

OVERSTOCK.COM, INC
Form SC 13G/A
February 13, 2015

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G/A

(Amendment No. 7)*

Under the Securities Exchange Act of 1934

Overstock.com, Inc.

(Name of Issuer)

Common Stock

(Title of Class of Securities)

690370101

(CUSIP Number)

December 31, 2014

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

* The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) V. PREM WATSA
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> (b) <input checked="" type="radio"/>
3	SEC Use Only
4	Citizenship or Place of Organization CANADIAN
5	Sole Voting Power
6	Shared Voting Power 3,184,677
7	Sole Dispositive Power
8	Shared Dispositive Power 3,184,677
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/>
11	Percent of Class Represented by Amount in Row 9 13.2%
12	Type of Reporting Person IN

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CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) 1109519 ONTARIO LIMITED
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> (b) <input checked="" type="radio"/>
3	SEC Use Only
4	Citizenship or Place of Organization ONTARIO, CANADA
	5 Sole Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With	6 Shared Voting Power 3,184,677
	7 Sole Dispositive Power
	8 Shared Dispositive Power 3,184,677
	9 Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/>
11	Percent of Class Represented by Amount in Row 9 13.2%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) THE SIXTY TWO INVESTMENT COMPANY LIMITED
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization BRITISH COLUMBIA, CANADA
5	Sole Voting Power
6	Shared Voting Power 3,184,677
7	Sole Dispositive Power
8	Shared Dispositive Power 3,184,677
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 13.2%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1 Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only)
810679 ONTARIO LIMITED

2 Check the Appropriate Box if a Member of a Group
(a) o
(b) x

3 SEC Use Only

4 Citizenship or Place of Organization
ONTARIO, CANADA

5 Sole Voting Power

Number of Shares Beneficially Owned by Each Reporting Person With

6 Shared Voting Power
3,184,677

7 Sole Dispositive Power

8 Shared Dispositive Power
3,184,677

9 Aggregate Amount Beneficially Owned by Each Reporting Person
3,184,677

10 Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares o

11 Percent of Class Represented by Amount in Row 9
13.2%

12 Type of Reporting Person
CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) FAIRFAX FINANCIAL HOLDINGS LIMITED
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization CANADA
5	Sole Voting Power
6	Shared Voting Power 3,184,677
7	Sole Dispositive Power
8	Shared Dispositive Power 3,184,677
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 13.2%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) FFHL GROUP LTD.
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization CANADA
5	Sole Voting Power
6	Shared Voting Power 3,184,677
7	Sole Dispositive Power
8	Shared Dispositive Power 3,184,677
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 13.2%
12	Type of Reporting Person CO

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CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) FAIRFAX (US) INC.	
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x	
3	SEC Use Only	
4	Citizenship or Place of Organization DELAWARE	
	5	Sole Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With	6	Shared Voting Power 3,184,677
	7	Sole Dispositive Power
	8	Shared Dispositive Power 3,184,677
9	Aggregate Amount Beneficially Owned by Each Reporting Person 3,184,677	
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o	
11	Percent of Class Represented by Amount in Row 9 13.2%	
12	Type of Reporting Person CO	

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) ODYSSEY US HOLDINGS INC.
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization DELAWARE
5	Sole Voting Power
6	Shared Voting Power 981,300
7	Sole Dispositive Power
8	Shared Dispositive Power 981,300
9	Aggregate Amount Beneficially Owned by Each Reporting Person 981,300
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 4.1%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1 Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only)
 ODYSSEY RE HOLDINGS CORP.

