REPORT ON EXAMINATION
OF
EMPRO INSURANCE COMPANY

AS OF DECEMBER 31, 2024

EXAMINER: TEENA VARGHESE
DATE OF REPORT: MAY 21, 2026

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May 21, 2026

Honorable Kaitlin Asrow
Acting Superintendent
New York State Department of Financial Services
Albany, New York 12257

Madam:

Pursuant to the requirements of the New York Insurance Law, and in compliance with the instructions contained in Appointment Number 32714 dated October 29, 2024, attached hereto, I have made an examination into the condition and affairs of EmPRO Insurance Company as of December 31, 2024, and submit the following report thereon.

Wherever the designation "the Company" or "EmPRO" appears herein without qualification, it should be understood to indicate EmPRO Insurance Company.

Wherever the term "Department" appears herein without qualification, it should be understood to mean the New York State Department of Financial Services.

1. SCOPE OF EXAMINATION

The Department has performed an examination of EmPRO Insurance Company, a multi-state insurer. The previous examination was conducted as of December 31, 2019. This examination covered the five-year period from January 1, 2020 through December 31, 2024. Transactions occurring subsequent to this period were reviewed where deemed appropriate by the examiner.

The examination of the Company was performed concurrently with the examination of Physicians' Reciprocal Insurers (the "Reciprocal").

This examination was conducted in accordance with the National Association of Insurance Commissioners ("NAIC") Financial Condition Examiners Handbook, which requires that we plan and perform the examination to evaluate the financial condition and identify current and prospective risks of the Company by obtaining information about the Company including corporate governance, identifying and assessing inherent risks within the Company and evaluating system controls and procedures used to mitigate those risks. This examination also includes assessing the principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation, management's compliance with New York laws, statutory accounting principles, and annual statement instructions.

This examination report includes, but is not limited to, the following:

Company history
Management and control
Territory and plan of operation
Reinsurance
Holding company description
Financial statement presentation
Loss review and analysis
Significant subsequent events
Summary of recommendations

This report on examination is confined to financial statements and comments on those matters that involve departures from laws, regulations or rules, or that are deemed to require explanation or description.

2. DESCRIPTION OF COMPANY

The Company was incorporated under the laws of the State of New York on February 6, 1925, as the Red Cab Mutual Casualty Company of New York. It became licensed on February 25, 1925 and commenced business on March 1, 1925.

The Company's name was changed to Empire Mutual Casualty Company in 1938, and then to Empire Mutual Insurance Company in 1953. Under a plan of demutualization, adopted on December 20, 1985, a stock company was formed on January 1, 1988 under the name Empire Insurance Company ("Empire"). Effective December 31, 2001, the Company merged with its wholly owned subsidiary, Centurion Insurance Company, and commenced a voluntary run-off of all its operations. On December 31, 2003 the Company merged with another wholly owned subsidiary, Allcity Insurance Company.

On October 15, 2013, the Company was purchased by Sirius Global Solutions Holding Company ("SGSHC").

On April 18, 2016, China Minsheng Investment Group Corp., Ltd. ("CMIG", formerly China Minsheng Investment Co., Ltd.) through its direct wholly owned subsidiary, CM International Holding Pte. Ltd., purchased all the issued and outstanding shares of the Company's ultimate parent, Sirius International Insurance Group, Ltd. ("SIIG"), thereby becoming the ultimate parent of the Company. On June 19, 2018, an affiliate of the Company, Sirius America Insurance Company ("SAIC"), a New York domiciled property and casualty insurer, acquired 100% of the outstanding voting shares of the Company from SGSHC. SAIC is also an indirect wholly owned subsidiary of SIIG.

On July 7, 2020, Physicians' Reciprocal Insurers acquired from SAIC, 19,515 shares of common stock representing all of the authorized, issued and outstanding common stock of Empire for a cash consideration of $11,488,152. Prior to the acquisition, Empire entered into a transfer and assumption agreement with SAIC whereby Empire's insurance and non-insurance liabilities were transferred to SAIC. This transaction was approved by the Department on June 26, 2020. On July 22, 2020, Empire was renamed EmPRO Insurance Company.

