ANNUAL STATEMENT

of the

HOMESTEAD MUTUAL INSURANCE COMPANY

of

NEENAH

in the

STATE OF WI

to the

OFFICE OF THE COMMISSIONER OF INSURANCE

of the

state of

WI

2024

For the Year Ended
December 31, 2024

Property and Casualty

2024

PROPERTY AND CASUALTY COMPANIES – ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

HOMESTEAD MUTUAL INSURANCE COMPANY

NAIC Group Code 4849, 4849 (Current) (Prior) NAIC Company Code 11753 Employer's ID Number 39-0678850

Organized under the Laws of	WI	State of Domicile or Port of Entry	WI
Country of Domicile	US		
Incorporated/Organized	06/01/1873	Commenced Business	06/01/1873
Statutory Home Office	48 Jewelers Park Drive, Suite 200	Neenah, WI, US 54956	
Main Administrative Office	48 Jewelers Park Drive, Suite 200 Neenah, WI, US 54956	920-836-3577 *(Telephone)*	
Mail Address	48 Jewelers Park Drive, Suite 200	Neenah, WI, US 54956	
Primary Location of Books and Records	48 Jewelers Park Drive, Suite 200 Neenah, WI, US 54956	920-836-3577 *(Telephone)*	
Internet Website Address	https://www.homesteadmutual.com		
Statutory Statement Contact	Darren Reoh	920-836-3577 *(Telephone)*	
	dreoh@homesteadmutual.com *(E-Mail)*	920-836-3077 *(Fax)*	

OFFICERS

Darren Reoh, President & CEO
Todd Lentz, Chairman of the Board
Jessica Vander Ploeg, Secretary
Dan Peeters, VP Operations and Affiliations

DIRECTORS OR TRUSTEES

Tyrrell Wirkus
Sean Sarver
Jessica Vander Ploeg
Wendy Van der Geest
Michael Mehlberg#
Michael Moore
Todd Lentz
Matt Mikkelsen
Jennifer Bauer#

State of Wisconsin
County of Winnebago SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

x	x Jessica VanderPloeg	x Todd Lentz
Darren Reoh President & CEO	Jessica VanderPloeg Secretary	Todd Lentz Chairman of the Board

Subscribed and sworn to before me
this 27th day of
February, 2025

x Janice A. Henn

NOTARY PUBLIC
STATE OF WISCONSIN
JANICE A. HENN

a. Is this an original filing? Yes
b. If no:
1. State the amendment number:
2. Date filed:
3. Number of pages attached:

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds (Schedule D)	10,597,095		10,597,095	8,160,175
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	2,815,388		2,815,388	3,918,363
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens	680,607		680,607	715,767
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $...... encumbrances)	35,665		35,665	429,675
	4.2 Properties held for the production of income (less $...... encumbrances)				
	4.3 Properties held for sale (less $...... encumbrances)				
5.	Cash ($......3,267,395, Schedule E - Part 1), cash equivalents ($......1,022,398, Schedule E - Part 2) and short-term investments ($......, Schedule DA)	4,289,793		4,289,793	6,189,598
6.	Contract loans (including $...... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)				
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	18,418,548		18,418,548	19,413,578
13.	Title plants less $...... charged off (for Title insurers only)				
14.	Investment income due and accrued	90,649		90,649	72,842
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	818,694	2,135	816,559	276,219
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $...... earned but unbilled premiums)	1,169,221		1,169,221	971,270
	15.3 Accrued retrospective premiums ($......) and contracts subject to redetermination ($......)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	1,048,824		1,048,824	15,834
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	40,920	40,920	–	–
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	216,083		216,083	135,028
18.2	Net deferred tax asset	806,990	649,490	157,500	390,409
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	45,505	830	44,675	14,953
21.	Furniture and equipment, including health care delivery assets ($......)	296	296	–	–
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care ($......) and other amounts receivable				
25.	Aggregate write-ins for other-than-invested assets	21,648		21,648	19,805
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	22,677,378	693,671	21,983,707	21,309,938
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	22,677,378	693,671	21,983,707	21,309,938
Details of Write-Ins					
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.	Other Receivable				
2502.	Refundable State Income Taxes	19,805		19,805	19,805
2503.	Fire Dues Recoverable	1,843		1,843	
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	21,648		21,648	19,805

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	1,756,095	1,482,920
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	42,959	41,110
4.	Commissions payable, contingent commissions and other similar charges	552,440	269,420
5.	Other expenses (excluding taxes, licenses and fees)	250,202	391,913
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	2,184	14,339
7.1	Current federal and foreign income taxes (including $...... on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $...... and interest thereon $......		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $......7,750,604 and including warranty reserves of $...... and accrued accident and health experience rating refunds including $...... for medical loss ratio rebate per the Public Health Service Act)	7,632,683	6,049,567
10.	Advance premium	1,056,617	283,203
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)		108,492
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $...... certified) (Schedule F, Part 3 Column 78)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	219,399	321,353
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $...... and interest thereon $......		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	11,512,579	8,962,317
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	11,512,579	8,962,317
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock		
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus		
35.	Unassigned funds (surplus)	10,471,128	12,347,621
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $......)		
	36.2 shares preferred (value included in Line 31 $......)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	10,471,128	12,347,621
38.	Totals (Page 2, Line 28, Col. 3)	21,983,707	21,309,938
Details of Write-Ins			
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	Underwriting Income		
1.	Premiums earned (Part 1, Line 35, Column 4)	9,639,710	8,502,808
Deductions:			
2	Losses incurred (Part 2, Line 35, Column 7)	6,812,469	4,939,372
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,032,827	776,710
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,877,299	4,505,031
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	12,722,595	10,221,113
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(3,082,885)	(1,718,305)
	Investment Income		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	435,328	286,052
10.	Net realized capital gains (losses) less capital gains tax of $...... (Exhibit of Capital Gains (Losses))	396,103	(1,574,547)
11.	Net investment gain (loss) (Lines 9 + 10)	831,431	(1,288,495)
	Other Income		
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $...... amount charged off $......)		
13.	Finance and service charges not included in premiums	406,177	350,119
14.	Aggregate write-ins for miscellaneous income	9,453	9,465
15.	Total other income (Lines 12 through 14)	415,630	359,584
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(1,835,824)	(2,647,216)
17.	Dividends to policyholders		
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(1,835,824)	(2,647,216)
19.	Federal and foreign income taxes incurred	(81,213)	(91,251)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(1,754,611)	(2,555,965)
	Capital and Surplus Account		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	12,347,621	16,976,563
22.	Net income (from Line 20)	(1,754,611)	(2,555,965)
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $......15,640	62,102	(2,285,805)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	272,170	139,679
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(456,154)	73,149
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
	32.1 Paid in		
	32.2 Transferred from surplus (Stock Dividend)		
	32.3 Transferred to surplus		
33.	Surplus adjustments:		
	33.1 Paid in		
	33.2 Transferred to capital (Stock Dividend)		
	33.3 Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards to policyholders (Lines 22 through 37)	(1,876,493)	(4,628,942)
39.	Surplus as regards to policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	10,471,128	12,347,621
Details of Write-Ins			
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401.	Miscellaneous	9,453	9,465
1402.			
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	9,453	9,465
3701.			
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	11,148,760	9,115,715
2.	Net investment income	439,425	364,871
3.	Miscellaneous income	434,157	300,137
4.	Total (Lines 1 to 3)	12,022,342	9,780,723
5.	Benefit and loss related payments	7,572,284	2,851,871
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	5,779,123	5,159,838
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $...... tax on capital gains (losses)	(158)	35,000
10.	Total (Lines 5 through 9)	13,351,249	8,046,709
11.	Net cash from operations (Line 4 minus Line 10)	(1,328,907)	1,734,014
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	1,523,770	1,529,369
	12.2 Stocks	1,816,562	187,575
	12.3 Mortgage loans	35,160	40,405
	12.4 Real estate	464,474	
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds	–	–
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,839,966	1,757,349
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	3,972,288	1,497,253
	13.2 Stocks	314,874	229,237
	13.3 Mortgage loans		
	13.4 Real estate	5,300	11,360
	13.5 Other invested assets		
	13.6 Miscellaneous applications	–	–
	13.7 Total investments acquired (Lines 13.1 to 13.6)	4,292,462	1,737,850
14.	Net increase / (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(452,496)	19,499
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(118,402)	529,639
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(118,402)	529,639
	Reconciliation of Cash, Cash Equivalents and Short-Term Investments		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,899,805)	2,283,152
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	6,189,598	3,906,446
	19.2 End of year (Line 18 plus Line 19.1)	4,289,793	6,189,598

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 – PREMIUMS EARNED

	Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	392,513	223,297	288,147	327,663
2.1	Allied lines	588,768	319,201	432,220	475,749
2.2	Multiple peril crop				
2.3	Federal flood				
2.4	Private crop				
2.5	Private flood				
3.	Farmowners multiple peril	2,636,387	1,367,938	1,647,583	2,356,742
4.	Homeowners multiple peril	7,260,079	3,878,563	4,979,597	6,159,045
5.1	Commercial multiple peril (non-liability portion)	294,428	200,876	243,232	252,072
5.2	Commercial multiple peril (liability portion)	39,535	52,277	36,998	54,814
6.	Mortgage guaranty				
8.	Ocean marine				
9.1	Inland marine				
9.2	Pet insurance plans				
10.	Financial guaranty				
11.1	Medical professional liability — occurrence				
11.2	Medical professional liability — claims-made				
12.	Earthquake				
13.1	Comprehensive (hospital and medical) individual				
13.2	Comprehensive (hospital and medical) group				
14.	Credit accident and health (group and individual)				
15.1	Vision only				
15.2	Dental only				
15.3	Disability income				
15.4	Medicare supplement				
15.5	Medicaid Title XIX				
15.6	Medicare Title XVIII				
15.7	Long-term care				
15.8	Federal employees health benefits plan				
15.9	Other health				
16.	Workers' compensation				
17.1	Other liability — occurrence	11,116	7,415	4,906	13,625
17.2	Other liability — claims-made				
17.3	Excess workers' compensation				
18.1	Products liability—occurrence				
18.2	Products liability—claims-made				
19.1	Private passenger auto no-fault (personal injury protection)				
19.2	Other private passenger auto liability				
19.3	Commercial auto no-fault (personal injury protection)				
19.4	Other commercial auto liability				
21.1	Private passenger auto physical damage				
21.2	Commercial auto physical damage				
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	11,222,826	6,049,567	7,632,683	9,639,710
Details of Write-Ins					
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A – RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1+2+3+4
1.	Fire	288,147				288,147
2.1	Allied lines	432,220				432,220
2.2	Multiple peril crop					
2.3	Federal flood					
2.4	Private crop					
2.5	Private flood					
3.	Farmowners multiple peril	1,647,583				1,647,583
4.	Homeowners multiple peril	4,979,597				4,979,597
5.1	Commercial multiple peril (non-liability portion)	243,232				243,232
5.2	Commercial multiple peril (liability portion)	36,998				36,998
6.	Mortgage guaranty					
8.	Ocean marine					
9.1	Inland marine					
9.2	Pet insurance plans					
10.	Financial guaranty					
11.1	Medical professional liability — occurrence					
11.2	Medical professional liability — claims-made					
12.	Earthquake					
13.1	Comprehensive (hospital and medical) individual					
13.2	Comprehensive (hospital and medical) group					
14.	Credit accident and health (group and individual)					
15.1	Vision only					
15.2	Dental only					
15.3	Disability income					
15.4	Medicare supplement					
15.5	Medicaid Title XIX					
15.6	Medicare Title XVIII					
15.7	Long-term care					
15.8	Federal employees health benefits plan					
15.9	Other health					
16.	Workers' compensation					
17.1	Other liability — occurrence	4,906				4,906
17.2	Other liability — claims-made					
17.3	Excess workers' compensation					
18.1	Products liability—occurrence					
18.2	Products liability—claims-made					
19.1	Private passenger auto no-fault (personal injury protection)					
19.2	Other private passenger auto liability					
19.3	Commercial auto no-fault (personal injury protection)					
19.4	Other commercial auto liability					
21.1	Private passenger auto physical damage					
21.2	Commercial auto physical damage					
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	7,632,683				7,632,683
36.	Accrued retrospective premiums based on experience	XXX	XXX	XXX	XXX	
37.	Earned but unbilled premiums	XXX	XXX	XXX	XXX	
38.	Balance (Sum of Lines 35 through 37)	XXX	XXX	XXX	XXX	7,632,683
Details of Write-Ins						
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

(a) State here basis of computation used in each case:

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B – PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	659,938	554,218		659,938	161,705	392,513
2.1	Allied lines	989,906	831,326		989,906	242,558	588,768
2.2	Multiple peril crop						
2.3	Federal flood						
2.4	Private crop						
2.5	Private flood						
3.	Farmowners multiple peril	3,195,960	3,413,594		3,195,960	777,207	2,636,387
4.	Homeowners multiple peril	8,758,821	9,388,553		8,758,821	2,128,474	7,260,079
5.1	Commercial multiple peril (non-liability portion)	819,818	495,309		819,818	200,881	294,428
5.2	Commercial multiple peril (liability portion)	144,674	74,985		144,674	35,450	39,535
6.	Mortgage guaranty						
8.	Ocean marine						
9.1	Inland marine						
9.2	Pet insurance plans						
10.	Financial guaranty						
11.1	Medical professional liability — occurrence						
11.2	Medical professional liability — claims-made						
12.	Earthquake						
13.1	Comprehensive (hospital and medical) individual						
13.2	Comprehensive (hospital and medical) group						
14.	Credit accident and health (group and individual)						
15.1	Vision only						
15.2	Dental only						
15.3	Disability income						
15.4	Medicare supplement						
15.5	Medicaid Title XIX						
15.6	Medicare Title XVIII						
15.7	Long-term care						
15.8	Federal employees health benefits plan						
15.9	Other health						
16.	Workers' compensation						
17.1	Other liability — occurrence	172,090	175,187		172,090	164,071	11,116
17.2	Other liability — claims-made						
17.3	Excess workers' compensation						
18.1	Products liability—occurrence						
18.2	Products liability—claims-made						
19.1	Private passenger auto no-fault (personal injury protection)						
19.2	Other private passenger auto liability						
19.3	Commercial auto no-fault (personal injury protection)						
19.4	Other commercial auto liability						
21.1	Private passenger auto physical damage						
21.2	Commercial auto physical damage						
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft						
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	14,741,207	14,933,172		14,741,207	3,710,346	11,222,826
Details of Write-Ins							
3401.							
3402.							
3403.							
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? NO
If yes: 1. The amount of such installment premiums $
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	272,925	(59,806)		213,119	58,705		271,824	82.958 %
2.1	Allied lines	207,248	118,216		325,464	62,432	117,996	269,900	56.732 %
2.2	Multiple peril crop								%
2.3	Federal flood								%
2.4	Private crop								%
2.5	Private flood								%
3.	Farmowners multiple peril	1,261,644	440,065	373,015	1,328,694	117,518	229,378	1,216,834	51.632 %
4.	Homeowners multiple peril	5,523,642	416,862	1,409,849	4,530,655	1,404,058	1,096,767	4,837,946	78.550 %
5.1	Commercial multiple peril (non-liability portion)	211,643	(110,056)		101,587	35,544	22,346	114,785	45.537 %
5.2	Commercial multiple peril (liability portion)	11,491	(7,230)	(71,500)	75,761	76,048	5,322	146,487	267.244 %
6.	Mortgage guaranty								%
8.	Ocean marine								%
9.1	Inland marine								%
9.2	Pet insurance plans								%
10.	Financial guaranty								%
11.1	Medical professional liability — occurrence								%
11.2	Medical professional liability — claims-made								%
12.	Earthquake								%
13.1	Comprehensive (hospital and medical) individual								%
13.2	Comprehensive (hospital and medical) group								%
14.	Credit accident and health (group and individual)								%
15.1	Vision only								%
15.2	Dental only								%
15.3	Disability income								%
15.4	Medicare supplement								%
15.5	Medicaid Title XIX								%
15.6	Medicare Title XVIII								%
15.7	Long-term care								%
15.8	Federal employees health benefits plan								%
15.9	Other health								%
16.	Workers' compensation								%
17.1	Other liability — occurrence	500,000		535,986	(35,986)	1,790	11,111	(45,307)	(332.528)%
17.2	Other liability — claims-made								%
17.3	Excess workers' compensation								%
18.1	Products liability—occurrence								%
18.2	Products liability—claims-made								%
19.1	Private passenger auto no-fault (personal injury protection)								%
19.2	Other private passenger auto liability								%
19.3	Commercial auto no-fault (personal injury protection)								%
19.4	Other commercial auto liability								%
21.1	Private passenger auto physical damage								%
21.2	Commercial auto physical damage								%
22.	Aircraft (all perils)								%
23.	Fidelity								%
24.	Surety								%
26.	Burglary and theft								%
27.	Boiler and machinery								%
28.	Credit								%
29.	International								%
30.	Warranty								%
31.	Reinsurance - nonproportional assumed property	XXX							%
32.	Reinsurance - nonproportional assumed liability	XXX							%
33.	Reinsurance - nonproportional assumed financial lines	XXX							%
34.	Aggregate write-ins for other lines of business								%
35.	TOTALS	7,988,593	798,051	2,247,350	6,539,294	1,756,095	1,482,920	6,812,469	70.671 %
Details of Write-Ins									
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1+2-3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4+5+6-7)	Net Unpaid Loss Adjustment Expenses
1.	Fire		58,705		58,705				58,705	1,500
2.1	Allied lines	50,303	62,432	50,303	62,432				62,432	1,500
2.2	Multiple peril crop									
2.3	Federal flood									
2.4	Private crop									
2.5	Private flood									
3.	Farmowners multiple peril	432,674	152,211	503,644	81,241	125,000	36,277	125,000	117,518	3,000
4.	Homeowners multiple peril	1,313,724	875,038	899,243	1,289,519	125,000	114,539	125,000	1,404,058	33,959
5.1	Commercial multiple peril (non-liability portion)	87,883	30,544	82,883	35,544				35,544	1,000
5.2	Commercial multiple peril (liability portion)	100,318	81,048	105,318	76,048				76,048	2,000
6.	Mortgage guaranty									
8.	Ocean marine									
9.1	Inland marine									
9.2	Pet insurance plans									
10.	Financial guaranty									
11.1	Medical professional liability — occurrence									
11.2	Medical professional liability — claims-made									
12.	Earthquake									
13.1	Comprehensive (hospital and medical) individual								(a)	
13.2	Comprehensive (hospital and medical) group								(a)	
14.	Credit accident and health (group and individual)									
15.1	Vision only								(a)	
15.2	Dental only								(a)	
15.3	Disability income								(a)	
15.4	Medicare supplement								(a)	
15.5	Medicaid Title XIX								(a)	
15.6	Medicare Title XVIII								(a)	
15.7	Long-term care								(a)	
15.8	Federal employees health benefits plan								(a)	
15.9	Other health								(a)	
16.	Workers' compensation									
17.1	Other liability — occurrence		1,790		1,790				1,790	
17.2	Other liability — claims-made									
17.3	Excess workers' compensation									
18.1	Products liability—occurrence									
18.2	Products liability—claims-made									
19.1	Private passenger auto no-fault (personal injury protection)									
19.2	Other private passenger liability									
19.3	Commercial auto no-fault (personal injury protection)									
19.4	Other commercial auto liability									
21.1	Private passenger auto physical damage									
21.2	Commercial auto physical damage									
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft									
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	1,984,902	1,261,768	1,641,391	1,605,279	250,000	150,816	250,000	1,756,095	42,959
Details of Write-Ins										
3401.										
3402.										
3403.										
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)									

(a) Including $ for present value of life indemnity claims reported in Lines 13 and 15.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 – EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1. Direct	293,735			293,735
1.2. Reinsurance assumed	270,351			270,351
1.3. Reinsurance ceded	252,147			252,147
1.4. Net claim adjustment services (1.1+1.2-1.3)	311,939			311,939
2. Commission and brokerage:				
2.1. Direct, excluding contingent		1,987,668		1,987,668
2.2. Reinsurance assumed, excluding contingent				
2.3. Reinsurance ceded, excluding contingent		21,152		21,152
2.4. Contingent—direct		332,145		332,145
2.5. Contingent—reinsurance assumed				
2.6. Contingent—reinsurance ceded				
2.7. Policy and membership fees				
2.8. Net commission and brokerage (2.1+2.2-2.3+2.4+2.5-2.6+2.7)		2,298,661		2,298,661
3. Allowances to manager and agents				
4. Advertising	2,621	20,971	2,621	26,213
5. Boards, bureaus and associations		36,192		36,192
6. Surveys and underwriting reports		99,074		99,074
7. Audit of assureds' records				
8. Salary and related items:				
8.1. Salaries	427,811	1,300,004	60,896	1,788,711
8.2. Payroll taxes	35,016	106,406	4,984	146,406
9. Employee relations and welfare	83,446	253,570	11,878	348,894
10. Insurance	11,372	33,207	910	45,489
11. Directors' fees	2,434	19,469	2,434	24,337
12. Travel and travel items	15,021	43,859	1,202	60,082
13. Rent and rent items	7,931	63,449	7,931	79,311
14. Equipment	850	6,796	850	8,496
15. Cost or depreciation of EDP equipment and software	53,273	191,307	27,176	271,756
16. Printing and stationery	3,618	28,948	3,618	36,184
17. Postage, telephone and telegraph, exchange and express	16,089	60,176	2,383	78,648
18. Legal and auditing	6,862	35,453	3,431	45,746
19. Totals (Lines 3 to 18)	666,344	2,298,881	130,314	3,095,539
20. Taxes, licenses and fees:				
20.1. State and local insurance taxes deducting guaranty association credits of $		93,074		93,074
20.2. Insurance department licenses and fees		21,741		21,741
20.3. Gross guaranty association assessments				
20.4. All other (excluding federal and foreign income and real estate)				
20.5. Total taxes, licenses and fees (20.1+20.2+20.3+20.4)		114,815		114,815
21. Real estate expenses	13,837	40,403	1,107	55,347
22. Real estate taxes	1,738	5,074	139	6,951
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	38,969	119,465	56,318	214,752
25. Total expenses incurred	1,032,827	4,877,299	187,878	(a) 6,098,004
26. Less unpaid expenses—current year	42,959	804,826		847,785
27. Add unpaid expenses—prior year	41,110	675,672		716,782
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,030,978	4,748,145	187,878	5,967,001
Details of Write-Ins				
2401. Office Maintenance/Supplies	34,576	100,962	2,766	138,304
2402. Investment Fees			53,159	53,159
2403. Depreciaiton-Furniture/Equipment	509	1,487	41	2,037
2498. Summary of remaining write-ins for Line 24 from overflow page	3,884	17,016	352	21,252
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	38,969	119,465	56,318	214,752

(a) Includes management fees of $ to affiliates and $ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 89,402	97,855
1.1.	Bonds exempt from U.S. tax	(a)	
1.2.	Other bonds (unaffiliated)	(a) 205,860	224,508
1.3.	Bonds of affiliates	(a)	
2.1.	Preferred stocks (unaffiliated)	(b)	
2.11.	Preferred stocks of affiliates	(b)	
2.2.	Common stocks (unaffiliated)	164,976	164,976
2.21.	Common stocks of affiliates		
3.	Mortgage loans	(c) 24,882	24,882
4.	Real estate	(d) 36,375	36,375
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 101,143	92,929
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	622,638	641,525
11.	Investment expenses		(g) 187,878
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 18,319
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		206,197
17.	Net investment income (Line 10 minus Line 16)		435,328
Details of Write-Ins			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 09 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes $38,868 accrual of discount less $42,454 amortization of premium and less $28,358 paid for accrued interest on purchases.

(b) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued dividends on purchases.

(c) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(d) Includes $ for company's occupancy of its own buildings; and excludes $ interest on encumbrances.

(e) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(f) Includes $ accrual of discount less $ amortization of premium.

(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ interest on surplus notes and $ interest on capital notes.

