

DECEMBER 31, 2020						International		Total	Total	
	Motor	Property	Liability	Marine & Aviation	Health	Health	Other	Non- Life	Life & Annuity	Grand Total
Gross Written Premiums	\$43,791,711	\$234,419,735	\$57,912,876	\$28,266,000	\$351,940,821	\$23,122,115	\$34,380,772	\$773,834,030	\$33,490,252	\$807,324,282
Assumed Premiums	-\$28,860	\$38,359,164	\$94,420,708	\$17,828,000	\$0	\$1,775,506	\$8,410,554	\$160,765,072	\$0	\$160,765,072
Total Written Premium	\$43,762,851	\$272,778,899	\$152,333,584	\$46,094,000	\$351,940,821	\$24,897,621	\$42,791,326	\$934,599,102	\$33,490,252	\$968,089,354
Reinsurance Ceded	\$20,371,686	\$194,734,753	\$7,407,525	\$0	\$39,594,908	\$0	\$1,167,838	\$263,276,710	\$5,374,830	\$268,651,540
Unearned Premium Adjustment	\$87,044	\$2,745,203	-\$206,355	\$0	\$34,349	\$0	-\$2,420	\$2,657,821	\$11,882	\$2,669,703
NET EARNED PREMIUMS	\$23,332,981	\$75,298,943	\$145,387,515	\$41,625,908	\$312,311,564	\$24,897,621	\$41,625,908	\$664,480,440	\$28,103,540	\$692,583,979
Commissions Received	\$3,864,879	\$32,731,771	\$2,390,818	\$0	\$1,250,797	\$0	\$100,350	\$40,338,615	\$22,844	\$40,361,459
TOTAL UNDERWRITING INCOME	\$27,197,860	\$108,030,714	\$147,532,884	\$46,094,000	\$313,562,361	\$24,897,621	\$41,726,258	\$709,041,698	\$28,126,384	\$737,168,081
Net Claims Paid	\$18,494,806	\$13,377,588	\$45,218,715	\$8,267,000	\$237,748,921	\$17,092,223	\$7,819,945	\$348,019,198	\$8,804,302	\$356,823,500
Movement in Claim Reserves	-\$6,335,619	\$7,099,367	\$14,930,032	-\$825,000	\$7,290,821	-\$314,012	-\$194,484	\$21,651,105	\$13,300,167	\$34,951,272
Acquisition Costs	\$3,585,901	\$30,469,928	\$1,551,013	\$0	\$19,367,412	\$0	\$67,833	\$55,042,087	\$4,730,473	\$59,772,560
Other Underwriting Expenses	\$269,788	\$1,347,443	\$4,468,098	\$891,000	\$3,059,955	\$621,857	\$425,490	\$11,083,631	\$1,848,469	\$12,932,100
TOTAL UNDERWRITING EXPENSES	\$16,014,876	\$52,294,326	\$66,167,857	\$8,333,000	\$267,467,109	\$17,400,068	\$8,118,784	\$435,796,021	\$28,683,411	\$464,479,431
UNDERWRITING PROFIT/ LOSS	\$11,182,984	\$55,736,388	\$81,553,102	\$37,761,000	\$46,095,252	\$7,497,553	\$33,607,474	\$273,433,752	-\$557,027	\$272,876,725
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NB: 2020 statistics are in US\$

CLASS A INSURANCE COMPANIES- STATISTICS BY PRIMARY CLASS OF BUSINESS IN US\$ (updated annually)

DECEMBER 31, 2019						<u>International</u>				
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	Marine & Aviation	<u>Health</u>	<u>Health</u>	<u>Other</u>	Total Non-Life	Life & Annuity	Grand Total
Gross Written Premiums	\$41,396,076	\$240,854,427	\$50,836,332	\$42,770,241	\$339,807,833	\$37,314,193	\$44,206,429	\$797,185,531	\$32,150,351	\$829,335,882
Assumed Premiums	\$3,007,501	\$38,689,334	\$67,608,585	\$11,228,301	\$0	\$1,452,833	\$4,840,691	\$126,827,245	\$0	\$126,827,245
