Fixed Income Portfolio Analysis - Investment Type

Please provide detail on the following fixed income assets, as listed below, held as of December 31, 2023.   ($000)

	Statement Value		Market Value		(05)	(06)	(07)	(08)	(09)
	(01)	(02)	(03)	(04)	Unrealized Gain / Loss Col (3+4) - Col (1+2)	Market Value to Statement Value Col (3+4) / Col (1+2)	Book Yield*	Yield to Maturity*	Effective Duration*
Investment Type	Public	Private	Public	Private					
1. Mortgage Pass-Thru (Agency)					0	0.00			
2. Mortgage Pass-Thru (Non-Agency)					0	0.00			
3. Commercial Mortgage Backed Securities					0	0.00			
4. CMO-PAC, TAC & VADM					0	0.00			
5. CMO-Sequential					0	0.00			
6. CMO-Mezzanine					0	0.00			
7. CMO-I/O					0	0.00			
8. CMO-Inverse Floater					0	0.00			
9. CMO-P/O					0	0.00			
10. CMO-Z					0	0.00			
11. CMO-Support **					0	0.00			
12. CMO-Residual **					0	0.00			
13. CMO-Other ** - (Agency)					0	0.00			
14. CMO-Other ** - (Non-Agency)					0	0.00			
15. Sub-Total Mortgage Backed	0	0	0	0	0	0.00	0	0	0
Please list the following excluding above mortgage related securities:									
16. U.S. Treasury Securities					0	0.00			
17. Government Agency					0	0.00			
18. Federally Tax-Exempt Municipals					0	0.00			
19. Federally Taxable Municipals					0	0.00			
20. Asset Backed Securities (ABS):									
(a) Credit Card & Auto Loan Issues					0	0.00			
(b) Manufactured Housing & Home Equity Loan Issues					0	0.00			
(c) Collateralized Debt Obligations (Including CLOs)					0	0.00			
(d) Other types of ABS Securities					0	0.00			
21. Other Structured Securities **					0	0.00			
22. Public Corporates					0	0.00			
23. Private Placements					0	0.00			
24. Preferred Stock (Excluding Convertibles)					0	0.00			
25. Convertibles (Bonds and Preferred Stock)					0	0.00			
26. Foreign Denominated (Sovereign)					0	0.00			
27. Foreign Denominated (Other)					0	0.00			
28. All Other Schedule D Bonds					0	0.00			
29. Sub-Total Lines 16 through 28	0	0	0	0	0	0.00	0	0	0
30. TOTAL (Line 15 + Line 29)	0	0	0	0	0	0.00	0	0	0

NOTE: For CMOs, use the category that most accurately corresponds to the underlying characteristics of the security held.

The sum of line 30 columns 01 + 02 should equal Annual Statement Schedule D Part 1 Column 11 Total Bonds Line plus Schedule D Part 2 Section 1 Column 8 Total Preferred Stocks Line.

 * For Lines 15, 29, and 30 use weighted average.

** Please briefly describe the types of securities placed in the Support, Residual, and Other CMO Categories, as well as Other Structured Securities.

If PACs are "busted" or not performing as planned, please attach list and dollar amounts.

Fixed Income Portfolio Analysis - Rating

Please complete the following Quality and Maturity Distribution of All Bonds Owned as of December 31, 2023. Please show US Federal Government issued/backed on line 19, and show bonds from Parents, Subsidiaries, and Affiliates on line 20. Dollar amounts should be stated at Book/Adjusted carrying values (in $000s) and should include SVO Identified Bond Funds. Number of Issuers should be whole numbers and represents the number of bond issuers associated with the dollar amount of bonds expiring at that maturity date and rating (In $000s). Each individual SVO Identified Bond Fund should be counted as one issuer.

(01) Rating (or equivalent to rating)	Maturing in 1 Year or Less		Maturing in Over 1 Year Through 3 Years		Maturing in Over 3 Years Through 5 Years		Maturing in Over 5 Years Through 10 Years		Maturing in Over 10 Years Through 20 Years		Maturing in Over 20 Years		Total
	(02) Amount ($000)	(03) Number of Issuers	(04) Amount ($000)	(05) Number of Issuers	(06) Amount ($000)	(07) Number of Issuers	(08) Amount ($000)	(09) Number of Issuers	(10) Amount ($000)	(11) Number of Issuers	(12) Amount ($000)	(13) Number of Issuers	(14) Amount ($000)
1. AAA													0
2. AA+													0
3. AA													0
4. AA-													0
5. A+													0
6. A													0
7. A-													0
8. BBB+													0
9. BBB													0
10. BBB-													0
11. BB+													0
12. BB													0
13. BB-													0
14. B+ to B-													0
15. CCC+ to CCC-													0
16. CC to C													0
17. D (in or near default)													0
18. Canadian Federal Government *		X X X		X X X		X X X		X X X		X X X		X X X	0
19. US Federal Government *		X X X		X X X		X X X		X X X		X X X		X X X	0
20. Parents, Subsidiaries, & Affiliates													0
21. All Other													0
22. TOTAL BONDS (Lines 1 through 21)	0	0	0	0	0	0	0	0	0	0	0	0	0

* Federal or Federal Guaranteed only. Obligations issued by provinces, states, municipalities, schools, etc. should be put in the row of the corresponding bond's rating.

   Row 19 Column 14 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 1.7 Column 7 (divided by 1000).

   Row 20 Column 14 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 8.7 Column 7 (divided by 1000).

   Row 22 Column 14 Total should match NAIC annual statement Schedule D Part 1A Section 1 Line 12.7 Column 7 (divided by 1000).

Publicly Traded Common Stock Portfolio Analysis

Please enter the 'Beta' and the associated 'R-Squared' of your company's publicly traded common stock portfolio as of December 31, 2023 (including publicly traded Parent, Subsidiary, and Affiliated common stock). The 'Beta' represents the level of movement in the market value of common stocks owned relative to the stock market as a whole over a specified period of time. 'R-Squared' measures how reliable the calculated 'Beta' is.

The stock portfolio should be separated based upon the country of the exchange in which the stock is traded. If a stock is traded on exchanges in multiple countries, only include it in one of the countries. If the total market value of the common stocks that are traded in a particular country is less than 5% of the rating unit's total publicly traded common stock portfolio market value, then a response for that country is not required.

Please use the Aggregate Method to calculate the portfolio Beta based upon the specified index shown. The Aggregate Method portfolio Beta at year end is determined by a simple linear regression using 52 weeks of time weighted rates of return for the entire portfolio. When using the value of the publicly traded common stock portfolio in the calculation of the Beta, do not include the effects of any hedging on the portfolio. For companies that do not want the administrative expense of calculating the portfolio Beta, please enter a Beta of 1.50 and R-Squared of 1.00 along with the market value of the common stocks in that portfolio.

