



ANNUAL STATEMENT
For the Year Ended December 31, 2011
OF THE CONDITION AND AFFAIRS OF THE
NARRAGANSETT BAY INSURANCE COMPANY

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

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Row 1: Stewart Horner Steffey Jr., Chairman & Chief Executive Officer, Stephen Donald Zubiago #, Secretary. Row 2: Sean Fitzgerald Murphy, Chief Financial Officer & Treasurer.

OTHER OFFICERS

Empty line for other officers.

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Row 1: Stewart Horner Steffey Jr., Arnold Larry Chavkin #, Alex Anatol Fridlyand, Srdjan Vukovic. Row 2: Robert Emil Glanville, John Drake Nichols Jr.

State of RHODE ISLAND

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County of PROVIDENCE

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

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

DONNA A. LITRO,
JULY 16, 2014



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2011

NAIC Company Code 43001

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, Allied lines, Multiple peril crop, Federal flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit A & H, Medicare Title XVIII, Federal employees health benefits, Workers' compensation, Products liability, Private passenger auto, Commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins, and TOTALS (a).

19.MA

(a) Finance and service charges not included in Lines 1 to 35 \$ 164,760

(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 NARRAGANSETT BAY INSURANCE COMPANY**

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2011

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	22,000,357	13,991,090	0	12,902,253	6,876,494	7,626,081	1,269,897	766,356	843,198	126,810	4,807,258	491,774
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	297,237	185,546	0	179,343	16,291	21,291	5,000	696	696	0	51,792	6,644
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	26,435	10,788	0	17,086	0	0	0	295	295	0	4,409	591
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	74,389	41,985	0	44,829	0	19,000	23,000	0	3,000	3,000	13,725	1,663
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	22,398,418	14,229,409	0	13,143,511	6,892,785	7,666,372	1,297,897	767,347	847,189	129,810	4,877,184	500,672
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 132,529

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

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**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0497

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2011

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	0	0	0	0	0	0	0	0	0	0	0	0
2.1 Allied lines	0	0	0	0	0	0	0	0	0	0	0	0
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	43,695,892	29,960,804	0	24,703,505	10,334,794	13,068,277	4,227,704	1,317,853	1,507,239	352,467	8,883,732	1,333,035
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	460,897	296,468	0	265,049	73,924	93,524	19,600	3,656	4,006	350	76,846	14,061
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	14,055	8,034	0	8,029	0	0	0	0	0	0	2,165	429
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	255,126	182,678	0	140,472	0	44,000	101,000	0	6,000	12,000	43,304	7,783
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	44,425,970	30,447,984	0	25,117,055	10,408,718	13,205,801	4,348,304	1,321,509	1,517,245	364,817	9,006,047	1,355,308
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 242,227

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

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**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

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

NAIC Group Code 0497

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2011

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,004,198	802,816	0	552,521	248,040	248,040	0	8,246	8,246	0	170,040	21,140
2.1 Allied lines	556,450	552,622	0	284,170	338,510	351,010	17,500	31,747	33,997	3,000	95,022	11,714
2.2 Multiple peril crop												
2.3 Federal flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	13,889,471	11,692,172	0	7,684,287	4,533,434	4,982,164	801,418	444,607	504,624	101,960	2,849,553	292,395
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	172,991	147,005	0	92,225	12,185	12,185	0	627	627	0	30,118	3,642
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	33,204	27,469	0	19,782	0	0	0	0	0	0	5,850	699
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	411,112	347,593	0	220,717	0	135,000	260,000	1,004	18,500	35,500	71,877	8,655
17.2 Other Liability-Claims-Made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	16,067,426	13,569,677	0	8,853,702	5,132,169	5,728,399	1,078,918	486,231	565,994	140,460	3,222,460	338,245
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 91,051

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

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**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

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

NAIC Group Code 0497

**BUSINESS IN THE STATE OF Consolidated**

**DURING THE YEAR 2011**

NAIC Company Code 43001

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	1,441,890	1,136,163	0	793,833	248,040	248,040	0	8,246	8,246	0	252,507	33,207
2.1 Allied lines	801,088	761,036	0	414,691	353,430	373,430	25,000	34,147	37,397	4,000	141,690	18,458
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	108,022,184	79,378,156	0	60,711,549	26,645,045	32,233,902	8,892,290	3,118,086	3,550,613	821,072	22,529,857	2,901,169
5.1 Commercial multiple peril (non-liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
5.2 Commercial multiple peril (liability portion)	0	0	0	0	0	0	0	0	0	0	0	0
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	1,373,774	972,666	0	786,357	176,051	180,566	24,600	10,116	7,966	350	238,354	36,550
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	153,709	109,359	0	89,225	0	0	0	295	295	0	26,890	3,925
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
17.1 Other liability-Occurrence	1,263,868	1,008,894	0	683,887	0	381,000	750,000	4,597	56,612	98,519	228,909	32,526
17.2 Other Liability-Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	0	0	0	0	0	0	0	0	0	0	0	0
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	0	0	0	0	0	0	0	0	0	0	0	0
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	0	0	0	0	0	0	0	0	0	0	0	0
21.1 Private passenger auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
21.2 Commercial auto physical damage	0	0	0	0	0	0	0	0	0	0	0	0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	113,056,513	83,366,274	0	63,479,542	27,422,566	33,416,938	9,691,890	3,175,487	3,661,129	923,941	23,418,207	3,025,835
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 630,567