Reinsurance Ceded	\$18,326,151	\$198,023,180	\$5,833,410	\$0	\$40,091,065	\$0	\$861,046	\$263,134,852	\$5,101,096	\$268,235,948
Unearned Premium Adjustment	\$596,422	\$3,841,244	-\$224,096	\$0	\$124,502	\$0	\$12,632	\$4,350,704	\$27,861	\$4,378,565
NET EARNED PREMIUMS	\$25,481,004	\$77,679,337	\$113,115,394	\$48,173,442	\$299,592,266	\$38,767,026	\$48,173,442	\$650,981,911	\$27,021,394	\$678,003,306
Commissions Received	\$5,603,220	\$33,148,993	\$748,667	\$0	\$1,590,270	\$0	\$80,226	\$41,171,376	\$32,366	\$41,203,742
TOTAL UNDERWRITING INCOME	\$31,084,224	\$110,828,330	\$113,593,820	\$53,998,542	\$301,182,536	\$38,767,026	\$48,253,668	\$697,708,146	\$27,053,760	\$724,761,907
Net Claims Paid	\$18,020,993	\$16,004,535	\$53,903,212	\$19,366,791	\$248,324,734	\$42,062,811	\$24,751,967	\$422,435,043	\$9,998,969	\$432,434,012
Movement in Claim Reserves	-\$1,957,333	\$7,236,626	\$9,339,816	-\$851,502	-\$2,514,333	-\$506,289	-\$1,348,884	\$9,398,102	\$12,574,972	\$21,973,074
Acquisition Costs	\$5,398,533	\$28,744,032	\$1,842,459	\$0	\$19,239,696	\$0	\$51,778	\$55,276,498	\$4,630,028	\$59,906,526
Other Underwriting Expenses	\$529,640	\$1,026,721	\$3,937,884	\$1,057,003	\$13,285,774	\$99,201	\$223,139	\$20,159,362	\$1,737,778	\$21,897,140
TOTAL UNDERWRITING EXPENSES	\$21,991,833	\$53,011,914	\$69,023,371	\$19,572,292	\$278,335,872	\$41,655,723	\$23,678,000	\$507,269,005	\$28,941,747	\$536,210,752
UNDERWRITING PROFIT/ LOSS	\$9,092,391	\$57,816,416	\$44,838,393	\$34,426,250	\$22,846,664	-\$2,888,697	\$24,575,668	\$190,707,085	-\$1,887,987	\$188,819,099

NB: 2019 statistics are in US\$

YEAR ENDING: DECEMBER 31	, 2018				lr	nternational				
								Total Non-		
	<u>Property</u>	<u>Motor</u>	<u>Liability</u>	Marine & Aviation	<u>Health</u>	<u>Health</u>	<u>Other</u>	Life	Life & Annuity	Grand Total
Gross Written Premiums	\$185,425,129	\$34,013,033	\$89,814,577	\$35,897,397	\$250,588,362	\$86,715,324	\$42,141,583	\$724,595,403	\$24,353,589	\$748,948,993
Reinsurance Ceded	\$129,552,412	\$14,275,479	\$3,323,014	\$0	\$33,860,100	\$0	\$812,677	\$181,823,682	\$3,894,809	\$185,718,490
Unearned Premium Adjustment	-\$1,229,813	-\$173,945	\$51,168	\$0	-\$5,250	\$0	\$199,096	-\$1,158,744	\$0	-\$1,158,744
NET EARNED PREMIUMS:	\$54,642,904	\$19,563,608	\$86,542,731	\$35,897,397	\$216,723,012	\$86,715,324	\$41,528,002	\$541,612,978	\$20,458,780	\$562,071,759
Commissions Received	\$23,429,469	\$4,383,442	\$529,044	\$0	\$2,209,941	\$0	\$60,950	\$30,612,845	\$0	\$30,612,845
TOTAL UNDERWRITING INCOME:	\$78,072,373	\$23,947,050	\$87,071,775	\$35,897,397	\$218,932,953	\$86,715,324	\$41,588,952	\$572,225,823	\$20,458,780	\$592,684,604
Net Claims/Benefits Paid	\$34,121,702	\$15,935,189	\$36,802,932	\$32,938,909	\$187,611,798	\$31,809,520	\$13,286,131	\$352,506,180	\$8,688,946	\$361,195,125
Movement in Claim Reserves	-\$21,870,413	-\$4,145,264	\$7,997,008	-\$20,521,747	-\$423,762	\$913,747	\$3,752,769	-\$34,297,663	\$6,046,746	-\$28,250,917
