	DE	NIA	Enstar Investments Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			36-4684749.....				Clarendon Holdings, Inc.....	DE	NIA	Enstar Investments Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			27-1868939.....				PWAC Holdings, Inc.....	DE	NIA	Enstar Investments Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			13-4024232.....				PW Acquisition Co.....	DE	NIA	PWAC Holdings, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	

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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
			05-0452402				Providence Washington Holdings, Inc.	RI	NIA	PW Acquisition Co.	Ownership, Board, Management	100.0	Enstar Group Limited	
			05-0456850				PW Holdings, Inc.	DE	NIA	Providence Washington Holdings, Inc.	Ownership, Board, Management	100.0	Enstar Group Limited	
			63-0590560				Enstar USA Inc.	GA	NIA	Enstar Group Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
			59-2686314				Enstar Financial Services Inc.	FL	NIA	Enstar USA Inc.	Ownership, Board, Management	100.0	Enstar Group Limited	
			20-3788910				Enstar Group Operations Inc.	GA	NIA	Enstar USA Inc.	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Australia Limited	AU	NIA	Enstar Australia Holdings Pty Ltd.	Ownership, Board, Management	100.0	Enstar Group Limited	
							Cranmore Adjusters (Australia) PTY Ltd.	AU	NIA	Enstar Australia Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Shelbourne Syndicate Service Limited	GB	NIA	Shelbourne Group Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Limited	BM	NIA	Enstar Group Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Investment Management Limited	BM	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Insurance Management Service Ireland Limited	GB	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar Brokers Limited	BM	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Cranmore (Bermuda) Limited	BM	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Castlewood (Bermuda) Ltd.	BM	NIA	Enstar Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar (EU) Finance	GB	NIA	Enstar (EU) Holdings Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Enstar (EU) Limited	GB	NIA	Enstar (EU) Holdings Limited	Ownership, Board, Management	100.0	Enstar Group Limited	

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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							Cranmore Adjusters Limited.....	GB.....	NIA.....	Enstar (EU) Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Cranmore (Asia) Limited.....	BM.....	NIA.....	Cranmore (Bermuda) Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Cranmore (Asia) PTE Limited.....	SG.....	NIA.....	Cranmore (Asia) Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Kinsale Brokers Limited.....	GB.....	NIA.....	Blackrock Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Regis Agencies Limited.....	GB.....	NIA.....	Revir Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Enstar Financing Limited.....	BM.....	NIA.....	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Marlon Management Services Limited.....	GB.....	NIA.....	Marlon Insurance Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Copenhagen Reinsurance Servies Limited.....	GB.....	NIA.....	The Copenhagen Reinsurance Company (UK) Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Hillcot Underwriting Management Ltd.....	GB.....	NIA.....	Hillcot Re Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			20-0683870.....				Enstar (US) Inc.....	DE.....	NIA.....	Enstar Holdings (US) Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			20-0683950.....				Cranmore (US) Inc.....	DE.....	NIA.....	Enstar Holdings (US) Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			27-3326239.....				Financial Guaranty Advisors, LLC.....	DE.....	NIA.....	Enstar New York, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			59-0582259.....				Capital Assurance Services Inc.....	FL.....	NIA.....	Sun Gulf Holdings Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
			20-5040471.....				Providence Washington Insurance Solutions LLC.....	RI.....	NIA.....	PWAC Holdings, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							SGL No. 3 Ltd.....	GB.....	IA.....	Shelbourne Group Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							SGL No. 2 Ltd.....	GB.....	IA.....	Shelbourne Group Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

**SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							SGL No. 1 Ltd.....	GB	IA	Shelbourne Group Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Gordian RunOff Limited.....	AU	IA	AG Australia Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Harrington Sound Limited.....	AU	IA	Shelly Bay Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Church Bay Limited.....	AU	IA	Shelly Bay Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							TGI Australia Limited.....	AU	IA	Harrington Sound Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Brittany Insurance Company Ltd.....	BM	IA	BH Acquisition Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Compagnie Europeenne d'Assurance Industrielles S.A.....	BE	IA	Paget Holdings GmbH Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Guildhall Insurance Company Limited.....	GB	IA	Rombalds Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Electricity Producers Insurance Company (Bda) Ltd.....	BM	IA	Simcoe Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Tate & Lyle Reinsurance Limited.....	BM	IA	Kenmare Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Brampton Insurance Company Ltd.....	GB	IA	Hillcot Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Inter-Ocean Reinsurance (Ireland) Ltd.....	IE	IA	Inter-Ocean Holdings Ltd.....	Ownership, Board, Management.....	5.0	Enstar Group Limited.....	
							Inter-Ocean Reinsurance (Ireland) Ltd.....	IE	IA	Inter-Ocean Reinsurance Company Ltd.....	Ownership, Board, Management.....	95.0	Enstar Group Limited.....	
							Inter-Ocean Reinsurance Company Ltd.....	BM	IA	Inter-Ocean Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Bosworth Run-off Limited.....	GB	IA	Comox Holdings Ltd.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							River Thames Insurance Company Limited.....	GB	IA	Revir Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							Overseas Reinsurance Corporation Limited	BM	IA	Revir Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Cavell Insurance Company Ltd	GB	IA	Cavell Holdings Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Unione Italiana (UK) Reinsurance Co. Ltd	GB	IA	Virginia Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
04725	Enstar Grp	25763	91-0341780				Seaton Insurance Company	RI	IA	Virginia Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Mogard Ltd	BM	IA	Hove Holdings Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Forsakringsaktieboletet Assuransinvest MF	SE	IA	Nordic Run-off Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							Knapton Insurance Limited	GB	IA	Knapton Holdings Limited	Ownership, Board, Management	100.0	Enstar Group Limited	
							New Castle Reinsurance Company Ltd	BM	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Laguna Life Limited	IE	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Fitzwilliam Insurance Limited	BM	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Mercantile Indemnity Company Limited	GB	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Longmynd Insurance Company Limited	GB	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Fieldmill Insurance Company Limited	GB	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Hudson Reinsurance Company Limited	BM	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Hillcot Re Limited	GB	IA	Kenmare Holdings Ltd	Ownership, Board, Management	100.0	Enstar Group Limited	
							Marlon Insurance Company Limited	GB	IA	Flatts Limited	Ownership, Board, Management	100.0	Enstar Group Limited	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company

SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Name of Parent Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/ Person(s)	*
							The Copenhagen Reinsurance Limited.....	.DK.....	.IA.....	Marlon Insurance Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							The Copenhagen Reinsurance Company (UK) Limited.....	.GB.....	.IA.....	The Copenhagen Reinsurance Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Goshawk Dedicated Ltd.....	.GB.....	.IA.....	Goshawk Insurance Holdings Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Rosemont Reinsurance Ltd.....	.BM.....	.IA.....	Goshawk Holdings (Bermuda) Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Unionamerica Insurance Company Limited.....	.GB.....	.IA.....	Unionamerica Acquisition Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							SPRE Limited.....	.GB.....	.IA.....	Unionamerica Acquisition Company Limited.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
							Harper Insurance Limited.....	.CH.....	.IA.....	Harper Holding SARL.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	36412.....	94-3054364.....				Claremont Liability Insurance Company.....	.CA.....	.IA.....	CLIC Holding, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	20532.....	52-0266645.....				Clarendon National Insurance Company.....	.NJ.....	.IA.....	Clarendon Holdings, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	22560.....	80-0050461.....				Clarendon Select Insurance Company.....	.FL.....	.IA.....	Clarendon National Insurance Company.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	43095.....	22-2328900.....				Clarendon America Insurance Company.....	.NJ.....	.IA.....	Clarendon National Insurance Company.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	21806.....	58-1438724.....				Harbor Specialty Insurance Company.....	.NJ.....	.IA.....	Clarendon National Insurance Company.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	22144.....	31-0908652.....				Constellation Reinsurance Company.....	.NY.....	.IA.....	Sun Gulf Holdings Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	36617.....	59-1847174.....				Capital Assurance Company Inc.....	.FL.....	.IA.....	Sun Gulf Holdings Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	24295.....	05-0204450.....				Providence Washington Insurance Company.....	.RI.....	.UDP.....	PW Holdings, Inc.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	
04725.....	Enstar Grp.....	24325.....	36-6064756.....				York Insurance Company.....	.RI.....	.IA.....	Providence Washington Insurance Company.....	Ownership, Board, Management.....	100.0	Enstar Group Limited.....	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept 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)
00000	27-1868939	PWAC HOLDINGS, INC.									.0	
00000	20-5040471	PROVIDENCE WASHINGTON INS SOLUTIONS, LLC					647,998				647,998	
00000	13-4024232	PW ACQUISITION COMPANY									.0	
00000	05-0452402	PROVIDENCE WASHINGTON HOLDINGS, INC.									.0	
00000	05-0456850	PW HOLDINGS, INC.									.0	
24295	05-0204450	PROVIDENCE WASHINGTON INSURANCE COMPANY					(3,158,182)				(3,158,182)	5,158,280
24325	36-6064756	YORK INSURANCE COMPANY					(445,861)				(445,861)	(3,475,464)
31909	46-0322617	AMERICAN CONCEPT INSURANCE COMPNAY					(111,465)				(111,465)	(1,682,816)
00000	20-0683870	ENSTAR (US) INC.					3,226,869				3,226,869	
36412	94-3054364	CLAREMONT LIABILITY INSURANCE COMPANY					(159,359)				(159,359)	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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 Risks 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?	.....WAIVED.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....WAIVED.....
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....WAIVED.....

The following supplemental reports are required to be filed as part of your 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?	.....NO.....
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....NO.....
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....NO.....
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....NO.....
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....NO.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE American Concept Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

- 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?NO.....
- 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?NO.....
- 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?NO.....
- 31. 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.....
- 32. 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

- 33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?NO.....

Explanation:

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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