Publicly Traded Common Stocks

(01) Location of Domestic Exchange on which Common Stocks are Traded	(02) Market Value @12/31/2023 (in $000s)	(03) Beta	(04) R-Squared	(05) Index Used to Calculate Beta & R-Squared
1. United States of America				S&P 500
2. Canada				S&P/TSX Composite
3. United Kingdom				FTSE All Shares
4. Japan				TOPIX
5. Other (please specify)				MSCI Developed World
6. Other (please specify)				MSCI Developed World
7. Other (please specify)				MSCI Developed World
8. TOTAL (Lines 1 through 7)	0	X X X	X X X	X X X

Catastrophe Model Overview

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 Catastrophe Loss Analysis – PML Exhibit. 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.

a.   CATASTROPHE EXPOSURE:

b.   Please indicate the catastrophe loss analysis methodology being used for the loss estimate associated with the catastrophe risk exposure indicated.
CATASTROPHE LOSS ANALYSIS METHODOLOGY:

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

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

Catastrophe Model Parameters

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 Catastrophe Loss Analysis – PML Exhibit. 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.

a. CATASTROPHE EXPOSURE:

b. **Please indicate the catastrophe loss analysis methodology being used for the loss estimate associated with the catastrophe risk exposure indicated.**
CATASTROPHE LOSS ANALYSIS METHODOLOGY:

c. **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.**

1) Loss Adjustment Expense:
2) Property/Structure:
3) Property/Contents:
4) Additional Living Expenses:
5) Business Interruption:
6) Auto Physical Damage:
7) Workers' Compensation:
8) Energy:
9) Ocean Marine:
10) Inland Marine:
11) Flood:
12) Crop:
13) Other Primary:

Reinsurance Assumed Business:
14) Proportional:
15) Non-Proportional (incl. Catastrophe, surplus and per risk)
16) Other Reinsurance Assumed

Pools and Assessments:
17) Voluntary Pools/Assessments:
18) Involuntary Pools/Assessments:

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.

All World-wide Exposures

d. **Assuming that your rating unit is exposed to losses from natural catastrophes, A.M. Best requires that loss estimates include the following model options. Please indicate if the following options were selected for inclusion in the loss estimates.**
1) Fire Following:
2) Storm Surge:
3) Demand Surge:
4) Secondary Uncertainty:
5) Reference View (incl. Florida roof building code changes) or Warm Sea Surface Temperature (WSST) event set:
6) Has the default weighting between the attenuation functions/relationships been changed with respect to the earthquake model?

If YES, why:

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

Real Exposure Changes		**Catastrophe Modeling Changes**	
(1) Increased Total Insured Value		(7) Different Model Generation	
(2) Increased Policies In Force		(8) Different Exposure Data	
(3) Increased Deductibles		(9) Additional Inclusion in Loss Estimate	
(4) Coverage Caps		(10) Other	
(5) Policy Exclusions			
(6) Other			

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

Catastrophe Loss Analysis - Data Quality

a. CATASTROPHE EXPOSURE: _____

b. CATASTROPHE LOSS ANALYSIS METHODOLOGY: _____

c. **For the data used in the generation of the Catastrophe Loss Estimates, please provide the requested percentages based on Total Insured Values (TIV*) for property exposures separately for Personal business and Commercial business. For Workers Compensation data, please provide the requested percentages based on payroll. Responses should be post-geocoding.**

(01)	Percentage of Data Containing Known Attributes**		
Category of Data	(02) Personal Property %	(03) Commercial Property %	(04) Workers' Comp %
Location of Insured Properties/Workers Coded to the following level of detail:			
1. Exact Street Address			
2. Zip Code			
3. City			
4. County			
5. Other (please explain)			
(_____)			
6. Total of lines 1 through 5 (must sum to 100%)	0.0	0.0	0.0
Characteristics of Property Insured or Property Containing Insured Workers:			
7. Occupancy Type			
8. Year Built			
9. Construction Type			
10. Number of Stories			
Workers Comp Characteristics:			
11. Employee Count	X X X	X X X	
12. Payroll	X X X	X X X	

* Total Insured Value (TIV) is defined in the SRQ instructions.

** The percentage of data brought into the model that had known information for that category of data.
   For example, if 80% of the rating unit's personal lines data was given a value for year built, then show 80% in column (02) line 8.

d. **Please indicate if any of the data used in the calculation of the Catastrophe Loss Estimate contains bulk coded data. Bulk coding of data includes methods, programs, or procedures that assign a pre-determined value or default value to a required data field when the actual value is unknown or missing and the assigned value is not verified for accuracy. This does not include geo-coding.**

	(01) Type of Business Using Bulk Coding Methods	(02) Category of Data Containing Bulk Coded Data (i.e. Occupancy, etc)	(03) Percent of Data Containing Bulk Coded Data
1.			
2.			
3.			
4.			
5.			

Catastrophe Loss Analysis - PML Exhibit

a. **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 'Catastrophe Model Overview' and its impact on your rating unit's 2023 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 20, 50, 100, 200, 250, 500 and 1000 years in order to gauge your rating unit's relative exposure. 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	2023 GROSS LOSSES* (I)				2023 PRE-TAX NET LOSSES* (II)			
	PER OCCURRENCE		AGGREGATE**		PER OCCURRENCE		AGGREGATE**	
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)
Loss Return Period (Annual Probability)	Probable Maximum Loss (PML) ($000s)	TVAR or TCE*** ($000s)	Probable Maximum Loss (PML) ($000s)	TVAR or TCE*** ($000s)	PML (Including Reinstatement Costs) ($000s)	TVAR or TCE*** (Excluding Reinstatement Costs) ($000s)	PML (excluding Reinstatement Costs) ($000s)	TVAR or TCE*** (Excluding Reinstatement Costs) ($000s)
1. 20 Years (5.0%)								
2. 50 Years (2.0%)								
3. 100 Years (1.0%)								
4. 200 Years (0.5%)								
5. 250 Years (0.4%)								
6. 500 Years (0.2%)								
7. 1000 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 2023 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.

b. **Please detail the components of pre-tax net loss retained by your rating unit in the event of the 20, 50, 100, 200, 250, 500 and 1000 year event noted in Question (a).**

Loss Return Period (Annual Probability)	2023 PER OCCURRENCE PRE-TAX NET PML ($000) (II)				
	(01) Retention	(02) Company Participation	(03) Reinstatement Cost	(04) TOTAL (III)	(05) % of 2023 Group PHS/Capital
1. 20 Years (5.0%)				0	0.00
2. 50 Years (2.0%)				0	0.00
3. 100 Years (1.0%)				0	0.00
4. 200 Years (0.5%)				0	0.00
5. 250 Years (0.4%)				0	0.00
6. 500 Years (0.2%)				0	0.00
7. 1000 Years (0.1%)				0	0.00

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

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

Catastrophe Underwriting Impact – 3 Year Historical

CATASTROPHE IMPACT: Please state in the table below the impact that catastrophes have had on your operating performance over the past three years.

	(01) Net Average Annual Catastrophe Loss Estimate ($000s)	(02) Net Catastrophe Loss Estimate in 2023 Budget ($000s)	(03) Net Catastrophe Loss Estimate in 2023 Budget / NPE (%)	(04) 2023 Net Catastrophe Losses ($000s)	(05) 2023 Net Catastrophe Losses / NPE (%)	(06) 2022 Net Catastrophe Losses ($000s)	(07) 2022 Net Catastrophe Losses / NPE (%)	(08) 2021 Net Catastrophe Losses ($000s)	(09) 2021 Net Catastrophe Losses / NPE (%)
1. Hurricanes/Typhoons									
2. Earthquakes									
3. Other*									

* i.e., Tornadoes, hail, winter storms, european windstorm, flood, wildfire, etc.

Catastrophe Top 5 Losses

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/capital 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.