Acquisition Costs	\$18,349,777	\$3,992,050	\$1,169,168	\$786,036	\$15,286,117	\$201,159	\$169,733	\$39,954,041	\$3,351,792	\$43,305,833
Other Underwritng Expenses	\$2,289,062	\$262,013	\$2,320,857	\$0	\$3,835,776	\$0	\$0	\$8,707,707	\$1,245,021	\$9,952,728
TOTAL UNDERWRITING EXPENSES:	\$32,890,129	\$16,043,988	\$48,289,965	\$13,203,198	\$206,309,928	\$32,924,425	\$17,208,632	\$366,870,265	\$19,332,504	\$386,202,769
UNDERWRITING PROFIT/ -LOSS:	\$45,182,244	\$7,903,062	\$38,781,810	\$22,694,199	\$12,623,025	\$53,790,899	\$24,380,320	\$205,355,559	\$1,126,276	\$206,481,835
Other Income										\$11,209,199
Other Expenses										\$41,847,979
NET INCOME BEFORE TAXES										\$175,843,054

YEAR ENDING: DECEMBER 31,	<u> 2017</u>					<u>International</u>				
							Total			
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	Marine & Aviation	<u>Health</u>	<u>Health</u>	Non-Life	Life & Annuity	<u>Other</u>	Grand Total
Gross Written Premiums	\$35,104,213	\$144,452,902	\$75,041,945	\$34,443,223	\$226,232,666	\$12,863,320	\$528,138,269	\$22,977,065	\$27,722,682	\$578,838,016
Reinsurance Ceded	\$12,914,666	\$114,035,043	\$2,582,663	\$0	\$36,679,819	\$0	\$166,212,192	\$2,810,302	\$938,011	\$169,960,505
Unearned Premium Adjustment	\$274,244	-\$5,523,085	\$243,121	\$0	-\$33,454	\$0	-\$5,039,175	\$0	\$2,837	-\$5,036,338
NET EARNED PREMIUMS:	\$21,915,303	\$35,940,944	\$72,216,161	\$34,443,223	\$189,586,301	\$12,863,320	\$366,965,252	\$20,166,763	\$26,781,834	\$413,913,848
Commissions Received	\$4,469,871	\$20,150,716	\$419,956	\$0	\$5,326,870	\$0	\$30,367,413	\$0	\$43,541	\$30,410,955
TOTAL UNDERWRITING INCOME:	\$26,385,174	\$56,091,660	\$72,636,117	\$34,443,223	\$194,913,171	\$12,863,320	\$397,332,665	\$20,166,763	\$26,825,375	\$444,324,803
Net Claims Paid	\$13,966,579	\$56,768,352	\$29,930,674	\$19,072,161	\$168,235,056	\$12,461,044	\$300,433,865	\$6,150,002	\$2,519,137	\$309,103,004
Movement in Claim Reserves:	-\$1,027,999	\$13,490,863	\$1,459,985	\$19,213,286	-\$9,517,503	\$0	\$23,618,632	\$6,190,199	\$229,149	\$30,037,980
Acquisition Costs	\$3,769,998	\$17,372,640	\$1,114,656	\$0	\$14,072,099	\$0	\$36,329,392	\$3,039,838	\$36,898	\$39,406,127
Other Underwritng Expenses	\$166,705	\$543,163	\$1,029,647	\$548,032	\$5,738,433	\$240,855	\$8,266,834	\$665,392	\$133,615	\$9,065,840
TOTAL UNDERWRITING EXPENSES:	\$16,875,283	\$88,175,017	\$33,534,961	\$38,833,480	\$178,528,085	\$12,701,898	\$368,648,723	\$16,045,430	\$2,918,798	\$387,612,952
UNDERWRITING PROFIT/ -LOSS:	\$9,509,891	-\$32,083,357	\$39,101,156	-\$4,390,256	\$16,385,087	\$161,421	\$28,683,942	\$4,121,332	\$23,906,577	\$56,711,851
Other Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,907,822
Other Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$32,939,967
NET INCOME BEFORE TAXES										\$38,679,707

FOR YEAR ENDING:	DECEMBER 31S	T, 2016		Marine	Domestic	International	Total		Annuity	
