SUPPLEMENTAL RATING QUESTIONNAIRE

(Business of 2011)

Please input the CONSOLIDATED, U.S. Statutory basis, policyholders' surplus as of December 31, 2011 for the group of Property/Casualty Insurance companies that make up the rating unit for which this SRQ is being completed. If this SRQ is being completed for a single Property/Casualty Insurance company, then enter that company's U.S. Statutory basis policyholders' surplus as of December 31, 2011.

Group Policyholder Surplus:____________________

I. ASSET SECTION (Continued)

3a. FIXED INCOME PORTFOLIO ANALYSIS: Please complete the following as of December 31, 2011 (in $000s):

(01) Investment Type	(02) Statement Value ($000)	(03) Market Value ($000)	(04) Unrealized Gain/(Loss) (Col 3 - Col 2)	(05) Market Value to Statement Value (Col 3 / Col 2)	(06) Book Yield (%) (II)	(07) Yield to Maturity (%) (II)	(08) Effective Duration (II)
1. Mtg. Pass-Thru (Agency)							
2. Mtg. Pass-Thru (Non-Agency)							
3. Commercial Mtg. Backed Securities							
4. CMO - PAC, VADM							
5. CMO - TAC, Support							
6. CMO - Sequential							
7. CMO - I/O, P/O, Inverse Floater							
8. CMO - Z							
9. CMO - Mezzanine							
10. CMO - Residual							
11. CMO - Other: Please briefly describe ( )							
12. TOTAL MORTGAGE-BACKED BONDS (Lines 1 through 11)							
Please list the following excluding the above mortgage-related securities:							
13. U.S. Treasury Securities							
14. Government Agency							
15. Tax-Exempt Municipal							
16. Asset Backed Securities a.Credit Card and Auto Loans							
b.Manufactured Housing and Home Equity Loans							
c.Collateral Debt Obligations							
d.Other Types of ABS Securities							
17. Investment Grade Public Corporates							
18. Investment Grade Private Placements (I)							
19. Short Term Securities							
20. Below Investment Grade Public Corporates							
21. Below Investment Grade Private Placements (I)							
22. Convertibles (Bonds and Preferred Stock)							
23. Foreign Denominated (Sovereign)							
24. Foreign Denominated (Other)							
25. All Other Bonds: Please briefly describe ( )							
26. TOTAL BONDS (Lines 12 through 25)							

(I) Private placements include 144As, but do not include privately placed asset backed securities.
(II) See instructions under Help for definition of measurement.

3b.FIXED INCOME PORTFOLIO ANALYSIS: Please complete the following Quality and Maturity Distribution of All Bonds Owned as of December 31, 2011 Excluding US Governments and Excluding Parents, Subsidiaries, and Affiliates. Amounts should be stated at Book/Adjusted carrying values.

(01) Rating (or equivalent to rating)	(02) Maturing in 1 Year of Less ($000)	(03) Maturing in Over 1 Year Through 3 Years ($000)	(04) Maturing in Over 3 Years Through 5 Years ($000)	(05) Maturing in Over 5 Years Through 10 Years ($000)	(06) Maturing in Over 10 Years Through 20 Years ($000)	(07) Maturing in Over 20 Years ($000)	(08) Total ($000)
1. AAA							
2. AA+							
3. AA							
4. AA-							
5. A+							
6. A							
7. A-							
8. BBB+							
9. BBB							
10. BBB-							
11. BB+							
12. BB							
13. BB-							
14. B+ to B-							
15. CCC+ to CCC-							
16. CC to C							
17. D (in or near default)							
18. US Governments*							
19. Parents, Subsidiaries, & Affiliates**							
20. All Other							
21. TOTAL BONDS (Lines 1 through 20)***							

*Row 18 Column 08 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 1.7 Column 6.
**Row 19 Column 08 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 8.7 Column 6.
***Row 21 Column 08 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 9.7 Column 6.