(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(5,340)		(5,340)		
1.1.	Bonds exempt from U.S. tax					
1.2.	Other bonds (unaffiliated)	(1,207)		(1,207)		
1.3.	Bonds of affiliates					
2.1.	Preferred stocks (unaffiliated)					
2.11.	Preferred stocks of affiliates					
2.2.	Common stocks (unaffiliated)	319,168		319,168	77,742	
2.21.	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate	83,482		83,482		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	396,103		396,103	77,742	
Details of Write-Ins						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 09 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1. Preferred stocks			
2.2. Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1. First liens			
3.2. Other than first liens			
4. Real estate (Schedule A):			
4.1. Properties occupied by the company			
4.2. Properties held for the production of income			
4.3. Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1. Uncollected premiums and agents' balances in the course of collection	2,135	1,438	(697)
15.2. Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3. Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1. Amounts recoverable from reinsurers			
16.2. Funds held by or deposited with reinsured companies			
16.3. Other amounts receivable under reinsurance contracts	40,920	59,447	18,527
17. Amounts receivable relating to uninsured plans			
18.1. Current federal and foreign income tax recoverable and interest thereon			
18.2. Net deferred tax asset	649,490	160,051	(489,439)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	830	2,555	1,725
21. Furniture and equipment, including health care delivery assets	296	14,026	13,730
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	693,671	237,517	(456,154)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	693,671	237,517	(456,154)
Details of Write-Ins			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Prepaid expenses			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)			

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

Homestead Mutual Insurance Company is a property and casualty insurance company domiciled in the state of Wisconsin, organized under Chapter 611 of the Wisconsin insurance statutes. The Company converted to domestic status under Chapter 611 effective January 1, 2015. Although authorized to write property and casualty insurance in the entire state of Wisconsin, most of the insurance coverage is contained in fifteen adjoining counties in east central Wisconsin.

A. Accounting Practices

The accompanying statement has been prepared in conformity with the NAIC *Accounting Practices and Procedures Manual*. Statutory accounting practices vary in some respects from U.S. generally accepted accounting principles (GAAP). The more significant of these differences include the following:

1. Premium income is recognized on a pro-rata basis over the period for which insurance protection is provided. However, the related acquisition costs, including commissions, are charged to current operations as incurred. Under GAAP, commissions and other policy acquisition costs are recognized as an expense over the periods covered by the policies.

2. Similarly, the commissions earned on reinsurance ceded are credited to income at the time the premium is ceded.

3. Nonadmitted assets, principally furniture and equipment, prepaid expenses and premiums receivable over 90 days past due, are excluded from the statement of admitted assets, liabilities and policyholders' surplus. The net change in such assets is charged or credited directly to surplus. The net change in such assets is charged or credited directly to surplus. Nonadmitted assets were $693,671 and $237,517 as of December 31, 2024 and December 31, 2023, respectively. Under GAAP, all property and equipment is recognized as an asset, net of accumulated depreciation.

4. Investment securities are carried at values prescribed by the National Association of Insurance Commissioners (NAIC). Generally, stocks and mutual funds are carried at fair value, and bonds are carried at amortized cost. Unrealized gains and losses resulting from changes in market value of stocks and mutual funds and some bonds are credited or charged directly to surplus.

Under GAAP, securities classified as held-to-maturity are carried at amortized cost and securities classified as trading or available-for-sale are carried at fair value. Unrealized holding gains and losses are reported in income for those securities classified as trading and as a separate component of unassigned surplus for those securities classified as available for sale.

5. Assets and liabilities relating to reinsurance ceded transactions are netted with the respective accounts rather than shown on a separate gross basis in the financial statements.

6. Deferred income taxes are recorded for book-to-tax timing differences. However, recognition of deferred tax assets may be limited by nonadmitted asset criteria. In addition, the net change in deferred income taxes is charged or added directly to surplus.

Under GAAP, all deferred income taxes, subject to valuation allowances are recognized in the statement of income.

7. Comprehensive income is not reflected in accordance with GAAP. Under GAAP, comprehensive income is considered a separate component of surplus.

The effects of any variance between generally accepted accounting principles and the above policies on the accompanying financial statements have not been determined.

Reconciliation of Net Income and Policyholders' Surplus:

	SSAP #	F/S Page	F/S Line #	2024	2023
Net Income					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ (1,754,611)	$ (2,555,965)
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ (1,754,611)	$ (2,555,965)
Surplus					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 10,471,128	$ 12,347,621
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 10,471,128	$ 12,347,621

Investments:

Realized gains and losses on the sale or maturity of investments are determined on the specific identification basis, and are included in income. In determining realized gains and losses, original cost is used for stocks and mutual funds, and amortized cost is used for bonds.

Property and Equipment:

Property and equipment are carried at cost. Depreciation is computed on the basis of estimated useful lives under the straight-line method.

When properties are retired or otherwise disposed of, the cost is removed from the asset account, and the corresponding accumulated depreciation is removed from the related allowance account. Gain or loss on sales and retirements is reflected in earnings.

Furniture and equipment are considered nonadmitted assets for statutory financial statement reporting purposes. Depreciation is calculated on these assets and charged to expense. The net change in book value (cost less depreciation) is charged or credited directly to surplus.

Unpaid Losses:

Notes to the Financial Statements

1. Summary of Significant Accounting Policies and Going Concern (Continued)

The liability for unpaid losses is stated net of the related reinsurance recoverable. The balance includes estimates for reported losses, on a case by case basis, as well as estimates for unreported losses based on past experience. Such liabilities are necessarily based on estimates and, while management believes that the amounts are adequate, the ultimate liability will differ from the amounts provided. The methods for making such estimates are reviewed annually, and any adjustments are reflected in income currently.

Unearned Premiums:

Unearned premiums are calculated on the exact day basis and are shown net of ceded reinsurance.

Reinsurance Ceded:

The Company accounts for its reinsurance premiums on the accrual basis. Reinsurance accruals are calculated based on the related contract formula less deposit premiums.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of statutory financial statements requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Estimates that are particularly susceptible to significant change in the near-term are the liabilities for unpaid losses and unpaid loss adjustment expenses. Accordingly, actual results could differ from those estimates.

C. Accounting Policy

(1) See above section 1.A.4

(2) See above section 1.A.4

(3) See above section 1.A.4

(4) See above section 1.A.4

(5) Mortgage loans - Not Applicable

(6) Loan-backed securities - Not Applicable

(7) Investments in subsidiaries, controlled and affiliated entities - Not Applicable

(8) Investments in joint ventures, partnerships and limited liability companies - Not Applicable

(9) Derivatives - Not Applicable

(10) Investment income as a factor in the premium deficiency calculation - Not Applicable

(11) Liabilities for losses and loss/claim adjustment expenses - Not Applicable

(12) Changes in capitalization policy - Not Applicable

(13) Pharmaceutical rebate receivables - Not Applicable

D. Going Concern - Not Applicable

2. Accounting Changes and Corrections of Errors - Not Applicable

3. Business Combinations and Goodwill - Not Applicable

4. Discontinued Operations - Not Applicable

5. Investments - Not Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

7. Investment Income

A. Due and Accrued Income Excluded from Surplus - Not Applicable

B. Total Amount Excluded - Not Applicable

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued	Amount
1. Gross	$ 90,649
2. Nonadmitted	$
3. Admitted	$ 90,649

D. The aggregate deferred interest - Not Applicable

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - Not Applicable

8. Derivative Instruments - Not Applicable

Notes to the Financial Statements

9. Income Taxes

A. Components of the Net Deferred Tax Asset/(Liability)

(1) Change between years by tax character

	2024			2023			Change		
	(1) Ordinary	(2) Capital	(3) Total (Col 1+2)	(4) Ordinary	(5) Capital	(6) Total (Col 4+5)	(7) Ordinary (Col 1-4)	(8) Capital (Col 2-5)	(9) Total (Col 7+8)
(a) Gross deferred tax assets	$ 802,730	$ 286,440	$ 1,089,170	$ 813,830	$	$ 813,830	$ (11,100)	$ 286,440	$ 275,340
(b) Statutory valuation allowance adjustments									
(c) Adjusted gross deferred tax assets (1a - 1b)	802,730	286,440	1,089,170	813,830		813,830	(11,100)	286,440	275,340
(d) Deferred tax assets nonadmitted	649,490		649,490	160,051		160,051	489,439		489,439
(e) Subtotal net admitted deferred tax asset (1c - 1d)	$ 153,240	$ 286,440	$ 439,680	$ 653,779	$	$ 653,779	$ (500,539)	$ 286,440	$ (214,099)
(f) Deferred tax liabilities		282,180	282,180	9,380	253,990	263,370	(9,380)	28,190	18,810
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f)	$ 153,240	$ 4,260	$ 157,500	$ 644,399	$ (253,990)	$ 390,409	$ (491,159)	$ 258,250	$ (232,909)

The current period election does not differ from the prior period.

(2) Admission calculation components SSAP No. 101

	2024			2023			Change		
	(1) Ordinary	(2) Capital	(3) Total (Col 1+2)	(4) Ordinary	(5) Capital	(6) Total (Col 4+5)	(7) Ordinary (Col 1-4)	(8) Capital (Col 2-5)	(9) Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$	$	$	$ 84,284	$	$ 84,284	$ (84,284)	$	$ (84,284)
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below)	157,500		157,500	306,125		306,125	(148,625)		(148,625)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date									
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX		XXX	XXX		XXX	XXX	
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities		282,180	282,180	9,380	253,990	263,370	(9,380)	28,190	18,810
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	$ 157,500	$ 282,180	$ 439,680	$ 399,789	$ 253,990	$ 653,779	$ (242,289)	$ 28,190	$ (214,099)

(3) Ratio used as basis of admissibility - Not Applicable

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2024		2023		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) Ordinary (Col. 1-3)	(6) Capital (Col. 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c)	$ 802,730	$ 286,440	$ 813,830	$	$ (11,100)	$ 286,440
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	$ 153,240	$ 286,440	$ 653,779	$	$ (500,539)	$ 286,440
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	%	%	%	%	%	%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? NO

B. Regarding Deferred Tax Liabilities That Are Not Recognized - Not Applicable

Notes to the Financial Statements

9. Income Taxes (Continued)

C. Major Components of Current Income Taxes Incurred

Current income taxes incurred consist of the following major components:	(1) 2024	(2) 2023	(3) Change (1-2)
1. Current Income Tax			
(a) Federal	$ (81,213)	$ (91,251)	$ 10,038
(b) Foreign			
(c) Subtotal (1a+1b)	$ (81,213)	$ (91,251)	$ 10,038
(d) Federal income tax on net capital gains			
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	$ (81,213)	$ (91,251)	$ 10,038

	(1) 2024	(2) 2023	(3) Change (1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	$ 18,890	$ 16,060	$ 2,830
(2) Unearned premium reserve	337,470	254,410	83,060
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Compensation and benefits accrual	38,200	35,840	2,360
(9) Pension accrual			
(10) Receivables - nonadmitted	8,320		8,320
(11) Net operating loss carry-forward	355,470	357,840	(2,370)
(12) Tax credit carry-forward			
(13) Other	44,380	149,680	(105,300)
(99) Subtotal (Sum of 2a1 through 2a13)	$ 802,730	$ 813,830	$ (11,100)
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted	649,490	160,051	489,439
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$ 153,240	$ 653,779	$ (500,539)
(e) Capital			
(1) Investments	$	$	$
(2) Net capital loss carry-forward	286,440		286,440
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	$ 286,440	$	$ 286,440
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	286,440		286,440
(i) Admitted deferred tax assets (2d + 2h)	$ 439,680	$ 653,779	$ (214,099)

	(1) 2024	(2) 2023	(3) Change (1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	$	$	$
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other		9,380	(9,380)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	$	$ 9,380	$ (9,380)
(b) Capital			
(1) Investments	$ 282,180	$ 253,990	$ 28,190
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	$ 282,180	$ 253,990	$ 28,190
(c) Deferred tax liabilities (3a99 + 3b99)	$ 282,180	$ 263,370	$ 18,810
4. Net deferred tax assets/liabilities (2i - 3c)	$ 157,500	$ 390,409	$ (232,909)

Notes to the Financial Statements

9. Income Taxes (Continued)

The change in deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	Current Period	Prior Year	Change (Col. 1 - Col. 2)
Adjusted gross deferred tax assets	$	$	$
Total deferred tax liabilities			
Net deferred tax assets (liabilities)			
Statutory valuation allowance adjustment			
Net deferred tax assets (liabilities) after statutory valuation allowance			
Tax effect of unrealized gains (losses)			
Change in net deferred income tax			$

The Company assessed the potential realization of the gross deferred tax asset and determined that a valuation allowance was not necessary to reduce the gross deferred tax asset as of September 30, 2024 and December 31, 2023. The assessment of the statutory valuation allowance is required under SSAP No. 101.

D. Among the More Significant Book to Tax Adjustments

The Company's income tax incurred and change in deferred income taxes differs from the amount obtained by applying the federal statutory rate of 21% to income before income taxes as follows:

	2024	Effective Tax Rate
Provision computed at statutory rate	$ (385,520)	21.000 %
Tax exempt income		
Dividends received deduction	(3,470)	0.189
Nondeductible expenses	1,376	-0.075
Change in deferred taxes on nonadmitted assets	11,414	-0.622
Other	22,817	-1.243
Total	$ (353,383)	19.249 %

	2024	Effective Tax Rate
Income taxes on operating income	$ (81,213)	4.424 %
Change in deferred income taxes	(272,170)	14.825
Adjustment for change in federal income tax rate		
Total statutory income taxes	$ (353,383)	19.249 %

	2023	Effective Tax Rate
Provision computed at statutory rate	$ (555,920)	21.000 %
Tax exempt income		
Dividends received deduction	(11,660)	0.440
Nondeductible expenses	530	-0.020
Change in deferred taxes on nonadmitted assets	137,710	-5.202
Other	198,409	-7.495
Total	$ (230,931)	8.724 %

	2023	Effective Tax Rate
Income taxes on operating income	$ (91,251)	3.447 %
Change in deferred income taxes	(139,680)	5.276
Adjustment for change in federal income tax rate		
Total statutory income taxes	$ (230,931)	8.724 %

E. Operating Loss and Tax Credit Carryforwards

(1) As of December 31, 2024, the Company has a net operating loss carryforward in the amount of $1,692,600 which is available to offset against future taxable income. However, $777,600 of this carryforward is subject to the limitations under Section 382 of the Internal Revenue Code. Utilization of this carryforward is limited to approximately $38,800 per year.

(2) Income tax expense available for recoupment

As of December 31, 2024, the Company had federal income taxes incurred and available for recoupment of approximately $0.

	Ordinary	Capital	Total
2022	$	$	$
2023			
2024			

(3) Deposits admitted under IRS Code Section 6603 - Not Applicable

F. Consolidated Federal Income Tax Return - Not Applicable

G. Federal or Foreign Income Tax Loss Contingencies - Not Applicable

H. Repatriation Transition Tax (RTT) - Not Applicable

Notes to the Financial Statements

9. Income Taxes (Continued)

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company entered into an affiliation agreement with Mutual of Wausau Insurance Corporation effective January 1, 2015. The agreement includes a management agreement, under which the companies provide each other various services, and a pooling agreement.

B. Detail of Related Party Transactions - Not Applicable

C. Transactions With Related Party Who Are Not Reported on Schedule Y - None

D. Amounts Due To or From Related Parties - Not Applicable

E. Management Service Contracts and Cost Sharing Arrangements - Not Applicable

F. Guarantees or Contingencies - Not Applicable

G. Nature of Relationships that Could Affect Operations - Not Applicable

H. Amount Deducted for Investment in Upstream Company - Not Applicable

I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable

J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable

K. Foreign Subsidiary Value Using CARVM - Not Applicable

L. Downstream Holding Company Value Using Look-Through Method - Not Applicable

M. All SCA Investments - Not Applicable

N. Investment in Insurance SCAs - Not Applicable

O. SCA and SSAP No. 48 Entity Loss Tracking - Not Applicable

11. Debt - Not Applicable

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company maintains a 401(k) which covers substantially all full time employees. Contributions to the plan, which are at the rate of 4% of participant compensation, amounted to $99,639 for the year ended ended December 31, 2024 and $114,454 for the year ended December 31, 2023.

A. Defined Benefit Plan - Not Applicable

B. Investment Policies and Strategies of Plan Assets - Not Applicable

C. Fair Value of Each Class of Plan Assets - Not Applicable

D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable

E. Defined Contribution Plans - Not Applicable

F. Multiemployer Plans - Not Applicable

G. Consolidated/Holding Company Plans - Not Applicable

H. Postemployment Benefits and Compensated Absences - Not Applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

A. Outstanding Shares - Not Applicable

B. Dividend Rate of Preferred Stock - Not Applicable

C. Dividend Restrictions - Not Applicable

D. Ordinary Dividends - Not Applicable

E. Company Profits Paid as Ordinary Dividends - Not Applicable

F. Surplus Restrictions - Not Applicable

G. Surplus Advances - Not Applicable

H. Stock Held for Special Purposes - Not Applicable

I. Changes in Special Surplus Funds - Not Applicable

J. Unassigned Funds (Surplus)

The portion of policyholders' surplus that is represented by cumulative unrealized capital gains is $1,283,932.

K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable

L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable

M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

14. Liabilities, Contingencies and Assessments - Not Applicable

15. Leases - Not Applicable

Notes to the Financial Statements

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk - Not Applicable

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements

A. Fair Value Measurement

The NAIC SAP defines fair value, establishes a framework for measuring fair value, and outlines the disclosure requirements related to fair value measurements. The fair value hierarchy is as follows:

- Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: This category for items measured at fair value on a recurring basis includes exchange traded preferred and common stocks. The estimated fair value of the equity securities within this category are based on quoted prices in active markets and are thus classified as Level 1.
- Level 2 - Significant Other Observable Inputs: This category for items measured at fair value on a recurring basis includes bonds, preferred stocks and common stocks which are not exchange-traded. The estimated fair values of some of these items were determined by independent pricing services using observable inputs. Others were based on quotes from markets which were not considered to be actively traded.
- Level 3 - Significant Unobservable Inputs: The Company has no assets or liabilities measured at fair value on a recurring basis in this category.

The estimated fair values of bonds and short-term investments, preferred stocks, and common stocks (investments) are based on quoted market prices, where available. The Company obtains one price for each security primarily from its custodian, which generally uses quoted market prices for the determination of fair value. For securities not actively traded, the Company obtains market prices from their investment advisor who observes the market for similar securities. As the Company is responsible for the determination of fair value, it performs quarterly analysis on the prices received from the custodian to determine whether the prices are reasonable estimates of fair value. Specifically, the Company compares the prices received from the custodian to prices reported by its investment advisor.

In instances in which the inputs used to measure fair value fall into different levels of the fair value hierarchy, the fair value measurement has been determined based on the lowest level input that is significant to the fair value measurement in its entirety. The Company's assessment of the significance of a particular item to the fair value measurement in its entirety requires judgment, including the consideration of inputs specific to the asset or liability.

(1) Fair value at reporting date

The following table presents information about the Company's financial assets that are measured and reported at fair value at December 31, 2024, in the statutory basis statements of admitted assets, liabilities, and capital and surplus according to the valuation techniques the Company used to determine their fair values:

	Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a.	Assets at fair value					
	Bonds	$	$	$	$	$
	Preferred stock					
	Common stock & mutual funds	2,732,982		82,406		2,815,388
	Total assets at fair value/NAV	$ 2,732,982	$	$ 82,406	$	$ 2,815,388
b.	Liabilities at fair value					
	Total liabilities at fair value	$	$	$	$	$

(2) Fair value measurements in Level 3 of the fair value hierarchy

	Description	Beginning balance as of 01/01/2024	Transfers Into Level 3	Transfers Out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2024
a.	Assets										
	NAMIC common stock	$ 71,857	$	$	$	$ 10,549	$	$	$	$	$ 82,406
	Total assets	$ 71,857	$	$	$	$ 10,549	$	$	$	$	$ 82,406
b.	Liabilities										
	Total liabilities	$	$	$	$	$	$	$	$	$	$

(3) Level 3 assets consist of investments in stock of NAMIC. Fair values are determined by NAIC's most recent audit results. There were no additions or dispositions of these investments during the current year.

(4) Inputs and techniques used for Level 2 and Level 3 fair values - Not Applicable

(5) Derivatives - Not Applicable

B. Other Fair Value Disclosures - Not Applicable

C. Fair Values for All Financial Instruments by Level 1, 2 and 3 - Not Applicable

D. Not Practicable to Estimate Fair Value - Not Applicable

E. Nature and Risk of Investments Reported at NAV - Not Applicable

21. Other Items - Not Applicable

22. Events Subsequent - Not Applicable

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has a net unsecured reinsurance recoverable from reinsurers of $862,078 as of December 31, 2024.

Notes to the Financial Statements

23. Reinsurance (Continued)

B. Reinsurance Recoverable in Dispute - Not Applicable

C. Reinsurance Assumed and Ceded

(1) Maximum amount of return commission that would have been due reinsurers if all of the company's reinsurance was canceled or if the company's insurance assumed was canceled

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 7,632,683	$ 28,372	$ 7,562,495	$ 30,097	$ 70,188	$ (1,725)
b. All other			188,109	51,730	(188,109)	(51,730)
c. Total (a+b)	$ 7,632,683	$ 28,372	$ 7,750,604	$ 81,827	$ (117,921)	$ (53,455)
d. Direct unearned premium reserve			$ 7,750,604			

(2) The additional or return commission, predicated on loss experience or on any other form of profit-sharing arrangements in this statement as a result of existing contractual arrangements is accrued as follows: - Not Applicable

(3) Risks attributed to each of the company's protected cells - Not Applicable

D. Uncollectible Reinsurance - Not Applicable

E. Commutation of Ceded Reinsurance - Not Applicable

F. Retroactive Reinsurance - Not Applicable

G. Reinsurance Accounted for as a Deposit - Not Applicable

H. Disclosures for the Transfer of Property and Casualty Run-Off Agreements - Not Applicable

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation - Not Applicable

K. Reinsurance Credit - Not Applicable

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used to Estimate - Not Applicable

B. Method Used to Record - Not Applicable

C. Amount and Percent of Net Retrospective Premiums - Not Applicable

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act - Not Applicable

E. Calculation of Nonadmitted Retrospective Premium - Not Applicable

F. Risk-Sharing Provisions of the Affordable Care Act (ACA)

(1) Accident and health insurance premium subject to the Affordable Care Act risk-sharing provisions

Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions? NO

(2) Impact of Risk-Sharing Provisions of the Affordable Care Act on admitted assets, liabilities and revenue for the current year - Not Applicable

(3) Roll-forward of prior year ACA risk-sharing provisions for the following asset (gross of any nonadmission) and liability balances, along with the reasons for adjustments to prior year balance - Not Applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses - Not Applicable

26. Intercompany Pooling Arrangements

A. The Company has entered into a pooling arrangement with Mutual of Wausau Insurance Corporation. The agreement pools all risks incurred by both companies subsequent to January 1, 2015.

B. All property and casualty lines of business written by all companies is subject to the pooling agreement.

C. Not Applicable

D. Not Applicable

E. Not Applicable

F. Not Applicable

G. Not Applicable

27. Structured Settlements - Not Applicable

28. Health Care Receivables - Not Applicable

29. Participating Policies - Not Applicable

30. Premium Deficiency Reserves - Not Applicable

31. High Deductibles - Not Applicable

32. Discounting of Liabilities For Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable

Notes to the Financial Statements

33. Asbestos/Environmental Reserves - Not Applicable

34. Subscriber Savings Accounts - Not Applicable

35. Multiple Peril Crop Insurance - Not Applicable

36. Financial Guaranty Insurance - Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? YES

If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.

1.2. If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? N/A

1.3. State Regulating? WI

1.4. Is the reporting entity publicly traded or a member of a publicly traded group? NO

1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? NO

2.2. If yes, date of change:

3.1. State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023

3.2. State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2018

3.3. State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/17/2019

3.4. By what department or departments?

Wisconsin Office of the Commissioner of Insurance

3.5. Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? N/A

3.6. Have all of the recommendations within the latest financial examination report been complied with? YES

4.1. During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11. sales of new business? NO

4.12. renewals? NO

4.2. During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21. sales of new business? NO

4.22. renewals? NO

5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? NO

If yes, complete and file the merger history data file with the NAIC.