On July 27, 2020, the Reciprocal contributed funding to EmPRO through the purchase, in cash, of a $100 million interest-bearing surplus note which was due in full on December 31, 2030. During the examination period, the Department approved a series of interest and principal payments. The principal balance on the surplus note at December 31, 2024 was $22,581,290.

Beginning in 2020, all policies previously written by the Reciprocal were written by EmPRO upon renewal. Therefore, as of 2021, the Reciprocal has no active policyholders.

Effective August 19, 2020, PRIMMA LLC ("PRIMMA"), which serves as Attorney-in-Fact for the Reciprocal and is a wholly owned subsidiary of the Reciprocal, became the manager of EmPRO pursuant to the terms of a Management and Services Agreement.

A. Corporate Governance

Pursuant to the Company's charter and by-laws, management of the Company is vested in a board of directors consisting of not less than seven nor more than 12 members. The board meets at least four times during each calendar year. At December 31, 2024, the board of directors was comprised of the following nine members:

Name and Residence	Principal Business Affiliation
Thomas K. Chan, M.D. New York	Physician, Private Practice Physician
Stephen F. Coccaro, M.D. New York	Physician, Private Practice Physician
Bruce R. Gilbert, M.D. New York	Physician, Private Practice Physician
Winifred B. Mack, R.N. New York	Nurse/Executive Dean, LIU School of Health Professions and Nursing
Brian J. Nolan* Connecticut	Executive Vice President and Chief Operating Officer, Physicians' Reciprocal Insurers, EmPRO Insurance Company and PRIMMA LLC
Craig H. Rosenberg, M.D. New York	Physician, Private Practice Physician
Bruce C. Shulan** New York	President and Chief Executive Officer and Chairman, Physicians' Reciprocal Insurers, EmPRO Insurance Company and PRIMMA LLC
Ian M. Storch, D.O. New York	Physician, Private Practice Physician
John R. Zaso, D.O. New York	Physician, Private Practice Physician

*Effective September 1, 2025, Brian J. Nolan is the President of Physicians' Reciprocal Insurers, EmPRO Insurance Company and PRIMMA LLC.

**Effective September 1, 2025, Bruce C. Shulan is no longer the President of Physicians' Reciprocal Insurers, EmPRO Insurance Company and PRIMMA LLC.

As of December 31, 2024, the principal officers of the Company were as follows:

Name	Title
Bruce C. Shulan**	President and Chief Executive Officer, Chairman
Craig H. Rosenberg, M.D.	Secretary
Thomas K. Chan, M.D.	Treasurer
John R. Zaso, D.O.	Vice Chairman

B. Territory and Plan of Operation

As of December 31, 2024, the Company was licensed to write business in seven states: Connecticut, Massachusetts, Missouri, New Hampshire, New Jersey, New York, and Pennsylvania.

As of the examination date, the Company was authorized to transact the kinds of insurance as defined in the following numbered paragraphs of Section 1113(a) of the New York Insurance Law:

Paragraph	Line of Business
3	Accident and health
4	Fire
5	Miscellaneous property
6	Water damage
7	Burglary and theft
8	Glass
9	Boiler and machinery
10	Elevator
12	Collision
13	Personal injury liability
14	Property damage liability
15	Workers' compensation and employers' liability
16	Fidelity and surety
19	Motor vehicle and aircraft physical damage
20	Marine and inland marine (inland only)
29	Legal services

Based upon the lines of business for which the Company is licensed and the Company's current capital structure, and pursuant to the requirements of Articles 13 and 41 of the New York Insurance Law, the Company is required to maintain a minimum surplus to policyholders in the amount of $3,400,000.

However, pursuant to Section 6302(c)(3) of the New York Insurance Law, in order to be licensed to write special risks, the Company is required to maintain at all times a surplus to policyholders of at least twice the minimum surplus to policyholders required to be maintained for the kinds of insurance that it is authorized to write in this state; therefore, the Company was required to maintain a minimum surplus to policyholders in the amount of $6,800,000 as of December 31, 2024.

