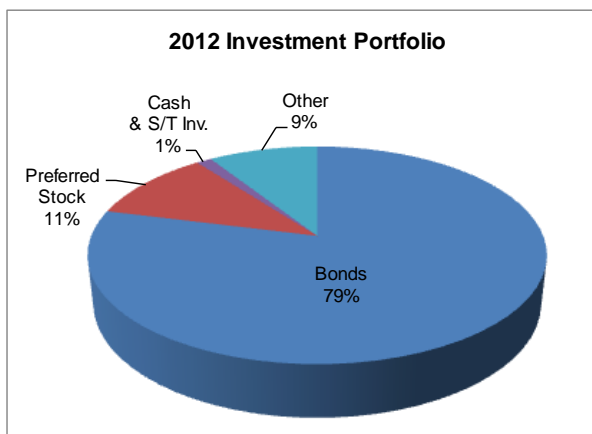
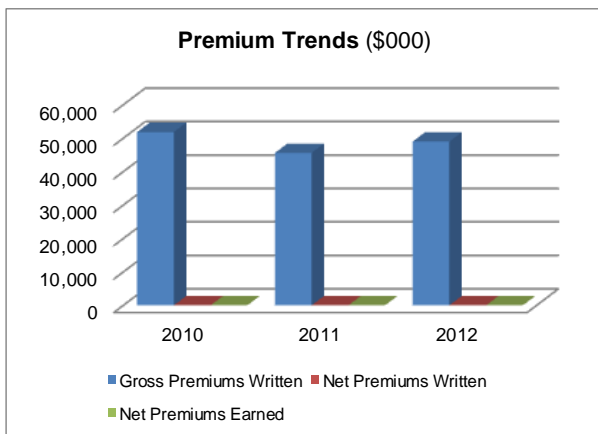
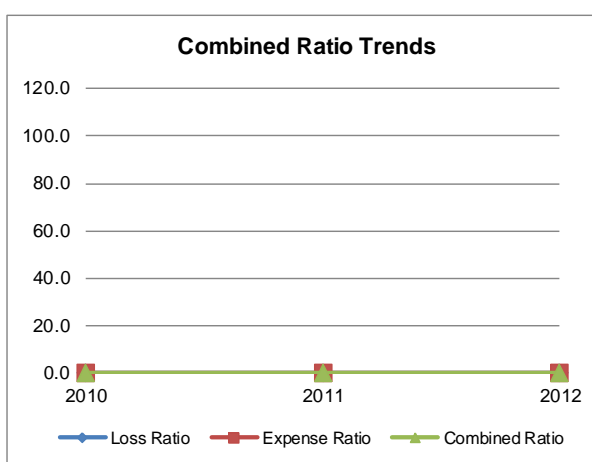
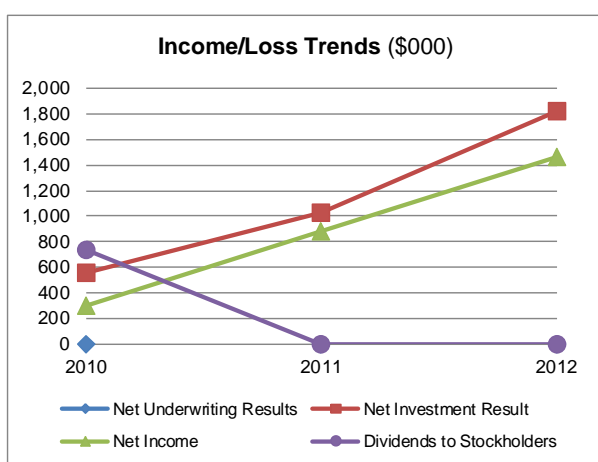


YORK INSURANCE COMPANY OF MAINE

(\$000)	2010	2011	2012
Total Assets	39,623	35,645	45,010
Total Liabilities	13,979	29	33
Policyholder Surplus	25,644	35,616	44,976
Loss & LAE Reserves	0	0	0
Reserves / NPE	#DIV/0!	#DIV/0!	#DIV/0!
2yr Res Development	0	0	0
2yr Dev / Reserves	#DIV/0!	#DIV/0!	#DIV/0!
RBC Ratio (%)	1,880.7	3,528.2	6,482.2

(\$000)	2010	2011	2012
Operating Cash Flows	444	402	1,035
Cash & Equivalents	1,998	-131	528
Cash / Total Assets	5.0%	-0.4%	1.2%
Affiliated Common Stck	0	0	0
Affiliated CS / Surplus	0.0%	0.0%	0.0%
Net Reins Recoverable	77,736	60,897	65,922
Net Reins Rec / Surplus	303.1%	171.0%	146.6%
AMB / S&P Ratings	A- / nr	A- / nr	A- / nr



York Insurance Company of Maine was incorporated in the State of Maine in December 1987 as York Mutual Insurance Company. The company was acquired by CGU Corporation in August 1997 and subsequently changed its name to Commercial Union York Insurance Company. The company was acquired by White Mountains Insurance Group, Ltd. in June 2001 and adopted its current name in October 2001. Financial control has been under Tower Group International, Ltd. since July 2010. The company has been eligible to write surplus lines business in New York since January 30, 2003. As of December 31, 2012, York was licensed in Maine, Massachusetts, New Hampshire, and Vermont and operated on a non-admitted basis in six states.

The company maintains a 100% quota share agreement with North East Insurance Company, an affiliate and participant in the Tower pooling agreement. Since York does not retain its underwriting risk, the risk of financial impairment is largely limited to credit risk exposure to its 100% reinsurer as well as risk from its investment portfolio. As a result of the quota share agreement, no values are reported for net premiums written, net premiums earned, underwriting income, and the various combined ratio trends.

#DIV/0 error messages occur in instances where the denominator of the ratio are zero (i.e. zero premium or reserves due to a 100% quota share).

ULTIMATE PARENT – Tower Group International, Ltd.

Corporate Profile	
Address:	Tower Group International, Ltd. 4 Par-la-Ville Road Hamilton HM 08, Bermuda
Website:	www.twrgpintl.com
Ticker Symbol:	NASDAQ - TWGP
2012 Form 10-K:	http://www.sec.gov/Archives/edgar/data/1289592/000119312513088924/d449965d10k.htm

Highlights (\$000)	2011	2012
Total Assets	4,453,568	4,749,014
Total Liabilities	3,392,389	3,733,516
Shareholders' Equity	1,061,179	1,015,498
Net Income	71,476	-25,335
Debt	426,901	449,731
Debt / Equity	40.2%	44.3%
Dividends Paid	27,894	29,075
Dividends / Net Income	39.0%	-114.8%

Tower Group International, Ltd. is a publicly traded holding company (NASDAQ: TWGP). TWGP provides commercial, personal and specialty insurance and reinsurance products.

MATERIAL SUBSEQUENT EVENTS

On August 12, 2013, AM Best placed the "A-" financial strength rating of York Insurance Company of Maine under review with negative implications.

On October 8, 2013, AM Best downgraded the financial strength rating of York Insurance Company of Maine to "B++" from "A-" along with the other rated insurance entities of TWGP. The downgrade was due, in part, to TWGP's overall second quarter 2013 reserve charge of \$365 million. While the reserve charge did not directly impact York's financial statements, its affiliated 100% reinsurer, North East Insurance Company, was impacted. In all, North East Insurance Company saw its surplus decline by 31% from \$29.9 million at December 31, 2012 to \$20.6 million at June 30, 2013.