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	& Aviation	<u>Health</u>	<u>Health</u>	Non-Life	<u>Life</u>	& Other	Grand Total
Gross Written Premiums	\$30,775,232	\$156,700,475	\$76,763,111	\$65,914,495	\$213,285,900	\$30,445,677	\$573,884,890	\$20,758,445	\$3,392,709	\$598,036,044
Reinsurance Ceded	\$13,075,680	\$99,163,356	\$2,200,818	\$0	\$30,939,363	\$0	\$145,379,217	\$3,356,705	\$219,532	\$148,955,454
Unearned Premium Adjustment	\$995,520	-\$1,671,406	-\$451,197	\$0	-\$21,866	\$0	-\$1,148,949	\$0	\$27,861	-\$1,121,088
NET EARNED PREMIUMS:	\$16,704,032	\$59,208,525	\$75,013,490	\$65,914,495	\$182,368,403	\$30,445,677	\$429,654,622	\$17,401,740	\$3,145,316	\$450,201,678
Commissions Received	\$3,600,114	\$19,982,654	\$373,797	\$0	\$4,438,426	\$0	\$28,394,991	\$0	\$32,366	\$28,427,357
TOTAL UNDERWRITING INCOME:	\$20,304,146	\$79,191,179	\$75,387,287	\$65,914,495	\$186,806,829	\$30,445,677	\$458,049,613	\$17,401,740	\$3,177,682	\$478,629,035
Net Claims Paid	\$9,421,549	\$25,713,923	\$34,448,664	\$20,698,889	\$147,463,057	\$28,072,949	\$265,819,031	\$5,815,338	\$2,275,750	\$273,910,119
Movement in Claim Reserves:	\$2,973	\$9,041,032	\$9,838,715	\$2,031,948	\$2,429,216	-\$69,896	\$23,273,988	\$4,396,795	\$368,814	\$28,039,597
Commissions Paid	\$3,644,527	\$17,747,622	\$490,050	\$0	\$14,126,852	\$0	\$36,009,051	\$3,281,306	\$137,923	\$39,428,280
Other Expenses	\$2,634,988	\$3,459,288	\$3,705,876	\$918,615	\$10,922,674	\$247,250	\$21,888,691	\$1,869,323	\$207,270	\$23,965,284
UNDERWRITING PROFIT:	\$4,600,109	\$23,229,314	\$26,903,982	\$42,265,043	\$11,865,030	\$2,195,374	\$111,058,852	\$2,038,978	\$187,925	\$113,285,755
Investment Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,350,038
Other Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$989,187
TOTAL 2016 NET INCOME:	\$4,600,109	\$23,229,314	\$26,903,982	\$42,265,043	\$11,865,030	\$2,195,374	\$111,058,852	\$2,038,978	\$187,925	\$124,624,980

FOR YEAR ENDING:	DECEMBER 31S	T, 2015			Marine	Domestic	International	Workers'	Total		Annuity	
	<u>Motor</u>	<u>Property</u>	Liability	Casualty	& Aviation	<u>Health</u>	<u>Health</u>	Compensation	Non-Life	<u>Life</u>	& Other	Grand Total
Gross Written Premiums	\$28,806,197	\$184,573,131	\$67,178,776	\$83,034	\$75,168,585	\$201,549,728	\$44,119,000	\$653,504	\$602,131,955	\$28,175,862	\$2,841,045	\$633,148,862
Reinsurance Ceded	\$10,853,226	\$118,200,552	\$1,185,975	\$69,024	\$76,249	\$30,540,729	\$0	\$375,911	\$161,301,666	\$3,438,947	\$50,035	\$164,790,648
Unearned Premium Adjustment	\$1,858,434	-\$5,512,128	\$2,706,793	\$384	\$7,936	\$234	\$0	\$3,039	-\$935,308	\$0	\$12,732	-\$922,576
NET EARNED PREMIUMS:	\$16,094,537	\$71,884,707	\$63,286,008	\$13,626	\$75,084,400	\$171,008,765	\$44,119,000	\$274,554	\$441,765,597	\$24,736,915	\$2,778,278	\$469,280,790