The following schedule shows the direct written premiums and premiums assumed by the Company for the period under examination:

Calendar Year	Direct Premiums	Assumed Premiums	Total Gross Premiums
2020	$ 24,937,633	$ 0	$ 24,937,633
2021	$185,346,231	$ 0	$185,346,231
2022	$178,439,010	$2,689,675	$181,128,685
2023	$178,155,938	$2,775,000	$180,930,938
2024	$190,210,378	$2,575,000	$192,785,378

The Company primarily writes medical professional liability insurance for physicians, chiropractors, dentists, hospitals, healthcare facilities, nursing homes, and other health care professionals in the State of New York and other states where it is licensed as well as excess coverage provided through participation in the New York State Hospital Excess Liability Pool ("the Pool"). The Company also offers general liability coverage to its insured hospitals, healthcare facilities, and nursing homes.

The Company participates in the Medical Malpractice Insurance Pool ("MMIP") based on its proportionate market share of the New York medical professional liability insurance market. As a writer of medical professional liability insurance in New York, the Company is required to share in the business of the MMIP. This entity is a state-created insurance pool designed to provide insurance to all physicians and medical professionals who cannot obtain medical professional liability insurance through the voluntary market. Direct premiums and losses generated from MMIP are allocated to all admitted New York State medical malpractice carriers based upon their respective written premium market share for a given policy year. The Company has been a part of the allocated MMIP market share since 2021.

Effective July 1, 2021, the Company entered into a quota share reinsurance agreement with Ironshore Indemnity Inc. ("Ironshore"), whereby the Company cedes to Ironshore 100% of the Company's net retention after inuring third-party reinsurance.

Effective July 1, 2021, the Company entered into a 100% retrocession agreement with Ironshore whereby Ironshore retrocedes 100% of the Neurological Surgery PC ("NSPC") liability related to the Quota Share Treaty back to the Company.

C. Reinsurance Ceded

Ceded Reinsurance Program

The Company has structured its ceded reinsurance program as follows:

Type of Treaty	Cession
Healthcare Liability Quota Share	
Section A (NY business) policies with limits equal to or less than $2.3M.	11% quota share cession on NY physicians and non-NY physicians and facilities business.
Section B (non-NY business) policies with limits equal to or less than $2M.	
Clash Cover	
Healthcare liability per loss occurrence excess of loss (clash excess of loss)	$5,000,000 excess of $5,000,000 each loss occurrence subject to a limit of $15,000,000 ultimate net loss with respect to all loss occurrences.
NSPC Professional Liability	First $500,000 of each loss occurrence for professional liability claims with an aggregate limit of $5,000,000 per policy year.
NSPC Ironshore Reinsurance	The reinsurer's liability is 100% of the difference between the primary limits of liability and the Company retention after other inuring reinsurance: NSPC reinsurance contract, clash treaty and gross quota share treaty.

The majority of the business was ceded to authorized reinsurers.

It is the Company's policy to obtain the appropriate collateral for its cessions to unauthorized reinsurers. Letters of credit and trust accounts obtained by the Company to take credit for cessions to

unauthorized reinsurers were reviewed for compliance with Department Regulations 133 and 114, respectively. No exceptions were noted.

All significant ceded reinsurance agreements in effect as of the examination date were reviewed and found to contain the required clauses, including an insolvency clause meeting the requirements of Section 1308 of the New York Insurance Law.

Examination review found that the Schedule F data reported by the Company in its filed annual statement accurately reflected its material reinsurance transactions. Additionally, management has represented that all material ceded reinsurance agreements transfer both underwriting and timing risk as set forth in the NAIC Accounting Practices and Procedures Manual, Statement of Statutory Accounting Principles ("SSAP") No. 62R. Representations were supported by appropriate risk transfer analyses and an attestation from PRIMMA's President and Chief Executive Officer and from PRIMMA's Senior Vice President and Chief Financial Officer pursuant to the NAIC annual statement instructions. Additionally, examination review indicated that the Company was not a party to any finite reinsurance agreements. All ceded reinsurance agreements were accounted for utilizing reinsurance accounting as set forth in SSAP No. 62R.