Use NOTES PAGE for additional information

II. MARKETING SECTION (Continued)

6. AGENCY PROFILE AND UNCOLLECTED PREMIUMS

6a. INDEPENDENT AGENCY PROFILE: Please indicate the composition agencies your rating unit uses that correspond to the following breakouts:

	Minimum Agency Premium Requirement	(01) % of Agencies	Premium Production by Agency	(02) % of Agencies	Rating Unit's Ranking Within Agencies	(03) % of Agencies (II)	Years Representing Group	(04) % of Agencies
1.	< $500,000		< $500,000		#1/2		< 2	
2.	$500,000-$1.0 M		$500,000 - $1.0 M		#3/4		2 to < 5	
3.	>1.0M		> 1.0M		#5/6		5 to < 10	
4.					Lower		10 or more	
5.	TOTAL (I)		X X X		X X X		X X X	

(I) Percentages for TOTAL line must equal 100% in columns (01), (02), (03), and (04).

(II) In terms of your rating unit's premium volume, where does your rating unit rank within each of its agencies. Please indicate the percentage of agents within each rank.

6b. What percentage of your rating unit's premium volume consists of business written by all agents representing your rating unit for 1 year or less? (1)_____________%

6c. AGING OF UNCOLLECTED PREMIUM BALANCES: Please list the five largest uncollected premium balances based on the total amount of uncollected premiums due from any agency, brokerage firm, cedant, policyholder, etc. Amounts should be shown based on number of days past the inception date of the policy. Only complete this exhibit if the total balance due from any individual agency, brokerage firm, cedant, policyholder, etc. is greater than 10% of Group PHS.

(01) Name of Agency/Brokerage Firm/etc. (Rank based on Total Balance in Column 08)	(02) Affiliated or Unaffiliated?	(03) Not Yet Due ($000)	(04) 1 - 30 Days ($000)	(05) 31 - 60 Days ($000)	(06) 61 - 90 Days ($000)	(07) Over 90 Days ($000)	(08) Total Balance ($000)	(09) % of 2011 Group PHS
1.								
2.								
3.								
4.								
5.								
6. All others combined	X X X							
7. Total*	X X X							

* Total row of column 08 should balance to sum of lines 15.1 and 15.2, column 1, page 2 of NAIC filed statement, excluding earned but unbilled.

Use NOTES PAGE for additional information

II. MARKETING SECTION (Continued)

7. DIRECT BUSINESS PRICE MONITORING: Please provide the requested pricing and policy count information on direct business separately for Renewed policies and New policies for the calendar years listed. Information should be provided for the 10 largest annual statement lines, sublines, or segments based on countrywide direct premiums written shown in Column (1) of Part 1B of the NAIC's 2011 Underwriting and Investment Exhibit and the total new and renewal direct premiums for the 10 largest lines, sublines, and/or segments provided should represent at least 75% of the total all lines countrywide direct premiums written for the rating unit. The remaining balances should be captured in the lines labeled "All Other."

The information provided should represent the countrywide average and pricing changes should include the cumulative effect of all changes that occurred during the calendar year, but should exclude the effects of changing exposures. Please complete only if total direct business accounted for more than 10% of your RATING UNIT'S total net premiums written

7a. RENEWED POLICIES: Please provide the requested information on premiums charged to policyholders on policies renewed during the calendar years listed. A policy is considered a renewal if a similar policy was provided to the insured in the previous calendar year. For example, if an insured purchased a homeowners policy in the previous year, and then purchased an auto policy and another homeowners policy in the current year, the auto policy is considered new, whereas the homeowners policy is considered renewed.

	(01) Annual Statement Line of Business, Subline, or Segment	(02) Calendar Year	(03) DPW on Policies Renewed ($000)	(04) Number of Policies Renewed	(05) Average Change in DPW due to Filed Rate Changes %	(06) Average Rate Modification due to Schedule Credits/Debits %	(07) Average Rate Modification due to Other Pricing Adjustments %	(08) Total Average Change in Pricing %	(09) Price Level Indexed to 2008 Price Level	(10) Description of Material Changes to Terms & Conditions that went into effect during each calendar year and whether or not the impact is included in the pricing changes provided in columns (05) through (08).
		2008						X X X	1.000	
1.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
2.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
3.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
4.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
5.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
6.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
7.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
8.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
9.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
10.		2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	
11.	All other Renewed Policies	2009							1.000	
		2010							1.000	
		2011							1.000	
		2008						X X X	1.000	X X X
12.	Total Renewed Policies	2009							1.000	X X X
		2010							1.000	X X X
		2011							1.000	X X X

Notes:

Column (01): Rating Units may provide information at the annual statement line of business, subline, or segment level. For example, Auto Physical Damage rate changes could be provided for All Auto Physical Damage combined, or split into Commercial Auto Physical Damage and Personal Auto Physical Damage as long as the sum of the new and renewal premiums from the largest 10 lines, sublines, or segments provided represent at least 75% of the rating unit's total direct written premium. The categories selected will also be used for the new policy information requested in question 7(b).