5.2. If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? NO

6.2. If yes, give full information

7.1. Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? NO

7.2. If yes,

7.21. State the percentage of foreign control %

7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? NO

8.2. If response to 8.1 is yes, please identify the name of the DIHC.

8.3. Is the company affiliated with one or more banks, thrifts or securities firms? NO

8.4. If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

8.5. Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? NO

8.6. If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? NO

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

CliftonLarsonAllen1001 N Central Ave Suite 301 Marshfield WI 54449

10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? NO

10.2. If the response to 10.1 is yes, provide information related to this exemption:

10.3. Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? NO

10.4. If the response to 10.3 is yes, provide information related to this exemption:

10.5. Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? YES

10.6. If the response to 10.5 is no or n/a, please explain.

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Eric M. Mann, FCAS, MAAA, Principal Consulting Actuary Streff Insurance Services, 9408 W 164th Place Overland Park, KS 66085

12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? NO

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book / adjusted carrying value $

12.2. If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1. What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2. Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

13.3. Have there been any changes made to any of the trust indentures during the year?

13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

14.1. Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? YES

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

14.11. If the response to 14.1 is no, please explain:

14.2. Has the code of ethics for senior managers been amended? NO

14.21. If the response to 14.2 is yes, provide information related to amendment(s).

14.3. Have any provisions of the code of ethics been waived for any of the specified officers? NO

14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? NO

15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
			$

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? YES
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? YES
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? YES

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? NO

20.1. Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
20.11 To directors or other officers $
20.12 To stockholders not officers $
20.13 Trustees, supreme or grand (Fraternal only) $

20.2. Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
20.21 To directors or other officers $
20.22 To stockholders not officers $
20.23 Trustees, supreme or grand (Fraternal only) $

21.1. Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? NO

21.2. If yes, state the amount thereof at December 31 of the current year:
21.21 Rented from others $
21.22 Borrowed from others $
21.23 Leased from others $
21.24 Other $

22.1. Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? NO

22.2. If answer is yes:
22.21 Amount paid as losses or risk adjustment $
22.22 Amount paid as expenses $
22.23 Other amounts paid $

23.1. Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? NO

23.2. If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

24.1. Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? NO

24.2. If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1 Name of Third-Party	2 Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01. Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) YES

25.02. If no, give full and complete information, relating thereto

25.03. For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04. For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. $

25.05. For the reporting entity's securities lending program, report amount of collateral for other programs. $

25.06. Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? N/A

25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? N/A

25.08. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? N/A

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

25.09. For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:

25.091. Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

25.092. Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

25.093. Total payable for securities lending reported on the liability page $

26.1. Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03) NO

26.2. If yes, state the amount thereof at December 31 of the current year:

26.21. Subject to repurchase agreements $

26.22. Subject to reverse repurchase agreements $

26.23. Subject to dollar repurchase agreements $

26.24. Subject to reverse dollar repurchase agreements $

26.25. Placed under option agreements $

26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock $

26.27. FHLB Capital Stock $

26.28. On deposit with states $

26.29. On deposit with other regulatory bodies $

26.30. Pledged as collateral - excluding collateral pledged to an FHLB $

26.31. Pledged as collateral to FHLB - including assets backing funding agreements $

26.32. Other $

26.3. For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$

27.1. Does the reporting entity have any hedging transactions reported on Schedule DB? NO

27.2. If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement. N/A

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3. Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

27.4. If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108

27.42 Permitted accounting practice

27.43 Other accounting guidance

27.5. By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1. Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? NO

28.2. If yes, state the amount thereof at December 31 of the current year. $

29. Excluding items in Schedule E- Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the *NAIC Financial Condition Examiners Handbook*? YES

29.01. For agreements that comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Associated Trust Company	200 N Adams Street, Green Bay, WI 544301

29.02. For all agreements that do not comply with the requirements of the *NAIC Financial Condition Examiners Handbook*, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03. Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? NO

29.04. If yes, give full and complete information relating thereto:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05. Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts"; "…handle securities"]

1 Name of Firm or Individual	2 Affiliation
Associated Trust	U

29.0597. For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? YES

29.0598. For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? YES

29.06. For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
2257	Associated Trust		N/A - Governed by O.C.C.	NO

30.1. Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? NO

30.2. If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 TOTAL		$

30.3. For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book / Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		$	

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Bonds	$ 10,597,095	$ 10,214,654	$ (382,441)
31.2. Preferred Stocks			
31.3. Totals	$ 10,597,095	$ 10,214,654	$ (382,441)

31.4. Describe the sources or methods utilized in determining the fair values:

Associated Investments - custodian and NAIC SVO Manual

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? YES

32.2. If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? YES

32.3. If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

33.1. Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? YES

33.2. If no, list exceptions:

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
   a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
   b. Issuer or obligor is current on all contracted interest and principal payments.
   c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

   Has the reporting entity self-designated 5GI securities? NO

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
   a. The security was either:
      i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons (“waived submission PLR securities”).

b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.

c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.

d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? NO

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a. The shares were purchased prior to January 1, 2019.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d. The fund only or predominantly holds bonds in its portfolio.

e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? NO

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.

b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.

c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.

d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? YES

38.1. Does the reporting entity directly hold cryptocurrencies? NO

38.2. If the response to 38.1 is yes, on what schedule are they reported?

39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? NO

39.2. If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly

39.22 Immediately converted to U.S. dollars

39.3. If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1. Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 34,135

40.2. List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
NAMIC	$ 11,321
Wisconsin Association of Mutual Insruanc	13,000

41.1. Amount of payments for legal expenses, if any? $ 6,633

41.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
BoardmanClark	$ 5,819

42.1. Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? $ 4,069

42.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
NAMIC	$ 2,813
Wisconsin Insurance Alliance	1,256

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1. Does the reporting entity have any direct Medicare Supplement Insurance in force? NO

1.2. If yes, indicate premium earned on U.S. business only. $

1.3. What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $
1.31 Reason for excluding:

1.4. Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. $

1.5. Indicate total incurred claims on all Medicare Supplement insurance. $

1.6. Individual policies:
Most current three years:
1.61. Total premium earned $
1.62. Total incurred claims $
1.63. Number of covered lives
All years prior to most current three years:
1.64. Total premium earned $
1.65. Total incurred claims $
1.66. Number of covered lives

1.7. Group policies:
Most current three years:
1.71. Total premium earned $
1.72. Total incurred claims $
1.73. Number of covered lives
All years prior to most current three years:
1.74. Total premium earned $
1.75. Total incurred claims $
1.76. Number of covered lives

2. Health Test:

	Current Year	Prior Year
2.1. Premium Numerator	$	$
2.2. Premium Denominator	$ 9,639,710	$ 8,502,808
2.3. Premium Ratio (2.1/2.2)	%	%
2.4. Reserve Numerator	$	$
2.5. Reserve Denominator	$ 9,431,737	$ 7,573,597
2.6. Reserve Ratio (2.4/2.5)	%	%

3.1. Did the reporting entity issue participating policies during the calendar year? NO

3.2. If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:
3.21. Participating policies $
3.22. Non-participating policies $

4. For Mutual reporting entities and Reciprocal Exchanges only:

4.1. Does the reporting entity issue assessable policies? NO

4.2. Does the reporting entity issue non-assessable policies? YES

4.3. If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %

4.4. Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $

5. For Reciprocal Exchanges Only:

5.1. Does the exchange appoint local agents?

5.2. If yes, is the commission paid:
5.21. Out of Attorney's-in-fact compensation
5.22. As a direct expense of the exchange

5.3. What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4. Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? NO

5.5. If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1. What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
N/A

6.2. Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Coporation does have the RMS modeling as provided by Holborn as our broker

6.3. What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Corporation purchases catastrophe protection as well as a Aggregate CAT to protect itself from an excessive loss. In addition, an aggregate stop loss with unlimited capacity is purchased protecting the Corporation in a a worse case scenario.

6.4. Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? YES

6.5. If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss

7.1. Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? NO

7.2. If yes, indicate the number of reinsurance contracts containing such provisions.

7.3. If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

8.1. Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? NO

8.2. If yes, give full information

9.1. Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. NO

9.2. Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. NO

9.3. If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4. Except for transactions meeting the requirements of paragraph 36 of *SSAP No. 62R—Property and Casualty Reinsurance*, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? NO

9.5. If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6. The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, NO
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or NO
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. NO

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? N/A

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1. Has the reporting entity guaranteed policies issued by any other entity and now in force: NO

11.2. If yes, give full information

12.1. If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses $
12.12 Unpaid underwriting expenses (including loss adjustment expenses) $

12.2. Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds? $

12.3. If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? N/A

12.4. If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
12.41 From %
12.42 To %

12.5. Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? YES

12.6. If yes, state the amount thereof at December 31 of current year:
12.61 Letters of Credit $ 133,000
12.62 Collateral and other funds $

13.1. Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 400,000

13.2. Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? NO

13.3. State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 3

14.1. Is the reporting entity a cedant in a multiple cedant reinsurance contract? YES

14.2. If yes, please describe the method of allocating and recording reinsurance among the cedants:
Based on contributing premium earned

14.3. If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

14.4. If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

14.5. If the answer to 14.4 is no, please explain:

15.1. Has the reporting entity guaranteed any financed premium accounts? NO

15.2. If yes, give full information

16.1. Does the reporting entity write any warranty business? NO

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11. Home	$	$	$	$	$
16.12. Products	$	$	$	$	$
16.13. Automobile	$	$	$	$	$
16.14. Other*	$	$	$	$	$

* Disclose type of coverage:

17.1. Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that is exempt from the statutory provision for unauthorized reinsurance? NO

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
17.11. Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance $
17.12. Unfunded portion of Interrogatory 17.11 $
17.13. Paid losses and loss adjustment expenses portion of Interrogatory 17.11 $
17.14. Case reserves portion of Interrogatory 17.11 $
17.15. Incurred but not reported portion of Interrogatory 17.11 $
17.16. Unearned premium portion of Interrogatory 17.11 $
17.17. Contingent commission portion of Interrogatory 17.11 $

18.1. Do you act as a custodian for health savings accounts? NO

18.2. If yes, please provide the amount of custodial funds held as of the reporting date. $

18.3. Do you act as an administrator for health savings accounts? NO

18.4. If yes, please provide the balance of the funds administered as of the reporting date. $

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? NO

19.1. If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? NO

FIVE–YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

	1 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	347,277	296,552	139,264	125,541	110,160
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	3,035,388	2,251,984	1,559,086	1,422,557	1,335,456
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	26,291,714	21,109,295	13,120,842	12,277,572	11,188,779
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	29,674,379	23,657,831	14,819,192	13,825,670	12,634,396
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	11,116	(22,061)	(16,428)	(10,354)	(7,553)
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	981,281	695,547	722,893	669,532	639,135
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	10,230,429	8,490,411	6,435,738	6,167,497	5,757,619
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	11,222,826	9,163,897	7,142,203	6,826,675	6,389,202
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(3,082,885)	(1,718,305)	(1,328,152)	(385,709)	(215,314)
14. Net investment gain (loss) (Line 11)	831,431	(1,288,495)	709,824	367,088	277,284
15. Total other income (Line 15)	415,630	359,584	329,607	418,912	312,945
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(81,213)	(91,251)	90,191	101,080	98,190
18. Net income (Line 20)	(1,754,611)	(2,555,965)	(378,912)	299,211	276,725
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	21,983,707	21,309,938	24,303,285	20,532,065	19,631,517
20. Premiums and considerations (Page 2, Col. 3)					
20.1. In course of collection (Line 15.1)	816,559	276,219	170,506	121,383	259,676
20.2. Deferred and not yet due (Line 15.2)	1,169,221	971,270	926,078	779,047	735,791
20.3. Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	11,512,579	8,962,317	7,326,722	6,688,687	6,355,948
22. Losses (Page 3, Line 1)	1,756,095	1,482,920	726,297	955,593	716,654
23. Loss adjustment expenses (Page 3, Line 3)	42,959	41,110	79,040	50,050	27,550
24. Unearned premiums (Page 3, Line 9)	7,632,683	6,049,567	5,388,478	4,580,867	4,324,935
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	10,471,128	12,347,621	16,976,563	13,843,378	13,275,569
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	(1,328,907)	1,734,014	(1,690,651)	412,074	773,626
Risk-Based Capital Analysis					
28. Total adjusted capital	10,471,128	12,347,621	9,054,636	9,532,667	9,216,350
29. Authorized control level risk-based capital	1,674,673	1,685,780	750,883	868,454	811,379
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	57.5	42.0	38.3	84.5	73.8
31. Stocks (Lines 2.1 & 2.2)	15.3	20.2	38.0	98.5	98.1
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	3.7	3.7	3.5		
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.2	2.2	2.1	4.6	4.9
34. Cash, cash equivalents and short-term investments (Line 5)	23.3	31.9	18.1	12.4	23.2
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	200.0	200.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE–YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	62,102	(2,285,805)	(2,463,540)	216,007	81,269
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(1,876,493)	(4,628,942)	(2,573,574)	567,810	374,586
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	500,000	5,190	10,193		(25,955)
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	538,583	735,990	1,834,785	485,818	416,288
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	7,748,061	7,131,806	20,154,982	4,469,436	3,744,068
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	8,786,644	7,872,986	21,999,960	4,955,254	4,134,400
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	(35,986)	45,190	10,193		(25,955)
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	538,583	349,652	618,303	186,999	376,130
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,036,697	3,787,907	3,350,371	2,755,837	2,468,575
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	6,539,294	4,182,749	3,978,867	2,942,836	2,818,749
Operating Percentages (Page 4) **(Item divided by Page 4, Line 1) x 100.0**					
66. Premiums earned (Line 1)	100.0	100.0	100.0	200.0	200.0
67. Losses incurred (Line 2)	70.7	58.1	54.9	97.1	99.1
68. Loss expenses incurred (Line 3)	10.7	9.1	12.3	17.4	17.6
69. Other underwriting expenses incurred (Line 4)	50.6	53.0	50.5	97.6	90.5
70. Net underwriting gain (loss) (Line 8)	(32.0)	(20.2)	(17.8)	(12.1)	(7.2)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4+5-15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	39.8	45.2	48.3	81.7	76.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2+3 divided by Page 4, Line 1 x 100.0)	81.4	67.2	67.2	114.5	116.7
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	107.2	74.2	42.1	110.6	111.6
One-Year Loss Development ($000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	26	(125)	(110)	(63)	(89)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	0.2	(0.7)	(0.6)	(1.1)	(1.2)
Two-Year Loss Development ($000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(120)	(90)	(174)	(58)	(119)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.7)	(0.5)	(2.5)	(0.6)	(2.4)

If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of *SSAP No. 3—Accounting Changes and Correction of Errors*?

If no, please explain:

1 1 7 5 3 2 0 2 4 4 3 0 5 0 1 0 0

EXHIBIT OF PREMIUMS AND LOSSES

BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2024

NAIC Group Code: 4849 NAIC Company Code: 11753

		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1.	Fire	659,938	618,297		337,491	272,925	272,925		10,449	10,449		91,447	13,542
2.1	Allied Lines	989,906	883,068		506,237	207,248	232,551	50,303	19,492	19,492		137,170	
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Flood												
3.	Farmowners Multiple Peril	3,195,960	3,141,154		1,571,098	1,261,644	1,136,072	557,674	53,927	53,927		442,860	19,674
4.	Homeowners Multiple Peril	8,758,821	7,930,001		4,744,240	5,523,642	5,368,225	1,438,724	188,238	190,087		1,213,697	53,920
5.1	Commercial Multiple Peril (Non-Liability Portion)	819,818	776,550		409,779	211,643	244,581	87,883	5,933	5,933		113,601	5,047
5.2	Commercial Multiple Peril (Liability Portion)	144,674	164,023		72,314	11,491	95,609	100,318	12,847	12,847		20,047	891
6.	Mortgage Guaranty												
8.	Ocean Marine												
9.1	Inland marine												
9.2	Pet insurance plans												
10.	Financial Guaranty												
11.1	Medical Professional Liability — Occurrence												
11.2	Medical Professional Liability — Claims-Made												
12.	Earthquake												
13.1	Comprehensive (hospital and medical) ind (b)												
13.2	Comprehensive (hospital and medical) group (b)												
14.	Credit A&H (Group and Individual)												
15.1	Vision Only (b)												
15.2	Dental Only (b)												
15.3	Disability Income (b)												
15.4	Medicare Supplement (b)												
15.5	Medicaid Title XIX (b)												
15.6	Medicare Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (b)												
15.9	Other Health (b)												
16.	Workers' Compensation												
17.1	Other Liability—Occurrence	172,090	159,450		109,445	500,000	450,000		1,000	1,000		23,846	
17.2	Other Liability—Claims-Made												
17.3	Excess Workers' Compensation												
18.1	Products Liability — Occurrence												
18.2	Products Liability — Claims-Made												
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2	Other Private Passenger Auto Liability												
19.3	Commercial Auto No-Fault (Personal Injury Protection)												
19.4	Other Commercial Auto Liability												
21.1	Private Passenger Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and Theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-Ins for Other Lines of Business												
35.	TOTAL (a)	14,741,207	13,672,543		7,750,604	7,988,593	7,799,963	2,234,902	291,886	293,735		2,042,668	93,074
Details of Write-Ins													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 $406,177

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products .

1 1 7 5 3 2 0 2 4 4 3 0 5 9 1 0 0

EXHIBIT OF PREMIUMS AND LOSSES

GRAND TOTAL DURING THE YEAR 2024

NAIC Group Code: 4849 NAIC Company Code: 11753

	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	659,938	618,297		337,491	272,925	272,925		10,449	10,449		91,447	13,542
2.1 Allied Lines	989,906	883,068		506,237	207,248	232,551	50,303	19,492	19,492		137,170	
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril	3,195,960	3,141,154		1,571,098	1,261,644	1,136,072	557,674	53,927	53,927		442,860	19,674
4. Homeowners Multiple Peril	8,758,821	7,930,001		4,744,240	5,523,642	5,368,225	1,438,724	188,238	190,087		1,213,697	53,920
5.1 Commercial Multiple Peril (Non-Liability Portion)	819,818	776,550		409,779	211,643	244,581	87,883	5,933	5,933		113,601	5,047
5.2 Commercial Multiple Peril (Liability Portion)	144,674	164,023		72,314	11,491	95,609	100,318	12,847	12,847		20,047	891
6. Mortgage Guaranty												
8. Ocean Marine												
9.1 Inland marine												
9.2 Pet insurance plans												
10. Financial Guaranty												
11.1 Medical Professional Liability — Occurrence												
11.2 Medical Professional Liability — Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability—Occurrence	172,090	159,450		109,445	500,000	450,000		1,000	1,000		23,846	
17.2 Other Liability—Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability — Occurrence												
18.2 Products Liability — Claims-Made												
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
19.2 Other Private Passenger Auto Liability												
19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
21.1 Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and Theft												
27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business												
35. TOTAL (a)	14,741,207	13,672,543		7,750,604	7,988,593	7,799,963	2,234,902	291,886	293,735		2,042,668	93,074
Details of Write-Ins												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page												
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 $406,177

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products .

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	Reinsurance On			9	10	11	12	13	14	15
					6	7	8							
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
Affiliates, U.S. Intercompany Pooling														
39-1913832	11617	Mutual of Wausau Insurance Corporation	WI	14,933		1,413	1,413			7,633				
0199999 – Affiliates, U.S. Intercompany Pooling				14,933		1,413	1,413			7,633				
0899999 – Total Affiliates				14,933		1,413	1,413			7,633				
9999999 – Totals				14,933		1,413	1,413			7,633				

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) During Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 – Total Reinsurance Ceded by Portfolio					
0299999 – Total Reinsurance Assumed by Portfolio					

NONE

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)

1	2	3	4	5	6	Reinsurance Recoverable On									16	Reinsurance Payable		19	20
						7	8	9	10	11	12	13	14	15		17	18		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Cols. 7 through 14 Totals	Amount in Dispute Included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers Cols. 15-[17+18]	Funds Held by Company Under Reinsurance Treaties
Total Authorized, Affiliates, U.S. Intercompany Pooling																			
39-1913832	11617	Mutual of Wausau Insurance Corporation	WI		14,741			967		250		7,562		8,779				8,779	
0199999 – Total Authorized, Affiliates, U.S. Intercompany Pooling					14,741			967		250		7,562		8,779				8,779	
0499999 – Total Authorized, Affiliates, U.S. Non-Pool, Total																			
0899999 – Total Authorized, Affiliates, Total Authorized - Affiliates					14,741			967		250		7,562		8,779				8,779	
Total Authorized, Other U.S. Unaffiliated Insurers																			
38-3207001	10166	Accident Fund Insurance Comp of America	MI		322	15		35						50				50	
36-2661954	10103	American Agricultural Insurance Company	IN		640	22		49				10		81				81	
06-1430254	10348	Arch Reinsurance Company	DE		44														
39-0712210	18767	Church Mutual Insurance Company	WI		37							2		2				2	
38-1316179	21555	Farm Bureau Mutual Insurance Comp of MI	MI		37							2		2				2	
42-0245990	14117	Grinnell Mutual Reinsurance Company	IA		870	31		74				25		130				130	
61-0392792	22993	Kentucky Farm Bureau Mutual Ins Comp	KY		37							2		2				2	
31-4259550	14621	Motorist Mutual Insurance Company	OH		37							2		2				2	
47-0698507	23680	Odyssey Reinsurance Company	CT		193	9		21						30				30	
52-1952955	10357	Renaissance Reinsurance U.S. Inc.	MD		291	6		14				2		22				22	
31-0542366	10677	The Cincinnati Insurance Company	OH		48							21		21				21	
13-5616275	19453	Transatlantic Reinsurance Company	NY		90							38		38				38	
06-0566050	25658	Travelers Indemnity Company	CT		171							84		84				84	
39-1173653	30260	Wisconsin Reinsurance Corporation	WI		(260)	926		388						1,314				1,314	
0999999 – Total Authorized, Other U.S. Unaffiliated Insurers					2,557	1,009		581				188		1,778				1,778	
Total Authorized, Other Non-U.S. Insurers																			
AA-1340028	00000	DEVK Rückversicherungs	DEU		340	12		28						40				40	
AA-1340125	00000	Hannover Ruck SE	DEU		124			2						2				2	
AA-1126006	00000	Lloyd's Syndicate 4472 LIB	gbr		111														
1299999 – Total Authorized, Other Non-U.S. Insurers					575	12		30						42				42	
1499999 – Total Authorized Excluding Protected Cells					17,873	1,021		1,578		250		7,750		10,599				10,599	
Total Unauthorized, Affiliates, Other (Non-U.S.), Other																			
AA-1560350	00000	Farm Mutual Reinsurance Plan Inc	CAN		193	9		21						30				30	
AA-1340004	00000	R+V Versicherung AG			386	19		42						61				61	
2099999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Other					579	28		63						91				91	
2199999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Total					579	28		63						91				91	
2299999 – Total Unauthorized, Affiliates					579	28		63						91				91	
2899999 – Total Unauthorized Excluding Protected Cells					579	28		63						91				91	
5799999 – Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells					18,452	1,049		1,641		250		7,750		10,690				10,690	
9999999 – Totals					18,452	1,049		1,641		250		7,750		10,690				10,690	

SCHEDULE F - PART 3 (CONTINUED)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Credit Risk)