Catastrophe - Deterministic Loss Scenarios

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, State or Country)	(04) Gross Incurred $ ($000s)	(05) % of 2023 Group PHS/Capital	(06) Net Incurred $ ($000s)	(07) % of 2023 Group PHS/Capital
1.					0.00		0.00
2.					0.00		0.00
3.					0.00		0.00
4.					0.00		0.00
5.					0.00		0.00

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

Catastrophe - Average Annual Loss Per Region

CATASTROPHE EXPOSURE:

CATASTROPHE LOSS ANALYSIS METHODOLOGY:

Please provide the top three counties or regions 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 or Region	(02) Loss ($000s)	(03) % of Total
1.			0
2.			0
3.			0
4.	Overall Average Annual Total Loss		100.0

Catastrophe - Non-Traditional Mitigation

Traditionally, insurers have used reinsurance contracts to transfer the financial impact of extreme events. Recently, new methods of risk transfer have been introduced that allow insurers to reduce or increase their exposure to the financial impact of extreme events. Examples of these methods include transactions such as catastrophe bonds and industry loss warranties. If your rating unit is currently using non-traditional methods to reduce its exposure to extreme events, please fill out the information requested below separately for each transaction. As stated in the Operations section pertaining to catastrophes, the financial impact of these non-traditional transactions should have been excluded from the net PMLs in that section.

If your rating unit has transferred catastrophe losses out of the rating unit through the use of non-traditional transactions such as catastrophe bonds and industry loss warranties, please answer the following questions separately for each transaction that is currently in force. If the transaction has multiple tranches, please answer the questions separately for each tranche.

a. Name of transaction and tranche:

b. What perils are covered by this transaction/tranche?
    (1) Hurricane   (5) Domestic-Based Terrorism
    (2) Earthquake   (6) Foreign-Based Terrorism
    (3) Tornado/Hail   (7) All Natural Perils
    (4) Winter Storm   (8) All Natural and Man-Made Perils
                                            (9) Other (Please explain below)
        If "Other", please explain:

c. What regions are covered by this transaction/tranche?

d. Does this transaction/tranche have a single trigger or multiple triggers?

e. What type of trigger is used by this transaction/tranche?
    (1) Indemnity   (4) Index
    (2) Parametric   (5) Weighted Index
    (3) Parametric Index   (6) Modeled
                                            (7) Other (Please explain below)
        If "Other", please explain:

f. What lines of business are covered by this transaction?
    (1) Personal Property   (4) Auto Physical Damage
    (2) Commercial Property   (5) Workers' Compensation
    (3) Business Interruption   (6) Marine
                                            (7) Other (Please explain below)
        If "Other", please explain:

g. What event will receive reimbursement from this transaction/tranche?
    (1) First Event   (3) Aggregate season
    (2) Second Event   (4) Other (Please explain below)
        If "Other", please explain:

h. For the event that receives reimbursement, what is the rating
    unit's attachment point? ($000s)
    (For parametric and index-triggered transactions, please provide an approximation of the attachment point.)

i. For the event that receives reimbursement, what is the rating
    unit's exhaustion point? ($000s)
    (For parametric and index-triggered transactions, please provide an approximation of the exhaustion point.)

j. What is the remaining limit on this transaction/tranche? ($000s)

k. Is the (remaining) limit fully collateralized with funds held in
    trust for the benefit of the cedant?

l. Does this transaction have a reinstatement provision?

m. When does the coverage period of this transaction expire? (mm/dd/yyyy)

n. What is the modeled benefit to the company's Net per occurrence PML at each of the following return periods? (I.E. How much would the Net PML in 'The Catastrophe Loss Analysis - PML Exhibit' of the Balance Sheet Strength Section be reduced if the recoveries from this transaction were also factored into the calculation of the per occurrence net PML?). If this transaction covers an aggregate season, please show what benefit it would have on the first event per occurrence PML. If this transaction protects the second event, assume the first event has already occurred. Please show the benefit to the individual peril PMLs as well as the benefit to the combined perils PML. Please provide responses using a mid-term view, storm surge, demand surge, secondary uncertainty, fire following, and other conservative assumptions. Please exclude terrorism from the table.

		Reduction to Net PML					
	Loss Return Period (Annual Probability)	(01) Hurricane ($000s)	(02) Earthquake ($000s)	(03) Tornado/Hail ($000s)	(04) Winter Storm ($000s)	(05) Other ($000s)	(06) Combined Perils ($000s)
1.	20 Years (5.0%)						
2.	50 Years (2.0%)						
3.	100 Years (1.0%)						
4.	200 Years (0.5%)						
5.	250 Years (0.4%)						
6.	500 Years (0.2%)						
7.	1000 Years (0.1%)						

Casualty Catastrophe - Deterministic Scenarios

If your rating unit performs deterministic loss scenario analysis as part of its CASUALTY* catastrophe risk management process, please provide 5 scenarios evaluated that management is most concerned about because of its estimated potential financial impact on the rating unit. A casualty catastrophe is an event, activity, or product that results in a large number of lawsuits from multiple plaintiffs alleging damages that impact multiple insureds, coverages, and/or time periods.

	(01) Description of Event, Activity, or Product	(02) Line(s) of Business Potentially Impacted	(03) Gross Incurred Loss & LAE ($000s)	(04) % of 2023 Group PHS/Capital	(05) Net Incurred Loss & LAE ($000s)	(06) % of 2023 Group PHS/Capital
1.				0.00		0.00
2.				0.00		0.00
3.				0.00		0.00
4.				0.00		0.00
5.				0.00		0.00

* Excluding Asbestos & Environmental.

Catastrophe – Assumed Reinsurance Zonal Aggregate Information

QUANTIFICATION OF ZONAL AGGREGATES THAT ARE EXPOSED TO CATASTROPHE LOSSES: In the tables below, please state separately the zonal aggregates accumulated by your rating unit for the zones listed below. A zonal aggregate is the sum of all insured limits exposed to catastrophe losses in that zone.

a. **Gross of retrocessions:**

Zonal Exposure	Gross Exposure						(07)	(08)
	Proportional			Non-proportional				
	(01) Total Workers' Compensation ($millions)	(02) Total Property Incl. Business Interruption ($millions)	(03) Total Other Coverages ($millions)	(04) Total Workers' Compensation ($millions)	(05) Total Property Incl. Business Interruption ($millions)	(06) Total Other Coverages ($millions)	Total Zonal Aggregate ($millions)	% of 2023 Group PHS/Capital
1. US Quake - California Only							0	0
2. US Quake - Other than California							0	0
3. US Southeastern Windstorm (NC, SC, GA)							0	0
4. US Gulf Coast Windstorm (TX, LA, MS, AL)							0	0
5. Florida and Caribbean Islands Windstorm							0	0
6. US MidAtlantic Windstorm (VA, MD, DE, PA, NJ)							0	0
7. US Northeast Windstorm (NY, CT, MA, RI, NH, ME)							0	0
8. Canadian Quake							0	0
9. Northern Europe Windstorm							0	0
10. Southern Europe Windstorm							0	0
11. Australian Windstorm							0	0
12. Pacific Windstorm							0	0
13. Japan Quake							0	0
14. Any other material cat exposed area							0	0

b. **Net of retrocessions:**

Zonal Exposure	Net Exposure						(07)	(08)
	Proportional			Non-proportional				
	(01) Total Workers' Compensation ($millions)	(02) Total Property Incl. Business Interruption ($millions)	(03) Total Other Coverages ($millions)	(04) Total Workers' Compensation ($millions)	(05) Total Property Incl. Business Interruption ($millions)	(06) Total Other Coverages ($millions)	Total Zonal Aggregate ($millions)	% of 2023 Group PHS/Capital
1. US Quake - California Only							0	0
2. US Quake - Other than California							0	0
3. US Southeastern Windstorm (NC, SC, GA)							0	0
4. US Gulf Coast Windstorm (TX, LA, MS, AL)							0	0
5. Florida and Caribbean Islands Windstorm							0	0
6. US MidAtlantic Windstorm (VA, MD, DE, PA, NJ)							0	0
7. US Northeast Windstorm (NY, CT, MA, RI, NH, ME)							0	0
8. Canadian Quake							0	0
9. Northern Europe Windstorm							0	0
10. Southern Europe Windstorm							0	0
11. Australian Windstorm							0	0
12. Pacific Windstorm							0	0
13. Japan Quake							0	0
14. Any other material cat exposed area							0	0