(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

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Schedule F - Part 1

**NONE**

Schedule F - Part 2

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Other U. S. Unaffiliated Insurers																			
06-1182357	22730	Allied World Reinsurance Company	NH		444	1	0	119	3	0	0	189	8	321	172	0	149	0	
36-2661954	10103	American Agricultural Insurance Company	IN		260	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
42-0234980	21415	Employers Mutual Casualty Company	IA		245	1	1	55	2	0	0	81	4	142	74	0	69	0	
22-2005057	26921	Everest Reinsurance Company	DE		1,603	0	0	0	0	0	0	0	0	0	(4)	0	4	0	
74-2195939	42374	Houston Casualty Company	TX		10	0	0	0	0	0	0	0	0	0	0	0	0	0	
43-1898350	11054	Maiden Reinsurance Company	MO		1,296	0	0	365	11	779	90	924	0	2,170	841	0	1,329	0	
47-0698507	23680	Odyssey America Reinsurance Corporation	CT		479	0	0	21	0	0	0	54	0	76	48	0	28	0	
13-3031176	38636	Partner Reinsurance Company of the U.S	NY		195	1	0	21	0	0	0	54	0	76	49	0	27	0	
35-6021485	12416	Protective Insurance Company	IN		711	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
23-1641984	10219	QBE Reinsurance Corporation	PA		637	2	3	121	0	0	0	108	0	250	177	0	73	0	
75-1444207	30058	Scor Reinsurance Company	NY		0	1	1	62	3	0	0	0	10	76	0	0	76	0	
13-1675535	25364	Swiss Reinsurance America Corporation	NY		21,874	0	2	63	10	0	0	18,374	0	18,448	11,115	0	7,333	0	
13-2918573	42439	Toa Reinsurance Company Of America	DE		1,048	2	3	236	11	0	0	324	13	590	448	0	142	0	
13-5616275	19453	Transatlantic Reinsurance Company	NY		84	0	0	5	1	0	0	0	0	6	23	0	(17)	0	
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers					28,886	7	10	1,067	48	779	90	20,107	45	22,155	12,940	0	9,215	0	
Authorized - Other Non-U.S. Insurers																			
AA-1340125	00000	Hannover Rückversicherung AG	DE		665	1	1	188	6	195	23	366	6	787	362	0	425	0	
AA-1126033	00000	Lloyd's Underwriter Syndicate No. 0033	GB		97	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126382	00000	Lloyd's Underwriter Syndicate No. 0382	GB		270	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1126435	00000	Lloyd's Underwriter Syndicate No. 0435	GB		113	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126510	00000	Lloyd's Underwriter Syndicate No. 0510	GB		146	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126623	00000	Lloyd's Underwriter Syndicate No. 0623	GB		76	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126780	00000	Lloyd's Underwriter Syndicate No. 0780	GB		56	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126958	00000	Lloyd's Underwriter Syndicate No. 0958	GB		119	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127084	00000	Lloyd's Underwriter Syndicate No. 1084	GB		178	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127225	00000	Lloyd's Underwriter Syndicate No. 1225	GB		69	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127301	00000	Lloyd's Underwriter Syndicate No. 1301	GB		133	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1127414	00000	Lloyd's Underwriter Syndicate No. 1414	GB		324	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1120096	00000	Lloyd's Underwriter Syndicate No. 1880	GB		146	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120083	00000	Lloyd's Underwriter Syndicate No. 1910	GB		15	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120084	00000	Lloyd's Underwriter Syndicate No. 1955	GB		78	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128001	00000	Lloyd's Underwriter Syndicate No. 2001	GB		711	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
AA-1120071	00000	Lloyd's Underwriter Syndicate No. 2007	GB		214	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1128010	00000	Lloyd's Underwriter Syndicate No. 2010	GB		180	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1128623	00000	Lloyd's Underwriter Syndicate No. 2623	GB		323	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1128791	00000	Lloyd's Underwriter Syndicate No. 2791	GB		461	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1128987	00000	Lloyd's Underwriter Syndicate No. 2987	GB		205	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126004	00000	Lloyd's Underwriter Syndicate No. 4444	GB		163	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1126006	00000	Lloyd's Underwriter Syndicate No. 4472	GB		42	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1840000	00000	Mapfre Re, Compañia de Reaseguros S. A.	ES		363	0	0	52	1	0	0	135	0	188	123	0	66	0	
0899999 - Total Authorized - Other Non-U.S. Insurers					5,147	1	1	241	7	195	23	501	6	975	474	0	501	0	
0999999 - Total Authorized - Total Authorized					34,033	9	12	1,308	55	974	113	20,608	52	23,131	13,414	0	9,716	0	
Unauthorized - Other U.S. Unaffiliated Insurers																			
39-6040366	19283	American Standard Insurance Company	WI		159	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
38-1316179	21555	Farm Bureau Mutual Insurance Company	MI		23	0	0	0	0	0	0	0	0	0	0	0	0	0	
1499999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					182	0	0	0	0	0	0	0	0	(1)	0	0	1	0	
Unauthorized - Other non-U.S. Insurers																			
AA-3190770	00000	Ace Tempest Reinsurance Ltd	BM		594	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
AA-3194128	00000	Allied World Assurance Company Limited	BM		790	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
AA-1460019	00000	Amlin Bermuda Ltd	BM		924	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
AA-3194139	00000	AXIS Specialty Limited	BM		500	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-3194122	00000	DaVinci Reinsurance Limited	BM		152	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-3194130	00000	Endurance Specialty Insurance Limited	BM		330	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-1460006	00000	Flagstone Réassurance Suisse SA	CH		691	0	0	0	0	0	0	0	0	0	(2)	0	2	0	
AA-3190060	00000	Hannover Re (Bermuda) Limited	BM		425	0	0	0	0	0	0	0	0	0	(1)	0	1	0	
AA-3190875	00000	Hiscox Insurance Company (Bermuda) Ltd	BM		80	0	0	0	0	0	0	0	0	0	0	0	0	0	