2 Check the Appropriate Box if a Member of a Group
 (a) o
 (b) x

3 SEC Use Only

4 Citizenship or Place of Organization
 DELAWARE

5 Sole Voting Power

Number of
 Shares
 Beneficially
 Owned by
 Each
 Reporting
 Person With

6 Shared Voting Power
 981,300

7 Sole Dispositive Power

8 Shared Dispositive Power
 981,300

9 Aggregate Amount Beneficially Owned by Each Reporting Person
 981,300

10 Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares o

11 Percent of Class Represented by Amount in Row 9
 4.1%

12 Type of Reporting Person
 CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only)	
	ODYSSEY REINSURANCE COMPANY	
2	Check the Appropriate Box if a Member of a Group	
	(a)	<input type="radio"/>
	(b)	<input checked="" type="radio"/>
3	SEC Use Only	
4	Citizenship or Place of Organization	
	CONNECTICUT	
	5	Sole Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With	6	Shared Voting Power 981,300
	7	Sole Dispositive Power
	8	Shared Dispositive Power 981,300
9	Aggregate Amount Beneficially Owned by Each Reporting Person	
	981,300	
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/>	
11	Percent of Class Represented by Amount in Row 9	
	4.1%	
12	Type of Reporting Person	
	IC	

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) CRUM & FORSTER HOLDINGS CORP.
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization DELAWARE
	5 Sole Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With	6 Shared Voting Power 1,730,524
	7 Sole Dispositive Power
	8 Shared Dispositive Power 1,730,524
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,730,524
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 7.2%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) UNITED STATES FIRE INSURANCE COMPANY
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization DELAWARE
5	Sole Voting Power
6	Shared Voting Power 1,730,524
7	Sole Dispositive Power
8	Shared Dispositive Power 1,730,524
9	Aggregate Amount Beneficially Owned by Each Reporting Person 1,730,524
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 7.2%
12	Type of Reporting Person IC

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) TIG HOLDINGS, INC.
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization DELAWARE
5	Sole Voting Power
6	Shared Voting Power 472,853
7	Sole Dispositive Power
8	Shared Dispositive Power 472,853
9	Aggregate Amount Beneficially Owned by Each Reporting Person 472,853
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 2.0%
12	Type of Reporting Person CO

CUSIP No. 690370101

13G

1	Names of Reporting Person/I.R.S. Identification Nos. of Above Persons (Entities Only) TIG INSURANCE COMPANY
2	Check the Appropriate Box if a Member of a Group (a) <input type="radio"/> o (b) <input checked="" type="radio"/> x
3	SEC Use Only
4	Citizenship or Place of Organization CALIFORNIA
	5 Sole Voting Power
Number of Shares Beneficially Owned by Each Reporting Person With	6 Shared Voting Power 472,853
	7 Sole Dispositive Power
	8 Shared Dispositive Power 472,853
9	Aggregate Amount Beneficially Owned by Each Reporting Person 472,853
10	Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares <input type="radio"/> o
11	Percent of Class Represented by Amount in Row 9 2.0%
12	Type of Reporting Person IC

Item 1. (a)

Name of Issuer:

Overstock.com, Inc.

Item 1(b)

Address of Issuer's Principal Executive Offices:

6350 South 3000 East, Salt Lake City, Utah, 84121

Item 2. (a)

Name of Person Filing:

This statement is being jointly filed by the following persons (collectively, the Reporting Persons):

1. V. Prem Watsa, an individual;
2. 1109519 Ontario Limited (1109519), a corporation incorporated under the laws of Ontario;
3. The Sixty Two Investment Company Limited (Sixty Two), a corporation incorporated under the laws of British Columbia;
4. 810679 Ontario Limited (810679), a corporation incorporated under the laws of Ontario;
5. Fairfax Financial Holdings Limited (Fairfax), a corporation incorporated under the laws of Canada;
6. FFHL Group Ltd. (FFHL), a corporation incorporated under the laws of Canada;
7. Fairfax (US) Inc. (Fairfax US), a corporation incorporated under the laws of Delaware;
8. Odyssey US Holdings Inc. (Odyssey US), a corporation incorporated under the laws of Delaware;
9. Odyssey Re Holdings Corp. (Odyssey Re), a corporation incorporated under the laws of Delaware;

