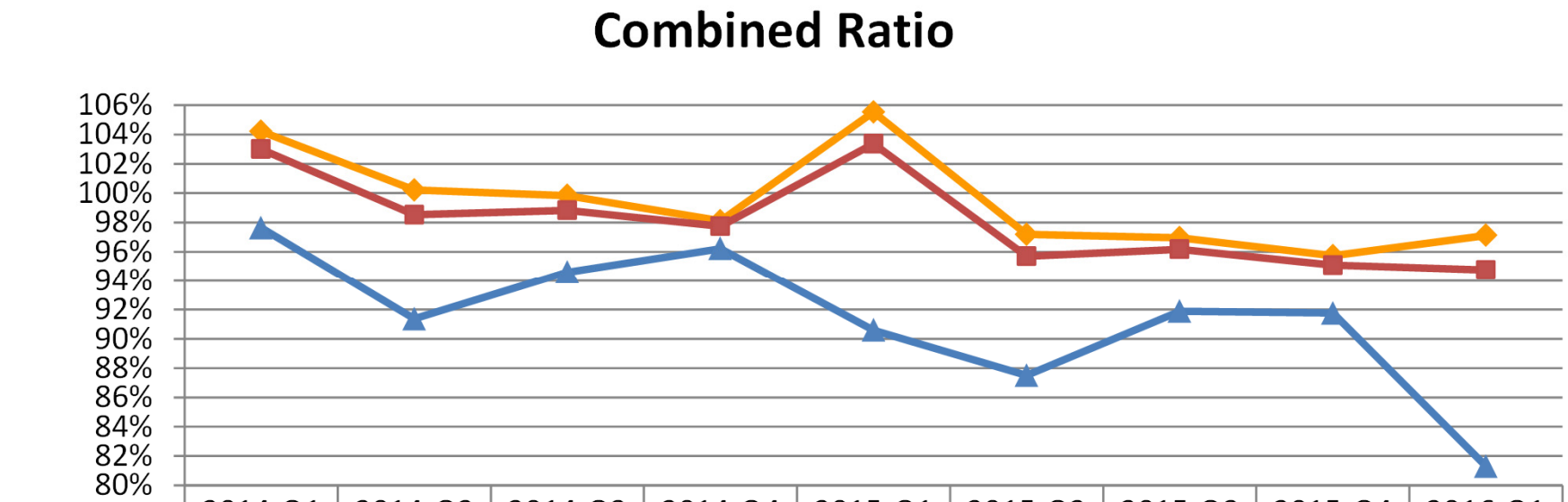
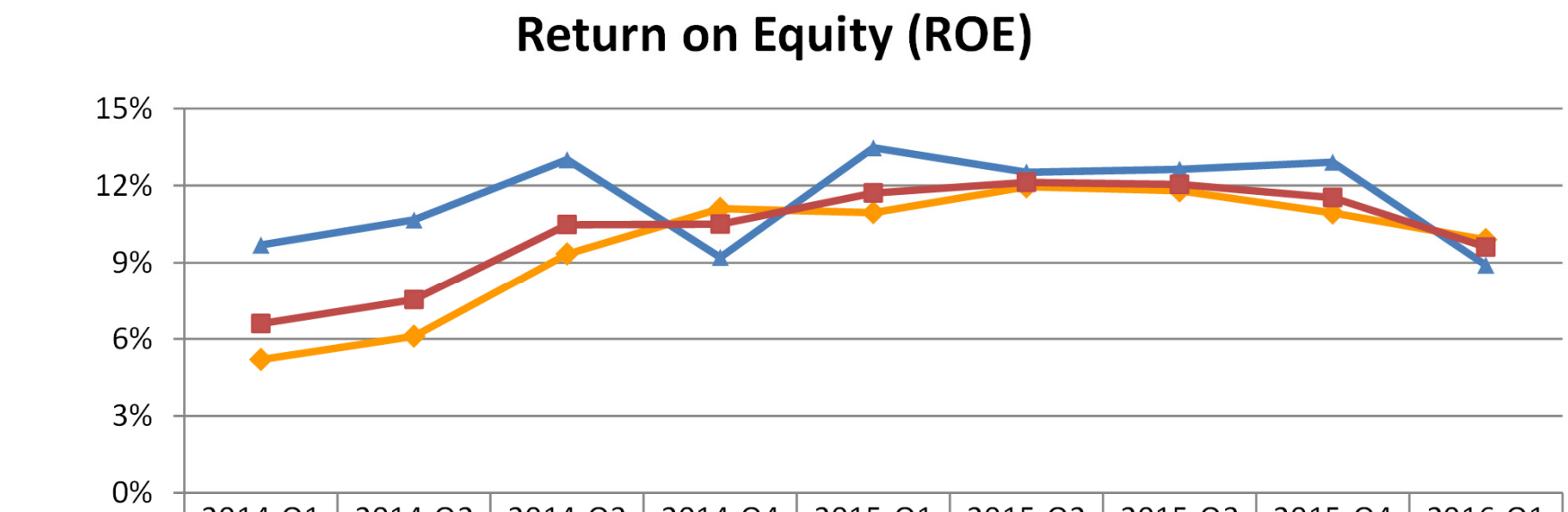