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE F - PART 3**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
AA-5420050	00000	Korean Reinsurance Company	KR		193	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-1440060	00000	Lansforsakringar Sak Forsakrings	SE		35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194129	00000	Montpelier Reinsurance Ltd	BM		58	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194200	00000	MS Frontier Reinsurance Limited	BM		263	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-1320034	00000	PARIS RE	FR		53	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190686	00000	Partner Reinsurance Company Ltd	BM		676	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
AA-1340004	00000	R+V Versicherung AG	DE		713	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
AA-3190339	00000	Renaissance Reinsurance Ltd	BM		265	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-1320031	00000	SCOR Global P&C SE, Zurich Branch	FR		503	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
AA-1464100	00000	SCOR Switzerland Limited	CH		243	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440076	00000	Sirius International Insurance Corp	SE		62	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-5324100	00000	Taiping Reinsurance Company Limited	HK		42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190838	00000	Tokio Millennium Reinsurance Limited	BM		393	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-3190870	00000	Validus Reinsurance, Ltd	BM		525	0	0	0	0	0	0	0	0	0	0	(1)	0	1	0
AA-3190757	00000	XL Re Ltd	BM		635	0	0	0	0	0	0	0	0	0	0	(2)	0	2	0
1799999 - Total Unauthorized - Other Non-U.S. Insurers					9,146	0	0	0	0	0	0	0	0	0	0	(24)	0	24	0
1899999 - Total Unauthorized - Total Unauthorized					9,328	0	0	0	0	0	0	0	0	0	0	(24)	0	24	0
1999999 - Total Authorized and Unauthorized					43,361	9	12	1,308	55	974	113	20,608	52	23,131	13,390	0	9,741	0	
9999999 Totals					43,361	9	12	1,308	55	974	113	20,608	52	23,131	13,390	0	9,741	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. Quota Share - Swiss Reinsurance Am. Corp	41.000	18,374
2. Umbrella Quota Share	31.500	659
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. Swiss Reinsurance America Corporation	18,448	21,874	Yes [ ] No [ X ]
2. Maiden Reinsurance Company	2,170	1,296	Yes [ ] No [ X ]
3. Toa Reinsurance Company Of America	590	1,048	Yes [ ] No [ X ]
4. Allied World Reinsurance Company	321	444	Yes [ ] No [ X ]
5. QBE Reinsurance Corporation	250	637	Yes [ ] No [ X ]

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE F - PART 4**

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					11 Total Due Cols. 5 + 10		
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10 Total Overdue Cols. 6 + 7 + 8 + 9			
Authorized - Other U.S. Unaffiliated Insurers												
06-1182357	22730	Allied World Reinsurance Company	NH	.2						.2	0.0	0.0
42-0234980	21415	Employers Mutual Casualty Company	IA	.1						.1	0.0	0.0
47-0698507	23680	Odyssey America Reinsurance Corporation	CT	.1						.1	0.0	0.0
13-3031176	38636	Partner Reinsurance Company of the U.S.	NY	.1						.1	0.0	0.0
23-1641984	10219	QBE Reinsurance Corporation	PA	.5						.5	0.0	0.0
75-1444207	30058	Scor Reinsurance Company	NY	.1						.1	0.0	0.0
13-1675535	25364	Swiss Reinsurance America Corporation	NY	.2						.2	0.0	0.0
13-2918573	42439	Toa Reinsurance Company Of America	DE	.6						.6	0.0	0.0
13-5616275	19453	Transatlantic Reinsurance Company	NY	.0						.0	0.0	0.0
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers				18	0	0	0	0	0	18	0.0	0.0
Authorized - Other Non-U.S. Insurers												
AA-1340125	00000	Hannover Rückversicherung AG	DE	.2					.0	.2	0.0	0.0
AA-1840000	00000	Mapfre Re, Compañia de Reaseguros S. A.	ES	.0					.0	.0	0.0	0.0
0899999 - Total Authorized - Other Non-U.S. Insurers				3	0	0	0	0	0	3	0.0	0.0
0999999 - Total Authorized - Total Authorized				21	0	0	0	0	0	21	0.0	0.0
1999999 - Total Authorized and Unauthorized				21	0	0	0	0	0	21	0.0	0.0
9999999 Totals				21	0	0	0	0	0	21	0.0	0.0

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE F - PART 5**

Provision for Unauthorized 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 Recoverable All Items Schedule F Part 3, Col. 15	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	8 Letter of Credit Issuing or Confirming Bank (a)			11 Ceded Balances Payable	12 Miscellaneous Balances	13 Other Allowed Offset Items	14 Cols. 6+7+11+12+13 but not in excess of Col. 5	15 Subtotal Col. 5 minus Col. 14	16 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	17 20% of Amount in Col. 16	18 Smaller of Col. 14 or Col. 17	19 Smaller of Col. 14 or 20% of Amount in Dispute Included in Col. 5	20 Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 15 + 18 + 19
							8 American Bankers Association (ABA) Routing Number	9 Letter of Credit Code	10 Bank Name										
Other U.S. Unaffiliated Insurers																			
39-6040366	19283	American Standard Insurance Company	WI	0	0					(1)	0		(1)	1	0	0	0	(1)	0
38-1316179	21555	Farm Bureau Mutual Insurance Company	MI	0	0					0	0		0	0	0	0	0	0	0
0599999 - Total Other U.S. Unaffiliated Insurers				0	0	0	XXX	XXX	XXX	(1)	0	0	(1)	1	0	0	0	(1)	0
Other Non-U.S. Insurers																			
AA-3190770	00000	Ace Tempest Reinsurance Ltd	BM	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-3194128	00000	Allied World Assurance Company Limited	BM	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-1460019	00000	Amlin Bermuda Ltd	BM	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-3194139	00000	AXIS Specialty Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-3194122	00000	DaVinci Reinsurance Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-3194130	00000	Endurance Specialty Insurance Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-1460006	00000	Flagstone Reassurance Suisse SA	CH	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-3190060	00000	Hannover Re (Bermuda) Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-3190875	00000	Hiscox Insurance Company (Bermuda) Ltd	BM	0	0					0	0		0	0	0	0	0	0	0
AA-5420050	00000	Korean Reinsurance Company	KR	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-1440060	00000	Lansforsakringar Sak Forsakrings Montpelier	SE	0	0					0	0		0	0	0	0	0	0	0
AA-3194129	00000	Reinsurance Ltd MS Frontier	BM	0	0					0	0		0	0	0	0	0	0	0
AA-3194200	00000	Reinsurance Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-1320034	00000	PARIS RE	FR	0	0					0	0		0	0	0	0	0	0	0
AA-3190686	00000	Partner Reinsurance Company Ltd	BM	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-1340004	00000	R+V Versicherung AG Renaissance	DE	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-3190339	00000	Reinsurance Ltd	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-1320031	00000	SCOR Global P&C SE, Zurich Branch SCOR Switzerland	FR	0	0					(2)	0		(2)	2	0	0	0	(2)	0
AA-1464100	00000	Limited	CH	0	0					0	0		0	0	0	0	0	0	0
AA-1440076	00000	Sirius International Insurance Corp	SE	0	0					0	0		0	0	0	0	0	0	0
AA-5324100	00000	Taiping Reinsurance Company Limited	HK	0	0					0	0		0	0	0	0	0	0	0
AA-3190838	00000	Tokio Millennium Reinsurance Limited	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-3190870	00000	Validus Reinsurance, Ltd	BM	0	0					(1)	0		(1)	1	0	0	0	(1)	0
AA-3190757	00000	XL Re Ltd	BM	0	0					(2)	0		(2)	2	0	0	0	(2)	0
0899999 - Total Other Non-U.S. Insurers				0	0	0	XXX	XXX	XXX	(24)	0	0	(24)	24	0	0	0	(24)	0
0999999 - Total Affiliates and Others				0	0	0	XXX	XXX	XXX	(25)	0	0	(25)	25	0	0	0	(25)	0
<b>9999999 Totals</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>(25)</b>	<b>0</b>	<b>0</b>	<b>(25)</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(25)</b>	<b>0</b>