Column (04): Number of Policies Renewed - A policy should be counted for each line, subline, or segment provided. For example, If separate information is provided for Personal Auto Liability and Personal Auto Physical Damage, then an insured who purchases both coverages should be counted in each subline. However, if the information is provided as Total Personal Auto, then an insured who purchases both coverages would only be counted as one policy in Total Personal Auto.

Column (05): Average change in Direct Premiums Written due to filed rate changes should should only reflect rate changes that were put into effect during the calendar year. Unapproved or outstanding filed rate changes should be excluded. Types of rate changes to be included in this column are changes to loss costs, loss cost multipliers, base rates, rate deviations, increased limits multipliers, experience rating plans, etc. that are filed with the DOI and put into effect. Average rate change should be a weighted average based upon expiring premium.

Column (06): Average rate modification due to Schedule (Credits)/Debits should be included in this column and should reflect the impact on the renewal price charged to the policyholder. For example, if a 10% schedule credit is given on the renewal policy, then the calendar year rate modification would be shown as -10%. Conversely, if a 5% schedule debit was given in the calendar year, then the calendar year rate modification would be shown as +5%. Average modification should be a weighted average based upon renewal premiums prior to schedule credits and debits.

Column (07): Average rate modification due to Other Pricing adjustments would include the impact of any non-filed pricing adjustments, other than Schedule Credits/Debits and exposure changes, and would include changes due to experience rating plans, A-rated plans, etc. For example, if poor experience results in a 10% increase in premiums charged under the existing experience rating plan, then the rate modification would be shown as +10%. Average modification should be a weighted average based upon renewal premiums prior to Other Pricing adjustments.

Column (10): Please describe any material changes to terms and conditions during the year and whether or not the impact of these changes on pricing were included in columns (05) through (08). Examples could include the impact of excluding terrorism, changing deductibles, including identity theft coverage for no additional charge, etc. An impact on pricing is considered material if the impact affects pricing by more than +/- 5%.

Use NOTES PAGE for additional information

II. MARKETING SECTION (Continued)

7b.NEW POLICIES: Please provide the requested information on premiums charged to policyholders on new policies written during the calendar years listed. A policy is considered new if a similar policy was not provided to the insured in the previous calendar year. For example, if an insured purchased a homeowners policy in the previous year, and then purchased an auto policy and another homeowners policy in the current year, the auto policy is considered new, whereas the homeowners policy is considered renewed.

(01) Annual Statement Line of Business, Subline, or Segment	(02) Calendar Year	(03) DPW on New Policies ($000)	(04) Number of New Policies	(05) Average Rate Modification due to Schedule Credits/Debits %	(06) Average Rate Modification due to Other Pricing Adjustments %	(07) New Policies Price Level Relative to Renewal Price Level	(08) Total DPW on New & Renewed Policies ($000)	(09) Change in Total DPW %	(10) Total Number of New & Renewed Policies	(11) Retention Rate based on Policy Counts %
	2008					1.000		X X X		X X X
1.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
2.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
3.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
4.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
5.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
6.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
7.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
8.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
9.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
10.	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
11. All other New Policies	2009					1.000				
	2010					1.000				
	2011					1.000				
	2008					1.000		X X X		X X X
12. Total New Policies	2009					1.000				
	2010					1.000				
	2011					1.000				

Notes:

Column (04): Number of New Policies - A policy should be counted for each line, subline, or segment provided. For example, if separate information is provided for Personal Auto Liability and Personal Auto Physical Damage, then an insured who purchases both coverages should be counted in each subline. However, if the information is provided as Total Personal Auto, then an insured who purchases both coverages would only be counted as one policy in Total Personal Auto.