	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
P&C-1	104.2%	100.2%	99.8%	98.1%	105.5%	97.2%	97.0%	95.7%	97.1%
P&C-2	97.6%	91.4%	94.6%	96.2%	90.6%	87.5%	91.9%	91.8%	81.3%
Total	103.0%	98.5%	98.8%	97.7%	103.4%	95.7%	96.2%	95.1%	94.8%



	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
P&C-1	5.2%	6.1%	9.3%	11.1%	10.9%	12.0%	11.8%	10.9%	9.9%
P&C-2	9.7%	10.7%	13.0%	9.2%	13.5%	12.5%	12.6%	12.9%	8.9%
Total	6.6%	7.5%	10.5%	10.5%	11.7%	12.1%	12.0%	11.5%	9.6%

Allocation of Capital by Risk

	2016-Q1 P&C - 1 $000	2016-Q1 P&C - 1 %	2016-Q1 P&C - 2 $000	2016-Q1 P&C - 2 %	2016-Q1 Total $000	2016-Q1 Total %
Insurance Risk	9,741,823	58.0%	3,177,929	72.4%	12,919,752	60.9%
Market Risk	4,317,293	25.7%	640,494	14.6%	4,957,787	23.4%
Credit Risk	1,521,792	9.0%	327,270	7.5%	1,849,062	8.7%
Operational Risk	2,733,338	16.2%	602,445	13.7%	3,335,783	15.7%
Diversification Credit	-1,491,348	-8.9%	-357,321	-8.2%	-1,848,669	-8.7%
Total Capital Required at Target*	**16,822,898**	100.0%	**4,390,817**	100.0%	**21,213,715**	100.0%

*Not including transitional measures

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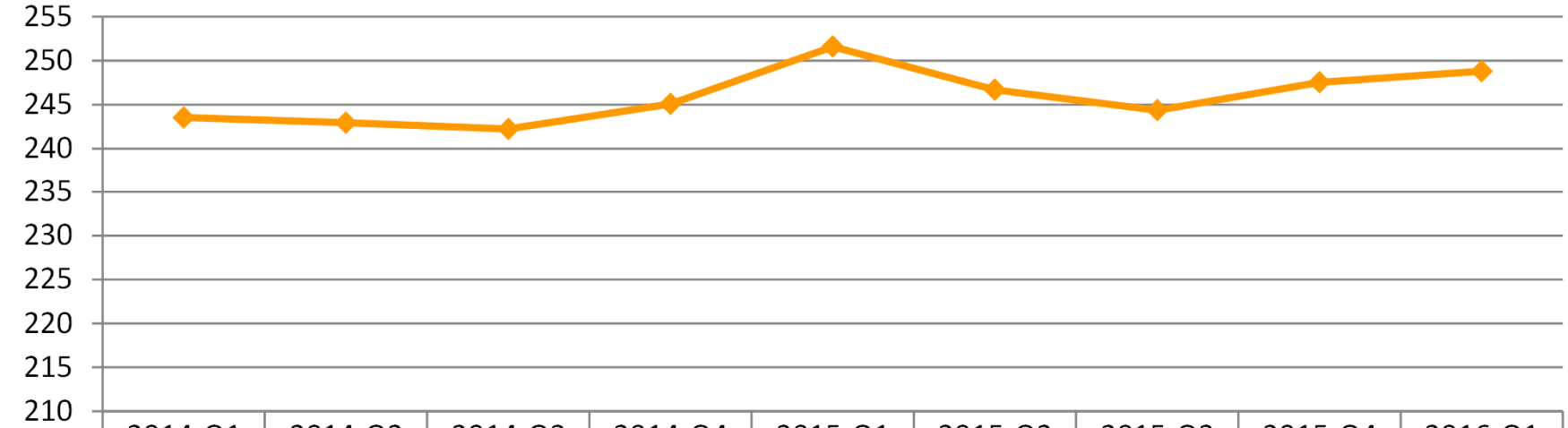
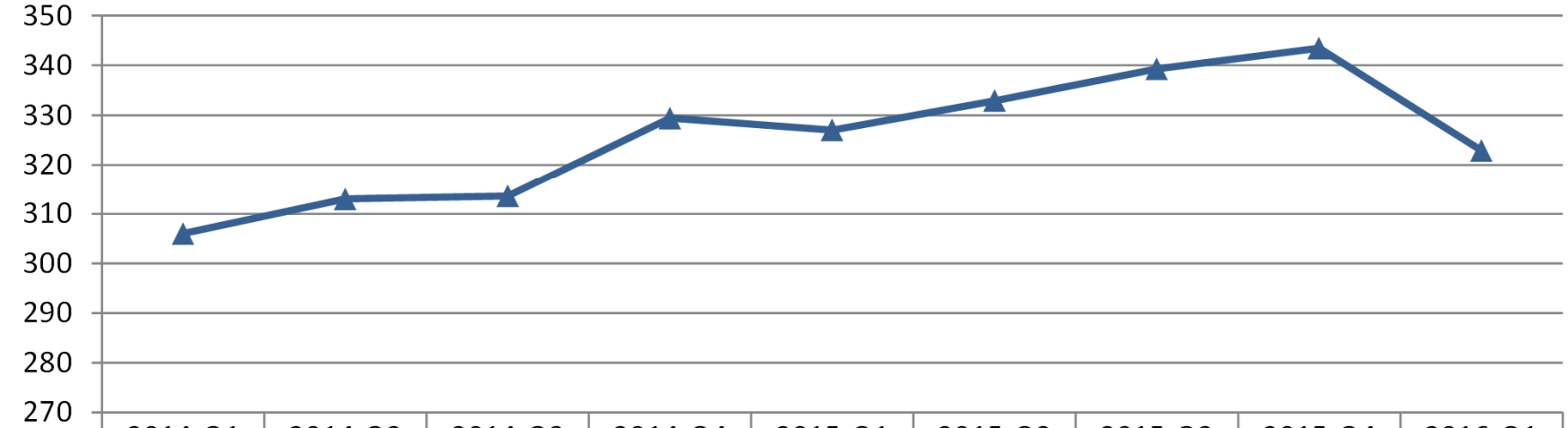