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE F - PART 5**

**Provision for Unauthorized 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 Recoverable All Items Schedule F Part 3, Col. 15	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	Letter of Credit Issuing or Confirming Bank (a)			11 Ceded Balances Payable	12 Miscellaneous Balances	13 Other Allowed Offset Items	14 Cols. 6+7+11+12+13 but not in excess of Col. 5	15 Subtotal Col. 5 minus Col. 14	16 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	17 20% of Amount in Col. 16	18 Smaller of Col. 14 or Col. 17	19 Smaller of Col. 14 or 20% of Amount in Dispute Included in Col. 5	20 Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 15 +18 + 19
							8 American Bankers Association (ABA) Routing Number	9 Letter of Credit Code	10 Bank Name										

1. Amounts in dispute totaling \$ .....are included in Column 5.
2. Amounts in dispute totaling \$ .....are excluded from Column 16.

(a)	Code	American Bankers Association (ABA) Routing Number	Bank Name
	.....	.....	.....
	.....	.....	.....
	.....	.....	.....
	.....	.....	.....

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)
<b>ASSETS</b> (Page 2, Col. 3)			
1. Cash and invested assets (Line 12) .....	90,225,319		90,225,319
2. Premiums and considerations (Line 15) .....	14,268,315		14,268,315
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	20,825	(20,825)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	14,457,661		14,457,661
6. Net amount recoverable from reinsurers .....			0
7. Protected cell assets (Line 27) .....	0	9,740,514	9,740,514
8. Totals (Line 28) .....	118,972,120	9,719,689	128,691,809
<b>LIABILITIES</b> (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	8,666,669	2,450,169	11,116,838
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	7,002,732	51,740	7,054,472
11. Unearned premiums (Line 9) .....	42,871,544	20,608,006	63,479,550
12. Advance premiums (Line 10) .....	2,984,407		2,984,407
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12) .....	13,390,226	(13,390,226)	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 .....	2,164		2,164
19. Total liabilities excluding protected cell business (Line 26) .....	74,917,742	9,719,689	84,637,431
20. Protected cell liabilities (Line 27) .....	0		0
21. Surplus as regards policyholders (Line 37) .....	44,054,378	X X X	44,054,378
22. Totals (Line 38) .....	118,972,120	9,719,689	128,691,809

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

If yes, give full explanation:

Schedule H - Part 1

**NONE**

Schedule H - Part 2

**NONE**

Schedule H - Part 3

**NONE**

Schedule H - Part 4

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2002	0	0	0	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	1,931	728	1,203	260	16	196	182	0	0	500	258	4
7. 2007	3,417	1,391	2,026	1,119	173	69	19	36	11	0	1,021	86
8. 2008	8,511	3,110	5,401	1,195	176	151	22	75	0	64	1,223	228
9. 2009	18,425	8,582	9,843	2,176	69	315	5	422	0	114	2,839	487
10. 2010	41,286	13,820	27,466	10,173	1,126	1,065	64	1,361	0	34	11,409	1,962
11. 2011	79,378	21,901	57,477	25,195	0	2,772	0	2,241	0	0	30,208	9,400
12. Totals	XXX	XXX	XXX	40,118	1,560	4,568	292	4,135	11	712	46,958	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.	135	0	17	2	18	0	2	0	3	0	0	172	4
9.	170	0	60	8	53	0	7	1	9	0	0	290	8
10.	740	309	569	116	77	14	66	14	130	0	0	1,130	22
11.	5,026	874	2,174	319	347	21	251	37	358	0	0	6,906	462
12.	6,071	1,183	2,821	445	495	35	326	52	500	0	0	8,498	496

	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.	456	198	258	23.6	27.2	21.4	0	0	0.0	0	0
7.	1,224	203	1,021	35.8	14.6	50.4	0	0	0.0	0	0
8.	1,596	201	1,396	18.8	6.4	25.8	0	0	0.0	150	22
9.	3,212	83	3,128	17.4	1.0	31.8	0	0	0.0	222	68
10.	14,182	1,642	12,539	34.3	11.9	45.7	0	0	0.0	885	245
11.	38,365	1,251	37,114	48.3	5.7	64.6	0	0	0.0	6,008	898
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,264	1,234