Column (05): Average rate modification due to Schedule (Credits)/Debits should be included in this column and should reflect the impact on the price charged to the policyholder on new policies. For example, if a 10% schedule credit is given on a new policy, then the calendar year rate modification would be shown as -10%. Conversely, if a 5% schedule debit was given in the calendar year, then the calendar year rate modification would be shown as +5%. Average modification should be a weighted average based upon premiums prior to the application of schedule credits and debits.

Column (06): Average rate modification due to Other Pricing adjustments would include the impact of any non-filed pricing adjustments, other than Schedule Credits/Debits and exposure changes, and would include changes due to experience rating plans, A-rated plans, etc. For example, if poor experience results in a 10% increase in premiums charged under the existing experience rating plan, then the rate modification would be shown as +10%. Average modification should be a weighted average based upon premiums prior to Other Pricing adjustments.

7c.SIGNIFICANT PRODUCTION CHANGES: Please provide an explanation for significant fluctuations in individual line, subline, or segment premium volume noted in question 7(b) column (09) where changes in direct premiums written exceeded positive or negative 10% in the current year. For example, reasons may include expansion/(reduction) strategies, rate changes, new coverages, new states, or changes in policy limits or policy forms.

(1) ______________________________
(2) ______________________________
(3) ______________________________
(4) ______________________________
(5) ______________________________

IV. OPERATIONS SECTION (Continued)

25-28. CATASTROPHE EXPOSURE MANAGEMENT: Please complete the following two sections regarding your insurance rating unit's management of catastrophe exposures: Section 1 - Catastrophe Loss Analysis (Questions 25 through 27); Section 2 - Catastrophe Loss Impact on Underwriting Results (Question 28). This information is critical to our rating evaluation of your rating unit.

SECTION ONE - CATASTROPHE LOSS ANALYSIS: For Section One, please provide separate responses for each type of indicated catastrophe exposure that your rating unit is susceptible to, as well as a separate analysis for all perils combined. In addition, under separate cover, please provide us with a copy of the most recent catastrophe mapping which includes both losses and exposures, if available, that supports your responses to Section One. We believe it is important for insurers to obtain the highest quality loss estimation analysis reasonably available, whether it be from internal sources, your reinsurers, or from an outside service. Best's preference is for the most accurate loss estimates possible through policy-specific data analysis; however, exposure on a zip code or county basis is considered acceptable. If using multiple models, please submit separate responses for each model and use the Management View to show what loss estimates are being used by the rating unit in its catastrophe risk management.

25a. CATASTROPHE EXPOSURE: ______________________________
(Hurricane, Earthquake (incl. Fire), Tornado/Hail, Winter Storm/Freeze, Other, or All Perils Combined)

25b. Please indicate the catastrophe loss analysis methodology being used for the loss estimate associated with the catastrophe risk exposure indicated within question 26.
CATASTROPHE LOSS ANALYSIS METHODOLOGY: ______________________________
(Computer Model #1, Computer Model #2, Computer Model #3, Other Estimate, Management View)

If Computer Model, please list Catastrophe Model Vendor Name: __________ Model Version: __________ Modeling performed by: __________

If "Other Estimate", please explain: ______________________________

25c. Please indicate the source of the data used in the determination of the Catastrophe Loss Estimation:
(Select from: Billing Address or Location of the Property/Risk Covered) ______________________________

25d. Please state the date of the data used to determine the Loss Estimation in MM/YYYY format: __________

25e. Please state the expiration date of the catastrophe reinsurance protection used to determine the Loss Estimate in MM/YYYY format: __________

25f. Which of the following best describes how frequently your rating unit updates its Loss Estimate? __________
If "Other" please explain : ______________________________

25g. Assuming that your rating unit is exposed to losses from natural catastrophes, A.M. Best requires all material sources of catastrophe risk be included in the loss estimation. Please indicate if they have been included in the loss estimate and, if not, please explain why they were excluded.