	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
P&C-1	244	243	242	245	252	247	244	248	249

*Starting 2015, MCT is based on 2015 MCT Guideline with transitional measures



	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
P&C-2	306	313	314	329	327	333	339	343	323

*Starting 2015, BAAT is based on 2015 MCT Guideline with transitional measures

Net Loss Ratio by Line of Business (P&C-1 and P&C-2 combined)									
	2014-Q1	2014-Q2	2014-Q3	2014-Q4	2015-Q1	2015-Q2	2015-Q3	2015-Q4	2016-Q1
Property									
- Personal excluding Home and Product Warranty	62.8%	63.3%	67.2%	63.4%	53.5%	55.9%	57.8%	54.2%	46.7%
- Home Warranty	-27.5%	-11.4%	15.9%	-4.7%	17.3%	20.2%	25.7%	17.6%	14.4%
- Product Warranty	47.5%	54.3%	49.8%	35.3%	39.5%	48.1%	49.4%	49.5%	66.2%
Subtotal - Personal					53.1%	55.6%	57.6%	54.0%	46.9%
- Commercial	72.7%	68.3%	67.4%	62.4%	67.5%	64.9%	60.6%	57.8%	49.4%
Property - Total	**66.6%**	**65.2%**	**67.1%**	**62.6%**	**59.0%**	**59.4%**	**58.8%**	**55.6%**	**47.9%**
Aircraft	687.7%*	301.5%*	211.5%*	166.9%*	88.9%	78.8%	65.3%	61.2%	59.0%
Automobile									
PPA - Liability	90.1%	80.2%	72.4%	73.1%	92.5%	72.5%	68.8%	66.6%	73.1%
- Personal Accident	74.2%	78.4%	86.4%	86.7%	102.8%	84.8%	86.0%	87.3%	103.8%
- Other	88.4%	73.4%	75.0%	75.7%	86.4%	75.1%	76.2%	77.1%	75.5%
Subtotal	**85.6%**	**77.8%**	**76.5%**	**77.1%**	**92.9%**	**76.0%**	**74.7%**	**74.1%**	**80.0%**
Other than PPA - Liability	75.8%	70.1%	69.6%	71.4%	93.0%	77.7%	82.9%	76.8%	79.7%
- Personal Accident	54.0%	46.5%	56.1%	60.0%	107.2%	103.2%	92.2%	100.2%	70.4%
- Other	67.2%	60.4%	63.5%	65.5%	77.0%	63.9%	67.6%	65.5%	57.9%
Subtotal	**70.1%**	**63.8%**	**65.8%**	**67.9%**	**89.0%**	**76.0%**	**78.7%**	**75.9%**	**70.6%**
F.A. Residual Market - Liability	63.9%	96.9%	86.2%	82.8%	74.3%	69.0%	65.6%	57.4%	23.6%
- Personal Accident	60.4%	87.0%	82.7%	67.8%	1382.1%	60.5%	58.4%	66.5%	273.3%
- Other	63.3%	55.1%	53.6%	48.4%	-713.3%	73.3%	69.7%	75.0%	34.1%
Subtotal	**63.3%**	**85.0%**	**77.9%**	**72.4%**	**74.0%**	**68.8%**	**65.6%**	**63.0%**	**59.4%**
Auto - Subtotal - Liability	87.2%	78.7%	72.1%	72.9%	92.3%	73.4%	71.3%	68.3%	73.6%