Commissions Received	\$4,105,577	\$24,355,729	\$551,134	\$15,502	\$7,879	\$4,225,960	\$0	\$133,311	\$33,395,092	\$0	\$11,937	\$33,407,029
TOTAL UNDERWRITING INCOME:	\$20,200,114	\$96,240,436	\$63,837,142	\$29,128	\$75,092,279	\$175,234,725	\$44,119,000	\$407,865	\$475,160,689	\$24,736,915	\$2,790,215	\$502,687,819
Net Claims Paid	\$5,376,839	\$7,154,565	\$23,664,101	\$1,735	\$41,656,712	\$129,342,662	\$7,193,000	\$31,168	\$214,420,782	\$11,012,146	\$811,010	\$226,243,938
Movement in Claim Reserves:	\$1,859,534	\$3,829,541	-\$9,319,011	-\$4,153	-\$20,551,298	\$7,444,582	-\$247,000	-\$24,428	-\$17,012,233	\$5,040,008	\$3,093,206	-\$8,879,019
Commissions Paid	\$1,807,168	\$21,641,222	\$1,003,949	\$7,403	\$21,888	\$13,197,485	\$0	\$74,100	\$37,753,215	\$3,610,268	\$6,029	\$41,369,512
Other Expenses	\$2,690,508	\$3,386,616	\$1,731,769	\$13,078	\$777,519	\$14,703,643	\$21,000	\$102,933	\$23,427,066	\$5,633,539	\$6,655	\$29,067,260
UNDERWRITING PROFIT:	\$8,466,065	\$60,228,492	\$46,756,334	\$11,065	\$53,187,458	\$10,546,353	\$37,152,000	\$224,092	\$216,571,859	-\$559,046	-\$1,126,685	\$214,886,128
Investment Income	\$60,881	\$137,397	\$2,094	\$0	\$335	\$133,044	\$0	\$0	\$333,751	\$6,967,901	\$0	\$7,301,652
Other Income	\$90,884	\$0	\$0	\$0	\$0	\$925,170	\$0	\$0	\$1,016,054	\$1,523	\$0	\$1,017,577
TOTAL 2015 NET INCOME:	\$8,617,830	\$60,365,889	\$46,758,428	\$11,065	\$53,187,793	\$11,604,567	\$37,152,000	\$224,092	\$217,921,664	\$6,410,378	-\$1,126,685	\$223,205,357

FOR YEAR ENDING:	DECEMBER 31S	ST, 2014			Marine	<u>Domestic</u>	International	Workers'	Total		Annuity	
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	<u>Casualty</u>	& Aviation	<u>Health</u>	<u>Health</u>	Compensation	Non-Life	<u>Life</u>	<u>& Other</u>	Grand Total
Gross Written Premiums	\$28,713,190	\$189,077,051	\$70,127,567	\$79,883	\$85,469,665	\$191,408,827	\$6,640,000	\$676,651	\$572,192,834	\$24,329,958	\$624,266	\$597,147,058
Reinsurance Ceded	\$13,643,830	\$112,918,729	\$3,430,529	\$66,240	\$103,262	\$28,084,622	\$0	\$381,778	\$158,628,990	\$3,345,298	\$9,018	\$161,983,306
Unearned Premium Adjustment	-\$537,356	-\$2,813,406	\$12,255	-\$854	-\$33,235	\$30,128	\$0	-\$45,496	-\$3,387,964	\$0	\$507	-\$3,387,457
NET EARNED PREMIUMS:	\$15,606,716	\$78,971,728	\$66,684,783	\$14,497	\$85,399,638	\$163,294,077	\$6,640,000	\$340,369	\$416,951,808	\$20,995,153	\$614,741	\$438,561,702
Commissions Received	\$4,724,977	\$20,749,607	\$1,049,890	\$15,374	\$20,697	\$3,088,010	\$0	\$158.050	\$29,806,605	\$0	\$0	\$29,806,605
TOTAL UNDERWRITING INCOME:	\$20,331,693	\$99,721,335	\$67,734,673	\$29,871	\$85,420,335	\$166,382,087	\$6,640,000		\$446,758,413	\$21,050,161	\$614,741	\$468,423,315
Net Claims Paid	\$6,243,697	\$2,952,134	\$16,553,356	\$547	\$23,977,475	\$121,861,080	\$1,577,000	\$245,506	\$173,410,795	\$8,888,452	\$667,243	\$182,966,490
Movement in Claim Reserves:	\$18,198	\$160,072	\$2,983,239	\$2,853	\$27,659,326	\$9,094,805	\$377,000	-\$197,817	\$40,097,676	\$2,599,755	\$508,532	\$43,205,963