D. Holding Company System

The Company is a member of the PRI Group and is a wholly owned subsidiary of the Reciprocal.

Effective June 3, 1999, the Reciprocal's wholly owned subsidiary, EmPRO International (fka "Futuro"), became licensed under the laws of Bermuda and was registered as a Class 3 Insurer under the Bermuda Insurance Act, 1978, with an initial capital contribution of $1 million. This transaction was approved by the Department. As of December 31, 2024, the total capital contribution to the subsidiary was $3,375,000.

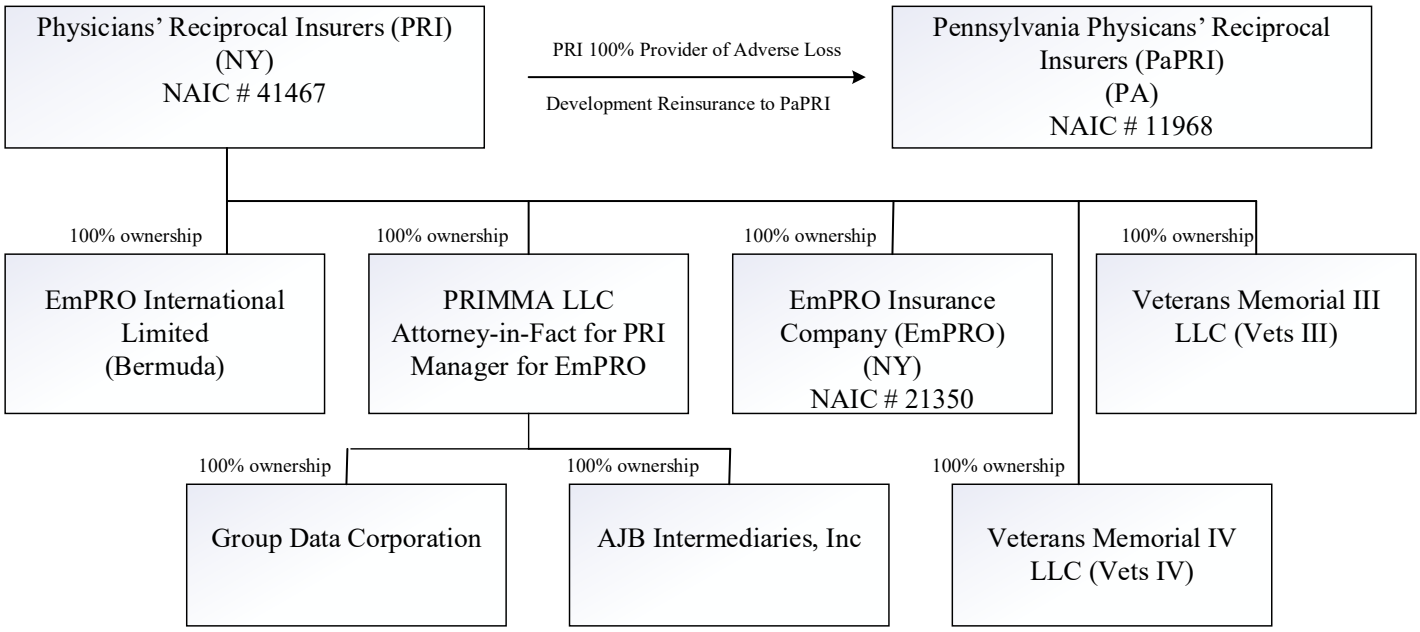
On December 20, 2017, PRIMMA acquired Group Data Corporation ("GDC"), a structured settlement corporation, which is currently dormant/inactive. When GDC was active, it placed structured annuities with various life insurance companies through its sub-licensee brokers from PRI's former attorney-in-fact, Administrators for the Professions, Inc. ("AFP").

On December 20, 2017, PRIMMA acquired AJB Intermediaries, Inc. ("AJB"), a reinsurance intermediary, which is currently dormant/inactive. When AJB was active, it placed reinsurance contracts for PRI from PRI's former attorney-in-fact, AFP.