Schedule P - Part 1B - Private Passenger

**NONE**

Schedule P - Part 1C - Comm Auto/Truck

**NONE**

Schedule P - Part 1D - Workers' Comp

**NONE**

Schedule P - Part 1E - Comm Multi Peril

**NONE**

Schedule P - Part 1F - Med Pro Liab Occ

**NONE**

Schedule P - Part 1F - Med Pro Liab Clm

**NONE**

Schedule P - Part 1G - Special Liability

**NONE**

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2002	0	0	0	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	27	5	22	4	0	2	0	0	0	0	6	1
8. 2008	66	4	62	3	0	2	0	2	0	0	7	4
9. 2009	264	189	75	0	0	1	0	(2)	0	0	(1)	2
10. 2010	554	279	275	0	0	4	4	2	0	0	2	5
11. 2011	1,009	891	118	0	0	1	0	1	0	0	2	7
12. Totals	XXX	XXX	XXX	7	0	10	4	3	0	0	16	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	7	7	0	0	1	1	0	0	0	0	0
9.	16	0	41	39	8	0	5	4	0	0	0	26	2
10.	110	100	147	140	15	10	17	16	0	0	0	24	2
11.	67	25	362	344	11	10	42	40	0	0	0	64	5
12.	193	125	557	529	34	20	65	61	0	0	0	114	9

	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.	6	0	6	22.2	0.0	27.3	0	0	0.0	0	0
8.	15	7	7	22.3	182.5	11.9	0	0	0.0	0	0
9.	68	43	25	25.9	22.8	33.7	0	0	0.0	18	8
10.	296	270	26	53.4	96.8	9.4	0	0	0.0	17	6
11.	484	419	65	48.0	47.0	55.3	0	0	0.0	60	4
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	96	18

**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	0	0	0	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

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 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(4)	0	0	0	0	0	5	(4)	XXX
2. 2010	1,721	565	1,156	129	0	17	0	32	0	5	178	XXX
3. 2011	2,979	769	2,210	751	0	48	0	33	0	0	832	XXX
4. Totals	XXX	XXX	XXX	876	0	65	0	65	0	10	1,006	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.	50	0	0	0	4	0	0	0	0	0	0	54	0
4.	50	0	0	0	4	0	0	0	0	0	0	54	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.	178	0	178	10.3	0.0	15.4	0	0	0.0	0	0
3.	886	0	886	29.8	0.0	40.1	0	0	0.0	50	4
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	50	4

Schedule P - Part 1J - Auto Physical

**NONE**

Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other

**NONE**

Schedule P - Part 1M - International

**NONE**

Schedule P - Part 1N - Reinsurance

**NONE**

Schedule P - Part 1O - Reinsurance

**NONE**

Schedule P - Part 1P - Reinsurance

**NONE**

Schedule P - Part 1R - Prod Liab Occur

**NONE**

Schedule P - Part 1R - Prod Liab Claims

**NONE**

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

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	578	283	272	281	261	258	(3)	(23)
7. 2007	XXX	XXX	XXX	XXX	XXX	1,115	966	1,022	1,007	996	(11)	(26)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	1,534	1,244	1,220	1,318	98	74
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,236	2,667	2,698	31	(538)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,411	11,048	(363)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,515	XXX	XXX
										12. Totals	(249)	(514)

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

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	NONE							
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 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

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	NONE							
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 2D- WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

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	NONE							
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 2E- COMMERCIAL MULTIPLE PERIL**

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	NONE							
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 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

NONE

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

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	.7	.6	.6	.6	.6	.0	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.8	.5	.5	.5	.0	.0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.12	.28	.27	(1)	.15
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.57	.24	(34)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.65	XXX	XXX
12. Totals											(34)	16

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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 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	.112	.63	.59	(.4)	(.53)
2. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.139	.146	.7	.XXX
3. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.853	.XXX	.XXX
4. Totals											3	(.53)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

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

NONE

**SCHEDULE P - PART 2K - FIDELITY, SURETY**

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

NONE

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

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

NONE

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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	.XXX	.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

**NONE**

Schedule P - Part 2O

**NONE**

Schedule P - Part 2P

**NONE**

Schedule P - Part 2R - Prod Liab Occur

**NONE**

Schedule P - Part 2R - Prod Liab Claims

**NONE**

Schedule P - Part 2S

**NONE**

Schedule P - Part 2T

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior	.000	.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	228	247	250	250	258	258	4	.0
7. 2007	XXX	XXX	XXX	XXX	XXX	624	792	901	996	996	67	19
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	812	1,077	1,061	1,148	146	78
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,483	2,403	2,417	309	170
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,478	10,048	1,314	626
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,967	6,450	2,488

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

1. Prior	.000	.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	<b>NONE</b>								.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 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	.000	.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	<b>NONE</b>								.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 3D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	.000	.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	<b>NONE</b>								.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 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior	.000	.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	<b>NONE</b>								.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 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
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 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior	.000	.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

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 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 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.000	.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	.6	.6	.6	.6	.6	.1	.0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.2	.5	.5	.5	.2	.2
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.1	.1	.0	.0
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.3
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0	2

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 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	.63	.59	.XXX	.XXX
2. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.111	.146	.XXX	.XXX
3. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.799	.XXX	.XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

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

NONE

**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								

NONE

**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								

NONE

**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	.XXX	.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

**NONE**

Schedule P - Part 3O

**NONE**

Schedule P - Part 3P

**NONE**

Schedule P - Part 3R - Prod Liab Occur

**NONE**

Schedule P - Part 3R - Prod Liab Claims

**NONE**

Schedule P - Part 3S

**NONE**

Schedule P - Part 3T

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 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	286	36	7	6	3	0
7. 2007	XXX	XXX	XXX	XXX	XXX	209	39	35	11	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	357	93	27	17
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	97	58
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,271	506
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,070