Commissions Paid	\$2,243,887	\$20,595,668	\$827,523	\$8,116	\$26,013	\$12,123,648	\$0	\$87,968	\$35,912,823	\$4,404,701	\$0	\$40,317,524
Other Expenses	\$1,473,882	\$1,927,615	\$3,450,298	\$11,116	\$292,234	\$6,562,076	\$69,000	\$91,638	\$13,877,859	\$935,686	\$0	\$14,813,545
UNDERWRITING PROFIT:	\$10,352,029	\$74,085,846	\$43,920,257	\$7,239	\$33,465,287	\$16,740,478	\$4,617,000	\$271,124	\$183,459,260	\$4,221,567	-\$561,034	\$187,119,793
Investment Income	-\$431,522	-\$415,369	-\$16,252	\$0	-\$2,245	\$175,337	\$0	\$140	-\$689,911	\$7,405,433	\$0	\$6,715,522
Administration Expenses:	\$840,420	\$1,348,975	\$495,795	\$0	\$1,219	\$11,464,626	\$0	\$3,805	\$14,154,840	\$3,295,499	\$3,595	\$17,453,934
Other Income	\$0	\$0	\$0	\$0	\$0	\$619,542	\$0	\$0	\$619,542	\$1,047,499	\$0	\$1,667,041
TOTAL 2014 NET INCOME:	\$9,080,087	\$72,321,502	\$43,408,210	\$7,239	\$33,461,823	\$6,070,731	\$4,617,000	\$267,459	\$169,234,051	\$9,379,000	-\$564,629	\$178,048,422

FOR YEAR ENDING:	DECEMBER 31S	T, 2013			Marine	Domestic	International	Workers'	Total Annuity			
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	Casualty	& Aviation	<u>Health</u>	<u>Health</u>	Compensation	Non-Life	<u>Life</u>	& Other	Grand Total
Gross Written Premiums	\$25,956,367	\$169,961,032	\$25,264,626	\$84,655	\$75,251,960	\$178,254,007	\$4,231,000	\$796,868	\$479,800,515	\$22,404,159	\$1,756,862	\$503,961,536
Reinsurance Ceded	\$10,833,741	\$111,851,879	\$1,672,426	\$70,057	\$204,056	\$32,647,271	\$0	\$450,950	\$157,730,380	\$3,871,778	\$715,866	\$162,318,024
Unearned Premium Adjustment	-\$254,471	\$7,656,614	-\$228,768	\$195	-\$5,997	-\$5,790	\$0	-\$24,555	\$7,137,228	\$0	\$39,945	\$7,177,173
NET EARNED PREMIUMS:	\$15,377,097	\$50,452,539	\$23,820,968	\$14,403	\$75,053,901	\$145,612,526	\$4,231,000	\$370,473	\$314,932,907	\$18,532,381	\$1,001,051	\$334,466,339
		\$58,109,153										
Commissions Received	\$2,439,267	\$23,488,790	\$619,236	\$15,153	\$37,666	\$2,577,927	\$0	\$166,404	\$29,344,443	\$0	\$106,442	\$29,450,885
TOTAL UNDERWRITING INCOME:	\$17,816,364	\$73,941,329	\$24,440,204	\$29,556	\$75,091,567	\$148,190,453	\$4,231,000	\$536,877	\$344,277,350	\$18,532,381	\$1,107,493	\$363,917,224
Net Claims Paid	\$7,642,459	\$3,232,468	\$6,117,569	-\$19,625	\$8,393,360	\$111,805,300	\$587,000	-\$30,409	\$137,728,122	\$9,776,853	\$1,662,387	\$149,167,362
Movement in Claim Reserves:	\$110,376	-\$226,550	\$5,177,313	\$24,531	\$1,579,451	\$1,265,114	\$196,000	\$199,094	\$8,325,329	\$4,025,258	\$610,074	\$12,960,661
Commissions Paid	\$2,095,660	\$23,745,005	\$761,878	\$8,105	\$63,177	\$10,398,390	\$0	\$98,940	\$37,171,155	\$3,854,595	\$231,508	\$41,257,258
Other Expenses	\$1,220,186	\$1,807,954	\$577,421	\$12,954	\$128,000	\$3,560,791	\$23,000	\$119,110	\$7,449,416	\$0	\$7,915	\$7,457,331