- Personal Accident	72.4%	75.9%	83.9%	84.3%	113.3%	86.7%	86.5%	88.7%	101.1%
- Other	84.1%	70.8%	72.7%	73.6%	77.6%	72.9%	74.4%	74.8%	71.7%
Auto - Total	**82.9%**	**75.7%**	**74.9%**	**75.6%**	**92.1%**	**75.9%**	**75.3%**	**74.3%**	**78.2%**
Boiler and Machinery excluding Equipment Warranty	46.2%	49.6%	62.1%	59.0%	47.1%	47.1%	51.1%	52.3%	74.2%
- Equipment Warranty	51.8%	44.0%	60.7%	47.6%	32.9%	29.9%	30.9%	31.6%	11.2%
Credit	49.8%	51.4%	49.4%	53.2%	124.6%	80.6%	78.4%	67.6%	54.1%
Credit Protection	-17.5%	12.2%	13.4%	14.5%	3.1%	5.6%	9.2%	16.0%	39.7%
Fidelity	85.1%	58.4%	180.2%	136.9%	-19.5%	0.4%	19.6%	6.1%	-20.7%
Hail	-25.6%	-20.2%	23.3%	23.5%	-47.9%	8.1%	57.7%	45.8%	-62.6%
Legal Expense	84.4%	85.9%	76.6%	75.0%	76.7%	78.1%	72.6%	79.3%	66.1%
Liability									
- Comp. General Liability (with products)					76.0%	51.2%	60.3%	55.9%	65.3%
- Comp. General Liability (without products)					84.3%	52.6%	117.9%	116.0%	114.3%
- Cyber Liability					61.4%	20.8%	44.2%	35.0%	9.0%
- Directors and Officers Liability					36.9%	45.0%	60.5%	69.3%	78.8%
- Excess Liability					47.9%	39.9%	35.7%	66.9%	-6.0%
- Professional Liability					32.0%	104.3%	53.0%	119.3%	70.2%
- Umbrella Liability					13.7%	13.4%	25.5%	19.9%	4.8%
- Pollution Liability					68.1%	88.3%	73.2%	47.3%	126.5%
All Other					62.7%	98.5%	75.6%	15.1%	58.3%
Liability - Total	**53.1%**	**56.6%**	**54.7%**	**53.4%**	**61.6%**	**53.9%**	**60.6%**	**63.0%**	**62.9%**
Mortgage	18.4%	15.0%	17.1%	19.8%	20.5%	18.7%	18.8%	19.5%	21.9%
Other Approved Products	56.6%	NM^	137.3%	79.4%	9.2%	2.3%	6.8%	356.4%	7.3%
Surety									
- Contract Surety					11.2%	12.0%	20.2%	15.3%	16.5%
- All Other Surety					11.4%	36.6%	41.0%	40.3%	9.3%
Surety - Total	**34.0%**	**29.7%**	**29.5%**	**31.1%**	**11.3%**	**18.8%**	**25.7%**	**22.2%**	**14.5%**
Title	29.6%	27.3%	29.0%	28.5%	31.4%	27.1%	28.2%	25.1%	26.0%
Marine	61.1%	47.8%	64.3%	57.5%	53.0%	49.7%	61.0%	60.9%	41.9%
Accident and Sickness	52.0%	59.4%	58.5%	59.3%	78.3%	72.1%	67.0%	67.3%	72.2%
Total	**72.6%**	**68.0%**	**68.3%**	**66.7%**	**73.0%**	**64.7%**	**65.0%**	**63.5%**	**62.6%**

* High loss ratio due to one branch
^ Not meaningful