10. Odyssey Reinsurance Company (Odyssey), a corporation incorporated under the laws of Connecticut;

11. Crum & Forster Holdings Corp. (Crum & Forster), a corporation incorporated under the laws of Delaware;

12. United States Fire Insurance Company (US Fire), a corporation incorporated under the laws of Delaware;

13. TIG Holdings, Inc. (TIGH), a corporation incorporated under the laws of Delaware; and

14. TIG Insurance Company (TIG), a corporation incorporated under the laws of California.

Address of Principal Business Office:

The addresses of the Reporting Persons are as follows:

1. Mr. Watson's business address is 95 Wellington Street West, Suite 800, Toronto, Ontario M5J 2N7;

2. The principal business address and principal office address of 1109519 is 95 Wellington Street West, Suite 800, Toronto, Ontario M5J 2N7;

3. The principal business address and principal office address of Sixty Two is 1600 Cathedral Place, 925 West Georgia Street, Vancouver, British Columbia V6C 3L3;

Item 2(b)

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4. The principal business address and principal office address of 810679 is 95 Wellington Street West, Suite 800, Toronto, Ontario M5J 2N7;
5. The principal business address and principal office address of Fairfax is 95 Wellington Street West, Suite 800, Toronto, Ontario M5J 2N7;
6. The principal business address and principal office address of FFHL is 95 Wellington Street West, Suite 800, Toronto, Ontario M5J 2N7;
7. The principal business address and principal office address of Fairfax US is 2850 Lake Vista Drive, Suite 150, Lewisville, Texas 75067;
8. The principal business address and principal office address of Odyssey US is 300 First Stamford Place, Stamford, Connecticut 06902;
9. The principal business address and principal office address of Odyssey Re is 300 First Stamford Place, Stamford, Connecticut 06902;
10. The principal business address and principal office address of Odyssey is 300 First Stamford Place, Stamford, Connecticut 06902;
11. The principal business address and principal office address of Crum & Forster is 305 Madison Avenue, Morristown, New Jersey 07962;
12. The principal business address and principal office address of US Fire is 305 Madison Avenue, Morristown, New Jersey 07962;
13. The principal business address and principal office address of TIGH is 250 Commercial Street, Suite 5000, Manchester, New Hampshire 03101; and
14. The principal business address and principal office address of TIG is 250 Commercial Street, Suite 5000, Manchester, New Hampshire 03101.

Item 2(c) Citizenship:
V. Prem Watsa is a citizen of Canada.

Item 2(d) Title of Class of Securities:

Common Stock

Item 2(e) CUSIP Number:
690370101

Item 3. If this statement is filed pursuant to Rule 13d-1(b) or 13d-2(b) or (c), check whether the person filing is a:

- | | | |
|-----|----------------------------------|---|
| (a) | <input type="radio"/> | Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o); |
| (b) | <input type="radio"/> | Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c); |
| (c) | <input type="radio"/> | Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c); |
| (d) | <input type="radio"/> | Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8); |
| (e) | <input type="radio"/> | An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E); |
| (f) | <input type="radio"/> | An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F); |
| (g) | <input type="radio"/> | A parent holding company or control person, in accordance with §240.13d-1(b)(1)(ii)(G); |
| (h) | <input type="radio"/> | A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813); |
| (i) | <input type="radio"/> | A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3); |
| (j) | <input type="radio"/> | A non-US institution in accordance with §240.13d-1(b)(1)(ii)(J); |
| (k) | <input checked="" type="radio"/> | Group, in accordance with §240.13d-1(b)(1)(ii)(K). |

Item 4. Ownership.

Based on the most recent information available, the aggregate number and percentage of the shares of common stock (the Shares) of Overstock.com, Inc. (Overstock) that are beneficially owned by each of the Reporting Persons is set forth in boxes 9 and 11 of the second part of the cover page to this Schedule 13G/A, and such information is incorporated herein by reference.