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

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 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

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 4D - WORKERS' COMPENSATION**

(EXCLUDING EXCESS WORKERS' COMPENSATION)

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 4E - COMMERCIAL MULTIPLE PERIL**

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 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	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

**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	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 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

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	3	3	2
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	9
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21

**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

NONE

Schedule P - Part 4I

**NONE**

Schedule P - Part 4J

**NONE**

Schedule P - Part 4K

**NONE**

Schedule P - Part 4L

**NONE**

Schedule P - Part 4M

**NONE**

Schedule P - Part 4N

**NONE**

Schedule P - Part 4O

**NONE**

Schedule P - Part 4P

**NONE**

Schedule P - Part 4R - Prod Liab Occur

**NONE**

Schedule P - Part 4R - Prod Liab Claims

**NONE**

Schedule P - Part 4S

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	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	20	3	4	4	4	4
7. 2007	XXX	XXX	XXX	XXX	XXX	39	63	64	67	67
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	83	144	145	146
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	181	303	309
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,163	1,314
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,450

**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	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	1	1	1	0	0
7. 2007	XXX	XXX	XXX	XXX	XXX	42	4	3	0	0
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	72	7	3	4
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	161	5	8
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	177	22
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462

**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	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	46	46	5	4	4
7. 2007	XXX	XXX	XXX	XXX	XXX	99	100	86	86	86
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	201	224	226	228
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	474	487
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,876	1,962
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,400

Schedule P - Part 5B- SN1

**NONE**

Schedule P - Part 5B- SN2

**NONE**

Schedule P - Part 5B- SN3

**NONE**

Schedule P - Part 5C- SN1

**NONE**

Schedule P - Part 5C- SN2

**NONE**

Schedule P - Part 5C- SN3

**NONE**

Schedule P - Part 5D- SN1

**NONE**

Schedule P - Part 5D- SN2

**NONE**

Schedule P - Part 5D- SN3

**NONE**

Schedule P - Part 5E- SN1

**NONE**

Schedule P - Part 5E- SN2

**NONE**

Schedule P - Part 5E- SN3

**NONE**

Schedule P - Part 5F- SN1A

**NONE**

Schedule P - Part 5F- SN2A

**NONE**

Schedule P - Part 5F- SN3A

**NONE**

Schedule P - Part 5F- SN1B

**NONE**

Schedule P - Part 5F- SN2B

**NONE**

Schedule P - Part 5F- SN3B

**NONE**

**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	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	1	1	1
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	0	2	2	2
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	2	0	0	0
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**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	2	1	1	1
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	3	4	4	4
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	5
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

Schedule P - Part 5H- SN1B

**NONE**

Schedule P - Part 5H- SN2B

**NONE**

Schedule P - Part 5H- SN3B

**NONE**

Schedule P - Part 5R- SN1A

**NONE**

Schedule P - Part 5R- SN2A

**NONE**

Schedule P - Part 5R- SN3A

**NONE**

Schedule P - Part 5R- SN1B

**NONE**

Schedule P - Part 5R- SN2B

**NONE**

Schedule P - Part 5R- SN3B

**NONE**

Schedule P - Part 5T- SN1

**NONE**

Schedule P - Part 5T- SN2

**NONE**

Schedule P - Part 5T- SN3

**NONE**

Schedule P - Part 6C - SN1

**NONE**

Schedule P - Part 6C - SN2

**NONE**

Schedule P - Part 6D - SN1

**NONE**

Schedule P - Part 6D - SN2

**NONE**

Schedule P - Part 6E - SN1

**NONE**

Schedule P - Part 6E - SN2

**NONE**

Schedule P - Part 6H - SN1A

**NONE**

Schedule P - Part 6H - SN2A

**NONE**

Schedule P - Part 6H - SN1B

**NONE**

Schedule P - Part 6H - SN2B

**NONE**

Schedule P - Part 6M - SN1

**NONE**

Schedule P - Part 6M - SN2

**NONE**

Schedule P - Part 6N - SN1

**NONE**

Schedule P - Part 6N - SN2

**NONE**

Schedule P - Part 6O - SN1

**NONE**

Schedule P - Part 6O - SN2

**NONE**

Schedule P - Part 6R - SN1A

**NONE**

Schedule P - Part 6R - SN2A

**NONE**

Schedule P - Part 6R - SN1B

**NONE**

Schedule P - Part 6R - SN2B

**NONE**

Schedule P - Part 7A - Section 1

**NONE**

Schedule P - Part 7A - Section 2

**NONE**

Schedule P - Part 7A - Section 3

**NONE**

Schedule P - Part 7A - Section 4

**NONE**

Schedule P - Part 7A - Section 5

**NONE**

Schedule P - Part 7B - Section 1

**NONE**

Schedule P - Part 7B - Section 2

**NONE**

Schedule P - Part 7B - Section 3

**NONE**

Schedule P - Part 7B - Section 4

**NONE**

Schedule P - Part 7B - Section 5

**NONE**

Schedule P - Part 7B - Section 6

**NONE**

Schedule P - Part 7B - Section 7

**NONE**

**SCHEDULE P INTERROGATORIES**

- 1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [ ] No [ X ]  
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$ .....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 [ ] N/A [ X ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior .....		
1.602	2002 .....		
1.603	2003 .....		
1.604	2004 .....		
1.605	2005 .....		
1.606	2006 .....		
1.607	2007 .....		
1.608	2008 .....		
1.609	2009 .....		
1.610	2010 .....		
1.611	2011 .....		
1.612	Totals	0	0

- 2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [ X ] No [ ]
- 3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [ X ] No [ ]
- 4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [ ] No [ X ]  
  
If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.  
  
Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
  
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
- 5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars)  
5.1 Fidelity \$ .....0  
5.2 Surety \$ .....0
- 6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIMANT  
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [ X ] No [ ]
- 7.2 An extended statement may be attached.  
TROPICAL STORM IRENE OCCURRED BETWEEN AUGUST 27, 2011 AND AUGUST 29, 2011 AND IMPACTED NEW JERSEY, NEW YORK, RHODE ISLAND AND MASSACHUSETTS. AS OF DECEMBER 31, 2011, THE COMPANY RECEIVED 4,603 CLAIMS RELATED TO THIS EVENT WHICH RESULTED IN \$12.7 MILLION IN GROSS INCURRED LOSSES. APPROXIMATELY 99% OF THE CLAIMS WERE CLOSED AS OF DECEMBER 31, 2011.....

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

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

Allocated By States and Territories

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

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	20-3179005	NBIC FINANCIAL HOLDINGS INC		(30,000,000)							(30,000,000)	
43001	05-0394576	NARRAGANSETT BAY INSURANCE COMPANY		21,000,000			(11,870,933)				9,129,067	
14931	05-0197250	PAWTUCKET INSURANCE COMPANY		650,000			921,145				1,571,145	
	26-3867627	NBIC SERVICE COMPANY		8,350,000			10,949,788				19,299,788	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2011 OF THE NARRAGANSETT BAY INSURANCE COMPANY**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

<b>MARCH FILING</b>	<b>RESPONSES</b>
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.....
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....YES.....
6. Will Management's Discussion and Analysis be filed by April 1?	.....YES.....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	.....YES.....
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	.....YES.....
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1?	.....YES.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
<b>AUGUST FILING</b>	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....YES.....

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

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

**Explanation:**

- 12.
- 13.
- 14.
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- 32.

**Bar Code:**

12.  4 3 0 0 1 2 0 1 1 4 2 0 0 0 0 0 0

13.  4 3 0 0 1 2 0 1 1 2 4 0 0 0 0 0 0

14.  4 3 0 0 1 2 0 1 1 3 6 0 5 9 0 0 0

15.  4 3 0 0 1 2 0 1 1 4 5 5 0 0 0 0 0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

16.   
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4 3 0 0 1 2 0 1 1 3 8 5 0 0 0 0

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19.   
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32.   
4 3 0 0 1 2 0 1 1 2 1 7 0 0 0 0

**OVERFLOW PAGE FOR WRITE-INS**

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# ALPHABETICAL INDEX

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## ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	19
Five-Year Historical Data	17
General Interrogatories	15
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-Ins	98
Schedule A – Part 1	E01
Schedule A – Part 2	E02
Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17

# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK (Continued)

Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D	E22
Schedule DB – Verification	SI14
Schedule DL – Part 1	E23
Schedule DL – Part 2	E24
Schedule E – Part 1 – Cash	E25
Schedule E – Part 2 – Cash Equivalents	E26
Schedule E – Part 3 – Special Deposits	E27
Schedule E – Verification Between Years	SI15
Schedule F – Part 1	20
Schedule F – Part 2	21
Schedule F – Part 3	22
Schedule F – Part 4	23
Schedule F – Part 5	24
Schedule F – Part 6	25
Schedule F – Part 7	26
Schedule F – Part 8	27
Schedule H – Accident and Health Exhibit – Part 1	28
Schedule H – Part 2, Part 3, and Part 4	29
Schedule H – Part 5 – Health Claims	30
Schedule P – Part 1 – Summary	31
Schedule P – Part 1A – Homeowners/Farmowners	33
Schedule P – Part 1B – Private Passenger Auto Liability/Medical	34
Schedule P – Part 1C – Commercial Auto/Truck Liability/Medical	35
Schedule P – Part 1D – Workers' Compensation (Excluding Excess Workers' Compensation)	36

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 1E – Commercial Multiple Peril	37
Schedule P – Part 1F – Section 1 – Medical Professional Liability – Occurrence	38
Schedule P – Part 1F – Section 2 – Medical Professional Liability – Claims-Made	39
Schedule P – Part 1G – Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	40
Schedule P – Part 1H – Section 1 – Other Liability–Occurrence	41
Schedule P – Part 1H – Section 2 – Other Liability – Claims-Made	42
Schedule P – Part 1I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	43
Schedule P – Part 1J – Auto Physical Damage	44
Schedule P – Part 1K – Fidelity/Surety	45
Schedule P – Part 1L – Other (Including Credit, Accident and Health)	46
Schedule P – Part 1M – International	47
Schedule P – Part 1N – Reinsurance – Nonproportional Assumed Property	48
Schedule P – Part 1O – Reinsurance – Nonproportional Assumed Liability	49
Schedule P – Part 1P – Reinsurance – Nonproportional Assumed Financial Lines	50
Schedule P – Part 1R – Section 1 – Products Liability – Occurrence	51
Schedule P – Part 1R – Section 2 – Products Liability – Claims – Made	52
Schedule P – Part 1S – Financial Guaranty/Mortgage Guaranty	53
Schedule P – Part 1T – Warranty	54
Schedule P – Part 2, Part 3 and Part 4 – Summary	32
Schedule P – Part 2A – Homeowners/Farmowners	55
Schedule P – Part 2B – Private Passenger Auto Liability/Medical	55
Schedule P – Part 2C – Commercial Auto/Truck Liability/Medical	55
Schedule P – Part 2D – Workers' Compensation (Excluding Excess Workers' Compensation)	55
Schedule P – Part 2E – Commercial Multiple Peril	55
Schedule P – Part 2F – Section 1 – Medical Professional Liability – Occurrence	56
Schedule P – Part 2F – Section 2 – Medical Professional Liability – Claims – Made	56
Schedule P – Part 2G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	56
Schedule P – Part 2H – Section 1 – Other Liability – Occurrence	56
Schedule P – Part 2H – Section 2 – Other Liability – Claims – Made	56
Schedule P – Part 2I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	57
Schedule P – Part 2J – Auto Physical Damage	57
Schedule P – Part 2K – Fidelity, Surety	57
Schedule P – Part 2L – Other (Including Credit, Accident and Health)	57
Schedule P – Part 2M – International	57
Schedule P – Part 2N – Reinsurance – Nonproportional Assumed Property	58
Schedule P – Part 2O – Reinsurance – Nonproportional Assumed Liability	58
Schedule P – Part 2P – Reinsurance – Nonproportional Assumed Financial Lines	58
Schedule P – Part 2R – Section 1 – Products Liability – Occurrence	59
Schedule P – Part 2R – Section 2 – Products Liability – Claims-Made	59
Schedule P – Part 2S – Financial Guaranty/Mortgage Guaranty	59
Schedule P – Part 2T – Warranty	59
Schedule P – Part 3A – Homeowners/Farmowners	60