Terrorism - Exposure Management

Please complete questions a through f regarding your insurance rating unit's analysis and management of terrorism risk exposures only if your rating unit provides commercial lines coverage on a primary basis. Questions a through f should only be completed if the 2023 calendar year written premium (prior to reinsurance) from commercial lines coverages (other than professional liability, commercial auto, surety, farmowners, and burglary/theft) make up more than 10% of your rating unit's total 2023 calendar year written premium (prior to reinsurance). This information is critical to our evaluation of your rating unit's exposure to terrorist events, risk mitigation techniques, and the data resolution available. Only commercial lines coverage should be included in your responses.

a. Please provide responses to the following:

1) For insureds that purchased commercial property coverages, what percentage of those insureds purchased terrorism protection for the property coverages, either as a separate endorsement or already included in the policy?   Percentage based on number of locations: [   ] %

2) What was the total amount of "terrorism" premium received in 2023 for each of the following lines of business, including premium received as a separate endorsement or already included as a risk load within the policy premium?

Workers' Compensation ($000): [   ]
Commercial Property ($000): [   ]
Other Commercial Lines ($000): [   ]

b. What is your rating unit's deductible in 2024 based upon the provisions outlined in the Terrorism Risk Insurance Program Reauthorization Act of 2019 (TRIPRA)?
Please exclude any coinsurance above the deductible.   Deductible ($000): [   ]

c. Does your company purchase additional terrorism reinsurance outside of the coverage afforded by the TRIPRA?   [   ]
If so, please provide a copy of the reinsurance term sheet(s)/contract(s) to your rating analyst.

d. Please indicate which of the following methods are being used by your rating unit to measure terrorism exposure:

Accumulation Management [   ]
Proximity to Landmarks [   ]
Deterministic Terror Attack Scenarios [   ]
Probabilistic Loss Modeling (PML) [   ]
Other [   ]

If "Other" was one of your selections, please explain: [   ]

If "Probabilistic Loss Modeling" was one of your selections, please provide the rating unit's per-occurrence pre-tax modeled loss estimates (in $000) at the requested return periods (Annual Probabilities). All lines of business should be included in the loss estimates.

Indicated Terrorism Risk Based upon Worldwide Exposures	GROSS LOSSES		NET LOSSES NET OF REINSURANCE ONLY		NET LOSSES NET OF REINSURANCE AND TRIPRA	
Loss Return Period (Annual Probability)	(01) PML Excluding NBCR ($000s)	(02) PML Including NBCR ($000s)	(03) PML Excluding NBCR ($000s)	(04) PML Including NBCR ($000s)	(05) PML Excluding NBCR ($000s)	(06) PML Including NBCR ($000s)
1. 20 Years (5.0%)						
2. 50 Years (2.0%)						
3. 100 Years (1.0%)						
4. 200 Years (0.5%)						
5. 250 Years (0.4%)						
6. 500 Years (0.2%)						
7. 1000 Years (0.1%)						

e. Geocoding of Workers' Compensation Risks:

1) For WC risks located within the city limits of the following 5 cities, what is the total percentage of insureds that are geocoded to street address level of detail?
(New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA)

Percentage based on insured number of employees: [   ] %

2) For WC risks located within the city limits of the following 21 cities, what is the total percentage of insureds that are geocoded to street address level of detail?
(Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL)

Percentage based on insured number of employees: [   ] %

3) For WC risks located anywhere in the U.S. other than within the city limits of the 26 cities listed above, what is the total percentage of insureds that are geocoded to street address level of detail?   Percentage based on insured number of employees: [   ] %

f. Geocoding of Commercial Property Risks:

1) For Property risks located within the city limits of the following 5 cities, what is the total percentage of insureds that are geocoded to street address level of detail?
(New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA)   Percentage based on TIV:* [   ] %

2) For Property risks located within the city limits of the following 21 cities, what is the total percentage of insureds that are geocoded to street address level of detail?
(Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO,Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ,Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA,St. Louis MO, Tampa/St. Petersburg FL)

Percentage based on TIV:* [   ] %

3) For Property risks located anywhere in the U.S. other than within the city limits of the 26 cities listed above, what is the total percentage of insureds that are geocoded to street address level of detail?   Percentage based on TIV:* [   ] %

* Total Insured Value (TIV) is defined as your rating unit's share of the property coverages prior to reinsurance, but net of any deductibles, coinsurance,etc. Effectively this represents the primary policy limits of the property coverages (building, contents, and business interruption) on the policies issued by your rating unit net of deductibles and coinsurance. For property policies with multiple insured locations and the stated policy limits apply to all locations combined, then the limit of each coverage should only be included once in this calculation.

Terrorism - Single Location Accumulation (Prior to Reins & TRIPRA)

a. Largest Accumulated Exposure at a single location, building, or address located within the city limits of the following 5 cities:
New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA.

(01) Location of Building or Structure (Street Address, City, State) (Rank based on Total Exposure in Column 08 which is the sum of Columns 05 through 07)	(02) Building Type (Single Building, Campus, or Other)	Maximum Accumulated Exposure					(08) Total Accumulated Exposure ($000)	(09) % of 2023 Group PHS
		Workers' Compensation			Property	Other		
		(03) Number of Insured Employees in Building	(04) Death Benefit per Employee* ($000)	(05) Total WC (= 03 x 04) ($000)	(06) Building, Contents, and Business Interruption ($000)	(07) Other Coverages** ($000)		
1.				0			0	0
2.				0			0	0
3.				0			0	0
4.				0			0	0
5.				0			0	0

** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

b. Largest Accumulated Exposure at a single location, building, or address located within the city limits of the following 21 cities:
Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL.

(01) Location of Building or Structure (Street Address, City, State) (Rank based on Total Exposure in Column 08 which is the sum of Columns 05 through 07)	(02) Building Type (Single Building, Campus, or Other)	Maximum Accumulated Exposure					(08) Total Accumulated Exposure ($000)	(09) % of 2023 Group PHS
		Workers' Compensation			Property	Other		
		(03) Number of Insured Employees in Building	(04) Death Benefit per Employee* ($000)	(05) Total WC (= 03 x 04) ($000)	(06) Building, Contents, and Business Interruption ($000)	(07) Other Coverages*** ($000)		
1.				0			0	0
2.				0			0	0
3.				0			0	0
4.				0			0	0
5.				0			0	0

*** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

c. Largest Accumulated Exposure at a single location, building, or address located anywhere in the U.S. other than within the city limits of the 26 cities listed above in (a) and (b).