1)Loss Adjustment Expense:		If NO, why not:	
2)Property/Structure:		If NO, why not:	
3)Property/Contents:		If NO, why not:	
4)Additional Living Expenses:		If NO, why not:	
5)Business Interruption:		If NO, why not:	
6)Auto Physical Damage:		If NO, why not:	
7)Workers' Compensation:		If NO, why not:	
8)Energy:		If NO, why not:	
9)Ocean Marine:		If NO, why not:	
10)Inland Marine:		If NO, why not:	
11)Flood:		If NO, why not:	
12)Crop:		If NO, why not:	
13)Other Primary:		Please explain:	
Reinsurance Assumed Business:			
14)Proportional:		If NO, why not:	
15)Non-Proportional (incl. Catastrophe, surplus and per risk)		If NO, why not:	
16)Other Reinsurance Assumed		Please explain:	
Pools and Assessments:			
17)Voluntary Pools/Assessments:		If NO, why not:	
18)Involuntary Pools/Assessments:		If NO, why not:	

World-Wide Exposures:
19)Assuming that your rating unit is exposed to losses from natural catastrophes, A.M. Best requires that the loss estimates be based upon all exposures on a world-wide basis (all regions/zones combined). Please indicate if all regions/zones were selected for inclusion in the loss estimates and, if not, please explain why they were excluded.

All World-wide Exposures		If NO, why not:	

25h. Assuming that your rating unit is exposed to losses from natural catastrophes, A.M. Best requires that the loss estimates include additional charges for the following model options. Please indicate if the following options were selected for inclusion in the loss estimates and, if not, please explain why they were excluded.

1)Fire Following:		If NO, why not:	
2)Storm Surge:		If NO, why not:	
3)Demand Surge:		If NO, why not:	
4)Secondary Uncertainty:		If NO, why not:	
5)Medium Term View or Warm Phase of AMO:		If NO, why not:	

6)Has the default weighting between the attenuation functions/relationships been changed with respect to the earthquake model?
__________ If YES, why: ______________________________

IV. OPERATIONS SECTION (Continued)

CATASTROPHE EXPOSURE (Cont.): (25a) ____
(Hurricane, Earthquake (incl. Fire), Tornado/Hail, Winter Storm/Freeze, Other, or All Perils Combined)

CATASTROPHE LOSS ANALYSIS METHODOLOGY: (25b) ____
(Computer Model #1, Computer Model #2, Computer Model #3, Other Estimate, or Management View)

If Computer Model, please list Catastrophe Model Vendor Name: __________ Model Version: __________ Modeling performed by: __________

If "Other Estimate" please explain : ____

26a. QUANTIFICATION OF POTENTIAL CATASTROPHE LOSS: In the table below, please state the estimated losses to your rating unit from the catastrophe risk exposure indicated within question 25 and its impact on your rating unit's 2011 year-end policyholders' surplus. We have requested probable maximum losses on both a per occurrence basis and on an aggregate basis for loss return periods of 50, 100, 200, 250, 500, and 1,000 years in order to gauge your rating unit's relative exposure. A 50 year return period coincides with a 2% annual probability that such a loss will occur; a 100 year return period represents a 1% annual probability; and so forth. This should include your company's worldwide exposure. Please supply data for all loss return periods. Responses should exclude the benefits from catastrophe bonds, industry loss warranties, and other non-traditional risk mitigation transactions.

Indicated CAT Risk Based upon Worldwide Exposures	2011 GROSS LOSSES* (I)				2011 PRE-TAX NET LOSSES* (II)			
	PER OCCURRENCE		AGGREGATE**		PER OCCURRENCE		AGGREGATE**	
Loss Return Period (Annual Probability)	(01) Probable Maximum Loss (PML) ($000s)	(02) TVAR or TCE*** ($000s)	(03) Probable Maximum Loss (PML) ($000s)	(04) TVAR or TCE*** ($000s)	(05) PML (Including Reinstatement Costs) ($000s)	(06) TVAR or TCE*** (Excluding Reinstatement Costs) ($000s)	(07) PML (excluding Reinstatement Costs) ($000s)	(08) TVAR or TCE*** (Excluding Reinstatement Costs) ($000s)
1. 50 Years (2.0%)								
2. 100 Years (1.0%)								
3. 200 Years (0.5%)								
4. 250 Years (0.4%)								
5. 500 Years (0.2%)								
6. 1,000 Years (0.1%)								

*Assume that events are equally likely to occur at any time in a 24 hour day (i.e. Random time).
**Reflects the impact of multiple events in a given year or season.
***TVAR (Tail Value at Risk) or TCE (Tail Conditional Expectation)
(I) Please indicate whether gross losses for 2011 refer to "Ground-up" loss levels or direct loss levels: Ground-Up (e.g. prior to deductibles), Direct Losses (e.g. "Ground-Up" losses less deductible and subject to policy limits) __________
(II) Represents gross losses after all applicable traditional reinsurance (including reinstatement costs), but before taxes.