On July 29, 2022, the Reciprocal acquired commercial real estate through two wholly owned single purpose entities, Veterans Memorial III LLC ("Vets III") and Veterans Memorial IV LLC ("Vets IV"), that were formed June 17, 2022, and July 22, 2022, respectively. The property was purchased from Ronkonkoma Realty Venture I, LLC, a subsidiary of PPH Investments LLC ("PPH"), which was 43.33% owned by the Reciprocal, for a total purchase price of $49 million. PPH was liquidated in 2023. The transaction was approved by the Department pursuant to Section 1505(d) of the New York Insurance Law.

A review of the holding company registration statements filed with this Department indicated that such filings were complete and were filed in a timely manner pursuant to Article 15 of the New York Insurance Law and Department Regulation 52.

The following is an unabridged chart of the holding company system at December 31, 2024:



Holding Company Agreements

At December 31, 2024, the Company was a party to the following agreements with other members of its holding company system:

Amended Intercompany Services and Cost Allocation Agreement

Effective June 20, 2024, the Reciprocal, EmPRO and PRIMMA entered into an Amended Intercompany Services and Cost Allocation Agreement which terminated and superseded the previous agreement dated August 19, 2020. Pursuant to the terms of the agreement, PRIMMA will provide to the Reciprocal and EmPRO the following services: human resources support; website management; IT help desk and network support; bookkeeping; accounts payable; financial and regulatory services; underwriting, claims management and claims adjustment services, including related legal services; actuarial services; executive management; administrative services; internal audit and compliance services, on a cost allocation basis. The Reciprocal and PRIMMA will provide to each company, office space and use of certain equipment and other services to conduct their respective business operations.

The Reciprocal and EmPRO will advance funds on at least a monthly basis to PRIMMA based on the most current estimate available of allocable costs for the period. At the close of each calendar quarter, there will be a true-up of expenses incurred during that quarter comparing the quarterly payments made to the actual allocated costs and expenses.

This agreement was filed with the Department pursuant to Section 1505 of the New York Insurance Law.

Management Agreement

Effective June 20, 2024, the Company entered into a management agreement with PRIMMA, which terminated and superseded the management agreement dated August 19, 2020. Pursuant to the terms of the agreement, PRIMMA manages the insurance operations of the Company, including, but not limited to, solicitation of policyholders, investigation of applicants, underwriting services, issuance of policy forms, policy administration, cancellation of policies, non-renewal of policies, claims reporting and administration, billing, education, executive, corporate strategy, business development, legal, corporate governance, administrative, reserving, sourcing and procurement, human resources, business integration, actuarial, analytics, accounting, financial, investment, enterprise risk and risk management, reinsurance, internal audit, licensing, compliance, information and technology services. PRIMMA's compensation for its

services under the management agreement shall be an amount equal to the total amount of all costs and expenses actually and reasonably incurred by PRIMMA for such year in the performance of its obligation as manager of the Company plus $1.00.

This agreement was filed with the Department pursuant to Section 1505 of the New York Insurance Law.

In 2024, PRIMMA allocated underwriting expenses of $35,605,099 to EmPRO under the Management Agreement and Amended Intercompany Services and Cost Allocation Agreement.

Federal Income Tax Allocation Agreement

Effective August 26, 2020, the Reciprocal and EmPRO (collectively, the "Group") entered into a Federal Income Tax Allocation Agreement. Pursuant to the terms of the agreement, in any year or part thereof for which the Group files a consolidated federal income tax return, a computation shall be made on or before the date provided by law for the payment of any federal income tax or estimated tax, of the payment of income taxes or estimated tax or refund of tax which each member would have to make or to which such member would be entitled if it had filed at that time a return, declaration or refund claim as a separate corporation and had not at the time been included on the consolidated return of the Group.

This agreement was filed with the Department pursuant to the provisions of Department Circular Letter No. 33 (1979).

E. Significant Ratios

The Company's operating ratios, computed as of December 31, 2024, fall within the benchmark ranges set forth in the Insurance Regulatory Information System of the NAIC.