(01) Location of Building or Structure (Street Address, City, State) (Rank based on Total Exposure in Column 08 which is the sum of Columns 05 through 07)	(02) Building Type (Single Building, Campus, or Other)	Maximum Accumulated Exposure					(08) Total Accumulated Exposure ($000)	(09) % of 2023 Group PHS
		Workers' Compensation			Property	Other		
		(03) Number of Insured Employees in Building	(04) Death Benefit per Employee* ($000)	(05) Total WC (= 03 x 04) ($000)	(06) Building, Contents, and Business Interruption ($000)	(07) Other Coverages**** ($000)		
1.				0			0	0
2.				0			0	0
3.				0			0	0
4.				0			0	0
5.				0			0	0

**** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

DEATH BENEFIT TABLE Location of Building or Structure	* Death Benefit per Employee ($000)
FL, MS	150
AR, CA, ID, IN, KS, MI, ND, WI	300
AL, ME, MT, NM, SC, TN, UT, VA	500
AK, AZ, GA, KY, LA, MD, WY	800
DE, HI, NE, NJ, NV, NY, OH, OK, SD, TX, WV	1,000
CO, MO, NC, PA	1,250
CT, DC, MN, RI	1,500
IL, MA, OR, VT, and Employees governed by Longshore Act	1,750
IA, NH, WA, and Employees governed by Federal Employees Compensation Act	2,000

Terrorism - Aggregate Location Accumulation (Prior to Reins & TRIPRA)

a. Largest Aggregate Accumulated Exposure at multiple locations, buildings, or addresses located within the city limits of the following 5 cities: New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA.

| (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Exposure in Column 07 which is the sum of Columns 04 through 06) | Maximum Aggregate Accumulated Exposure | | | | | (07) | (08) |
| | Worker's Compensation | | | Property | Other | | |
	(02) Number of Insured Employees in Building(s)	(03) Death Benefit per Employee* ($000)	(04) Total WC (=02 x 03) ($000)	(05) Building, Contents, and Business Interruption ($000)	(06) Total Other Coverages** ($000)	Total Accumulated Exposure ($000)	% of 2023 Group PHS
1.			0			0	0.00
2.			0			0	0.00
3.			0			0	0.00
4.			0			0	0.00
5.			0			0	0.00

** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

b. Largest Aggregate Accumulated Exposure at multiple locations, buildings, or addresses located within the city limits of the following 21 cities: Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL.

| (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Exposure in Column 07 which is the sum of Columns 04 through 06) | Maximum Aggregate Accumulated Exposure | | | | | (07) | (08) |
| | Worker's Compensation | | | Property | Other | | |
	(02) Number of Insured Employees in Building(s)	(03) Death Benefit per Employee* ($000)	(04) Total WC (=02 x 03) ($000)	(05) Building, Contents, and Business Interruption ($000)	(06) Total Other Coverages*** ($000)	Total Accumulated Exposure ($000)	% of 2023 Group PHS
1.			0			0	0.00
2.			0			0	0.00
3.			0			0	0.00
4.			0			0	0.00
5.			0			0	0.00

*** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

c. Largest Aggregate Accumulated Exposure at multiple locations, buildings, or addresses located anywhere in the U.S. other than within the city limits of the 26 cities listed above in Questions (a) and (b).

| (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Exposure in Column 07 which is the sum of Columns 04 through 06) | Maximum Aggregate Accumulated Exposure | | | | | (07) | (08) |
| | Worker's Compensation | | | Property | Other | | |
	(02) Number of Insured Employees in Building(s)	(03) Death Benefit per Employee* ($000)	(04) Total WC (=02 x 03) ($000)	(05) Building, Contents, and Business Interruption ($000)	(06) Total Other Coverages**** ($000)	Total Accumulated Exposure ($000)	% of 2023 Group PHS
1.			0			0	0.00
2.			0			0	0.00
3.			0			0	0.00
4.			0			0	0.00
5.			0			0	0.00

**** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

DEATH BENEFIT TABLE Location of Building or Structure	* Death Benefit per Employee ($000)
FL, MS	150
AR, CA, ID, IN, KS, MI, ND, WI	300
AL, ME, MT, NM, SC, TN, UT, VA	500
AK, AZ, GA, KY, LA, MD, WY	800
DE, HI, NE, NJ, NV, NY, OH, OK, SD, TX, WV	1,000
CO, MO, NC, PA	1,250
CT, DC, MN, RI	1,500
IL, MA, OR, VT, and Employees governed by Longshore Act	1,750
IA, NH, WA, and Employees governed by Federal Employees Compensation Act	2,000

Terrorism - Aggregate Location Accumulation (Net of Reins)

a. Largest Net Aggregate Accumulated Exposures at multiple locations, buildings, or addresses located within the city limits of the following 5 cities: New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA.

| | (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Net Losses in Column 05 which is the sum of Columns 02 through 04) | Maximum Occurrence Pre-Tax Losses Net of Reinsurance | | | | | (07) | (08) |
		(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages* ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS	Net Losses After Reinsurance and TRIPRA ($000)	% of 2023 Group PHS
1.					0	0.00		0.00
2.					0	0.00		0.00
3.					0	0.00		0.00
4.					0	0.00		0.00
5.					0	0.00		0.00

* Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of concentrations within the 5 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of concentrations within the 5 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

b. Largest Net Aggregate Accumulated Exposures at multiple locations, buildings, or addresses located within the city limits of the following 21 cities: Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL.

| | (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Net Losses in Column 05 which is the sum of Columns 02 through 04) | Maximum Occurrence Pre-Tax Losses Net of Reinsurance | | | | | (07) | (08) |
		(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages** ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS	Net Losses After Reinsurance and TRIPRA ($000)	% of 2023 Group PHS
1.					0	0.00		0.00
2.					0	0.00		0.00
3.					0	0.00		0.00
4.					0	0.00		0.00
5.					0	0.00		0.00

** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of concentrations within the 21 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of concentrations within the 21 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

c. Largest Net Aggregate Accumulated Exposures at multiple locations, buildings, or addresses located anywhere in the U.S. other than within the city limits of the 26 cities listed above in Questions (a) and (b).

| | (01) Location of Concentration (Street/ZIP, City, State) (Rank based on Total Net Losses in Column 05 which is the sum of Columns 02 through 04) | Maximum Occurrence Pre-Tax Losses Net of Reinsurance | | | | | (07) | (08) |
		(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages*** ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS	Net Losses After Reinsurance and TRIPRA ($000)	% of 2023 Group PHS
1.					0	0.00		0.00
2.					0	0.00		0.00
3.					0	0.00		0.00
4.					0	0.00		0.00
5.					0	0.00		0.00

*** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of concentrations located anywhere other than within the city limits of the 26 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of concentrations located anywhere other than within the city limits of the 26 cities listed above whose maximum occurrence pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

Terrorism - Deterministic Loss Method (Prior to Reins & TRIPRA)

a. Assume the Specific Loss Scenario is located within the city limits of the following 5 cities: New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA.

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Losses in column 06 which is the sum of Columns 03 through 05)	Modeled Primary Losses Prior to Reinsurance and TRIPRA					
	(02) Average WC Loss per Employee ($000)	(03) Total Workers' Comp ($000)	(04) Total Property Including Business Interruption ($000)	(05) Total Other Coverages* ($000)	(06) Total Modeled Losses ($000)	(07) % of 2023 Group PHS
1.					0	0
2.					0	0
3.					0	0
4.					0	0
5.					0	0

*   Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

b. Assume the Specific Loss Scenario is located within the city limits of the following 21 cities: Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL.

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Losses in Column 06 which is the sum of Columns 03 through 05)	Modeled Primary Losses Prior to Reinsurance and TRIPRA					
	(02) Average WC Loss per Employee ($000)	(03) Total Workers' Comp ($000)	(04) Total Property Including Business Interruption ($000)	(05) Total Other Coverages** ($000)	(06) Total Modeled Losses ($000)	(07) % of 2023 Group PHS
1.					0	0
2.					0	0
3.					0	0
4.					0	0
5.					0	0

**   Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

c. Assume the Specific Loss Scenario is located anywhere in the U.S. other than within the city limits of the 26 cities listed above in Questions a and b.