1	2	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
ID Number From Col. 1	Name of Reinsurer From Col. 3	Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 – 27)	Stressed Recoverable (Col. 28*120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 – 32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Total Authorized, Affiliates, U.S. Intercompany Pooling																	
39-1913832	Mutual of Wausau Insurance Corporation						8,779	–	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 – Total Authorized, Affiliates, U.S. Intercompany Pooling				XXX			8,779	–	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999 – Total Authorized, Affiliates, U.S. Non-Pool, Total				XXX					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 – Total Authorized, Affiliates, Total Authorized - Affiliates				XXX			8,779	–							XXX		
Total Authorized, Other U.S. Unaffiliated Insurers																	
38-3207001	Accident Fund Insurance Comp of America						50	–	50	60		60		60	4		2
36-2661954	American Agricultural Insurance Company						81	–	81	97		97		97	3		3
06-1430254	Arch Reinsurance Company							–	–	–		–		–	3		–
39-0712210	Church Mutual Insurance Company						2	–	2	2		2		2	3		–
38-1316179	Farm Bureau Mutual Insurance Comp of MI						2	–	2	2		2		2	4		–
42-0245990	Grinnell Mutual Reinsurance Company						130	–	130	156		156		156	3		4
61-0392792	Kentucky Farm Bureau Mutual Ins Comp						2	–	2	2		2		2	3		–
31-4259550	Motorist Mutual Insurance Company						2	–	2	2		2		2	3		–
47-0698507	Odyssey Reinsurance Company						30	–	30	36		36		36	3		1
52-1952955	Renaissance Reinsurance U.S. Inc.						22	–	22	26		26		26	3		1
31-0542366	The Cincinnati Insurance Company						21	–	21	25		25		25	3		1
13-5616275	Transatlantic Reinsurance Company						38	–	38	46		46		46	2		1
06-0566050	Travelers Indemnity Company						84	–	84	101		101		101	1		2
39-1173653	Wisconsin Reinsurance Corporation						1,314	–	1,314	1,577		1,577		1,577	6		189
0999999 – Total Authorized, Other U.S. Unaffiliated Insurers				XXX			1,778	–	1,778	2,134		2,134		2,134	XXX		204
Total Authorized, Other Non-U.S. Insurers																	
AA-1340028	DEVK Rückversicherungs						40	–	40	48		48		48	3		1
AA-1340125	Hannover Ruck SE						2	–	2	2		2		2	2		–
AA-1126006	Lloyd's Syndicate 4472 LIB							–	–	–		–		–	3		–
1299999 – Total Authorized, Other Non-U.S. Insurers				XXX			42	–	42	50		50		50	XXX		1
1499999 – Total Authorized Excluding Protected Cells				XXX			10,599	–	1,820	2,184		2,184		2,184	XXX		205
Total Unauthorized, Affiliates, Other (Non-U.S.), Other																	
AA-1560350	Farm Mutual Reinsurance Plan Inc		48	0001		30	–	–	30	36		36	36	–	5	1	–
AA-1340004	R+V Versicherung AG		85	0002		61	–	–	61	73		73	73	–	3	2	–
2099999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Other			133	XXX		91	–	–	91	109		109	109	–	XXX	3	–
2199999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Total			133	XXX		91	–	–	91	109		109	109	–	XXX	3	–
2299999 – Total Unauthorized, Affiliates			133	XXX		91	–	–	91	109		109	109	–	XXX	3	–
2899999 – Total Unauthorized Excluding Protected Cells			133	XXX		91	–	–	91	109		109	109	–	XXX	3	–
5799999 – Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells			133	XXX		91	10,599	–	1,911	2,293		2,293	109	2,184	XXX	3	205
9999999 – Totals			133	XXX		91	10,599	–	1,911	2,293		2,293	109	2,184	XXX	3	205

SCHEDULE F - PART 3 (CONTINUED)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Aging of Ceded Reinsurance)

1	2	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44	45	46	47	48	49	50	51	52	53
		37	38	39	40	41	42	43										
ID Number From Col. 1	Name of Reinsurer From Col. 3	Current	Overdue 1 - 29 Days	Overdue 30 - 90 Days	Overdue 91 - 120 Days	Overdue Over 120 Days	Overdue Total Overdue Cols. 38 + 39 + 40 + 41	Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)	Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43 − 44)	Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 − 45)	Amounts Received Prior 90 Days	Percentage Overdue Col. 42/Col. 43	Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46 + 48])	Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	Is the Amount in Col. 50 Less Than 20%? (Yes or No)	Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
Total Authorized, Affiliates, U.S. Intercompany Pooling																		
39-1913832	Mutual of Wausau Insurance Corporation											–				–	YES	–
0199999 – Total Authorized, Affiliates, U.S. Intercompany Pooling												–		–	–	–	XXX	–
0499999 – Total Authorized, Affiliates, U.S. Non-Pool, Total														–	–	–	XXX	
Total Authorized, Other U.S. Unaffiliated Insurers																		
38-3207001	Accident Fund Insurance Comp of America	15						15			15	–			–		YES	–
36-2661954	American Agricultural Insurance Company	22						22			22	–			–		YES	–
06-1430254	Arch Reinsurance Company											–				–	YES	–
39-0712210	Church Mutual Insurance Company											–				–	YES	–
38-1316179	Farm Bureau Mutual Insurance Comp of MI											–				–	YES	–
42-0245990	Grinnell Mutual Reinsurance Company	31						31			31	–			–		YES	–
61-0392792	Kentucky Farm Bureau Mutual Ins Comp											–				–	YES	–
31-4259550	Motorist Mutual Insurance Company											–				–	YES	–
47-0698507	Odyssey Reinsurance Company	9						9			9	–			–		YES	–
52-1952955	Renaissance Reinsurance U.S. Inc.	6						6			6	–			–		YES	–
31-0542366	The Cincinnati Insurance Company											–				–	YES	–
13-5616275	Transatlantic Reinsurance Company											–				–	YES	–
06-0566050	Travelers Indemnity Company											–				–	YES	–
39-1173653	Wisconsin Reinsurance Corporation	926						926			926	–			–		YES	–
0999999 – Total Authorized, Other U.S. Unaffiliated Insurers		1,009						1,009			1,009	–			–		XXX	–
Total Authorized, Other Non-U.S. Insurers																		
AA-1340028	DEVK Rückversicherungs	12						12			12	–			–		YES	–
AA-1340125	Hannover Ruck SE											–				–	YES	–
AA-1126006	Lloyd's Syndicate 4472 LIB											–				–	YES	–
1299999 – Total Authorized, Other Non-U.S. Insurers		12						12			12	–			–		XXX	–
1499999 – Total Authorized Excluding Protected Cells		1,021						1,021			1,021	–			–		XXX	–
Total Unauthorized, Affiliates, Other (Non-U.S.), Other																		
AA-1560350	Farm Mutual Reinsurance Plan Inc	9						9			9	–			–		YES	–
AA-1340004	R+V Versicherung AG	19						19			19	–			–		YES	–
2099999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Other		28						28			28	–			–		XXX	–
2199999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Total		28						28			28	–			–		XXX	–
2299999 – Total Unauthorized, Affiliates		28						28			28	–			–		XXX	–
2899999 – Total Unauthorized Excluding Protected Cells		28						28			28	–			–		XXX	–
5799999 – Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells		1,049						1,049			1,049	–			–		XXX	–
9999999 – Totals		1,049						1,049			1,049	–			–		XXX	–

SCHEDULE F - PART 3 (CONTINUED)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Provision for Reinsurance for Certified Reinsurers)

1	2	Provision for Certified Reinsurance												Complete if Col. 52 = "No"; Otherwise Enter 0			
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
ID Number From Col. 1	Name of Reinsurer From Col. 3	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col.24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 +[Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col.24; not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 -Col. 66)	20% of Amount in Col. 67	Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
Total Authorized, Affiliates, U.S. Intercompany Pooling																	
39-1913832	Mutual of Wausau Insurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 – Total Authorized, Affiliates, U.S. Intercompany Pooling		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999 – Total Authorized, Affiliates, U.S. Non-Pool, Total		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Total Authorized, Other U.S. Unaffiliated Insurers																	
38-3207001	Accident Fund Insurance Comp of America	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-2661954	American Agricultural Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-1430254	Arch Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-0712210	Church Mutual Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38-1316179	Farm Bureau Mutual Insurance Comp of MI	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0245990	Grinnell Mutual Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
61-0392792	Kentucky Farm Bureau Mutual Ins Comp	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-4259550	Motorist Mutual Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0698507	Odyssey Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
52-1952955	Renaissance Reinsurance U.S. Inc.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-0542366	The Cincinnati Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13-5616275	Transatlantic Reinsurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0566050	Travelers Indemnity Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-1173653	Wisconsin Reinsurance Corporation	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999 – Total Authorized, Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Total Authorized, Other Non-U.S. Insurers																	
AA-1340028	DEVK Rückversicherungs	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	Hannover Ruck SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1126006	Lloyd's Syndicate 4472 LIB	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999 – Total Authorized, Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999 – Total Authorized Excluding Protected Cells		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Total Unauthorized, Affiliates, Other (Non-U.S.), Other																	
AA-1560350	Farm Mutual Reinsurance Plan Inc	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340004	R+V Versicherung AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2099999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Other		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Total		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999 – Total Unauthorized, Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5799999 – Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells		XXX	XXX	XXX				XXX	XXX								
9999999 – Totals		XXX	XXX	XXX				XXX	XXX								

SCHEDULE F - PART 3 (CONTINUED)

Ceded Reinsurance as of December 31, Current Year ($000 Omitted)
(Total Provision for Reinsurance)

1	2	70	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73	74	75	76	77	78
ID Number From Col. 1	Name of Reinsurer From Col. 3	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col 26 * 20% or [Cols. 40 + 41] * 20%)	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Total Authorized, Affiliates, U.S. Intercompany Pooling										
39-1913832	Mutual of Wausau Insurance Corporation	–	XXX	XXX	–	–	–	XXX	XXX	–
0199999 – Total Authorized, Affiliates, U.S. Intercompany Pooling		–	XXX	XXX	–	–	–	XXX	XXX	–
Total Authorized, Other U.S. Unaffiliated Insurers										
38-3207001	Accident Fund Insurance Comp of America	–	XXX	XXX	–	–	–	XXX	XXX	–
36-2661954	American Agricultural Insurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
06-1430254	Arch Reinsurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
39-0712210	Church Mutual Insurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
38-1316179	Farm Bureau Mutual Insurance Comp of MI	–	XXX	XXX	–	–	–	XXX	XXX	–
42-0245990	Grinnell Mutual Reinsurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
61-0392792	Kentucky Farm Bureau Mutual Ins Comp	–	XXX	XXX	–	–	–	XXX	XXX	–
31-4259550	Motorist Mutual Insurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
47-0698507	Odyssey Reinsurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
52-1952955	Renaissance Reinsurance U.S. Inc.	–	XXX	XXX	–	–	–	XXX	XXX	–
31-0542366	The Cincinnati Insurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
13-5616275	Transatlantic Reinsurance Company	–	XXX	XXX	–	–	–	XXX	XXX	–
06-0566050	Travelers Indemnity Company	–	XXX	XXX	–	–	–	XXX	XXX	–
39-1173653	Wisconsin Reinsurance Corporation	–	XXX	XXX	–	–	–	XXX	XXX	–
0999999 – Total Authorized, Other U.S. Unaffiliated Insurers		–	XXX	XXX	–	–	–	XXX	XXX	–
Total Authorized, Other Non-U.S. Insurers										
AA-1340028	DEVK Rückversicherungs	–	XXX	XXX	–	–	–	XXX	XXX	–
AA-1340125	Hannover Ruck SE	–	XXX	XXX	–	–	–	XXX	XXX	–
AA-1126006	Lloyd's Syndicate 4472 LIB	–	XXX	XXX	–	–	–	XXX	XXX	–
1299999 – Total Authorized, Other Non-U.S. Insurers		–	XXX	XXX	–	–	–	XXX	XXX	–
1499999 – Total Authorized Excluding Protected Cells		–	XXX	XXX	–	–	–	XXX	XXX	–
Total Unauthorized, Affiliates, Other (Non-U.S.), Other										
AA-1560350	Farm Mutual Reinsurance Plan Inc	–	–	–	XXX	XXX	XXX	–	XXX	–
AA-1340004	R+V Versicherung AG	–	–	–	XXX	XXX	XXX	–	XXX	–
2099999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Other		–	–	–	XXX	XXX	XXX	–	XXX	–
2199999 – Total Unauthorized, Affiliates, Other (Non-U.S.), Total		–	–	–	XXX	XXX	XXX	–	XXX	–
2299999 – Total Unauthorized, Affiliates		–	–	–	XXX	XXX	XXX	–	XXX	–
5799999 – Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells		–	–	–	–	–	–	–		–
9999999 – Totals		–	–	–	–	–	–	–		–

SCHEDULE F - PART 4

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 ($000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
0001	1	021000089	Citibank, N.A.	48
0002	1		Royal Bank of Canada	85
9999999 – Totals				133

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of $50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	Transatlantic Reinsurance Company	32.500	90
2.	Grinnell Mutual Reinsurance Company	32.500	60
3.			
4.			
5.			

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on-the total recoverables, Schedule F, Part 3, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
6.	Mutual of Wausau Insurance Corporation	8,779	14,741	YES
7.	Wisconsin Reinsurance Corporation	1,314	(260)	NO
8.	Grinnell Mutual Reinsurance Company	130	870	NO
9.	Travelers Indemnity Company	84	171	NO
10	American Agricultural Insurance Company	81	640	NO

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	18,418,548		18,418,548
2. Premiums and considerations (Line 15)	1,985,780		1,985,780
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	1,048,824	1,048,824	2,097,648
4. Funds held by or deposited with reinsured companies (Line 16.2)			
5. Other assets	530,555		530,555
6. Net amount recoverable from reinsurers		(186,746)	(186,746)
7. Protected cell assets (Line 27)			
8. Totals (Line 28)	21,983,707	862,078	22,845,785
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	1,799,054	673,969	2,473,023
10. Taxes, expenses, and other obligations (Lines 4 through 8)	804,826		804,826
11. Unearned premiums (Line 9)	7,632,683	188,109	7,820,792
12. Advance premiums (Line 10)	1,056,617		1,056,617
13. Dividends declared and unpaid (Line 11.1 and 11.2)			
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)			
15. Funds held by company under reinsurance treaties (Line 13)			
16. Amounts withheld or retained by company for account of others (Line 14)			
17. Provision for reinsurance (Line 16)			
18. Other liabilities	219,399		219,399
19. Total liabilities excluding protected cell business (Line 26)	11,512,579	862,078	12,374,657
20. Protected cell liabilities (Line 27)			
21. Surplus as regards policyholders (Line 37)	10,471,128	XXX	10,471,128
22. Totals (Line 38)	21,983,707	862,078	22,845,785

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? NO
If yes, give full explanation:

(30) Schedule H - Part 1

NONE

(30) Write-Ins for Line 11 - Deductions

NONE

(31) Schedule H - Part 2 - Reserves and Liabilities

NONE

(31) Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

(31) Schedule H - Part 4 - Reinsurance

NONE

(32) Schedule H - Part 5

NONE

SCHEDULE P – ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	6,373	2,247	4,126	2,124	552	38	38	312	4	–	1,880	XXX
3. 2016	6,690	2,310	4,380	2,229	651	67	67	303	–	1	1,881	XXX
4. 2017	7,089	2,426	4,663	3,367	461	37	37	410	1	125	3,315	XXX
5. 2018	7,574	2,173	5,401	3,595	1,673	34	34	369	–	–	2,291	XXX
6. 2019	7,790	2,042	5,748	6,924	3,829	23	23	632	–	3	3,727	XXX
7. 2020	8,270	2,160	6,110	3,763	812	22	22	437	–	–	3,388	XXX
8. 2021	8,909	2,339	6,570	5,650	2,433	32	32	580	–	–	3,797	XXX
9. 2022	9,364	2,547	6,817	20,320	16,707	9	9	1,480	685	–	4,408	XXX
10. 2023	11,766	3,263	8,503	6,191	1,380	3	3	766	–	–	5,577	XXX
11. 2024	12,867	3,227	9,640	6,958	1,576	–	–	995	–	–	6,377	XXX
12. Totals	XXX	XXX	XXX	61,121	30,074	265	265	6,284	690	129	36,641	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015	–	–	–	–	–	–	–	–	–	–	–	–	–
3. 2016	–	–	–	–	–	–	–	–	–	–	–	–	–
4. 2017	–	–	–	–	–	–	–	–	–	–	–	–	–
5. 2018	–	–	–	–	–	–	–	–	–	–	–	–	–
6. 2019	–	–	–	–	–	–	–	–	–	–	–	–	–
7. 2020	–	–	–	–	–	–	–	–	–	–	–	–	–
8. 2021	18	14	–	–	–	–	–	–	–	–	–	4	–
9. 2022	462	388	–	–	–	–	–	–	3	–	–	77	3
10. 2023	290	59	43	–	–	–	–	–	6	–	–	280	9
11. 2024	1,355	309	358	–	–	–	–	–	34	–	–	1,438	95
12. Totals	2,125	770	401	–	–	–	–	–	43	–	–	1,799	107

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	2,474	594	1,880	38.820	26.435	45.565				–	–
3. 2016	2,599	718	1,881	38.849	31.082	42.945				–	–
4. 2017	3,814	499	3,315	53.802	20.569	71.092				–	–
5. 2018	3,998	1,707	2,291	52.786	78.555	42.418				–	–
6. 2019	7,579	3,852	3,727	97.291	188.639	64.840				–	–
7. 2020	4,222	834	3,388	51.052	38.611	55.450				–	–
8. 2021	6,280	2,479	3,801	70.491	105.985	57.854				4	–
9. 2022	22,274	17,789	4,485	237.868	698.430	65.791				74	3
10. 2023	7,299	1,442	5,857	62.035	44.192	68.882				274	6
11. 2024	9,700	1,885	7,815	75.387	58.413	81.068				1,404	34
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,756	43

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED) 1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	96	36	20	17	20	20	20	20	20	20	–	–
2. 2015	1,779	1,602	1,578	1,590	1,583	1,580	1,580	1,572	1,572	1,572	–	–
3. 2016	XXX	1,683	1,590	1,567	1,572	1,561	1,577	1,577	1,577	1,578	1	1
4. 2017	XXX	XXX	2,992	2,929	2,904	2,915	2,908	2,906	2,906	2,906	–	–
5. 2018	XXX	XXX	XXX	2,015	1,896	1,923	1,927	1,931	1,922	1,922	–	(9)
6. 2019	XXX	XXX	XXX	XXX	3,169	3,056	3,074	3,094	3,095	3,095	–	1
7. 2020	XXX	XXX	XXX	XXX	XXX	3,114	3,020	2,908	2,962	2,951	(11)	43
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	3,243	3,244	3,218	3,221	3	(23)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,820	3,675	3,687	12	(133)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,064	5,085	21	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,786	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	(120)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED) 1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	XXX	1	8	6	11	11	11	20	20	20	XXX	XXX
2. 2015	1,347	1,581	1,620	1,620	1,558	1,571	1,571	1,572	1,572	1,572	XXX	XXX
3. 2016	XXX	1,341	1,521	1,519	1,533	1,544	1,569	1,575	1,577	1,578	XXX	XXX
4. 2017	XXX	XXX	2,549	2,831	2,859	2,886	2,899	2,906	2,906	2,906	XXX	XXX
5. 2018	XXX	XXX	XXX	1,593	1,817	1,885	1,903	1,903	1,918	1,922	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	2,859	2,987	3,040	3,074	3,086	3,095	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	2,569	2,853	2,840	2,925	2,951	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,547	3,119	3,127	3,217	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,371	3,545	3,613	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,839	4,811	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,382	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED) 1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	20								–	
2. 2015	67	8							–	–
3. 2016	XXX	71	6						–	–
4. 2017	XXX	XXX	74	11	3				–	–
5. 2018	XXX	XXX	XXX	87	4	2			–	–
6. 2019	XXX	XXX	XXX	XXX	38	9	2		–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	88	18		–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	432	11	–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	14	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	43
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned 1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss and Loss Expense Payments: Loss Payments 4 Direct and Assumed	5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4-5+6-7+8-9)	12 Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	5,364	1,833	3,531	1,557	346	29	29	275	4	–	1,482	323
3. 2016	5,520	1,854	3,666	2,087	642	64	64	260	–	1	1,705	367
4. 2017	5,955	1,940	4,015	2,645	436	35	35	312	1	125	2,520	538
5. 2018	6,314	1,710	4,604	3,426	1,671	32	32	338	–	–	2,093	398
6. 2019	6,558	1,613	4,945	6,246	3,615	23	23	576	–	3	3,207	841
7. 2020	6,897	1,667	5,230	3,043	656	17	17	367	–	–	2,754	385
8. 2021	7,469	1,830	5,639	5,171	2,270	26	26	496	–	–	3,397	607
9. 2022	7,851	1,972	5,879	17,525	14,748	9	9	1,298	685	–	3,390	1,205
10. 2023	10,123	2,576	7,547	5,298	881	3	3	693	–	–	5,110	432
11. 2024	10,962	2,446	8,516	6,424	1,574	–	–	915	–	–	5,765	493
12. Totals	XXX	XXX	XXX	53,422	26,839	238	238	5,530	690	129	31,423	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid: Case Basis 13 Direct and Assumed	14 Ceded	Bulk + IBNR 15 Direct and Assumed	16 Ceded	Defense and Cost Containment Unpaid: Case Basis 17 Direct and Assumed	18 Ceded	Bulk + IBNR 19 Direct and Assumed	20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015	–	–	–	–	–	–	–	–	–	–	–	–	–
3. 2016	–	–	–	–	–	–	–	–	–	–	–	–	–
4. 2017	–	–	–	–	–	–	–	–	–	–	–	–	–
5. 2018	–	–	–	–	–	–	–	–	–	–	–	–	–
6. 2019	–	–	–	–	–	–	–	–	–	–	–	–	–
7. 2020	–	–	–	–	–	–	–	–	–	–	–	–	–
8. 2021	18	14	–	–	–	–	–	–	–	–	–	4	–
9. 2022	376	317	–	–	–	–	–	–	3	–	–	62	3
10. 2023	272	59	43	–	–	–	–	–	5	–	–	261	8
11. 2024	1,153	309	358	–	–	–	–	–	29	–	–	1,231	83
12. Totals	1,819	699	401	–	–	–	–	–	37	–	–	1,558	94

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	27 Ceded	28 Net	Loss and Loss Expense Percentage (Incurred/Premiums Earned) 29 Direct and Assumed	30 Ceded	31 Net	Nontabular Discount 32 Loss	33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	1,861	379	1,482	34.694	20.676	41.971			18.393	–	–
3. 2016	2,411	706	1,705	43.678	38.080	46.508			18.910	–	–
4. 2017	2,992	472	2,520	50.243	24.330	62.765			19.160	–	–
5. 2018	3,796	1,703	2,093	60.120	99.591	45.460			19.290	–	–
6. 2019	6,845	3,638	3,207	104.376	225.542	64.853			20.223	–	–
7. 2020	3,427	673	2,754	49.688	40.372	52.658			21.229	–	–
8. 2021	5,711	2,310	3,401	76.463	126.230	60.312			22.223	4	–
9. 2022	19,211	15,759	3,452	244.695	799.138	58.717			23.111	59	3
10. 2023	6,314	943	5,371	62.373	36.607	71.167			35.478	256	5
11. 2024	8,879	1,883	6,996	80.998	76.983	82.151			37.232	1,202	29
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,521	37

(36) Schedule P - Part 1B - Columns 1 to 12 ($000's Omitted)

NONE

(36) Schedule P - Part 1B - Columns 13 to 25 ($000's Omitted)

NONE

(36) Schedule P - Part 1B - Columns 26 to 36 ($000's Omitted)

NONE

(37) Schedule P - Part 1C - Columns 1 to 12 ($000's Omitted)

NONE

(37) Schedule P - Part 1C - Columns 13 to 25 ($000's Omitted)

NONE

(37) Schedule P - Part 1C - Columns 26 to 36 ($000's Omitted)

NONE

(38) Schedule P - Part 1D - Columns 1 to 12 ($000's Omitted)

NONE

(38) Schedule P - Part 1D - Columns 13 to 25 ($000's Omitted)

NONE

(38) Schedule P - Part 1D - Columns 26 to 36 ($000's Omitted)

NONE

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

($000 OMITTED)

	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	366	173	193	320	206	8	8	10	–	–	124	14
3. 2016	431	164	267	21	1	3	3	12	–	–	32	10
4. 2017	382	190	192	411	22	–	–	6	–	–	395	13
5. 2018	401	164	237	53	–	2	2	7	–	–	60	12
6. 2019	389	154	235	198	71	–	–	9	–	–	136	26
7. 2020	413	152	261	111	–	2	2	19	–	–	130	11
8. 2021	455	160	295	107	–	–	–	22	–	–	129	13
9. 2022	450	169	281	547	248	–	–	24	–	–	323	17
10. 2023	513	220	293	127	–	–	–	29	–	–	156	11
11. 2024	519	212	307	71	2	–	–	32	–	–	101	11
12. Totals	XXX	XXX	XXX	1,966	550	15	15	170	–	–	1,586	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015	–	–	–	–	–	–	–	–	–	–	–	–	–
3. 2016	–	–	–	–	–	–	–	–	–	–	–	–	–
4. 2017	–	–	–	–	–	–	–	–	–	–	–	–	–
5. 2018	–	–	–	–	–	–	–	–	–	–	–	–	–
6. 2019	–	–	–	–	–	–	–	–	–	–	–	–	–
7. 2020	–	–	–	–	–	–	–	–	–	–	–	–	–
8. 2021	–	–	–	–	–	–	–	–	–	–	–	–	–
9. 2022	80	71	–	–	–	–	–	–	–	–	–	9	–
10. 2023	16	–	–	–	–	–	–	–	1	–	–	17	1
11. 2024	86	–	–	–	–	–	–	–	2	–	–	88	3
12. Totals	182	71	–	–	–	–	–	–	3	–	–	114	4