Operating Ratios	Result
Net premiums written to policyholders' surplus	163%
Adjusted liabilities to liquid assets	96%
Two-year overall operating	84%

Underwriting Ratios

The underwriting ratios presented below are on an earned/incurred basis and encompass the five-year period covered by this examination:

	Amounts	Ratios
Losses and loss adjustment expenses incurred	$391,925,998	64.51%
Other underwriting expenses incurred	125,525,937	20.66%
Net underwriting gain (loss)	90,112,616	14.83%
Premiums earned	$607,564,551	100.00%

The Company's reported risk-based capital ("RBC") score was 349.8% on December 31, 2024. The RBC score is a measure of the minimum amount of capital appropriate for a reporting entity to support its overall business operations in consideration of its size and risk profile. An RBC score of 200% or below can result in regulatory action. There were no financial adjustments in this report that impacted the Company's RBC score.

3. FINANCIAL STATEMENTS

A. Balance Sheet

The following shows the assets, liabilities and surplus as regards policyholders as of December 31, 2024, as reported by the Company:

Assets	Assets	Assets Not Admitted	Net Admitted Assets
Bonds	$318,425,827	$ 0	$318,425,827
Cash, cash equivalents and short-term investments	121,062,820	0	121,062,820
Other invested assets	47,116,831	0	47,116,831
Investment income due and accrued	2,847,144	0	2,847,144
Uncollected premiums and agents' balances in the course of collection	21,317,079	40,369	21,276,710
Deferred premiums, agents' balances and installments booked but deferred and not yet due	40,688,847	0	40,688,847
Amounts recoverable from reinsurers	328,076	0	328,076
Net deferred tax asset	10,798,589	4,016,125	6,782,464
Receivables from parent, subsidiaries and affiliates	1,013,690	0	1,013,690
Admitted assets – medical malpractice insurance pool of New York State	11,763,355	0	11,763,355
Tail notes receivable	1,015,575	1,015,575	0
Deductible receivable	500,000	0	500,000
Total assets	$576,877,833	$5,072,070	$571,805,764

Note: Differences are attributed to rounding.

Liabilities, Surplus and Other Funds

Liabilities

Losses and loss adjustment expenses		$349,713,370
Other expenses (excluding taxes, licenses and fees)		8,677,726
Taxes, licenses and fees (excluding federal and foreign income taxes)		(38,645)
Unearned premiums		97,650,746
Advance premium		3,883,699
Ceded reinsurance premiums payable (net of ceding commissions)		3,096,065
Remittances and items not allocated		934,181
Payable to parent, subsidiaries and affiliates		1,083,693
Payable for securities		1,074,213
Liability for guaranty of recourse obligations		182,268
Premium deficiency reserve - MMIP		108,407
Total liabilities		$466,365,724

Surplus and Other Funds

Common capital stock	$ 3,610,275	
Surplus notes	22,581,290	
Gross paid in and contributed surplus	5,262,657	
Unassigned funds (surplus)	73,985,817	
Surplus as regards policyholders		105,440,039
Total liabilities, surplus and other funds		$571,805,764

Note: Differences are attributed to rounding

Note: The Internal Revenue Service has not audited tax returns covering tax years 2020 through 2024. The examiner is unaware of any potential exposure of the Company to any tax assessment and no liability has been established herein relative to such contingency.

B. Statement of Income

The net income for the examination period as reported by the Company was $61,691,070, as detailed below:

Underwriting Income		
Premiums earned		$607,564,551
Deductions:		
Losses and loss adjustment expenses incurred	$391,925,998	
Other underwriting expenses incurred	126,035,618	
Premium deficiency reserves (MMIP)	(509,681)	
Total underwriting deductions		517,451,935
Net underwriting gain or (loss)		$ 90,112,616
Investment Income		
Net investment income earned	$ 30,436,416	
Net realized capital gain	1,239,358	
Net investment gain or (loss)		31,675,774
Other Income		
Net gain or (loss) from agents' or premium balances charged off	$ (192,184)	
Finance and service charges not included in premiums	39,472	
Surplus note interest expense	(8,297,812)	
DDR transfer – miscellaneous income	3,116,956	
Empire Insurance Company – loss incurred	(820,154)	
Empire Insurance Company – loss adjustment expenses ("LAE") incurred	520,154	
Other income/(expenses)	(24,856,695)	
Total other income		(30,490,263)
Net income before federal and foreign income taxes		$ 91,298,127
Federal and foreign income taxes incurred		29,607,057
Net income		$ 61,691,070

*The income state includes some activity from the prior management.