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Losses in Column 06 which is the sum of Columns 03 through 05)	Modeled Primary Losses Prior to Reinsurance and TRIPRA					
	(02) Average WC Loss per Employee ($000)	(03) Total Workers' Comp ($000)	(04) Total Property Including Business Interruption ($000)	(05) Total Other Coverages*** ($000)	(06) Total Modeled Losses ($000)	(07) % of 2023 Group PHS
1.					0	0
2.					0	0
3.					0	0
4.					0	0
5.					0	0

***   Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Terrorism - Deterministic Loss Method (Net of Reins)

a. **Assume the Specific Loss Scenario is located within the city limits of the following 5 cities: New York NY, Chicago IL, San Francisco CA, Washington DC, Los Angeles CA.**

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Net Losses in Column 05 which is the sum of Columns 02 through 04)	Modeled Pre-Tax Losses Net of Reinsurance					(07) Net Losses After Reinsurance and TRIPRA ($000)	(08) % of 2023 Group PHS
	(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages* ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS		
1.				0	0		0
2.				0	0		0
3.				0	0		0
4.				0	0		0
5.				0	0		0

* Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of attack locations within the 5 cities listed above whose modeled pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of attack locations within the 5 cities listed above whose modeled pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

b. **Assume the Specific Loss Scenario is located within the city limits of the following 21 cities: Atlanta GA, Baltimore MD, Boston MA, Buffalo NY, Cleveland OH, Dallas TX, Denver CO, Detroit MI, Houston TX, Las Vegas NV, Miami FL, Minneapolis/St. Paul MN, Newark NJ, Orlando FL, Philadelphia PA, Phoenix AZ, San Diego CA, San Jose CA, Seattle WA, St. Louis MO, Tampa/St. Petersburg FL.**

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Net Losses in Column 05 which is the sum of Columns 02 through 04)	Modeled Pre-Tax Losses Net of Reinsurance					(07) Net Losses After Reinsurance and TRIPRA ($000)	(08) % of 2023 Group PHS
	(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages** ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS		
1.				0	0		0
2.				0	0		0
3.				0	0		0
4.				0	0		0
5.				0	0		0

** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of attack locations within the 21 cities listed above whose modeled pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of attack locations within the 21 cities listed above whose modeled pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

c. **Assume the Specific Loss Scenario is located anywhere in the U.S. other than within the city limits of the 26 cities listed above in Questions a and b.**

(01) Location of Attack (Street/ZIP, City, State) (Rank based on Total Modeled Net Losses in Column 05 which is the sum of Columns 02 through 04)	Modeled Pre-Tax Losses Net of Reinsurance					(07) Net Losses After Reinsurance and TRIPRA ($000)	(08) % of 2023 Group PHS
	(02) Total Workers' Comp ($000)	(03) Total Property Including Business Interruption ($000)	(04) Total Other Coverages*** ($000)	(05) Total Net Losses ($000)	(06) % of 2023 Group PHS		
1.				0	0		0
2.				0	0		0
3.				0	0		0
4.				0	0		0
5.				0	0		0

*** Other coverages provided by your rating unit: Please describe (i.e. Group A&H, Aviation, etc.)

Total number of attack locations located anywhere in the U.S. other than within the city limits of the 26 cities listed above whose modeled pre-tax losses (net of reinsurance only) are greater than 20% of group PHS:

Total number of attack locations located anywhere in the U.S. other than within the city limits of the 26 cities listed above whose modeled pre-tax losses (net of reinsurance and TRIPRA) are greater than 10% of group PHS:

d. **Please indicate the terrorism loss model being used for the loss estimates shown in the Terrorism Deterministic Questions.**

INTEREST RATE SENSITIVITY

Please complete the interest rate sensitivity chart below as of December 31, 2023, detailing key indicators of your RATING UNIT'S fixed income portfolio (e.g. bonds, preferred stocks and mortgage loans) and loss reserves and LAE following a 100, 200, and a 300 basis point (+/-) change in interest rates. If you cannot complete, please answer the Asset/Liability Average Life question.

INTEREST RATE SENSITIVITY ANALYSIS (I)	300/200/100 Basis Point Increase/(Decrease)						
	(01)	(02)	(03)	(04)	(05)	(06)	(07)
Portfolio Characteristics	-300	-200	-100	Current Market Rate	+100	+200	+300
Fixed Income Portfolio							
Market Value ($000's) (II)							
Market Value/Statement Value (%)							
Effective Duration (%) (III)							
Convexity (%) (III)							
Loss and LAE Reserves (IV)							
Effective Duration (%)							

(I) Assumes parallel rise or decline in the US Treasury Curve that occurs on January 1, 2024 and that remains in effect for the life of the fixed income portfolio.

(II) Market value for Bonds and Preferred Stocks should equal Fair Value as reported in the General Interrogatories, Part 1, Question 31.

(III) See instructions under Help for definition of measurement.

(IV) Use the IRS interest rate your insurance group used for tax computation purposes or choose another that is appropriate for your insurance group.

ASSET/LIABILITY AVERAGE LIFE

Please answer this question only if you were not able to complete the 'Interest Rate Sensitivity' question. As of December 31, 2023, please complete the table below summarizing the average life of your Rating Unit's fixed income portfolio (e.g. bond, preferred stocks, and mortgage loans in the aggregate) and its loss and ALAE reserves. Please use the average life formula for both the asset and liability calculations.

	FIXED INCOME PORTFOLIO			LOSS AND ALAE RESERVES	
	(01) Statement Value ($000s)	(02) Market Value ($000s)	(03) Average Life (Years) (II)	(04) Statement Value ($000s)	(05) Average Life (Years)
TOTAL fixed income portfolio (I)					

(I)   Includes bonds, preferred stock, mortgage loans.

(II) See instructions under Help for definition of measurement.

SINGLE LARGE ISSUERS ACROSS ALL INVESTMENT CATEGORIES:

Please list your RATING UNIT'S five largest exposures (in $000s) to a single issuer/borrower across all investment categories (e.g. your rating unit holds a mortgage (Schedule B), two bonds (Schedule D), a common stock (Schedule D), and is also involved in a joint venture (Schedule BA), all with XYZ Corp. and/or XYZ's affiliates). Do not include U.S. Government (including FNMA and GNMA) issues or affiliated investments. Rank investments based on statement value.

(01)	(02)	Predominant Two Investment Categories		(05)	(06)
		(03)	(04)	Total	Total
	Industry	First	Second	Fair Value	Statement Value
Top Five Issuers / Borrowers	Segment (I)	Category (II)	Category (II)	($000s)	($000s)
1.					
2.					
3.					
4.					
5.					

(I)				(II)	
1. Automotive	11. Media			1. Stock	
2. Banks	12. Oil/Gas			2. Bond	
3. Basic Resources	13. Personal/Household			3. Mutual Fund	
4. Chemicals	14. Retail			4. Money Market Fund	
5. Construction/Materials	15. Technology			5. Real Estate	
6. Financial Services	16. Telecommunications			6. Tax-Exempt Bond	
7. Food/Beverage	17. Travel/Leisure			7. Cash	
8. Health Care	18. Utilities			8. Other	
9. Industrial Good/Services	19. Other			9. None	
10. Insurance					

Collateralized Balance Sheet Items

INVESTED ASSETS PLEDGED AS COLLATERAL: If your rating unit has pledged any of its invested assets as collateral (excluding any amounts shown in Schedule E, Part 3), then please complete the following questions about the composition of the invested assets pledged.

a. Cash and Cash Equivalents (Statement value in $000s):

	(03) Total
1. Cash and Cash Equivalents (excluding any amounts shown in Schedule E, Part 3)	

b. Publicly Traded Bonds (Statement value in $000s):