26b. Please detail the components of pre-tax net loss retained by your rating unit in the event of the 50, 100, 200, 250, 500, and 1,000 year event noted in question 26(a).

	2011 PER OCCURRENCE PRE-TAX NET PML ($000) (II)				
Loss Return Period (Annual Probability)	(01) Retention	(02) Company Participation	(03) Reinstatement Cost	(04) TOTAL (III)	(05) % of 2011 Group PHS
1. 50 Years (2.0%)					
2. 100 Years (1.0%)					
3. 200 Years (0.5%)					
4 250 Years (0.4%)					
5 500 Years (0.2%)					
6 1,000 Years (0.1%)					

(III) Total should agree with Question 26(a), Column 5.

26c. Using the same gross per occurence curve that generated the loss amounts in Question 26 (a), Column 1, please provide a description of five typical events which produced gross losses close to the return period PMLs given in Question 26 (a), Column 1.

DESCRIPTION (MAGNITUDE/INTENSITY AND LOCATION/PATH) OF 5 EVENTS GENERATING LOSSES SIMILAR TO THE GROSS PML FOR EACH OF THE FOLLOWING RETURN PERIODS	
(01) 100 Years	(02) 250 Years
1.	
2.	
3.	
4.	
5.	

Examples: Category 3 Hurricane - NW through Miami; 7.5 Magnitude Earthquake - San Andreas, NE Los Angeles

26d. If your rating unit performs sensitivity analyses on the assumptions used to generate the loss amounts shown in Question 26(a) Column 1, please list the 3 assumptions that produce the greatest variation in those loss amounts at the 100 year and 250 year return periods.

(01) 100 Years	(02) 250 Years
1.	
2.	
3.	

Use NOTES PAGE for additional information

IV. OPERATIONS SECTION (Continued)

CATASTROPHE EXPOSURE (Cont.): (25a) ______________________________
(Hurricane, Earthquake (incl. Fire), Tornado/Hail, Winter Storm/Freeze, Other, or All Perils Combined)

CATASTROPHE LOSS ANALYSIS METHODOLOGY: (25b) ______________________________
(Computer Model #1, Computer Model #2, Computer Model #3, Other Estimate, Management View)

If Computer Model, please list Catastrophe Model Vendor Name: ______________ Model Version: ______________ Modeling performed by: ______________

If "Other Estimate" please explain : ______________________________

27a. Please check off the reasons for any material changes in your rating unit's gross catastrophe losses since last year.

Real Exposure Changes
(1) Increased Total Insured Value ______
(2) Increased Policies In Force ______
(3) Increased Deductibles ______
(4) Coverage Caps ______
(5) Policy Exclusions ______
(6) Other ______

Catastrophe Modeling Changes
(7) Different Model Generation ______
(8) Different Exposure Data ______
(9) Additional Inclusion in Loss Estimate ______
(10) Other ______

Management's View
(11) Changed Vendor ______
(12) Added Additional Vendor ______
(13) Removed Vendor ______
(14) Changed Weighting of Vendors ______
(15) Other ______

27b.Please provide the top three counties in terms of average annual loss, along with the percentage for each of the overall average annual total loss, as indicated in your catastrophe model.

AVERAGE ANNUAL GROSS LOSS		
(01) County and State	(02) Loss ($000s)	(03) % of Total
1.		
2.		
3.		
4. Overall Average Annual Total Loss		100.00

IV. OPERATIONS SECTION (Continued)

SECTION TWO - CATASTROPHE LOSS IMPACT ON UNDERWRITING RESULT:

28a.CATASTROPHE IMPACT: Please state in the table below the impact that catastrophes, as defined by the Property Claims Service (PCS), a unit of ISO, have had on your operating performance over the past three years. The PCS defines a catastrophe as an event which caused at least $25 million in insured damages to the industry.