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 3B – Private Passenger Auto Liability/Medical	60
Schedule P – Part 3C – Commercial Auto/Truck Liability/Medical	60
Schedule P – Part 3D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	60
Schedule P – Part 3E – Commercial Multiple Peril	60
Schedule P – Part 3F – Section 1 – Medical Professional Liability – Occurrence	61
Schedule P – Part 3F – Section 2 – Medical Professional Liability – Claims-Made	61
Schedule P – Part 3G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	61
Schedule P – Part 3H – Section 1 – Other Liability – Occurrence	61
Schedule P – Part 3H – Section 2 – Other Liability – Claims-Made	61
Schedule P – Part 3I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	62
Schedule P – Part 3J – Auto Physical Damage	62
Schedule P – Part 3K – Fidelity/Surety	62
Schedule P – Part 3L – Other (Including Credit, Accident and Health)	62
Schedule P – Part 3M – International	62
Schedule P – Part 3N – Reinsurance – Nonproportional Assumed Property	63
Schedule P – Part 3O – Reinsurance – Nonproportional Assumed Liability	63
Schedule P – Part 3P – Reinsurance – Nonproportional Assumed Financial Lines	63
Schedule P – Part 3R – Section 1 – Products Liability – Occurrence	64
Schedule P – Part 3R – Section 2 – Products Liability – Claims-Made	64
Schedule P – Part 3S – Financial Guaranty/Mortgage Guaranty	64
Schedule P – Part 3T – Warranty	64
Schedule P – Part 4A – Homeowners/Farmowners	65
Schedule P – Part 4B – Private Passenger Auto Liability/Medical	65
Schedule P – Part 4C – Commercial Auto/Truck Liability/Medical	65
Schedule P – Part 4D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	65
Schedule P – Part 4E – Commercial Multiple Peril	65
Schedule P – Part 4F – Section 1 – Medical Professional Liability – Occurrence	66
Schedule P – Part 4F – Section 2 – Medical Professional Liability – Claims-Made	66
Schedule P – Part 4G – Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	66
Schedule P – Part 4H – Section 1 – Other Liability – Occurrence	66
Schedule P – Part 4H – Section 2 – Other Liability – Claims-Made	66
Schedule P – Part 4I – Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	67
Schedule P – Part 4J – Auto Physical Damage	67
Schedule P – Part 4K – Fidelity/Surety	67
Schedule P – Part 4L – Other (Including Credit, Accident and Health)	67
Schedule P – Part 4M – International	67
Schedule P – Part 4N – Reinsurance – Nonproportional Assumed Property	68
Schedule P – Part 4O – Reinsurance – Nonproportional Assumed Liability	68
Schedule P – Part 4P – Reinsurance – Nonproportional Assumed Financial Lines	68
Schedule P – Part 4R – Section 1 – Products Liability – Occurrence	69
Schedule P – Part 4R – Section 2 – Products Liability – Claims-Made	69

# ALPHABETICAL INDEX

## ANNUAL STATEMENT BLANK (Continued)

Schedule P – Part 4S – Financial Guaranty/Mortgage Guaranty	69
Schedule P – Part 4T – Warranty	69
Schedule P – Part 5A – Homeowners/Farmowners	70
Schedule P – Part 5B – Private Passenger Auto Liability/Medical	71
Schedule P – Part 5C – Commercial Auto/Truck Liability/Medical	72
Schedule P – Part 5D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	73
Schedule P – Part 5E – Commercial Multiple Peril	74
Schedule P – Part 5F – Medical Professional Liability – Claims-Made	76
Schedule P – Part 5F – Medical Professional Liability – Occurrence	75
Schedule P – Part 5H – Other Liability – Claims-Made	78
Schedule P – Part 5H – Other Liability – Occurrence	77
Schedule P – Part 5R – Products Liability – Claims-Made	80
Schedule P – Part 5R – Products Liability – Occurrence	79
Schedule P – Part 5T – Warranty	81
Schedule P – Part 6C – Commercial Auto/Truck Liability/Medical	82
Schedule P – Part 6D – Workers’ Compensation (Excluding Excess Workers’ Compensation)	82
Schedule P – Part 6E – Commercial Multiple Peril	83
Schedule P – Part 6H – Other Liability – Claims-Made	84
Schedule P – Part 6H – Other Liability – Occurrence	83
Schedule P – Part 6M – International	84
Schedule P – Part 6N – Reinsurance – Nonproportional Assumed Property	85
Schedule P – Part 6O – Reinsurance – Nonproportional Assumed Liability	85
Schedule P – Part 6R – Products Liability – Claims-Made	86
Schedule P – Part 6R – Products Liability – Occurrence	86
Schedule P – Part 7A – Primary Loss Sensitive Contracts	87
Schedule P – Part 7B – Reinsurance Loss Sensitive Contracts	89
Schedule P Interrogatories	91
Schedule T – Exhibit of Premiums Written	92
Schedule T – Part 2 – Interstate Compact	93
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	94
Schedule Y - Detail of Insurance Holding Company System	95
Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	96
Statement of Income	4
Summary Investment Schedule	SI01
Supplemental Exhibits and Schedules Interrogatories	97
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11