UNDERWRITING PROFIT:	\$6,747,683	\$45,382,452	\$11,806,023	\$3,591	\$64,927,579	\$21,160,858	\$3,425,000	\$150,142	\$153,603,328	\$875,675	-\$1,404,391	\$153,074,612
Investment Income	\$89,243	\$156,060	\$19,439	\$0	\$5,877	\$125,929	\$0	\$148	\$396,696	\$13,251,623	\$0	\$13,648,319
Administration Expenses:	\$2,311,522	\$1,099,303	\$300,168	\$0	\$22,091	\$6,293,154	\$0	\$3,882	\$10,030,120	\$5,089,665	\$0	\$15,119,785
Other Income	\$0	\$7,471	\$5,951	\$0	\$1,823	\$418,063	\$0	\$0	\$433,308	\$1,596,667	\$0	\$2,029,975
TOTAL 2013 NET INCOME:	\$4,525,404	\$44,446,680	\$11,531,245	\$3,591	\$64,913,188	\$15,411,696	\$3,425,000	\$146,408	\$144,403,212	\$10,634,300	-\$1,404,391	\$153,633,121

FOR YEAR ENDING:	DECEMBER 31S	T, 2012			Marine	<u>Domestic</u>	International	Workers'	Total		Annuity	
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	<u>Casualty</u>	& Aviation	<u>Health</u>	<u>Health</u>	Compensation	Non-Life	<u>Life</u>	& Other	Grand Total
Gross Written Premiums	\$24,029,364	\$114,583,422	\$26,017,066	\$544,461	\$45,259,866	\$156,011,963	\$3,183,000	\$1,165,133	\$370,794,275	\$21,522,883	\$8,986,062	\$401,303,220
Reinsurance Ceded	\$7,472,762	\$89,555,837	\$1,226,918	\$501,596	\$91,849	\$20,674,104	\$0	\$499,279	\$120,022,345	\$3,505,082	\$7,221,976	\$130,749,403
Unearned Premium Adjustment	\$142,199	\$1,053,245	\$151,844	\$2,125	-\$61,891	\$51,262	\$0	\$24,366	\$1,363,150	-\$72,391	\$0	\$1,290,759
NET EARNED PREMIUMS:	\$16,414,403	\$23,974,340	\$24,638,304	\$40,740	\$45,229,908	\$135,286,597	\$3,183,000	\$641,488	\$249,408,780	\$18,090,192	\$1,764,086	\$269,263,058
Commissions Received	\$1,362,582	\$20,080,313	\$214,727	\$48,179	\$8,817	\$133,026	\$0	\$158,748	\$22,006,392	\$339,633	\$2,122,658	\$24,468,683
TOTAL UNDERWRITING INCOME:	\$17,776,985	\$44,054,653	\$24,853,031	\$88,919	\$45,238,725	\$135,419,623	\$3,183,000	\$800,236	\$271,415,172	\$18,429,825	\$3,886,744	\$293,731,741
Net Claims Paid	\$8,735,994	\$702,079	\$2,597,127	\$6,923	\$2,942,257	\$112,438,137	\$1,406,000	\$165,658	\$128,994,175	\$5,504,988	\$1,163,412	\$135,662,575
Movement in Claim Reserves:	-\$781,883	-\$558,248	\$1,263,425	-\$2,955	-\$720,331	-\$47,415	-\$629,000	-\$35,368	-\$1,511,775	\$5,207,741	\$1,574,497	\$5,270,463
Commissions Paid	\$1,271,258	\$6,575,054	\$520,520	\$14,453	\$22,688	\$8,528,254	\$0	\$222,769	\$17,154,996	\$4,197,353	\$1,858,810	\$23,211,159
Other Expenses	\$66,836	\$4,165,854	\$296,972	\$57	\$99,000	\$142,764	\$47,000	\$4,610	\$4,823,093	\$3,142,594	\$4,644	\$7,970,331
UNDERWRITING PROFIT:	\$8,484,780	\$33,169,914	\$20,174,987	\$70,441	\$42,895,111	\$14,357,882	\$2,359,000	\$442,567	\$121,954,682	\$377,149	-\$714,619	\$121,617,212
		\$1,260,327										
Investment Income	\$588,028	\$1,359,709	\$78,931	\$582	\$4,141	\$206,452	\$0	\$17,005	\$2,254,848	\$13,235,454	-\$21,547	\$15,468,755
Administration Expenses:	\$4,990,779	\$9,500,558	\$580,122	\$39,761	\$28,101	\$9,453,135	\$0	\$138,851	\$24,731,307	\$4,498,274	\$380,514	\$29,610,095