	(01) Net Average Annual Catastrophe Loss Estimate ($000s)	(02) Net Catastrophe Loss Estimate in 2011 Budget ($000s)	(03) Net Catastrophe Loss Estimate in 2011 Budget / NPE (%)	(04) 2011 Net Catastrophe Losses ($000s)	(05) 2011 Net Catastrophe Losses / NPE (%)	(06) 2010 Net Catastrophe Losses ($000s)	(07) 2010 Net Catastrophe Losses / NPE (%)	(08) 2009 Net Catastrophe Losses ($000s)	(09) 2009 Net Catastrophe Losses / NPE (%)
1. Hurricanes									
2. Earthquakes									
3. Other*									

* i.e., Tornadoes, hail, winter storms, etc.

28b.Please state in the table below your rating unit's 5 largest events, the year each occurred, and the amount of loss to your rating unit. When determining your rating unit's 5 largest events, please use the net incurred loss as a percent of the rating unit's surplus immediately prior to the event.

(01) Accident Year	(02) Event	(03) Magnitude *	(04) Gross Incurred $ ($000s)	(05) Net Incurred $ ($000s)	(06) Cumulative Number of Claims Reported	(07) Number of Claims Open at Year End

* If appropriate use standard scale of measurement, i.e., category intensity, Richter scale, Fujita scale, etc.

28c.If your rating unit performs deterministic loss scenario analysis as part of its natural catastrophe risk management process, please provide the 5 deterministic scenarios evaluated that have the largest estimated net incurred loss and LAE impact on the rating unit.

(01) Peril	(02) Magnitude *	(03) Location (City, County, State)	(04) Gross Incurred $ ($000s)	(05) % of 2011 Group PHS	(06) Net Incurred $ ($000s)	(07) % of 2011 Group PHS

* If appropriate use standard scale of measurement, i.e., category intensity, Richter scale, Fujita scale, etc.

Use NOTES PAGE for additional information

VIII. FINANCIAL PROJECTIONS SECTION

45a.Accounting basis (Select one): ______________

45b.Please provide the following information from your company's business plan and actual results:

Basis of Projection	(01) 2011 Expected ($000s)	(02) 2011 Actual ($000s)	(03) 2012 Expected ($000s)
Statement of Income			
1. Gross Written Premium			
2. Net Written Premium			
3. Net Earned Premium			
4. Net Losses Incurred			
5. Net Loss Adjustment Expenses Incurred			
6. Net Underwriting Exp Incurred			
7. Net Underwriting Income / (Loss)			
8. Investment Income Earned			
9. Realized Capital Gains / (Loss)			
10. Other Income / (Expense)			
11. Policyholder Dividends			
12. Pre-Tax Operating Income / (Loss)			
13. Income Tax Expense Incurred			
14. Net Income / (Loss)			
Balance Sheet			
15. Equity Infusions (Calendar Year)			
16. Debt Issuances (Calendar Year) (I)			
17. Policyholder Surplus or Capital			
18. Total Assets (II)			
19. Invested Assets			
20. Affiliated Investments			
21. Non-Affiliated Reinsurance Recoverables			
22. Net Loss and LAE Reserves			
23. Net Unearned Premium Reserve			
Policy Counts			
24. Direct Policies Written During the Year			
25. Direct Policies in Force at Year End			

(I) Includes capital infusions to operating companies that are derived from new debt or debt-like issuances.
(II) If statutory accounting, use admitted assets.

Please describe any significant changes in your company's mix of business or reinsurance:

(1) ______________________
(2) ______________________
(3) ______________________
(4) ______________________

45c.Please provide the following key ratios:

Key Ratios	(01) 2011 Expected %	(02) 2011 Actual %	(03) 2012 Expected %
1. Pure Loss Ratio			
2. Loss Adjustment Expense Ratio			
3. Loss and LAE Ratio			
4. Underwriting Expense Ratio			
5. Calendar Year Combined Ratio			
6. Accident or Policy Year Combined Ratio			
7. Net Investment Income Ratio			
8. Operating Ratio			
9. Net Loss and LAE Reserves/Net Premiums Earned			
10. Annualized NPW/Total Capital or Surplus			
11. Operating Return (Net Income/Net Premiums Earned)			
12. Total ROE (Total Return/Average Equity)			