Type	(01) Quality Rating per NAIC Designation	Maturity Distribution					(07) Total
		(02) Maturity Within 1 Year or Less	(03) Over 1 Year Through 5 Years	(04) Over 5 Years Through 10 Years	(05) Over 10 Years Through 20 Years	(06) Over 20 Years	
1. Non Affiliated	1, 2						0
2. Non Affiliated	3, 4, 5, 6						0
3. Parent, Subsidiaries, and Affiliates	All						0
4. Total		0	0	0	0	0	0

c. Privately Placed Bonds (Statement value in $000s):

Type	(01) Quality Rating per NAIC Designation	Maturity Distribution					(07) Total
		(02) Maturity Within 1 Year or Less	(03) Over 1 Year Through 5 Years	(04) Over 5 Years Through 10 Years	(05) Over 10 Years Through 20 Years	(06) Over 20 Years	
1. Non Affiliated	1, 2						0
2. Non Affiliated	3, 4, 5, 6						0
3. Parent, Subsidiaries, and Affiliates	All						0
4. Total		0	0	0	0	0	0

d. Equities and Other Invested Assets (Statement value in $000s):

Type	Common Stocks		Preferred Stocks		Other Invested Assets*		(07) Total
	(01) Publicly Traded	(02) Privately Placed	(03) Publicly Traded	(04) Privately Placed	(05) Publicly Traded	(06) Privately Placed	
1. Non Affiliated							0
2. Parent, Subsidiaries, and Affiliates							0
3. Total	0	0	0	0	0	0	0

* Please describe Other Invested Assets:

(1)

(2)

(3)

e. Liabilities Supported by the Pledged Collateral (Statement value in $000s):

	(03) Total
1. Total Amount of Liabilities (net of reinsurance/retrocessions) Supported by the Pledged Collateral	

CYBER INSURANCE PURCHASED

Please complete if your rating unit purchases cyber risk protection, either as a standalone policy or as a sublimit within another policy. If multiple coverages fall under a single policy or sublimit, enter those on a single row below with the corresponding limits. If protection for coverages are purchased separately, please provide the largest limits purchased separately on each row below. Only include amounts pertaining to the Cyber Risk Coverages.

	(01) Types of Coverage Purchased *	(02) Per Occurrence Sublimit ($000s)	(03) Aggregate Sublimit ($000s)	(04) Standalone Policy Per Occurrence Limit ($000s)	(05) Standalone Policy Aggregate Limit ($000s)	(06) Per Occurrence Deductible ** ($000s)	(07) Aggregate Deductible ** ($000s)
1.							
2.							
3.							
4.							
5.							

  * (i.e. Property, Business Interruption, Theft, Liability, etc.)

  ** if applicable

SERVICING CARRIER RECOVERABLES

Please provide the following aggregate servicing carrier information. Total Pools & Associations amounts ($000s) should match the amounts listed in Schedule F, Part 3, column 15. If reported elsewhere in Schedule F, please state where:

Part (04)   Column (05)

Schedule F Caption	(01) Total 2023 Pools & Assoc. Amounts	(02) Less 2023 Service Carrier Amounts	(03) Adjusted 2023 Pools & Assoc. Amounts
1. TOTAL Recoverables			0
2. Ceded Premiums Written			0

SERVICING CARRIER INCOME

Please state the amount of aggregate service fee income your RATING UNIT received (in $000s) for acting as a servicing carrier and total expenses incurred in servicing this business.

	(01) Income Statement Caption	(02) 2023	(03) 2022	(04) 2021
1.	Reduction to U/W Expenses Incurred			
2.	Other Income			
3.	Other (Please Specify: _____)			
4.	TOTAL Fee Income (Sum of Lines 1 through 3)	0	0	0
5.	TOTAL Related Underwriting Expenses			

Involuntary Impact – Premium, Loss & Exp

For the following lines of business, please segregate your rating unit's 2023 underwriting results between Voluntary and Involuntary business results as shown below.   The totals of each product line should match those figures reported for Net Premiums Earned and Incurred Losses and Loss Ratios of the NAIC Statements for all of the Rating Unit's entities. Please complete only if total involuntary market impacts accounted for more than 5% of your rating unit's 2023 losses or premiums. Please include any premium relating to the depopulation of an assigned risk plan as involuntary premium.

Line of Business	(01) 2023 Net Premiums Earned ($000s)	(02) 2023 Incurred Losses ($000s)	(03) 2023 Loss Ratio (%)	(04) 2022 Loss Ratio (%)	(05) 2023 U/W Expense Amounts & LAE	(06) 2022 U/W Expense Amounts & LAE
HOMEOWNERS:						
1. Voluntary			0.00			
2. Involuntary			0.00			
3. TOTAL Homeowners (Line 4) (Sum of Line 1 plus Line 2)	0	0	0.00		0	0
WORKERS' COMPENSATION:						
4. Voluntary			0.00			
5. Involuntary			0.00			
6. TOTAL Workers' Compensation (Line 16) (Sum of Line 4 plus Line 5)	0	0	0.00		0	0
PERSONAL AUTO LIABILITY:						
7. Voluntary			0.00			
8. Involuntary			0.00			
COMMERCIAL AUTO LIABILITY:						
9. Voluntary			0.00			
10. Involuntary			0.00			
11. TOTAL Auto Liability (Line 19) (Sum of Line 7 through Line 10)	0	0	0.00		0	0
PERSONAL AUTO PHYSICAL DAMAGE:						
12. Voluntary			0.00			
13. Involuntary			0.00			
COMMERCIAL AUTO PHYSICAL DAMAGE:						
14. Voluntary			0.00			
15. Involuntary			0.00			
16. TOTAL Auto Physical Damage (Line 21) (Sum of Line 12 through Line 15)	0	0	0.00		0	0
ALL LINES:						
17. Voluntary			0.00			
18. Involuntary			0.00			
19. GRAND TOTAL (Line 35) (Sum of Line 17 plus Line 18)	0	0	0.00		0	0

INVOLUNTARY MARKET FACILITIES

Please indicate the top three residual market facilities in terms of assessment charges (in $000s) as well as the Annual Statement line of business that the assessment charge is based on.

	(01) Facility Name	(02) State	(03) Line of Business	Assessment Charge	
				(04) 2023	(05) 2022
1.					
2.					
3.					

PRODUCTION SOURCES

Please complete the following marketing table, indicating the number of firms serving as representatives of your rating unit and the percent of business produced by such sources.

(01) Production Source	(02) Number of Firms	% of Direct Business Written		(05) Direct Pure Loss Ratio (%)
		(03)* 2023	(04)* 2022	
AGENCY BASED:				
1. Independent Agencies (Retail Agent / Broker / Retail Producer)				
2. Wholesale Agents / Brokers / Producers with Binding Authority				
3. Wholesale Agents / Brokers / Producers without Binding Authority				
4. Program Managers (Retail or Wholesale, Managing General Agent, Managing General Underwriter)				
DIRECT WRITERS:				
5. Exclusive/Captive Agents				
6. Direct Mail/Telemarketing				
7. Affinity Group Marketing				
8. Internet				
OTHER:				
9. Specify:				
10. TOTAL (Sum of Line 1 through Line 9)	0	0.00	0.00	X X X

*   Total must equal to 100%

AGENCY PROFILE

INDEPENDENT AGENCY PROFILE: Please indicate the composition of 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.		X X X	X X X	X X X	Lower		10 or more	
5.	TOTAL (I)	0.0	X X X	0.0	X X X	0.0	X X X	0.0

(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.

ASSUMED REINSURANCE PRODUCTION

Please provide the following data detailing your rating unit's assumed premium production from nonaffiliated sources.
Please complete only if assumed premiums written from unaffiliated sources accounted for more than 10% of your RATING UNIT'S gross premiums written.