C. Capital and Surplus

Capital paid in is $3,610,275 consisting of 19,515 shares of $185 par value per share common stock. Gross paid in and contributed surplus is $5,262,657. Gross paid in and contributed surplus increased by $5,262,657 during the examination period, as follows:

Year	Description		Amount
2020	Beginning gross paid in and contributed surplus		$ 0
2021	Surplus contribution	$5,262,657	
	Total surplus contributions		5,262,657
2024	Ending gross paid in and contributed surplus		$5,262,657

Surplus as regards policyholders increased $94,600,412 during the five-year examination period January 1, 2020, through December 31, 2024, as reported by the Company, detailed as follows:

Surplus as regards policyholders as reported by the Company as of December 31, 2019			$10,839,627
	Gains in Surplus	Losses in Surplus	
Net income	$ 61,691,070		
Net unrealized capital gains or (losses)	6,271,319		
Change in net deferred income tax	10,551,861		
Change in nonadmitted assets		$ 4,901,609	
Change in provision for reinsurance	252,200		
Change in surplus notes	22,581,290		
Surplus adjustments paid in	5,262,657		
Dividends to stockholders		6,878,042	
Liability for guarantee of recourse obligations	0	230,334	
Total gains and losses	$106,610,397	$12,009,985	
Net increase (decrease) in surplus			94,600,412
Surplus as regards policyholders as reported by the Company as of December 31, 2024			$105,440,039

4. LOSSES AND LOSS ADJUSTMENT EXPENSES

The examination liability for the captioned items of $349,713,370 is the same as reported by the Company as of December 31, 2024. The examination analysis of the loss and loss adjustment expense reserves was conducted in accordance with actuarial standards of practice and statutory accounting principles, including SSAP No. 55. The Company's reserves are concentrated in medical professional liability.

5. SUBSEQUENT EVENTS

Effective July 1, 2025, the Reciprocal and EmPRO entered into an agreement to whereby EmPro purchased 100% of the Reciprocal's interest (assets and liabilities) in the MMIP. The intention of the agreement was to provide additional liquidity to the Reciprocal to service its runoff and claim payments. This agreement was approved by the Department pursuant to Section 1505(d) of the New York Insurance Law.

On August 7, 2025, the Department approved a pay off the principal balance on the surplus note issued to the Reciprocal of $10,890,190 and an interest payment of $13,636,650.

6. COMPLIANCE WITH PRIOR REPORT ON EXAMINATION

The prior report on examination contained no comments or recommendations.

7. SUMMARY OF COMMENTS AND RECOMMENDATIONS

The current report on examination containes no comments or recommendations.

Respectfully submitted,

_____/S/_____
Teena Varghese
Financial Services Specialist 4 Risk

STATE OF NEW YORK)
)ss:
COUNTY OF NEW YORK)

Teena Varghese, being duly sworn, deposes and says that the foregoing report, subscribed by her, is true to the best of her knowledge and belief.

_____/S/_____
Teena Varghese

Subscribed and sworn to before me

this_____ day of_____, 2026.

APPOINTMENT NO. 32714

NEW YORK STATE

DEPARTMENT OF FINANCIAL SERVICES

I, ***Adrienne A. Harris****, Superintendent of Financial Services of the State of New York, pursuant to the provisions of the Financial Services Law and the Insurance Law, do hereby appoint:*

Teena Varghese

as a proper person to examine the affairs of the

Empro Insurance Company

and to make a report to me in writing of the condition of said

COMPANY

with such other information as she shall deem requisite.

In Witness Whereof, I have hereunto subscribed by name and affixed the official Seal of the Department at the City of New York

this 29th day of October, 2024

ADRIENNE A. HARRIS
Superintendent of Financial Services

By: Eileen Fox

Eileen Fox
Assistant Deputy Superintendent