The number of Shares as to which each of the Reporting Persons has sole voting power, shared voting power, sole dispositive power and shared dispositive power is set forth in boxes 5, 6, 7 and 8, respectively, on the second part of the cover page to this Schedule 13G/A, and such information is incorporated herein by reference.

Neither the filing of this Schedule 13G/A nor the information contained herein shall be deemed to constitute an affirmation by V. Prem Watsa, 1109519, Sixty Two, 810679, Fairfax, FFHL, Fairfax US, Odyssey US, Odyssey Re, Odyssey, Crum & Forster, US Fire, TIGH or TIG that such person is the beneficial owner of the Shares referred to

herein for purposes of Section 13(d) or 13(g) of the Securities Exchange Act of 1934, as amended, or for any other purpose, and such beneficial ownership is expressly disclaimed.

Item 5.

Ownership of Five Percent or Less of a Class.

Not applicable.

Item 6.

Ownership of More than Five Percent on Behalf of Another Person.

Not applicable.

Item 7.

Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on By the Parent Holding Company.

Not applicable.

Item 8.

Identification and Classification of Members of the Group.

See attached Exhibit No. 1.

Item 9.

Notice of Dissolution of Group.

Not applicable.

Item 10.

Certification.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

V. Prem Watsa

/s/ V. Prem Watsa

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

1109519 Ontario Limited

By:

/s/ V. Prem Watsa
Name: V. Prem Watsa
Title: President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

The Sixty Two Investment Company Limited

By: /s/ V. Prem Watsa
Name: V. Prem Watsa
Title: President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

810679 Ontario Limited

By:

/s/ V. Prem Watsa
Name: V. Prem Watsa
Title: President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Fairfax Financial Holdings Limited

By: /s/ Paul Rivett
Name: Paul Rivett
Title: President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

FFHL Group Ltd.

By:

/s/ Paul Rivett
Name: Paul Rivett
Title: Director

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Fairfax (US) Inc.

By:

/s/ Dorothy D. Whitaker

Name: Dorothy D. Whitaker

Title: Treasurer, Secretary and Director

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Odyssey US Holdings Inc.

By:

/s/ Jan Christiansen

Name: Jan Christiansen

Title: Executive Vice President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Odyssey Re Holdings Corp.

By:

/s/ Jan Christiansen

Name: Jan Christiansen

Title: Executive Vice President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Odyssey Reinsurance Company

By:

/s/ Kirk M. Reische
Name: Kirk M. Reische
Title: Vice President

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

Crum & Forster Holdings Corp.

By: /s/ Paul W. Bassaline
Name: Paul W. Bassaline
Title: Senior Vice President, Chief Financial Officer, Treasurer and Director

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

United States Fire Insurance Company

By: /s/ Paul W. Bassaline
Name: Paul W. Bassaline
Title: Senior Vice President, Chief Financial Officer,
Treasurer and Director

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

TIG Holdings, Inc.

By: /s/ Dorothy D. Whitaker
Name: Dorothy D. Whitaker
Title: Chairman, President and Secretary

SIGNATURE

After reasonable inquiry and to the best of the undersigned's knowledge and belief, the undersigned certifies that the information set forth in this statement is true, complete and correct.

Dated: February 13, 2015

TIG Insurance Company

By: /s/ John J. Bator
Name:
Title:

John J. Bator
Senior Vice President, Chief Financial
Officer, Treasurer and Director

Exhibit Index

Exhibit No.	Description
1	Members of filing group.
2	Joint Filing Agreement dated as of February 13, 2015 among V. Prem Watsa, 1109519 Ontario Limited, The Sixty Two Investment Company Limited, 810679 Ontario Limited, Fairfax Financial Holdings Limited, FFHL Group Ltd., Fairfax (US) Inc., Odyssey US Holdings Inc., Odyssey Re Holdings Corp., Odyssey Reinsurance Company, Crum & Forster Holdings Corp., United States Fire Insurance Company, TIG Holdings, Inc. and TIG Insurance Company.