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	338	214	124	92.350	123.699	64.249			18.393	–	–
3. 2016	36	4	32	8.353	2.439	11.985			18.910	–	–
4. 2017	417	22	395	109.162	11.579	205.729			19.160	–	–
5. 2018	62	2	60	15.461	1.220	25.316			19.290	–	–
6. 2019	207	71	136	53.213	46.104	57.872			20.223	–	–
7. 2020	132	2	130	31.961	1.316	49.808			21.229	–	–
8. 2021	129	–	129	28.352	–	43.729			22.223	–	–
9. 2022	651	319	332	144.667	188.757	118.149			23.111	9	–
10. 2023	173	–	173	33.723	–	59.044			35.478	16	1
11. 2024	191	2	189	36.802	0.943	61.564			37.232	86	2
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	111	3

(40) Schedule P - Part 1F - Section 1 - Columns 1 to 12 ($000's Omitted)

NONE

(40) Schedule P - Part 1F - Section 1 - Columns 13 to 25 ($000's Omitted)

NONE

(40) Schedule P - Part 1F - Section 1 - Columns 26 to 36 ($000's Omitted)

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 1 to 12 ($000's Omitted)

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 13 to 25 ($000's Omitted)

NONE

(41) Schedule P - Part 1F - Section 2 - Columns 26 to 36 ($000's Omitted)

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

($000 OMITTED)

	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												XXX
3. 2016												XXX
4. 2017												XXX
5. 2018												XXX
6. 2019												XXX
7. 2020	3	3	–									XXX
8. 2021	11	11	–									XXX
9. 2022	20	20	–									XXX
10. 2023												XXX
11. 2024												XXX
12. Totals	XXX	XXX	XXX									XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022													
10. 2023													
11. 2024													
12. Totals													

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
Years in Which Premiums Were Earned and Losses Were Incurred	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015				–	–	–					
3. 2016				–	–	–					
4. 2017				–	–	–					
5. 2018				–	–	–					
6. 2019				–	–	–					
7. 2020						–					
8. 2021						–					
9. 2022						–					
10. 2023				–	–	–					
11. 2024				–	–	–					
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	33	27	6	–	–	–	–	–	–	–	–	–
3. 2016	32	37	(5)	–	–	–	–	–	–	–	–	–
4. 2017	40	27	13	–	–	–	–	–	–	–	–	–
5. 2018	47	50	(3)	–	–	–	–	–	–	–	–	–
6. 2019	41	33	8	–	–	–	–	–	–	–	–	1
7. 2020	92	101	(9)	16	16	3	3	–	–	–	–	–
8. 2021	71	82	(11)	10	–	4	4	–	–	–	10	2
9. 2022	76	92	(16)	–	–	–	–	–	–	–	–	–
10. 2023	145	159	(14)	500	496	–	–	–	–	–	4	–
11. 2024	178	164	14	–	–	–	–	–	–	–	–	–
12. Totals	XXX	XXX	XXX	526	512	7	7	–	–	–	14	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015	–	–	–	–	–	–	–	–	–	–	–	–	–
3. 2016	–	–	–	–	–	–	–	–	–	–	–	–	–
4. 2017	–	–	–	–	–	–	–	–	–	–	–	–	–
5. 2018	–	–	–	–	–	–	–	–	–	–	–	–	–
6. 2019	–	–	–	–	–	–	–	–	–	–	–	–	–
7. 2020	–	–	–	–	–	–	–	–	–	–	–	–	–
8. 2021	–	–	–	–	–	–	–	–	–	–	–	–	–
9. 2022	–	–	–	–	–	–	–	–	–	–	–	–	–
10. 2023	2	–	–	–	–	–	–	–	–	–	–	2	–
11. 2024	–	–	–	–	–	–	–	–	–	–	–	–	–
12. Totals	2	–	–	–	–	–	–	–	–	–	–	2	–

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	–	–	–	–	–	–			18.393	–	–
3. 2016	–	–	–	–	–	–			18.910	–	–
4. 2017	–	–	–	–	–	–			19.160	–	–
5. 2018	–	–	–	–	–	–			19.290	–	–
6. 2019	–	–	–	–	–	–			20.223	–	–
7. 2020	19	19	–	20.652	18.812	–			21.229	–	–
8. 2021	14	4	10	19.718	4.878	(90.909)			22.223	–	–
9. 2022	–	–	–	–	–	–			23.111	–	–
10. 2023	502	496	6	346.207	311.950	(42.857)			35.478	2	–
11. 2024	–	–	–	–	–	–			37.232	–	–
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	2	–

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1-2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015												
3. 2016												
4. 2017												
5. 2018												
6. 2019												
7. 2020												
8. 2021												
9. 2022												
10. 2023												
11. 2024												
12. Totals	XXX	XXX	XXX									XXX

NONE

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015													
3. 2016													
4. 2017													
5. 2018													
6. 2019													
7. 2020													
8. 2021													
9. 2022													
10. 2023													
11. 2024													
12. Totals													

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015				–	–	–					
3. 2016				–	–	–					
4. 2017				–	–	–					
5. 2018				–	–	–					
6. 2019				–	–	–					
7. 2020				–	–	–					
8. 2021				–	–	–					
9. 2022				–	–	–					
10. 2023				–	–	–					
11. 2024				–	–	–					
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

SCHEDULE P - PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1-2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4-5+6-7+8-9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX									XXX
2. 2015	610	214	396	247	–	1	1	27	–	–	274	XXX
3. 2016	707	255	452	121	8	–	–	31	–	–	144	XXX
4. 2017	712	269	443	311	3	2	2	92	–	–	400	XXX
5. 2018	812	249	563	116	2	–	–	24	–	–	138	XXX
6. 2019	802	242	560	480	143	–	–	47	–	–	384	XXX
7. 2020	865	237	628	593	140	–	–	51	–	–	504	XXX
8. 2021	903	256	647	362	163	2	2	62	–	–	261	XXX
9. 2022	967	294	673	2,248	1,711	–	–	158	–	–	695	XXX
10. 2023	985	308	677	266	3	–	–	44	–	–	307	XXX
11. 2024	1,208	405	803	463	–	–	–	48	–	–	511	XXX
12. Totals	XXX	XXX	XXX	5,207	2,173	5	5	584	–	–	3,618	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior													
2. 2015	–	–	–	–	–	–	–	–	–	–	–	–	–
3. 2016	–	–	–	–	–	–	–	–	–	–	–	–	–
4. 2017	–	–	–	–	–	–	–	–	–	–	–	–	–
5. 2018	–	–	–	–	–	–	–	–	–	–	–	–	–
6. 2019	–	–	–	–	–	–	–	–	–	–	–	–	–
7. 2020	–	–	–	–	–	–	–	–	–	–	–	–	–
8. 2021	–	–	–	–	–	–	–	–	–	–	–	–	–
9. 2022	6	–	–	–	–	–	–	–	–	–	–	6	–
10. 2023	–	–	–	–	–	–	–	–	–	–	–	–	–
11. 2024	116	–	–	–	–	–	–	–	3	–	–	119	9
12. Totals	122	–	–	–	–	–	–	–	3	–	–	125	9

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2015	275	1	274	45.082	0.467	69.192			18.393	–	–
3. 2016	152	8	144	21.499	3.137	31.858			18.910	–	–
4. 2017	405	5	400	56.882	1.859	90.293			19.160	–	–
5. 2018	140	2	138	17.241	0.803	24.512			19.290	–	–
6. 2019	527	143	384	65.711	59.091	68.571			20.223	–	–
7. 2020	644	140	504	74.451	59.072	80.255			21.229	–	–
8. 2021	426	165	261	47.176	64.453	40.340			22.223	–	–
9. 2022	2,412	1,711	701	249.431	581.973	104.160			23.111	6	–
10. 2023	310	3	307	31.472	0.974	45.347			35.478	–	–
11. 2024	630	–	630	52.152	–	78.456			37.232	116	3
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	122	3

(46) Schedule P - Part 1J - Columns 1 to 12 ($000's Omitted)

NONE

(46) Schedule P - Part 1J - Columns 13 to 25 ($000's Omitted)

NONE

(46) Schedule P - Part 1J - Columns 26 to 36 ($000's Omitted)

NONE

(47) Schedule P - Part 1K - Columns 1 to 12 ($000's Omitted)

NONE

(47) Schedule P - Part 1K - Columns 13 to 25 ($000's Omitted)

NONE

(47) Schedule P - Part 1K - Columns 26 to 36 ($000's Omitted)

NONE

(48) Schedule P - Part 1L - Columns 1 to 12 ($000's Omitted)

NONE

(48) Schedule P - Part 1L - Columns 13 to 25 ($000's Omitted)

NONE

(48) Schedule P - Part 1L - Columns 26 to 36 ($000's Omitted)

NONE

(49) Schedule P - Part 1M - Columns 1 to 12 ($000's Omitted)

NONE

(49) Schedule P - Part 1M - Columns 13 to 25 ($000's Omitted)

NONE

(49) Schedule P - Part 1M - Columns 26 to 36 ($000's Omitted)

NONE

(50) Schedule P - Part 1N - Columns 1 to 12 ($000's Omitted)

NONE

(50) Schedule P - Part 1N - Columns 13 to 25 ($000's Omitted)

NONE

(50) Schedule P - Part 1N - Columns 26 to 36 ($000's Omitted)

NONE

(51) Schedule P - Part 1O - Columns 1 to 12 ($000's Omitted)

NONE

(51) Schedule P - Part 1O - Columns 13 to 25 ($000's Omitted)

NONE

(51) Schedule P - Part 1O - Columns 26 to 36 ($000's Omitted)

NONE

(52) Schedule P - Part 1P - Columns 1 to 12 ($000's Omitted)

NONE

(52) Schedule P - Part 1P - Columns 13 to 25 ($000's Omitted)

NONE

(52) Schedule P - Part 1P - Columns 26 to 36 ($000's Omitted)

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 1 to 12 ($000's Omitted)

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 13 to 25 ($000's Omitted)

NONE

(53) Schedule P - Part 1R - Section 1 - Columns 26 to 36 ($000's Omitted)

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 1 to 12 ($000's Omitted)

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 13 to 25 ($000's Omitted)

NONE

(54) Schedule P - Part 1R - Section 2 - Columns 26 to 36 ($000's Omitted)

NONE

(55) Schedule P - Part 1S - Columns 1 to 12 ($000's Omitted)

NONE

(55) Schedule P - Part 1S - Columns 13 to 25 ($000's Omitted)

NONE

(55) Schedule P - Part 1S - Columns 26 to 36 ($000's Omitted)

NONE

(56) Schedule P - Part 1T - Columns 1 to 12 ($000's Omitted)

NONE

(56) Schedule P - Part 1T - Columns 13 to 25 ($000's Omitted)

NONE

(56) Schedule P - Part 1T - Columns 26 to 36 ($000's Omitted)

NONE

(57) Schedule P - Part 1U - Columns 1 to 12 ($000's Omitted)

NONE

(57) Schedule P - Part 1U - Columns 13 to 25 ($000's Omitted)

NONE

(57) Schedule P - Part 1U - Columns 26 to 36 ($000's Omitted)

NONE

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior	60	6	(7)	(8)	(3)	(3)	(3)	(3)	(3)	(3)	–	–
2. 2015	1,264	1,238	1,218	1,229	1,222	1,219	1,219	1,211	1,211	1,211	–	–
3. 2016	XXX	1,521	1,453	1,434	1,439	1,428	1,444	1,444	1,444	1,445	1	1
4. 2017	XXX	XXX	2,265	2,218	2,207	2,218	2,211	2,209	2,209	2,209	–	–
5. 2018	XXX	XXX	XXX	1,837	1,724	1,760	1,764	1,764	1,755	1,755	–	(9)
6. 2019	XXX	XXX	XXX	XXX	2,678	2,589	2,615	2,626	2,631	2,631	–	5
7. 2020	XXX	XXX	XXX	XXX	XXX	2,497	2,431	2,335	2,388	2,387	(1)	52
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,934	2,922	2,904	2,905	1	(17)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,007	2,837	2,836	(1)	(171)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,641	4,673	32	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,052	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	(139)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

NONE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

NONE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 2D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

NONE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior	36	27	24	22	20	20	20	20	20	20	–	–
2. 2015	127	116	114	114	114	114	114	114	114	114	–	–
3. 2016	XXX	32	23	20	20	20	20	20	20	20	–	–
4. 2017	XXX	XXX	414	394	389	389	389	389	389	389	–	–
5. 2018	XXX	XXX	XXX	59	55	53	53	53	53	53	–	–
6. 2019	XXX	XXX	XXX	XXX	125	122	127	127	127	127	–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	131	120	121	111	111	–	(10)
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	129	108	107	107	–	(1)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	255	301	308	7	53
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	143	27	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	155	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	42

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior									–	–	–	–
2. 2015									–	–	–	–
3. 2016	XXX								–	–	–	–
4. 2017	XXX	XXX	1						–	–	–	–
5. 2018	XXX	XXX	XXX	1					–	–	–	–
6. 2019	XXX	XXX	XXX	XXX	1	1	4	4	–	–	–	(4)
7. 2020	XXX	XXX	XXX	XXX	XXX	16	16		11	–	(11)	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX		10	10	10	–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–	–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	6	6	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(5)	(4)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year	Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior	79	82	82	82	82	82	82	3	3	3	–	–
2. 2015	388	248	246	247	247	247	247	247	247	247	–	–
3. 2016	XXX	130	124	113	113	113	113	113	113	113	–	–
4. 2017	XXX	XXX	312	317	308	308	308	308	308	308	–	–
5. 2018	XXX	XXX	XXX	118	117	114	114	114	114	114	–	–
6. 2019	XXX	XXX	XXX	XXX	365	344	337	337	337	337	–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	470	453	452	452	453	1	1
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	180	204	197	199	2	(5)
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	558	537	543	6	(15)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	263	(44)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	579	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(35)	(19)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2K - FIDELITY/SURETY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior												
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

NONE

(61) Schedule P - Part 2N - Reinsurance - Non Proportional Assumed Property ($000's Omitted)

NONE

(61) Schedule P - Part 2O - Reinsurance - Non Proportional Assumed Liability ($000's Omitted)

NONE

(61) Schedule P - Part 2P - Reinsurance - Non Proportional Assumed Financial Lines ($000's Omitted)

NONE

(62) Schedule P - Part 2R - Section 1 - Products Liability - Occurrence ($000's Omitted)

NONE

(62) Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made ($000's Omitted)

NONE

(62) Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty ($000's Omitted)

NONE

(62) Schedule P - Part 2T - Warranty ($000's Omitted)

NONE

(62) Schedule P - Part 2U - Pet Insurance Plans ($000's Omitted)

NONE

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX	(12)	(15)	(17)	(12)	(12)	(12)	(3)	(3)	(3)	(30)	
2. 2015	950	1,159	1,196	1,196	1,197	1,210	1,210	1,211	1,211	1,211	217	106
3. 2016	XXX	1,229	1,388	1,386	1,400	1,411	1,436	1,442	1,444	1,445	246	121
4. 2017	XXX	XXX	1,924	2,137	2,162	2,189	2,202	2,209	2,209	2,209	380	158
5. 2018	XXX	XXX	XXX	1,465	1,654	1,722	1,740	1,740	1,755	1,755	272	126
6. 2019	XXX	XXX	XXX	XXX	2,416	2,539	2,585	2,610	2,631	2,631	639	202
7. 2020	XXX	XXX	XXX	XXX	XXX	2,081	2,291	2,277	2,362	2,387	270	115
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2,344	2,820	2,813	2,901	492	115
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,605	2,709	2,777	1,080	122
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,560	4,417	289	135
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,850	312	98

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

SCHEDULE P - PART 3D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX	10	20	20	20	20	20	20	20	20	3	
2. 2015	103	112	114	114	114	114	114	114	114	114	7	7
3. 2016	XXX	11	20	20	20	20	20	20	20	20	7	3
4. 2017	XXX	XXX	376	389	389	389	389	389	389	389	8	5
5. 2018	XXX	XXX	XXX	43	53	53	53	53	53	53	9	3
6. 2019	XXX	XXX	XXX	XXX	117	119	127	127	127	127	19	7
7. 2020	XXX	XXX	XXX	XXX	XXX	112	110	111	111	111	8	3
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	91	107	107	107	10	3
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	244	299	299	15	2
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	127	6	4
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	69	7	1

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

NONE

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

NONE

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

NONE

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX								–	–	–	
2. 2015									–	–	–	–
3. 2016	XXX								–	–	–	–
4. 2017	XXX	XXX							–	–	–	–
5. 2018	XXX	XXX	XXX						–	–	–	–
6. 2019	XXX	XXX	XXX	XXX					–	–	–	1
7. 2020	XXX	XXX	XXX	XXX	XXX				–	–	–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX		10	10	10	1	1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–	–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	4	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–	–

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

NONE

	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
Years in Which Losses Were Incurred	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX	3	3	3	3	3	3	3	3	3	XXX	XXX
2. 2015	294	310	310	310	247	247	247	247	247	247	XXX	XXX
3. 2016	XXX	101	113	113	113	113	113	113	113	113	XXX	XXX
4. 2017	XXX	XXX	249	305	308	308	308	308	308	308	XXX	XXX
5. 2018	XXX	XXX	XXX	85	110	110	110	110	110	114	XXX	XXX
6. 2019	XXX	XXX	XXX	XXX	326	329	328	337	328	337	XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX	376	452	452	452	453	XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	112	182	197	199	XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	522	537	537	XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	263	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX											
2. 2015												
3. 2016	XXX											
4. 2017	XXX	XXX										
5. 2018	XXX	XXX	XXX									
6. 2019	XXX	XXX	XXX	XXX								
7. 2020	XXX	XXX	XXX	XXX	XXX							
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

SCHEDULE P - PART 3K - FIDELITY/SURETY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)										11	12
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	XXX										XXX	XXX
2. 2015											XXX	XXX
3. 2016	XXX										XXX	XXX
4. 2017	XXX	XXX									XXX	XXX
5. 2018	XXX	XXX	XXX								XXX	XXX
6. 2019	XXX	XXX	XXX	XXX							XXX	XXX
7. 2020	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

(66) Schedule P - Part 3N - Reinsurance - Non Proportional Assumed Property ($000's Omitted)

NONE

(66) Schedule P - Part 3O - Reinsurance - Non Proportional Assumed Liability ($000's Omitted)

NONE

(66) Schedule P - Part 3P - Reinsurance - Non Proportional Assumed Financial Lines ($000's Omitted)

NONE

(67) Schedule P - Part 3R - Section 1 - Products Liability - Occurrence ($000's Omitted)

NONE

(67) Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made ($000's Omitted)

NONE

(67) Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty ($000's Omitted)

NONE

(67) Schedule P - Part 3T - Warranty ($000's Omitted)

NONE

(67) Schedule P - Part 3U - Pet Insurance Plans ($000's Omitted)

NONE

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	20								–	
2. 2015	57	8							–	–
3. 2016	XXX	59	6						–	–
4. 2017	XXX	XXX	62	11	3				–	–
5. 2018	XXX	XXX	XXX	73	2	2			–	–
6. 2019	XXX	XXX	XXX	XXX	29	9	2		–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	78	18		–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	406	11	–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43	14	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	135	43
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	358

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	
2. 2015	5								–	–
3. 2016	XXX	5							–	–
4. 2017	XXX	XXX	5						–	–
5. 2018	XXX	XXX	XXX	7	2				–	–
6. 2019	XXX	XXX	XXX	XXX	4				–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	5			–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5		–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

NONE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

NONE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

NONE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

NONE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	
2. 2015									–	–
3. 2016	XXX								–	–
4. 2017	XXX	XXX							–	–
5. 2018	XXX	XXX	XXX						–	–
6. 2019	XXX	XXX	XXX	XXX					–	–
7. 2020	XXX	XXX	XXX	XXX	XXX				–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX			–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

NONE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	
2. 2015	5								–	–
3. 2016	XXX	7							–	–
4. 2017	XXX	XXX	7						–	–
5. 2018	XXX	XXX	XXX	7					–	–
6. 2019	XXX	XXX	XXX	XXX	5				–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	5			–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	21		–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4K - FIDELITY/SURETY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

(71) Schedule P - Part 4N - Reinsurance - Non Proportional Assumed Property ($000's Omitted)

NONE

(71) Schedule P - Part 4O - Reinsurance - Non Proportional Assumed Liability ($000's Omitted)

NONE

(71) Schedule P - Part 4P - Reinsurance - Non Proportional Assumed Financial Lines ($000's Omitted)

NONE

(72) Schedule P - Part 4R - Section 1 - Products Liability - Occurrence ($000's Omitted)

NONE

(72) Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made ($000's Omitted)

NONE

(72) Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty ($000's Omitted)

NONE

(72) Schedule P - Part 4T - Warranty ($000's Omitted)

NONE

(72) Schedule P - Part 4U - Pet Insurance Plans ($000's Omitted)

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	64	(39)	6	–	3	–	–	–	–	
2. 2015	90	129	135	215	215	216	216	217	217	217
3. 2016	XXX	118	147	248	248	249	249	245	246	246
4. 2017	XXX	XXX	193	384	387	388	388	380	380	380
5. 2018	XXX	XXX	XXX	211	260	269	269	270	272	272
6. 2019	XXX	XXX	XXX	XXX	535	628	635	637	639	639
7. 2020	XXX	XXX	XXX	XXX	XXX	216	257	261	270	270
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	264	455	488	492
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	726	1,077	1,080
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199	289
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	19	4	1	1	1	1	1		–	
2. 2015	38	4	1	1	1				–	–
3. 2016	XXX	25	1	2	2	2	2	1	–	–
4. 2017	XXX	XXX	41	9	2	1			–	–
5. 2018	XXX	XXX	XXX	67	6	3	2	2	–	–
6. 2019	XXX	XXX	XXX	XXX	95	14	5	1	–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	60	14	7	–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	192	19	4	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	233	5	3
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	8
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	35	2	6	–	1	–	(24)	(1)	–	(30)
2. 2015	168	184	322	322	322	322	322	323	323	323
3. 2016	XXX	193	368	370	370	371	371	367	367	367
4. 2017	XXX	XXX	521	550	549	549	546	538	538	538
5. 2018	XXX	XXX	XXX	390	396	398	397	398	398	398
6. 2019	XXX	XXX	XXX	XXX	817	842	842	840	841	841
7. 2020	XXX	XXX	XXX	XXX	XXX	378	382	381	385	385
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	557	586	607	607
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,055	1,202	1,205
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	390	432
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	493

(74) Schedule P - Part 5B - Section 1

NONE

(74) Schedule P - Part 5B - Section 2

NONE

(74) Schedule P - Part 5B - Section 3

NONE

(75) Schedule P - Part 5C - Section 1

NONE

(75) Schedule P - Part 5C - Section 2

NONE

(75) Schedule P - Part 5C - Section 3

NONE

(76) Schedule P - Part 5D - Section 1

NONE

(76) Schedule P - Part 5D - Section 2

NONE

(76) Schedule P - Part 5D - Section 3

NONE

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	4	1	1	–	–	–	–	–	1	
2. 2015	4	5	5	6	6	6	6	6	7	7
3. 2016	XXX	4	6	9	9	9	9	9	7	7
4. 2017	XXX	XXX	5	7	7	7	7	7	8	8
5. 2018	XXX	XXX	XXX	7	9	9	9	9	9	9
6. 2019	XXX	XXX	XXX	XXX	18	19	19	19	19	19
7. 2020	XXX	XXX	XXX	XXX	XXX	6	6	7	8	8
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5	9	10	10
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	15	15
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	6	4	2	1					–	
2. 2015	2								–	–
3. 2016	XXX	2	1						–	–
4. 2017	XXX	XXX	3	1					–	–
5. 2018	XXX	XXX	XXX	2					–	–
6. 2019	XXX	XXX	XXX	XXX	1	1			–	–
7. 2020	XXX	XXX	XXX	XXX	XXX	1	1	1	–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	6		–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	5	1	(1)	1	(1)	–	(2)	–	1	3
2. 2015	11	11	13	13	13	13	13	13	14	14
3. 2016	XXX	7	12	12	12	12	12	12	10	10
4. 2017	XXX	XXX	14	13	12	12	12	12	13	13
5. 2018	XXX	XXX	XXX	12	12	12	12	12	12	12
6. 2019	XXX	XXX	XXX	XXX	26	27	26	26	26	26
7. 2020	XXX	XXX	XXX	XXX	XXX	10	10	11	11	11
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	14	12	13	13
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	17	17
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	11
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11