Other Income	\$64,289	-\$107,450	-\$54,536	\$12	\$0	\$571,422	\$0	\$178	\$473,915	\$643,081	\$0	\$1,116,996
TOTAL 2012 NET INCOME:	\$4,146,318	\$24,921,615	\$19,619,260	\$31,274	\$42,871,151	\$5,682,621	\$2,359,000	\$320,899	\$99,952,138	\$9,757,410	-\$1,116,680	\$108,592,868

FOR YEAR ENDING:	DECEMBER 31S	<u>DECEMBER 31ST, 2011</u>				Domestic	International	Workers'	Total		Annuity	
	<u>Motor</u>	<u>Property</u>	<u>Liability</u>	Casualty	& Aviation	<u>Health</u>	<u>Health</u>	Compensation	Non-Life	<u>Life</u>	& Other	Grand Total
Gross Written Premiums	\$23,677,702	\$114,608,530	\$21,884,989	\$432,903	\$33,476,290	\$148,509,794	\$3,082,000	\$1,244,571	\$346,916,779	\$21,971,210	\$10,808,192	\$379,696,181
Reinsurance Ceded	\$7,253,769	\$88,090,807	\$1,606,332	\$399,804	\$191,442	\$18,127,300	\$0	\$445,525	\$116,114,979	\$4,067,539	\$4,473,628	\$124,656,146
Unearned Premium Adjustment	-\$163,515	-\$700,816	\$183,208	-\$2,381	-\$1,960	\$0	\$0	\$32,611	-\$652,853	\$26,357	\$0	-\$626,496
NET EARNED PREMIUMS:	\$16,587,448	\$27,218,539	\$20,095,449	\$35,480	\$33,286,808	\$130,382,494	\$3,082,000	\$766,435	\$231,454,653	\$17,877,314	\$6,334,564	\$255,666,531
Commissions Received	\$1,410,394	\$20,450,342	\$216,489	\$41,076	\$22,441	\$235,121	\$0	\$146,401	\$22,522,264	\$0	\$1,159,330	\$23,681,594
TOTAL UNDERWRITING INCOME:	\$17,997,842	\$47,668,881	\$20,311,938	\$76,556	\$33,309,249	\$130,617,615	\$3,082,000	\$912,836	\$253,976,917	\$17,877,314	\$7,493,894	\$279,348,125
Net Claims Paid	\$8,842,096	\$1,372,787	\$3,529,371	\$4,941	\$4,636,813	\$108,197,747	\$2,427,000	\$709,503	\$129,720,258	\$7,635,314	\$4,126,059	\$141,481,631
Movement in Claim Reserves:	-\$995,639	-\$79,251	-\$5,995,527	-\$9,463	\$9,340	-\$519,311	\$0	-\$422,223	-\$8,012,074	-\$1,001,378	-\$2,848,110	-\$11,861,562
Commissions Paid	\$1,322,428	\$5,978,177	\$556,354	\$10,729	\$45,042	\$8,422,008	\$0	\$143,423	\$16,478,161	\$2,938,885	\$1,116,747	\$20,533,793
Other Expenses	\$26,894	\$3,862,576	\$553,228	\$337	\$66,000	\$167,117	\$39,000	\$3,920	\$4,719,072	\$2,390,134	\$23,052	\$7,132,258
UNDERWRITING PROFIT:	\$8,802,063	\$36,534,592	\$21,668,512	\$70,012	\$28,552,054	\$14,350,054	\$616,000	\$478,213	\$111,071,500	\$5,914,359	\$5,076,146	\$122,062,005
Investment Income	\$138,000	\$124,428	\$39,841	\$605	\$7,035	\$552,757	\$0	\$22,690	\$885,356	\$6,009,419	\$980,178	\$7,874,953
Administration Expenses:	\$5,143,170	\$9,006,832	\$402,265	\$30,910	\$28,511	\$11,983,142	\$0	\$138,841	\$26,733,671	\$5,337,537	\$640,236	\$32,711,444
Other Income	\$1,370	\$236,153	-\$34,615	\$0	-\$6,358	\$516,974	\$0	\$0	\$713,524	\$12,300,956	\$117,873	\$13,132,353
TOTAL 2011 NET INCOME:	\$3,798,263	\$27,888,341	\$21,271,473	\$39,707	\$28,524,220	\$3,436,644	\$616,000	\$362,062	\$85,936,710	\$18,887,197	\$5,533,961	\$110,357,868