(01)	(02) 2023 APW ($000s)	(03) 2023 % (II)	(04) 2022 APW ($000s)	(05) 2022 % (II)	(06) 2023 vs 2022 % Change	(07) Renewal Retention % (III)	(08) Number of Contracts
A. CONTRACT TYPE:							
1. Treaty		0.00		0.00	0.00		
2. Facultative		0.00		0.00	0.00		
3. Alternative Risk		0.00		0.00	0.00		
4. Finite Risk		0.00		0.00	0.00		
5. TOTAL (Line 1 through Line 4)	0	0.00	0	0.00	0.00		0
B.							
6. Pro-Rata		0.00		0.00	0.00		
7. Excess of Loss (XOL)		0.00		0.00	0.00		
8. TOTAL Pro-Rata/XOL Split (Line 6 and Line 7)	0	0.00	0	0.00	0.00		0
C. SEGMENT:							
9. Property Business		0.00		0.00	0.00		
10. Casualty Business		0.00		0.00	0.00		
11. Multiline Business		0.00		0.00	0.00		
12. TOTAL Business (Line 9 through Line 11)	0	0.00	0	0.00	0.00		0
D. TYPE OF BUSINESS:							
13. Homeowners		0.00		0.00	0.00		
14. Commercial Property		0.00		0.00	0.00		
15. Catastrophe		0.00		0.00	0.00		
16. Standard Auto		0.00		0.00	0.00		
17. Non-Standard Auto		0.00		0.00	0.00		
18. General Liability		0.00		0.00	0.00		
19. Umbrella Liability		0.00		0.00	0.00		
20. Professional Liability		0.00		0.00	0.00		
21. Workers' Compensation		0.00		0.00	0.00		
22. Surety		0.00		0.00	0.00		
23. Marine		0.00		0.00	0.00		
24. Aviation		0.00		0.00	0.00		
25. Alternative Risk		0.00		0.00	0.00		
Other (I)							
26.		0.00		0.00	0.00		
27.		0.00		0.00	0.00		
28.		0.00		0.00	0.00		
29. TOTAL Product (Line 13 through Line 28)	0	0.00	0	0.00	0.00		0

(I) Identify type of business under "Other" on lines 26, 27, and 28.

(II) Percentages for TOTAL lines must equal 100% in columns (03) and (05).

(III) By Treaty Count.

ASSUMED REINSURANCE - CLIENT DATA

Please provide a breakdown of your rating unit's assumed business by business source:

SOURCE OF BUSINESS	(01) 2023 APW ($000s)	(02) 2023 % (I)	(03) 2022 APW ($000s)	(04) 2022 % (I)	(05) 2023 vs 2022 % Change	(06) Renewal Retention % (II)	(07) Number of Contracts
Distribution Source:							
1. Direct		0.00		0.00	0.00		
2. Broker		0.00		0.00	0.00		
3. TOTAL Business	0	0.00	0	0.00	0.00		0

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

(II) By Treaty Count.

PERSONAL AUTO RISK PROFILE

For each Company within your RATING UNIT that writes personal auto business, please provide approximate 2023 direct premiums written percentage splits among preferred, standard, and non-standard (or sub-standard) risks. Please include residual market premiums.

	(01) Member Company	(02) AMB #	(03) 2023 Personal Automobile DPW Amount ($000s)	(04) Preferred (%)	(05) Standard (%)	(06) Non-Standard (%)
1.						0.00
2.						0.00
3.						0.00
4.						0.00
5.						0.00
6.						0.00
7.						0.00
8.						0.00
9.						0.00
10.						0.00
11.						0.00
12.						0.00
13.						0.00
14.						0.00
15.						0.00
16.						0.00
17.						0.00
18.						0.00
19.						0.00
20.						0.00
21.	RATING UNIT TOTALS	X X X	0			0.00

OTHER LIABILITY COVERAGE

For the Other Liability coverages listed below which have been segregated between continuing and discontinued operations, please provide the appropriate CONSOLIDATED breakdowns (in $000s) for the categories indicated for 2023.

(01) Other Liability Coverages	(02) 2023 Direct Premiums Written ($000)	(03) 2023 Net Premiums Written ($000)	(04) % of Total Net Premiums Written	(05) 2023 Net Loss and LAE Reserves ($000)	(06) 2023 Calendar Year Net Incurred Loss and LAE Ratio %
1. Professional Liability			0.00		
2. Directors and Officers			0.00		
3. Excess Casualty / Umbrella			0.00		
4. Environmental / Pollution			0.00		
5. General Liability			0.00		
6. Employment Practices Liability			0.00		
7. Contractual Liability			0.00		
8. Other: ( )			0.00		
9. TOTAL Continuing Operations (Line 1 through Line 8)	0	0	0.00	0	
10. TOTAL Discontinued Business			0.00		X X X
11. TOTAL Other Liability (I) (Line 9 plus Line 10)	0	0	0.00	0	

(I) Other Liability totals should agree with the consolidated other liability lines in the Underwriting and Investment Exhibit of the NAIC Annual Statement (Total of Rating Unit's entities' annual statements).

Contractual Liability Policies

Please indicate which types of coverage your rating unit provides Contractual Liability Insurance Policies for or over:

1. Vehicle Service Contracts
2. Extended Service Contracts - Retail Goods
3. Collateral Protection
4. Credit Property
5. Credit Cards, Lines of Credit, Recoverables, Other Creditor Liabilities
6. GAP Waiver
7. Debt Deferment/Cancellation/Waiver
8. Other

Sanctioned Countries Question

Please indicate whether your company knowingly provides cover in any of the territories listed below. For any company where the response is yes, please provide an indication of the percentage contribution this makes to your company's overall GWP.

	(01) Country	(02) Yes(%)	(03) No
1.	Cuba		
2.	Iran		
3.	North Korea		
4.	South Sudan		
5.	Syria		
6.	Russia		

Change in Ownership Summary

Provide a list of all parent entities, subsidiaries and affiliates (ie: companies with a common parent) that are listed on a public exchange. Determination of parent or subsidiary status should be based on the existence of a controlling interest (eg: 50% of the voting rights or some other form of control). For each parent listed, please confirm if entities rated by AM Best together account for 5% or more of its consolidated revenue.

	(01) Entity	(02) Stock Symbol	(03) Relationship (parent/subsidiary/affiliate)	(04) Where Listed (country)	(05) Rated Entities => 5% of Consolidated Revenue (Y/N)
1.					
2.					
3.					
4.					
5.					
6.					
7.					

Financial Projections

a. Accounting basis (Select one): [   ]

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

Basis of Projection	(01) 2023 Expected ($000s)	(02) 2023 Actual ($000s)	(03) 2024 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) [   ]

Please provide the following key ratios:

Key Ratios	(01) 2023 Expected %	(02) 2023 Actual %	(03) 2024 Expected %
1. Pure Loss Ratio	0	0	0
2. Loss Adjustment Expense Ratio	0	0	0
3. Loss and LAE Ratio	0	0	0
4. Underwriting Expense Ratio	0	0	0
5. Calendar Year Combined Ratio			
6. Accident or Policy Year Combined Ratio			
7. Net Investment Income Ratio	0	0	0
8. Operating Ratio			
9. Net Loss and LAE Reserves/Net Premiums Earned	0	0	0
10. Annualized NPW/Total Capital or Surplus	0	0	0
11. Operating Return (Net Income/Net Premiums Earned)	0	0	0
12. Total ROE (Total Return/Average Equity)			