(78) Schedule P - Part 5F - Section 1A

NONE

(78) Schedule P - Part 5F - Section 2A

NONE

(78) Schedule P - Part 5F - Section 3A

NONE

(79) Schedule P - Part 5F - Section 1B

NONE

(79) Schedule P - Part 5F - Section 2B

NONE

(79) Schedule P - Part 5F - Section 3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	
2. 2015									–	–
3. 2016	XXX								–	–
4. 2017	XXX	XXX							–	–
5. 2018	XXX	XXX	XXX						–	–
6. 2019	XXX	XXX	XXX	XXX					–	–
7. 2020	XXX	XXX	XXX	XXX	XXX				–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX		1	1	1
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	
2. 2015									–	–
3. 2016	XXX								–	–
4. 2017	XXX	XXX							–	–
5. 2018	XXX	XXX	XXX	1					–	–
6. 2019	XXX	XXX	XXX	XXX					–	–
7. 2020	XXX	XXX	XXX	XXX	XXX				–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1		–	–
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR-END									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior									–	–
2. 2015									–	–
3. 2016	XXX								–	–
4. 2017	XXX	XXX							–	–
5. 2018	XXX	XXX	XXX	1					–	–
6. 2019	XXX	XXX	XXX	XXX	1	1	1		1	1
7. 2020	XXX	XXX	XXX	XXX	XXX			1	–	–
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	1	1	2	2
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX		–	–
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–	–
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	–

(81) Schedule P - Part 5H - Section 1B

NONE

(81) Schedule P - Part 5H - Section 2B

NONE

(81) Schedule P - Part 5H - Section 3B

NONE

(82) Schedule P - Part 5R - Section 1A

NONE

(82) Schedule P - Part 5R - Section 2A

NONE

(82) Schedule P - Part 5R - Section 3A

NONE

(83) Schedule P - Part 5R - Section 1B

NONE

(83) Schedule P - Part 5R - Section 2B

NONE

(83) Schedule P - Part 5R - Section 3B

NONE

(84) Schedule P - Part 5T - Section 1

NONE

(84) Schedule P - Part 5T - Section 2

NONE

(84) Schedule P - Part 5T - Section 3

NONE

(85) Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1 ($000's Omitted)

NONE

(85) Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2 ($000's Omitted)

NONE

(85) Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) - Section 1 ($000's Omitted)

NONE

(85) Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) - Section 2 ($000's Omitted)

NONE

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR-END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	–	–	–	–	–	–	–	–	–		
2. 2015	366	366	366	366	366	366	366	366	366	366	
3. 2016	XXX	431	431	431	431	431	431	431	431	431	
4. 2017	XXX	XXX	382	382	382	382	382	382	382	382	
5. 2018	XXX	XXX	XXX	401	401	401	401	401	401	401	
6. 2019	XXX	XXX	XXX	XXX	389	389	389	389	389	389	
7. 2020	XXX	XXX	XXX	XXX	XXX	413	413	413	413	413	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	455	455	455	455	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	450	450	450	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	513	513	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519	519
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	519
13. Earned Premiums (Sc P–Pt 1)	366	431	382	401	389	413	455	450	513	519	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR-END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	–	–	–	–	–	–	–	–	–		
2. 2015	173	173	173	173	173	173	173	173	173	173	
3. 2016	XXX	164	164	164	164	164	164	164	164	164	
4. 2017	XXX	XXX	190	190	190	190	190	190	190	190	
5. 2018	XXX	XXX	XXX	164	164	164	164	164	164	164	
6. 2019	XXX	XXX	XXX	XXX	154	154	154	154	154	154	
7. 2020	XXX	XXX	XXX	XXX	XXX	152	152	152	152	152	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	159	159	159	159	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168	168	168	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	220	220	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212	212
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212
13. Earned Premiums (Sc P–Pt 1)	173	164	190	164	154	152	160	169	220	212	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR-END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	–	–	–	–	–	–	–	–	–		
2. 2015	33	33	33	33	33	33	33	33	33	33	
3. 2016	XXX	32	32	32	32	32	32	32	32	32	
4. 2017	XXX	XXX	40	40	40	40	40	40	40	40	
5. 2018	XXX	XXX	XXX	47	47	47	47	47	47	47	
6. 2019	XXX	XXX	XXX	XXX	41	69	69	69	69	69	
7. 2020	XXX	XXX	XXX	XXX	XXX	64	64	64	64	64	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	71	71	71	71	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	76	76	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	145	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	178
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178
13. Earned Premiums (Sc P–Pt 1)	33	32	40	47	41	92	71	76	145	178	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR-END ($000 OMITTED)										11
	1	2	3	4	5	6	7	8	9	10	Current Year Premiums Earned
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
1. Prior	–	–	–	–	–	–	–	–	–		
2. 2015	27	27	27	27	27	27	27	27	27	27	
3. 2016	XXX	37	37	37	37	37	37	37	37	37	
4. 2017	XXX	XXX	27	27	27	27	27	27	27	27	
5. 2018	XXX	XXX	XXX	50	50	50	50	50	50	50	
6. 2019	XXX	XXX	XXX	XXX	33	61	61	61	61	61	
7. 2020	XXX	XXX	XXX	XXX	XXX	73	73	73	73	73	
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	82	82	82	82	
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	92	92	
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	159	
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164	164
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	164
13. Earned Premiums (Sc P–Pt 1)	27	37	27	50	33	101	82	92	159	164	XXX

(87) Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B ($000's Omitted)

NONE

(87) Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B ($000's Omitted)

NONE

(87) Schedule P - Part 6M - International - Section 1 ($000's Omitted)

NONE

(87) Schedule P - Part 6M - International - Section 2 ($000's Omitted)

NONE

(88) Schedule P - Part 6N - Reinsurance Non Proportional Assumed Property - Section 1 ($000's Omitted)

NONE

(88) Schedule P - Part 6N - Reinsurance Non Proportional Assumed Property - Section 2 ($000's Omitted)

NONE

(88) Schedule P - Part 6O - Reinsurance Non Proportional Assumed Liability - Section 1 ($000's Omitted)

NONE

(88) Schedule P - Part 6O - Reinsurance Non Proportional Assumed Liability - Section 2 ($000's Omitted)

NONE

(89) Schedule P - Part 6R - Products Liability - Occurrence - Section 1A ($000's Omitted)

NONE

(89) Schedule P - Part 6R - Products Liability - Occurrence - Section 2A ($000's Omitted)

NONE

(89) Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B ($000's Omitted)

NONE

(89) Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B ($000's Omitted)

NONE

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

($000 OMITTED)

SECTION 1

Schedule P — Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,558			9,896		
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril	114			334		
6. Medical Professional Liability—Occurrence						
7. Medical Professional Liability—Claims-made						
8. Special Liability						
9. Other Liability—Occurrence	2			11		
10. Other Liabilities—Claims-made						
11. Special Property	125			981		
12. Auto Physical Damage						
13. Fidelity/ Surety						
14. Other						
15. International						
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability—Occurrence						
20. Products Liability—Claims-made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Pet Insurance Plans						
24. Totals	1,799			11,223		

SECTION 2

NONE

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

NONE

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P – PART 7A – PRIMARY LOSS SENSITIVE CONTRACTS (CONTINUED)

SECTION 4

NONE

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

NONE

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS

($000 OMITTED)

SECTION 1

Schedule P — Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	1,558			9,896		
2. Private Passenger Auto Liability/Medical						
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril	114			334		
6. Medical Professional Liability—Occurrence						
7. Medical Professional Liability—Claims-made						
8. Special Liability						
9. Other Liability—Occurrence	2			11		
10. Other Liabilities—Claims-made						
11. Special Property	125			981		
12. Auto Physical Damage						
13. Fidelity/ Surety						
14. Other						
15. International						
16. Reinsurance-Nonproportional Assumed Property						
17. Reinsurance-Nonproportional Assumed Liability						
18. Reinsurance-Nonproportional Assumed Financial Lines						
19. Products Liability—Occurrence						
20. Products Liability—Claims-made						
21. Financial Guaranty/Mortgage Guaranty						
22. Warranty						
23. Pet Insurance Plans						
24. Totals	1,799			11,223		

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P – PART 7B – REINSURANCE LOSS SENSITIVE CONTRACTS (CONTINUED)

SECTION 4

NONE

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

NONE

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

NONE

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

NONE

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR-END ($000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.

1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? If the answer to question 1.1 is "no", leave the following questions blank.
If the answer to question 1.1 is "yes", please answer the following questions: NO

1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? $

1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP No. 65?

1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve?

1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2?

1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
Years in Which Premiums Were Earned and Losses Were Incurred	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601. Prior		
1.602. 2015		
1.603. 2016		
1.604. 2017		
1.605. 2018		
1.606. 2019		
1.607. 2020		
1.608. 2021		
1.609. 2022		
1.610. 2023		
1.611. 2024		
1.612. Totals		

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? YES

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? YES

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? NO

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums (in thousands of dollars) in force at the end of the year for:
5.1. Fidelity $
5.2. Surety $

6. Claim count information is reported per claim or per claimant (indicate which). Per Claim
If not the same in all years, explain in Interrogatory 7.

7.1. The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? NO

7.2. An extended statement may be attached
N/A

SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

	States, Etc.		1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1.	Alabama	AL	N								
2.	Alaska	AK	N								
3.	Arizona	AZ	N								
4.	Arkansas	AR	N								
5.	California	CA	N								
6.	Colorado	CO	N								
7.	Connecticut	CT	N								
8.	Delaware	DE	N								
9.	District of Columbia	DC	N								
10.	Florida	FL	N								
11.	Georgia	GA	N								
12.	Hawaii	HI	N								
13.	Idaho	ID	N								
14.	Illinois	IL	N								
15.	Indiana	IN	N								
16.	Iowa	IA	N								
17.	Kansas	KS	N								
18.	Kentucky	KY	N								
19.	Louisiana	LA	N								
20.	Maine	ME	N								
21.	Maryland	MD	N								
22.	Massachusetts	MA	N								
23.	Michigan	MI	N								
24.	Minnesota	MN	N								
25.	Mississippi	MS	N								
26.	Missouri	MO	N								
27.	Montana	MT	N								
28.	Nebraska	NE	N								
29.	Nevada	NV	N								
30.	New Hampshire	NH	N								
31.	New Jersey	NJ	N								
32.	New Mexico	NM	N								
33.	New York	NY	N								
34.	North Carolina	NC	N								
35.	North Dakota	ND	N								
36.	Ohio	OH	N								
37.	Oklahoma	OK	N								
38.	Oregon	OR	N								
39.	Pennsylvania	PA	N								
40.	Rhode Island	RI	N								
41.	South Carolina	SC	N								
42.	South Dakota	SD	N								
43.	Tennessee	TN	N								
44.	Texas	TX	N								
45.	Utah	UT	N								
46.	Vermont	VT	N								
47.	Virginia	VA	N								
48.	Washington	WA	N								
49.	West Virginia	WV	N								
50.	Wisconsin	WI	L	14,741,207	13,672,543		7,988,593	7,799,963	2,234,902	406,177	
51.	Wyoming	WY	N								
52.	American Samoa	AS	N								
53.	Guam	GU	N								
54.	Puerto Rico	PR	N								
55.	U.S. Virgin Islands	VI	N								
56.	Northern Mariana Islands	MP	N								
57.	Canada	CAN	N								
58.	Aggregate Other Alien	OT	XXX								
59.	Totals		XXX	14,741,207	13,672,543		7,988,593	7,799,963	2,234,902	406,177	
Details of Write-Ins											
58001.			XXX								
58002.			XXX								
58003.			XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX								
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX								

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 1
2. R – Registered – Non-domiciled RRGs ..... –
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state ..... –
4. Q – Qualified - Qualified or accredited reinsurer ..... –
5. D – Domestic Surplus Lines Insurer (DSLI) – Reporting entities authorized to write surplus lines in the state of domicile ..... –
6. N – None of the above - Not allowed to write business in the state 56

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations
The Company only writes business in teh state of Wisconsin

SCHEDULE T – PART 2

INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN
Allocated By States And Territories

		Direct Business Only					
		1	2	3	4	5	6
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT						
59. Totals							

NONE

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Mutual of Wausau Insurance Corporation	MWIC	Primary Company	Purchases Reinsurance For The Group And Provides Management Services
Homestead Mutual Insurance Company	Homestead	Affiliate	Controlled By A Majority of Board Members Who Are Approved By MWIC

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership, Provide Percentage	14 Ultimate Controlling Entity(ies) / Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
4849	Mutual of Wausau Group	11617	39-1913832				Mutual of Wausau Insurance Corporation	WI	IA	Mutual of Wausau Insurance Corporation	Board of Directors		Mutual of Wausau Insurance Corporation	NO	
4849	Mutual of Wausau Group	11753	39-0678850				Homestead Mutual Insurance Company	WI	RE	Mutual of Wausau Insurance Corporation	Board of Directors		Mutual of Wausau Insurance Corporation	NO	

Asterisk	Explanation

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
11617	39-1913832	Mutual of Wausau Insurance Corporation				1,119,596		1,677,741			2,797,337	
11753	39-0678850	Homestead Mutual Insurance Company				(1,119,596)		(1,677,741)			(2,797,337)	
9999999 – Control Totals						–		–	XXX		–	

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1 Insurers in Holding Company	2 Owners with Greater than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control / Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control / Affiliation of Column 5 Over Column 6 (Yes/No)

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Response
	March Filing	
1.	Will an actuarial opinion be filed by March 1?	YES
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
	April Filing	
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6.	Will Management's Discussion and Analysis be filed by April 1?	YES
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
	May Filing	
8.	Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	YES
	June Filing	
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below**. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Response
	March Filing	
11.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
12.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
15.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
16.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
17.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
18.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
19.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
20.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
21.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
22.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
23.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
25.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
26.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
27.	Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution contracts be filed with the state of domicile and the NAIC by March 1?	NO
28.	Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1?	YES
29.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	YES
	April Filing	
30.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
31.	Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
32.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
33.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
34.	Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	NO
35.	Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit – Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1?	NO
36.	Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?	NO
37.	Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
	August Filing	
38.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

	Explanation	Barcode
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.	Not Applicable	11753202442000000
12.	Not Applicable	11753202424000000
13.	Not Applicable	11753202436000000
14.	Not Applicable	11753202445500000
15.	Not Applicable	11753202449000000
16.	Not Applicable	11753202438500000
17.	Not Applicable	11753202440100000
18.	Not Applicable	11753202436500000
19.		
20.		
21.	Not Applicable	11753202440000000
22.	Not Applicable	11753202450000000
23.	Not Applicable	11753202450500000
24.	Not Applicable	11753202422400000
25.	Not Applicable	11753202422500000
26.	Not Applicable	11753202422600000
27.	Not Applicable	11753202455500000
28.		
29.		
30.	Not Applicable	11753202423000000
31.	Not Applicable	11753202430600000
32.	Not Applicable	11753202421000000
33.	Not Applicable	11753202421600000
34.	Not Applicable	11753202455000000
35.	Not Applicable	11753202429000000
36.	Not Applicable	11753202456000000
37.	Not Applicable	11753202456500000
38.	Not Applicable	11753202422300000

OVERFLOW PAGE FOR WRITE-INS

UNDERWRITING AND INVESTMENT EXHIBIT – PART 3 – EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Seminars/Conventions	3,517	13,714	352	17,583
2405. Miscellaneous	367	3,302		3,669
2497. Summary of remaining write-ins for Line 24 from overflow page	3,884	17,016	352	21,252

OVERFLOW PAGE FOR WRITE-INS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage of Column 1 Line 13	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3+4) Amount	6 Percentage of Column 5 Line 13
1. Long-term bonds (Schedule D, Part 1):						
1.01 U.S. governments	3,241,177	17.6	3,241,177		3,241,177	17.6
1.02 All other governments						
1.03 U.S. states, territories and possessions, etc. guaranteed	405,285	2.2	405,285		405,285	2.2
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	589,687	3.2	589,687		589,687	3.2
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	227,822	1.2	227,822		227,822	1.2
1.06 Industrial and miscellaneous	6,133,124	33.3	6,133,124		6,133,124	33.3
1.07 Hybrid securities						
1.08 Parent, subsidiaries and affiliates						
1.09 SVO identified funds						
1.10 Unaffiliated bank loans						
1.11 Unaffiliated certificates of deposit						
1.12 Total long-term bonds	10,597,095	57.5	10,597,095		10,597,095	57.5
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)						
2.02 Parent, subsidiaries and affiliates						
2.03 Total preferred stocks						
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	1,107,310	6.0	1,107,310		1,107,310	6.0
3.02 Industrial and miscellaneous Other (Unaffiliated)						
3.03 Parent, subsidiaries and affiliates Publicly traded						
3.04 Parent, subsidiaries and affiliates Other						
3.05 Mutual funds	1,708,078	9.3	1,708,078		1,708,078	9.3
3.06 Unit investment trusts						
3.07 Closed-end funds						
3.08 Exchange traded funds						
3.09 Total common stocks	2,815,388	15.3	2,815,388		2,815,388	15.3
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages						
4.02 Residential mortgages	680,607	3.7	680,607		680,607	3.7
4.03 Commercial mortgages						
4.04 Mezzanine real estate loans						
4.05 Total valuation allowance						
4.06 Total mortgage loans	680,607	3.7	680,607		680,607	3.7
5. Real estate (Schedule A):						
5.01 Properties occupied by company	35,665	0.2	35,665		35,665	0.2
5.02 Properties held for production of income						
5.03 Properties held for sale						
5.04 Total real estate	35,665	0.2	35,665		35,665	0.2
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	3,267,395	17.7	3,267,395		3,267,395	17.7
6.02 Cash equivalents (Schedule E, Part 2)	1,022,398	5.6	1,022,398		1,022,398	5.6
6.03 Short-term investments (Schedule DA)						
6.04 Total cash, cash equivalents and short-term investments	4,289,793	23.3	4,289,793		4,289,793	23.3
7. Contract loans						
8. Derivatives (Schedule DB)						
9. Other invested assets (Schedule BA)						
10. Receivables for securities						
11. Securities lending (Schedule DL, Part 1)				XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)						
13. Total invested assets	18,418,548	100.0	18,418,548		18,418,548	100.0

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		429,675
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	5,300	
	2.2 Additional investment made after acquisition (Part 2, Column 9)		5,300
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13		
	3.2 Totals, Part 3, Column 11		
4.	Total gain (loss) on disposals, Part 3, Column 18		83,482
5.	Deduct amounts received on disposals, Part 3, Column 15		464,474
6.	Total foreign exchange change in book / adjusted carrying value:		
	6.1 Totals, Part 1, Column 15		
	6.2 Totals, Part 3, Column 13		
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12		
	7.2 Totals, Part 3, Column 10		
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11	1,933	
	8.2 Totals, Part 3, Column 9	16,385	18,318
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		35,665
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		35,665

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		715,767
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 7)		
	2.2 Additional investment made after acquisition (Part 2, Column 8)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12		
	3.2 Totals, Part 3, Column 11		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease):		
	5.1 Totals, Part 1, Column 9		
	5.2 Totals, Part 3, Column 8		
6.	Total gain (loss) on disposals, Part 3, Column 18		
7.	Deduct amounts received on disposals, Part 3, Column 15		35,160
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13		
	9.2 Totals, Part 3, Column 13		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11		
	10.2 Totals, Part 3, Column 10		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		680,607
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		680,607
14.	Deduct total nonadmitted amounts		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		680,607

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)		
	2.2 Additional investment made after acquisition (Part 2, Column 9)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16		
	3.2 Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase / (decrease):		
	5.1 Totals, Part 1, Column 13		
	5.2 Totals, Part 3, Column 9		
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 16		
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book / adjusted carrying value:		
	9.1 Totals, Part 1, Column 17		
	9.2 Totals, Part 3, Column 14		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15		
	10.2 Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		12,078,538
2.	Cost of bonds and stocks acquired, Part 3, Column 7		4,287,162
3.	Accrual of discount		38,868
4.	Unrealized valuation increase / (decrease):		
	4.1 Part 1, Column 12		
	4.2 Part 2, Section 1, Column 15		
	4.3 Part 2, Section 2, Column 13	409,033	
	4.4 Part 4, Column 11	(332,398)	76,635
5.	Total gain (loss) on disposals, Part 4, Column 19		314,066
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		3,340,332
7.	Deduct amortization of premium		42,454
8.	Total foreign exchange change in book / adjusted carrying value:		
	8.1 Part 1, Column 15		
	8.2 Part 2, Section 1, Column 19		
	8.3 Part 2, Section 2, Column 16		
	8.4 Part 4, Column 15		
9.	Deduct current year's other-than-temporary impairment recognized:		
	9.1 Part 1, Column 14		
	9.2 Part 2, Section 1, Column 17		
	9.3 Part 2, Section 2, Column 14		
	9.4 Part 4, Column 13		
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)		13,412,483
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		13,412,483

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book / Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (including all obligations guaranteed by governments)				
1. United States	3,241,177	3,113,474	3,294,791	3,232,651
2. Canada				
3. Other Countries				
4. Totals	3,241,177	3,113,474	3,294,791	3,232,651
U.S. States, Territories and Possessions (direct and guaranteed)				
5. Totals	405,285	407,238	400,360	450,000
U.S. Political Subdivisions of States, Territories and Possessions (direct and guaranteed)				
6. Totals	589,687	562,329	593,265	580,000
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions				
7. Totals	227,822	227,280	227,973	223,353
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)				
8. United States	6,133,124	5,904,333	6,181,502	6,190,000
9. Canada				
10. Other Countries				
11. Totals	6,133,124	5,904,333	6,181,502	6,190,000
Parent, Subsidiaries and Affiliates				
12. Totals				
13. Total Bonds	10,597,095	10,214,654	10,697,891	10,676,004
PREFERRED STOCKS				
Industrial and Miscellaneous (unaffiliated)				
14. United States				XXX
15. Canada				XXX
16. Other Countries				XXX
17. Totals				XXX
Parent, Subsidiaries and Affiliates				
18. Totals				XXX
19. Total Preferred Stocks				XXX
COMMON STOCKS				
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds				
20. United States	2,815,388	2,815,388	1,531,708	XXX
21. Canada				XXX
22. Other Countries				XXX
23. Totals	2,815,388	2,815,388	1,531,708	XXX
Parent, Subsidiaries and Affiliates				
24. Totals				XXX
25. Total Common Stocks	2,815,388	2,815,388	1,531,708	XXX
26. Total Stocks	2,815,388	2,815,388	1,531,708	XXX
27. Total Bonds and Stocks	13,412,483	13,030,042	12,229,599	XXX

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	799,996	1,172,409	1,085,783	182,989		XXX	3,241,177	30.6	2,384,863	29.2	3,241,177	
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals	799,996	1,172,409	1,085,783	182,989		XXX	3,241,177	30.6	2,384,863	29.2	3,241,177	
2. All Other Governments												
2.1 NAIC 1						XXX						
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1		118,815	286,470			XXX	405,285	3.8	117,681	1.4	405,285	
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals		118,815	286,470			XXX	405,285	3.8	117,681	1.4	405,285	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1		350,148	132,975	75,684		XXX	558,807	5.3	695,701	8.5	558,807	
4.2 NAIC 2		30,880				XXX	30,880	0.3	41,451	0.5	30,880	
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals		381,028	132,975	75,684		XXX	589,687	5.6	737,152	9.0	589,687	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1		55		227,767		XXX	227,822	2.2	1,223	0.0	227,822	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals		55		227,767		XXX	227,822	2.2	1,223	0.0	227,822	

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial and Miscellaneous (unaffiliated)												
6.1 NAIC 1	419,729	2,034,413	1,463,641	208,967		XXX	4,126,750	38.9	3,492,646	42.8	4,126,750	
6.2 NAIC 2	175,169	1,124,174	707,031			XXX	2,006,374	18.9	1,426,610	17.5	2,006,374	
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	594,898	3,158,587	2,170,672	208,967		XXX	6,133,124	57.9	4,919,256	60.3	6,133,124	
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1						XXX						
11.2 NAIC 2						XXX						
11.3 NAIC 3						XXX						
11.4 NAIC 4						XXX						
11.5 NAIC 5						XXX						
11.6 NAIC 6						XXX						
11.7 Totals						XXX						

SCHEDULE D - PART 1A - SECTION 1 (CONTINUED)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 1,219,725	3,675,840	2,968,869	695,407			8,559,841	80.8	XXX	XXX	8,559,841	
12.2 NAIC 2	(d) 175,169	1,155,054	707,031				2,037,254	19.2	XXX	XXX	2,037,254	
12.3 NAIC 3	(d)								XXX	XXX		
12.4 NAIC 4	(d)								XXX	XXX		
12.5 NAIC 5	(d)						(c)		XXX	XXX		
12.6 NAIC 6	(d)						(c)		XXX	XXX		
12.7 Totals	1,394,894	4,830,894	3,675,900	695,407			(b) 10,597,095	100.0	XXX	XXX	10,597,095	
12.8 Line 12.7 as a % of Col. 7	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.1 NAIC 1	958,766	3,372,916	1,949,122	411,310			XXX	XXX	6,692,114	82.0	6,692,114	
13.2 NAIC 2	226,331	611,461	630,269				XXX	XXX	1,468,061	18.0	1,468,061	
13.3 NAIC 3							XXX	XXX				
13.4 NAIC 4							XXX	XXX				
13.5 NAIC 5							XXX	XXX	(c)			
13.6 NAIC 6							XXX	XXX	(c)			
13.7 Totals	1,185,097	3,984,377	2,579,391	411,310			XXX	XXX	(b) 8,160,175	100.0	8,160,175	
13.8 Line 13.7 as a % of Col. 9	14.5	48.8	31.6	5.0			XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.1 NAIC 1	1,219,725	3,675,839	2,968,870	695,407			8,559,841	80.8	6,692,114	82.0	8,559,841	XXX
14.2 NAIC 2	175,169	1,155,054	707,031				2,037,254	19.2	1,468,061	18.0	2,037,254	XXX
14.3 NAIC 3												XXX
14.4 NAIC 4												XXX
14.5 NAIC 5												XXX
14.6 NAIC 6												XXX
14.7 Totals	1,394,894	4,830,893	3,675,901	695,407			10,597,095	100.0	8,160,175	100.0	10,597,095	XXX
14.8 Line 14.7 as a % of Col. 7	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1											XXX	
15.2 NAIC 2											XXX	
15.3 NAIC 3											XXX	
15.4 NAIC 4											XXX	
15.5 NAIC 5											XXX	
15.6 NAIC 6											XXX	
15.7 Totals											XXX	
15.8 Line 15.7 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12								XXX	XXX	XXX	XXX	

(a) Includes $ freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
(b) Includes $ current year of bonds with Z designations and $ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
(c) Includes $ current year of bonds with 5GI designations, $ prior year of bonds with 5GI designations and $ current year, $ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 $; NAIC 2 $; NAIC 3 $; NAIC 4 $; NAIC 5 $; NAIC 6 $.

SCHEDULE D – PART 1A – SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	799,996	1,172,409	1,085,783	182,989		XXX	3,241,177	30.6	2,384,863	29.2	3,241,177	
1.02 Residential Mortgage-Backed Securities						XXX						
1.03 Commercial Mortgage-Backed Securities						XXX						
1.04 Other Loan-Backed and Structured Securities						XXX						
1.05 Totals	799,996	1,172,409	1,085,783	182,989		XXX	3,241,177	30.6	2,384,863	29.2	3,241,177	
2. All Other Governments												
2.01 Issuer Obligations						XXX						
2.02 Residential Mortgage-Backed Securities						XXX						
2.03 Commercial Mortgage-Backed Securities						XXX						
2.04 Other Loan-Backed and Structured Securities						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations		118,815	286,470			XXX	405,285	3.8	117,681	1.4	405,285	
3.02 Residential Mortgage-Backed Securities						XXX						
3.03 Commercial Mortgage-Backed Securities						XXX						
3.04 Other Loan-Backed and Structured Securities						XXX						
3.05 Totals		118,815	286,470			XXX	405,285	3.8	117,681	1.4	405,285	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations		381,028	132,975	75,684		XXX	589,687	5.6	737,152	9.0	589,687	
4.02 Residential Mortgage-Backed Securities						XXX						
4.03 Commercial Mortgage-Backed Securities						XXX						
4.04 Other Loan-Backed and Structured Securities						XXX						
4.05 Totals		381,028	132,975	75,684		XXX	589,687	5.6	737,152	9.0	589,687	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX						
5.02 Residential Mortgage-Backed Securities		55		227,767		XXX	227,822	2.2	1,223	0.0	227,822	
5.03 Commercial Mortgage-Backed Securities						XXX						
5.04 Other Loan-Backed and Structured Securities						XXX						
5.05 Totals		55		227,767		XXX	227,822	2.2	1,223	0.0	227,822	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	594,898	3,158,587	2,170,672	208,967		XXX	6,133,124	57.9	4,919,256	60.3	6,133,124	
6.02 Residential Mortgage-Backed Securities						XXX						
6.03 Commercial Mortgage-Backed Securities						XXX						
6.04 Other Loan-Backed and Structured Securities						XXX						
6.05 Totals	594,898	3,158,587	2,170,672	208,967		XXX	6,133,124	57.9	4,919,256	60.3	6,133,124	
7. Hybrid Securities												
7.01 Issuer Obligations						XXX						
7.02 Residential Mortgage-Backed Securities						XXX						
7.03 Commercial Mortgage-Backed Securities						XXX						
7.04 Other Loan-Backed and Structured Securities						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX						
8.02 Residential Mortgage-Backed Securities						XXX						
8.03 Commercial Mortgage-Backed Securities						XXX						
8.04 Other Loan-Backed and Structured Securities						XXX						
8.05 Affiliated Bank Loans-Issued						XXX						
8.06 Affiliated Bank Loans-Acquired						XXX						
8.07 Totals						XXX						

SCHEDULE D – PART 1A – SECTION 2 (CONTINUED)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations	1,394,894	4,830,839	3,675,900	467,640		XXX	10,369,273	97.9	XXX	XXX	10,369,273	
12.02 Residential Mortgage-Backed Securities		55		227,767		XXX	227,822	2.2	XXX	XXX	227,822	
12.03 Commercial Mortgage-Backed Securities						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities						XXX			XXX	XXX		
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	XXX		
12.06 Affiliated Bank Loans						XXX			XXX	XXX		
12.07 Unaffiliated Bank Loans						XXX			XXX	XXX		
12.08 Unaffiliated Certificates of Deposit						XXX			XXX	XXX		
12.09 Totals	1,394,894	4,830,894	3,675,900	695,407			10,597,095	100.0	XXX	XXX	10,597,095	
12.10 Lines 12.09 as a % Col. 7	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01 Issuer Obligations	1,185,097	3,984,377	2,579,314	410,164		XXX	XXX	XXX	8,158,952	100.0	8,158,952	
13.02 Residential Mortgage-Backed Securities			77	1,146		XXX	XXX	XXX	1,223	0.0	1,223	
13.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities						XXX	XXX	XXX				
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit						XXX	XXX	XXX				
13.09 Totals	1,185,097	3,984,377	2,579,391	411,310			XXX	XXX	8,160,175	100.0	8,160,175	
13.10 Line 13.09 as a % of Col. 9	14.5	48.8	31.6	5.0			XXX	XXX	100.0	XXX	100.0	
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	1,394,892	4,830,841	3,675,900	467,640		XXX	10,369,273	97.9	8,158,952	100.0	10,369,273	XXX
14.02 Residential Mortgage-Backed Securities		55		227,767		XXX	227,822	2.2	1,223	0.0	227,822	XXX
14.03 Commercial Mortgage-Backed Securities						XXX						XXX
14.04 Other Loan-Backed and Structured Securities						XXX						XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
14.06 Affiliated Bank Loans						XXX						XXX
14.07 Unaffiliated Bank Loans						XXX						XXX
14.08 Unaffiliated Certificates of Deposit						XXX						XXX
14.09 Totals	1,394,892	4,830,896	3,675,900	695,407			10,597,095	100.0	8,160,175	100.0	10,597,095	XXX
14.10 Line 14.09 as a % of Col. 7	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	13.2	45.6	34.7	6.6			100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations						XXX					XXX	
15.02 Residential Mortgage-Backed Securities						XXX					XXX	
15.03 Commercial Mortgage-Backed Securities						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities						XXX					XXX	
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans						XXX					XXX	
15.07 Unaffiliated Bank Loans						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit						XXX					XXX	
15.09 Totals											XXX	
15.10 Line 15.09 as a % of Col. 7								XXX	XXX	XXX	XXX	
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12								XXX	XXX	XXX	XXX	

(SI-10) Schedule DA - Short-Term Investments

NONE

(SI-11) Schedule DB - Part A - Verification Between Years - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-11) Schedule DB - Part B - Verification Between Years - Futures Contracts

NONE

(SI-12) Schedule DB - Part C - Section 1

NONE

(SI-13) Schedule DB - Part C - Section 2

NONE

(SI-14) Schedule DB - Verification

NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

		1 Total	2 Bonds	3 Money Market Mutual Funds	4 Other (a)
1.	Book/adjusted carrying value, December 31 of prior year	3,168,053		619,810	2,548,243
2.	Cost of cash equivalents acquired	4,541,501		4,522,757	18,744
3.	Accrual of discount				
4.	Unrealized valuation increase / (decrease)				
5.	Total gain (loss) on disposals				
6.	Deduct consideration received on disposals	6,687,156		4,629,047	2,058,109
7.	Deduct amortization of premium				
8.	Total foreign exchange change in book / adjusted carrying value				
9.	Deduct current year's other-than-temporary impairment recognized				
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,022,398		513,520	508,878
11.	Deduct total nonadmitted amounts				
12.	Statement value at end of current period (Line 10 minus Line 11)	1,022,398		513,520	508,878

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment: Great Midwest; Bank of Luxemburg - CD I; Bay Bank; Capital Credit - CD II; Bank First National; Fox Communitites CD; Nicolet National Bank; Associated Bank; BMO Harris; Bank First, N.A; Fox Communitites Credit Union; North Shore Bank; Bank First, N.A.

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book / Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book / Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B./A.C.V. (13 - 11 - 12)	Total Foreign Exchange Change in B./A.C.V.	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Properties Occupied by the Reporting Entity – Administrative*																
Office - Northeastern		Algoma	WI	07/01/1963	07/01/1963	52,882		6,552		88			(88)			
Office - Washington Island		Washington Island	WI	06/30/1965	06/30/1965	130,034		29,113		1,845			(1,845)			
0299999 – Properties Occupied by the Reporting Entity – Administrative*						182,916		35,665		1,933			(1,933)			
0399999 – Total Properties Occupied by the Reporting Entity						182,916		35,665		1,933			(1,933)			
0699999 – Totals						182,916		35,665		1,933			(1,933)			

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Year

1 Description of Property	Location 2 City	 3 State	4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book / Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made after Acquisition
Acquired by purchase								
Office - Northeastern (Roof)	Algoma	WI	10/08/2024	Noskowiak Roofing LLC	5,300		5,300	
0199999 – Acquired by purchase					5,300		5,300	
0399999 – Totals					5,300		5,300	

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Year, Including Payments During the Final Year on 'Sales Under Contract'

1	Location		4	5	6	7	8	Change in Book / Adjusted Carrying Value Less Encumbrances					14	15	16	17	18	19	20
	2	3						9	10	11	12	13							
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book / Adjusted Carrying Value Less Encumbrances Prior Year	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumb-rances	Total Change in B./A.C.V. (11 - 9 - 10)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value Less Encumbrances on Disposal	Amounts Received During Year	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Property disposed																			
Office - Homestead	Larson	WI	08/30/2024	Strube Properties LLC	387,175		239,470	9,178			(9,178)		230,292	209,992		(20,679)	(20,679)	13,375	
Office - Ellington	Hortonville	WI	08/15/2024	Wolf River Community Bank	370,605		157,906	7,207			(7,207)		150,321	254,482		104,161	104,161	23,000	
0199999 – Property disposed					757,780		397,376	16,385			(16,385)		380,613	464,474		83,482	83,482	36,375	
0399999 – Totals					757,780		397,376	16,385			(16,385)		380,613	464,474		83,482	83,482	36,375	

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location		5	6	7	8	Change in Book Value/Recorded Investment					14	15
		3	4					9	10	11	12	13		
Loan Number	Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value / Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation
Mortgages in Good Standing - Residential Mortgages - All Other														
1		Washington Island	WI		02/10/2011	3.50	21,301						50,000	02/10/2011
2		Washington Island	WI		05/13/2011	3.50	93,234						121,000	05/13/2011
3		Washington Island	WI		08/15/2016	3.50	25,557						35,000	08/15/2016
4		Washington Island	WI		12/28/2018	3.50	81,088						103,000	12/28/2018
5		Washington Island	WI		11/17/2020	3.50	2,567						8,000	11/17/2020
6		Washington Island	WI		07/18/2022	3.50	178,122						195,000	07/18/2022
7		Washington Island	WI		07/19/2022	3.50	100,479						110,000	07/19/2022
8		Washington Island	WI		11/28/2022	3.50	178,259						200,000	11/28/2022
0399999 – Mortgages in Good Standing - Residential Mortgages - All Other							680,607						822,000	XXX
0899999 – Total Mortgages in Good Standing							680,607						822,000	XXX
3399999 – Total Mortgages							680,607						822,000	XXX

General Interrogatory:

1. Mortgages in good standing $ unpaid taxes $ interest due and unpaid.
2. Restructured mortgages $ unpaid taxes $ interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure $ unpaid taxes $ interest due and unpaid.
4. Mortgages in process of foreclosure $ unpaid taxes $ interest due and unpaid.

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1	Location		4	5	6	7	8	9
	2	3						
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Value of Land and Buildings
3399999 – Total Mortgages								

NONE

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value / Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Book Value / Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
Mortgages disposed																	
1	Washington Island	WI		02/10/2044		24,336							3,035	3,035			
2	Washington Island	WI		05/13/2011		98,517							5,283	5,283			
3	Washington Island	WI		08/15/2016		27,670							2,113	2,113			
4	Washington Island	WI		12/28/2018		85,476							4,388	4,388			
5	Washington Island	WI		11/17/2020		4,204							1,637	1,637			
6	Washington Island	WI		07/18/2022		185,278							7,156	7,156			
7	Washington Island	WI		07/19/2022		104,516							4,037	4,037			
8	Washington Island	WI		11/28/2022		185,770							7,511	7,511			
0399999 – Mortgages disposed						715,767							35,160	35,160			
0599999 – Total						715,767							35,160	35,160			

(E-07) Schedule BA - Part 1

NONE

(E-08) Schedule BA - Part 2

NONE

(E-09) Schedule BA - Part 3

NONE

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
U.S. Governments, Issuer Obligations																					
3130AF-AT-4	Federal Home Loan Bank				1.A	70,792	93.323	60,660	65,000	65,000					4.090	3.213	MN	436	2,659	06/09/2021	11/02/2033
3130AV-PE-6	FHLB 5.28				1.A	74,884	100.014	75,011	75,000	74,915		21			5.280	5.316	AO	715	3,960	04/19/2023	04/26/2028
3130B0-VA-4	FHLB 5.500			2	1.A	224,775	100.234	225,527	225,000	224,792		17			5.500	5.523	AO	2,578	6,188	04/22/2024	04/16/2029
3130B1-QQ-3	FHLB 5.750			2	1.A	100,000	100.196	100,196	100,000	100,000					5.750	5.750	JD	208	2,875	06/11/2024	06/18/2031
3130B2-SK-2	FHLB 4.00			2	1.A	300,000	98.505	295,515	300,000	300,000					4.000	3.999	MS	3,467		09/24/2024	03/17/2028
3133EK-RQ-1	Federal Farm Credit Bank				1.A	130,058	86.944	108,680	125,000	125,000					3.170	2.806	JD	121	3,963	01/20/2021	06/20/2034
3133EL-2S-2	Federal Farm Credit Bank				1.A	124,969	97.876	122,345	125,000	124,996		6			0.670	0.675	FA	342	838	08/04/2020	08/04/2025
3133EM-N6-5	Federal Farm Credit Bank				1.A	175,889	88.063	154,110	175,000	175,000					1.610	1.541	JJ	1,370	2,818	08/17/2021	07/06/2029
3133EM-UC-4	Federal Farm Credit Bank				1.A	150,000	93.496	140,244	150,000	150,000					1.300	1.300	MS	531	1,950	03/17/2021	03/23/2027
3133ER-G7-0	FFCB 5.125 12/02/2031			2	1.A	125,000	99.749	124,686	125,000	125,000					5.125	5.125	JD	516		11/26/2024	12/02/2031
31418E-S9-2	FNMA 5043				1.A	65,868	99.521	65,553	65,868	65,868					5.000	5.000	MON	274	2,745	01/25/2024	06/01/2038
31418E-S9-2	FNMA 5043				1.A	117,148	99.521	116,224	116,783	117,121		(17)			5.000	4.970	MON	487	6,577	05/18/2023	06/01/2038
912810-EW-4	US Treasury N/B 6.00%				1.A	151,939	102.061	127,576	125,000	129,623		(3,980)			6.000	2.654	FA	2,813	7,500	12/27/2018	02/15/2026
912810-EW-4	US Treasury N/B 6.00%				1.A	64,475	102.061	51,031	50,000	53,162		(2,786)			6.000	0.388	FA	1,125	3,000	11/24/2020	02/15/2026
912828-4V-9	US Treasury Note 2.875%				1.A	175,425	95.146	152,234	160,000	168,419		(2,252)			2.875	1.381	FA	1,738	4,600	11/03/2021	08/15/2028
912828-4V-9	US Treasury Note 2.875%				1.A	140,543	95.146	142,719	150,000	142,001		1,458			2.875	4.486	FA	1,629	2,156	04/08/2024	08/15/2028
912828-6T-2	US Treasury Note 2.375%				1.A	176,720	92.200	156,740	170,000	173,298		(717)			2.375	1.910	MN	516	4,038	12/24/2019	05/15/2029
912828-6T-2	US Treasury Note 2.375%				1.A	32,023	92.200	27,660	30,000	31,200		(264)			2.375	1.428	MN	91	713	11/02/2021	05/15/2029
91282C-BL-4	United States Treasury Note 02/15/2031				1.A	96,176	82.549	82,549	100,000	96,791		493			1.125	1.678	FA	422	1,125	03/05/2021	02/15/2031
91282C-FV-8	US Treasury Notes				1.A	144,984	97.560	146,340	150,000	145,603		454			4.125	4.572	MN	786	6,188	09/27/2023	11/15/2032
91282C-FV-8	US Treasury Notes				1.A	148,313	97.560	146,340	150,000	148,463		150			4.125	4.279	MN	786	4,029	03/20/2024	11/15/2032
91282C-FV-8	US Treasury Notes				1.A	97,750	97.560	97,560	100,000	97,925		175			4.125	4.440	MN	524	4,125	04/08/2024	11/15/2032
91282C-KQ-3	US Treasury Notes 4.375 5/15/2034				1.A	200,352	98.494	196,988	200,000	200,352					4.375	4.351	MN	1,112	4,375	07/03/2024	05/15/2034
91282C-KQ-3	US Treasury Notes 4.375 5/15/2034				1.A	206,711	98.494	196,988	200,000	206,650		(61)			4.375	3.947	MN	1,112	4,375	10/04/2024	05/15/2034
0019999999 – U.S. Governments, Issuer Obligations						3,294,791	XXX	3,113,474	3,232,651	3,241,177		(7,302)			XXX	XXX	XXX	23,697	80,792	XXX	XXX
0109999999 – Subtotals – U.S. Governments						3,294,791	XXX	3,113,474	3,232,651	3,241,177		(7,302)			XXX	XXX	XXX	23,697	80,792	XXX	XXX
U.S. States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations																					
746673-ZU-9	Putnam Cnty TN Txbl 1.30			2	1.C FE	165,686	84.691	169,382	200,000	168,648		2,962			1.300	4.704	AO	650	1,300	06/05/2024	04/01/2030
882723-B7-3	Texas St Txbl C 3.738			2	1.A FE	117,315	94.402	118,003	125,000	117,822		507			3.738	4.741	AO	1,168	2,336	06/05/2024	10/01/2031
882724-HA-8	Texas St Txbl Public Fin Auth			2	1.A FE	117,359	95.883	119,854	125,000	118,815		1,134			3.589	4.764	AO	1,122	4,486	09/12/2023	10/01/2029
0419999999 – U.S. States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations						400,360	XXX	407,238	450,000	405,285		4,603			XXX	XXX	XXX	2,940	8,122	XXX	XXX
0509999999 – Subtotals – U.S. States, Territories and Possessions (Direct and Guaranteed)						400,360	XXX	407,238	450,000	405,285		4,603			XXX	XXX	XXX	2,940	8,122	XXX	XXX
U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations																					
133353-BH-4	Cameron County Tx Regl Mobility Auth				1.D FE	52,636	101.972	50,986	50,000	52,330		(215)			4.000	3.401	FA	756	2,000	03/26/2019	02/15/2034
54714F-AG-5	Love Field Tx Airport Modernization Corp				2.B FE	32,622	100.020	30,006	30,000	30,880		(208)			5.000	4.163	MN	250	1,583	12/13/2016	11/01/2028
66285W-XC-5	North Tex TWY Auth Rev				1.E FE	57,567	103.316	51,658	50,000	56,365		(807)			5.000	2.972	JJ	1,250	2,500	07/23/2018	01/01/2032
668844-TR-4	Norwalk CT Txbl Ref Ser C				1.A FE	100,386	91.957	91,957	100,000	100,148		(57)			1.059	1.000	JJ	488	1,059	09/17/2020	07/15/2027
708692-AH-1	Pennsylvania Econ Dev /Solid Waste				1.D FE	24,302	110.368	27,592	25,000	24,280		94			5.375	5.938	MS	448	1,344	03/22/2002	03/01/2031
810454-BM-9	Scottsdale AZ Txbl Ref				1.A FE	150,000	95.116	142,674	150,000	150,000					0.826	0.826	JJ	620	1,239	12/10/2020	07/01/2026
89453P-L4-9	Travis County, Tex				1.A FE	75,753	92.602	69,452	75,000	75,684		(51)			3.000	2.904	MS	750	2,250	06/27/2019	03/01/2036
943080-ST-9	Waukesha WI Taxable Ref Ser A 3.2%				1.C FE	100,000	98.004	98,004	100,000	100,000					3.200	3.199	AO	800	3,200	02/05/2019	10/01/2026
0619999999 – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed), Issuer Obligations						593,265	XXX	562,329	580,000	589,687		(1,244)			XXX	XXX	XXX	5,361	15,175	XXX	XXX

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
0709999999 – Subtotals – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						593,265	XXX	562,329	580,000	589,687		(1,244)			XXX	XXX	XXX	5,361	15,175	XXX	XXX
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Residential Mortgage-Backed Securities																					
31374T-2L-2	FNMA Pool #323979				1.A	56	102.046	57	56	55					6.500	6.849	MON	–	4	12/19/2002	04/01/2029
3137HD-UP-3	Fhr Ser 5429 6.00				1.A	226,901	101.749	226,169	222,282	226,742		(159)			6.000	5.742	MON	1,111	6,672	06/26/2024	04/25/2035
31409A-3T-4	FNMA Pool #865810				1.A	1,016	103.689	1,053	1,016	1,025		–			6.000	5.904	MON	5	61	06/28/2007	03/01/2036
0829999999 – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions, Residential Mortgage-Backed Securities						227,973	XXX	227,280	223,353	227,822		(159)			XXX	XXX	XXX	1,117	6,737	XXX	XXX
0909999999 – Subtotals – U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						227,973	XXX	227,280	223,353	227,822		(159)			XXX	XXX	XXX	1,117	6,737	XXX	XXX
Industrial and Miscellaneous (Unaffiliated), Issuer Obligations																					
00287Y-BF-5	Abbvie Inc			2	1.G FE	97,447	98.474	98,474	100,000	98,861		262			4.250	4.573	MN	555	4,250	12/17/2018	11/14/2028
00287Y-BF-5	Abbvie Inc			2	1.G FE	83,254	98.474	83,703	85,000	83,456		202			4.250	4.768	MN	472	1,806	06/05/2024	11/14/2028
00287Y-BF-5	Abbvie Inc			2	1.G FE	25,306	98.474	24,619	25,000	25,284		(22)			4.250	3.909	MN	139	531	09/12/2024	11/14/2028
037833-DU-1	Apple Inc 1.65%				1.B FE	110,099	85.964	94,560	110,000	110,055		(10)			1.650	1.640	MN	252	1,815	05/14/2020	05/11/2030
05531F-BE-2	Truist Fin Corp			2	2.A FE	100,879	99.534	89,581	90,000	90,781		(2,252)			3.700	1.166	JD	241	3,330	06/01/2020	06/05/2025
05531F-BE-2	Truist Fin Corp			2	2.A FE	83,224	99.534	84,604	85,000	84,388		1,165			3.700	5.417	JD	227	3,145	02/23/2024	06/05/2025
06051G-GA-1	Bank of America Corp 3.248%			2	1.G FE	94,661	96.376	96,376	100,000	98,075		635			3.248	3.978	AO	632	3,248	01/28/2019	10/21/2027
06051G-GA-1	Bank of America Corp 3.248%			2	1.G FE	40,645	96.376	43,369	45,000	41,825		1,009			3.248	6.016	AO	284	1,462	10/25/2023	10/21/2027
06406R-AF-4	Bank of NY Mellon Corp			2	1.F FE	105,120	96.462	96,462	100,000	101,869		(628)			3.400	2.708	AO	586	3,400	07/01/2019	10/29/2028
064159-QE-9	Bank of Nova Scotia 2.7%		A		1.G FE	101,378	97.029	97,029	100,000	100,333		(204)			2.700	2.484	FA	1,110	2,700	08/12/2019	08/03/2026
084670-BS-6	Berkshire Hathaway Inc			2,6	1.C FE	108,915	98.465	98,465	100,000	101,844		(1,908)			3.125	1.178	MS	920	3,125	03/23/2021	03/15/2026
110122-DZ-8	Bristol-Myers Squibb Co				1.F FE	138,418	104.923	136,400	130,000	137,704		(674)			5.900	5.062	MN	980	7,713	12/05/2023	11/15/2033
166756-AR-7	Chevron USA Inc				1.D FE	139,496	98.640	123,300	125,000	132,362		(2,334)			3.850	1.848	JJ	2,219	4,813	11/17/2021	01/15/2028
231021-AT-3	Cummins Inc 1.50%				1.F FE	81,603	83.691	83,691	100,000	85,429		2,216			1.500	4.436	MS	500	1,500	03/27/2023	09/01/2030
231021-AT-3	Cummins Inc 1.50%				1.F FE	121,919	83.691	117,167	140,000	122,643		724			1.500	3.964	MS	700		09/24/2024	09/01/2030
23331A-BP-3	Dr Horton Inc 1.40%				2.A FE	44,389	91.346	50,240	55,000	48,695		2,022			1.400	5.918	AO	163	770	10/14/2022	10/15/2027
25468P-DK-9	Disney Walt Co New				1.F FE	108,147	98.432	98,432	100,000	101,878		(1,660)			3.000	1.299	FA	1,150	3,000	03/17/2021	02/13/2026
25468P-DM-5	The Walt Disney Co				1.F FE	95,242	96.007	96,007	100,000	98,739		769			1.850	2.668	JJ	771	1,850	03/18/2020	07/30/2026
256677-AP-0	Dollar General Corporation				2.B FE	98,653	98.198	98,198	100,000	98,806		107			5.450	5.628	JJ	2,664	5,874	08/01/2023	07/05/2033
29379V-BT-9	Enterprise Prods Oper LLC				1.G FE	56,269	97.602	48,801	50,000	54,633		(1,267)			4.150	1.454	AO	957		02/11/2020	07/15/2028
29379V-BT-9	Enterprise Products Oer 4.15%			2	1.G FE	93,362	97.602	82,962	85,000	88,577		(946)			4.150	2.891	AO	735	5,603	08/08/2019	10/16/2028
30231G-BH-4	Exxon Mobil Corporation				1.D FE	109,282	99.689	99,689	100,000	100,479		(2,205)			2.992	0.771	MS	848	2,992	12/15/2020	03/19/2025
30303M-8H-8	Meta Plaforms Inc 3.850 08/15/2032			2	1.D FE	159,705	92.934	162,635	175,000	160,693		988			3.850	5.160	MN	2,545	3,369	05/02/2024	08/15/2032
316773-DA-5	FIFTH THRID BANCORP				2.A FE	88,473	94.956	80,713	85,000	86,227		(507)			2.550	1.917	MN	337	2,168	05/29/2020	05/05/2027
316773-DA-5	FIFTH THRID BANCORP				2.A FE	45,824	94.956	47,478	50,000	46,891		1,067			2.550	5.408	MN	198	1,275	02/13/2024	05/05/2027
337738-BL-1	Fiserv Inc 5.450			2	2.B FE	145,376	100.061	140,085	140,000	145,218		(158)			5.450	4.930	MS	2,247	487	08/21/2024	03/15/2034
38141G-WB-6	Goldman Sachs Group Inc 3.85%			2	2.A FE	94,861	98.132	98,132	100,000	98,489		679			3.850	4.622	JJ	1,658	3,850	01/08/2019	01/26/2027
46625H-RS-1	JP Morgan Chase & Co 3.2%			2	1.F FE	118,176	98.107	122,634	125,000	123,496		982			3.200	4.059	JD	178	4,000	01/08/2019	06/15/2026
49271V-AJ-9	Keurig DR Pepper Inc.				2.B FE	75,227	91.459	68,594	75,000	75,127		(22)			3.200	3.165	MN	400	2,400	04/08/2020	05/01/2030
49271V-AJ-9	Keurig DR Pepper Inc.				2.B FE	135,734	91.459	137,189	150,000	137,489		1,756			3.200	5.000	MN	800	4,800	02/14/2024	05/01/2030
494368-CB-7	Kimberly Clark Corp				1.F FE	108,825	92.440	92,440	100,000	104,858		(869)			3.100	2.115	MS	818	3,100	04/01/2020	03/26/2030
494368-CB-7	Kimberly Clark Corp				1.F FE	72,822	92.440	73,952	80,000	73,727		905			3.100	4.811	MS	654	2,480	02/13/2024	03/26/2030
49456B-AX-9	Kinder Morgan Inc				2.B FE	82,173	97.690	83,037	85,000	82,511		225			5.200	5.641	JD	368	4,420	06/16/2023	06/01/2033
49456B-AX-9	Kinder Morgan Inc				2.B FE	71,040	97.690	68,383	70,000	71,013		(27)			5.200	4.987	JD	303	1,820	09/12/2024	06/01/2033
512807-AU-2	Lam Research Corp 4.00%			2	1.G FE	94,069	97.227	82,643	85,000	89,133		(978)			4.000	2.695	MS	1,001	3,400	08/22/2019	03/15/2029
512807-AU-2	Lam Research Corp 4.00%			2	1.G FE	82,153	97.227	82,643	85,000	82,580		427			4.000	4.753	MS	1,001	3,400	02/23/2024	03/15/2029
548661-DR-5	Lowe's Cos Inc.			2	2.A FE	98,838	95.225	80,941	85,000	91,910		(1,657)			3.650	1.552	AO	741	3,103	09/15/2020	04/05/2029
548661-DR-5	Lowe's Cos Inc.			2	2.A FE	52,034	95.225	52,374	55,000	52,488		454			3.650	4.848	AO	480	2,008	02/14/2024	04/05/2029
570535-AU-8	Markel Corp 3.35%				2.B FE	76,350	92.959	74,367	80,000	76,543		194			3.350	4.374	MS	774		09/12/2024	09/17/2029

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
570535-AU-8	Markel Corp 3.35%			2	2.B FE	85,007	92.959	79,015	85,000	85,000		(1)			3.350	3.349	MS	823	4,188	09/19/2019	09/17/2029
571748-CC-4	Marsh & Mclennan Cos Inc				1.G FE	208,958	97.608	204,977	210,000	208,967		9			5.000	5.061	MS	3,092		11/05/2024	03/15/2035
65339K-AT-7	Nextera Energy Cap Hldgs, Inc				2.A FE	70,953	97.452	73,089	75,000	73,877		448			3.550	4.229	MN	444	2,663	12/14/2018	05/01/2027
693475-AW-5	PNC Financial Services			2	1.G FE	143,848	94.628	118,285	125,000	134,704		(2,302)			3.450	1.473	AO	815	4,313	12/07/2020	04/23/2029
693475-AW-5	PNC Financial Services			2	1.G FE	87,242	94.628	85,165	90,000	87,404		163			3.450	4.187	AO	587	1,553	09/12/2024	04/23/2029
695156-AT-6	Packaging Corp of America			2	2.B FE	100,899	96.316	86,684	90,000	94,492		(1,615)			3.400	1.510	JD	136	3,060	12/08/2020	12/15/2027
713448-CT-3	Pepsico Inc 2.75%			2	1.E FE	98,576	99.453	99,453	100,000	99,915		244			2.750	3.002	AO	458	2,750	02/08/2019	04/30/2025
717081-ET-6	Pfizer Inc 3.450%				1.F FE	114,441	95.326	119,158	125,000	117,626		1,537			3.450	5.022	MS	1,270	4,313	11/09/2022	03/15/2029
741503-BC-9	Booking Holdings Inc 3.55%			2	1.G FE	101,100	96.696	96,696	100,000	100,413		(131)			3.550	3.401	MS	1,045	3,550	04/24/2019	03/15/2028
776743-AD-8	Roper Technologies Inc 3.8%			2	2.B FE	82,895	98.436	83,671	85,000	84,414		281			3.800	4.170	JD	144	3,230	01/10/2019	12/15/2026
78016H-ZW-3	Royal Bank of Canada 5.150%				1.F FE	206,333	98.746	202,429	205,000	206,321		(12)			5.150	5.060	FA	4,399		10/31/2024	02/01/2034
79466L-AF-1	Salesforse.com Inc				1.E FE	106,475	97.381	92,512	95,000	100,623		(1,650)			3.700	1.830	AO	781	3,515	05/12/2021	04/11/2028
842587-CV-7	Southern Co 3.25%				2.A FE	85,324	97.939	83,248	85,000	85,075		(48)			3.250	3.189	JJ	1,381	2,763	06/19/2019	07/01/2026
857477-BG-7	STATE STREET CORP				1.F FE	101,912	89.533	85,056	95,000	98,762		(708)			2.400	1.583	JJ	994	2,280	06/02/2020	01/24/2030
857477-BG-7	STATE STREET CORP				1.F FE	88,099	89.533	89,533	100,000	89,656		1,557			2.400	4.720	JJ	1,047	1,200	02/13/2024	01/24/2030
87264A-BF-1	T-Mobile USA Inc			2	2.B FE	95,679	94.099	94,099	100,000	96,867		512			3.875	4.547	AO	818	3,875	08/08/2022	04/15/2030
87612E-BK-1	Target Corp				1.F FE	103,759	89.136	89,136	100,000	102,159		(351)			2.650	2.244	MS	780	2,650	04/01/2020	09/15/2030
89114T-ZJ-4	Toronto Dominion Bank		D		1.G FE	147,777	82.892	124,338	150,000	148,446		213			2.000	2.167	MS	925	3,000	10/13/2021	09/10/2031
89114T-ZJ-4	Toronto Dominion Bank		D		1.G FE	22,252	82.892	24,868	30,000	23,188		799			2.000	6.196	MS	185	600	10/25/2023	09/10/2031
907818-EH-7	Union Pacific Corp				1.G FE	71,480	97.919	73,439	75,000	74,395		499			2.700	3.409	MS	675	2,063	02/20/2019	03/01/2026
91159H-HN-3	US Bancorp 2.375%			2	1.G FE	91,928	96.668	96,668	100,000	98,143		1,138			2.375	3.611	JJ	1,049	2,375	01/10/2019	07/22/2026
92826C-AD-4	VISA INC				1.D FE	83,924	98.865	74,149	75,000	76,586		(1,651)			3.150	0.915	JD	112	2,363	06/23/2020	12/14/2025
92826C-AD-4	VISA INC				1.D FE	44,675	98.865	39,546	40,000	40,903		(940)			3.150	0.768	JD	60	1,260	12/08/2020	12/14/2025
95000U-2D-4	Wells Fargo & Co 4.15%			2	2.A FE	98,756	96.952	101,800	105,000	100,234		1,022			4.150	5.408	JJ	1,900	4,358	07/11/2023	01/24/2029
95000U-2D-4	Wells Fargo & Co 4.15%			2	2.A FE	99,826	96.952	96,952	100,000	99,838		12			4.150	4.193	JJ	1,810		09/17/2024	01/24/2029
1019999999 – Industrial and Miscellaneous (Unaffiliated), Issuer Obligations						6,181,502	XXX	5,904,333	6,190,000	6,133,124		(2,515)			XXX	XXX	XXX	57,335	170,922	XXX	XXX
1109999999 – Subtotals – Industrial and Miscellaneous (Unaffiliated)						6,181,502	XXX	5,904,333	6,190,000	6,133,124		(2,515)			XXX	XXX	XXX	57,335	170,922	XXX	XXX
2419999999 – Subtotals – Issuer Obligations						10,469,918	XXX	9,987,374	10,452,651	10,369,273		(6,457)			XXX	XXX	XXX	89,333	275,011	XXX	XXX
2429999999 – Subtotals – Residential Mortgage-Backed Securities						227,973	XXX	227,280	223,353	227,822		(159)			XXX	XXX	XXX	1,117	6,737	XXX	XXX
2509999999 – Subtotals – Total Bonds						10,697,891	XXX	10,214,654	10,676,005	10,597,095		(6,616)			XXX	XXX	XXX	90,450	281,748	XXX	XXX

1. Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $4,031,467	1B $110,055	1C $370,492	1D $587,634	1E $256,903	1F $1,564,868	1G $1,638,420
1B	2A $958,894	2B $1,078,360	2C $				
1C	3A $	3B $	3C $				
1D	4A $	4B $	4C $				
1E	5A $	5B $	5C $				
1F	6 $						

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book / Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value per Share	Rate per Share	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Acquired
Industrial and Miscellaneous (Unaffiliated), Perpetual Preferred																				
97689#-11-8	WI Reinsurance Corp - Series A 6%			200.000															6.	06/18/1991
97689#-12-6	Wisconsin Reins Corp (Series B)			152.000	1,000.00														6.	07/31/1991
97689#-12-6	Wisconsin Reinsurance Corp 7%			282.000	1,000.00														6.	10/15/1991
4509999999 – Total Preferred Stocks								XXX											XXX	XXX

1. Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $	1B $	1C $	1D $	1E $	1F $	1G $
1B	2A $	2B $	2C $				
1C	3A $	3B $	3C $				
1D	4A $	4B $	4C $				
1E	5A $	5B $	5C $				
1F	6 $						

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Industrial and Miscellaneous (Unaffiliated), Publicly Traded																	
009158-10-6	Air Prods & Chems Inc Com			37.000	10,731	290.040	10,731	10,924				(193)		(193)		12/23/2024	XXX
020002-10-1	Allstate Corp Com			58.000	11,182	192.790	11,182	11,227				(45)		(45)		12/23/2024	XXX
02079K-10-7	Alphabet, Inc (Class C) Formerly Google,			400.000	76,176	190.440	76,176	5,217		240		19,804		19,804		04/10/2014	XXX
023135-10-6	Amazon.com, Inc			320.000	70,205	219.390	70,205	6,155				21,584		21,584		03/04/2015	XXX
037833-10-0	Apple Inc			176.000	44,074	250.420	44,074	13,994		174		10,189		10,189		05/21/2020	XXX
084670-70-2	Berkshire Hathaway, Inc Del			68.000	30,823	453.280	30,823	5,364				6,570		6,570		03/08/2012	XXX
11135F-10-1	Broadcom, Inc			200.000	46,368	231.840	46,368	5,065		434		144,598		144,598		07/26/2017	XXX
149123-10-1	Caterpillar, Inc			50.000	18,138	362.760	18,138	3,747		271		3,355		3,355		03/14/2008	XXX
231021-10-6	Cummings Inc Com			31.000	10,807	348.600	10,807	10,897				(90)		(90)		12/23/2024	XXX
235851-10-2	Danaher Corp Del			250.000	57,388	229.550	57,388	6,147		263		(448)		(448)		02/03/2010	XXX
30231G-10-2	Exxon Mobil Corp Com			156.000	16,781	107.570	16,781	16,474				307		307		12/23/2024	XXX
30303M-10-2	Meta Platforms Inc CL a Com			28.000	16,394	585.510	16,394	16,669				(275)		(275)		12/23/2024	XXX
337738-10-8	Fiserv Inc Com			54.000	11,093	205.420	11,093	11,089				4		4		12/23/2024	XXX
411512-49-4	Harbor Small Cap Growth - Ret			2,390.710	33,709	14.100	33,709	35,000		1,203		(1,291)		(1,291)		09/13/2024	XXX
46266C-10-5	IQVIA Holdings Inc Com			72.000	14,149	196.510	14,149	14,175				(26)		(26)		12/23/2024	XXX
46625H-10-0	JPMorgan Chase & Co			289.000	69,276	239.710	69,276	12,301		1,329		20,117		20,117		12/27/2010	XXX
478160-10-4	Johnson & Johnson Co			190.000	27,478	144.620	27,478	11,541		933		(2,303)		(2,303)		09/19/2009	XXX
512807-30-6	Lam Research Corp Com			100.000	7,223	72.230	7,223	9,579		63		(2,356)		(2,356)		03/05/2024	XXX
512807-30-6	Lam Research Corp Com			50.000	3,612	72.230	3,612	3,644				(32)		(32)		12/23/2024	XXX
532457-10-8	Lilly Eli & Co Com			1.000	772	772.000	772	841		21		(69)		(69)		10/31/2024	XXX
532457-10-8	Lilly Eli & Co Com			15.000	11,580	772.000	11,580	11,712		20		(132)		(132)		07/30/2024	XXX
548661-10-7	Lowes Cos Inc Com			35.000	8,638	246.800	8,638	8,488		119		150		150		03/05/2024	XXX
571748-10-2	Marsh & Mclennan Cos Inc			93.000	19,754	212.410	19,754	3,281		284		2,133		2,133		12/20/2012	XXX
580135-10-1	McDonalds Corp			108.000	31,308	289.890	31,308	7,057		732		(715)		(715)		02/03/2010	XXX
594918-10-4	Microsoft Corporation			200.000	84,300	421.500	84,300	5,803		616		9,092		9,092		11/07/2001	XXX
609207-10-5	Mondelez Int'l Inc			172.000	10,274	59.730	10,274	8,574		300		(2,184)		(2,184)		05/06/2020	XXX
62989*-10-5	NAMIC (Class B)			60.000	23,545	392.410	23,545	3,000				3,014		3,014		12/30/1987	XXX
62989*-10-5	NAMICO Class B			90.000	35,317	392.410	35,317	4,384				4,521		4,521		03/01/1987	XXX
62989*-10-5	NAMICO Class B			30.000	11,772	392.410	11,772	1,500				1,507		1,507		03/01/1987	XXX
62989*-10-5	Namico Stock - Class B			30.000	11,772	392.410	11,772	1,500				1,507		1,507		12/31/2022	XXX
65339F-10-1	Nextera Energy Inc			300.000	21,507	71.690	21,507	5,106		618		3,285		3,285		06/18/2008	XXX
666807-10-2	Northrop Grumman Corp Com			25.000	11,732	469.290	11,732	11,544		155		189		189		03/05/2024	XXX
67066G-10-4	Nvidia Corp Com			150.000	20,144	134.290	20,144	12,739		5		7,405		7,405		03/05/2024	XXX
67066G-10-4	Nvidia Corp Com			100.000	13,429	134.290	13,429	13,659				(230)		(230)		12/23/2024	XXX
70432V-10-2	Paycom Software Inc Com			65.000	13,323	204.970	13,323	11,071		24		2,252		2,252		09/23/2024	XXX
713448-10-8	Pepsico Inc			144.000	21,897	152.060	21,897	5,293		755		(2,560)		(2,560)		03/03/1998	XXX
718172-10-9	Philip Morris International Inc Com			135.000	16,247	120.350	16,247	16,744				(497)		(497)		12/23/2024	XXX
742718-10-9	Procter & Gamble Co			144.000	24,142	167.650	24,142	6,475		570		3,040		3,040		05/19/2003	XXX
75513E-10-1	RTX Corp Com			100.000	11,572	115.720	11,572	9,016		189		2,557		2,557		03/05/2024	XXX
808513-10-5	Schwab Charles Corp Com			149.000	11,027	74.010	11,027	11,057				(30)		(30)		12/23/2024	XXX
871829-10-7	Sysco Corp Com			144.000	11,010	76.460	11,010	10,878		73		132		132		09/23/2024	XXX
911312-10-6	United Parcel Services Inc Com			81.000	10,214	126.100	10,214	10,656				(442)		(442)		11/20/2024	XXX
91324P-10-2	United Health Group, Inc			125.000	63,233	505.860	63,233	6,641		1,023		(2,576)		(2,576)		07/06/2011	XXX
97689#-10-0	Wisconsin Reins Corp (Class A)			14,934.000												01/01/1999	XXX
97689#-10-0	Wisconsin Reinsurance Corp			1,505.000												03/01/1987	XXX
97689#-10-0	Wisconsin Reinsurance Corp			18,947.000												06/18/1991	XXX
97689#-10-0	Wisconsin Reinsurance Corporation			610.000												06/18/1991	XXX
97689#-10-0	Wisconsin Reinsurance Corporation			6,290.000												06/18/1991	XXX
98389B-10-0	XCEL Energy Inc Com			165.000	11,141	67.520	11,141	11,102				39		39		12/23/2024	XXX
G29183-10-3	Eaton Corp Plc Ord			33.000	10,952	331.870	10,952	11,121				(170)		(170)		12/23/2024	XXX
G5960L-10-3	Medtronic Plc			139.000	11,103	79.880	11,103	11,356				(252)		(252)		12/17/2024	XXX

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book / Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book / Adjusted Carrying Value	Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
5019999999 – Industrial and Miscellaneous (Unaffiliated), Publicly Traded					1,107,310	XXX	1,107,310	429,805		10,412		250,434		250,434		XXX	XXX
5109999999 – Subtotals – Industrial and Miscellaneous (Unaffiliated)					1,107,310	XXX	1,107,310	429,805		10,412		250,434		250,434		XXX	XXX
Mutual Funds, Designation Not Assigned by SVO																	
02368A-63-8	American Beacon Small Cap Value			2,115.513	52,147	24.650	52,147	41,908				(614)		(614)		12/26/2018	
02368A-63-8	American Beacon Small Cap Value			352.858	8,698	24.650	8,698	5,000				(102)		(102)		04/02/2020	
02368A-63-8	American Beacon Small Cap Value			399.361	9,844	24.650	9,844	10,000		5,280		(116)		(116)		12/23/2020	
02368A-63-8	American Beacon Small Cap Value			174.095	4,291	24.650	4,291	5,000		1,219		(50)		(50)		12/28/2021	
256219-10-6	Dodge & Cox Stock Fund			108.696	27,954	257.180	27,954	25,000		5,885		1,482		1,482		01/31/2023	
256219-10-6	Dodge & Cox Stock Fund			93.007	23,920	257.180	23,920	20,000		38,875		1,268		1,268		12/23/2022	
256219-10-6	Dodge & Cox Stock Fund			112.452	28,920	257.180	28,920	27,743				1,533		1,533		12/28/2021	
256219-10-6	Dodge & Cox Stock Fund			205.263	52,790	257.180	52,790	50,000				2,798		2,798		03/03/2022	
256219-10-6	Dodge & Cox Stock Fund			131.524	33,825	257.180	33,825	25,000				1,793		1,793		12/23/2020	
256219-10-6	Dodge & Cox Stock Fund			67.467	17,351	257.180	17,351	10,000				920		920		05/04/2020	
256219-10-6	Dodge & Cox Stock Fund			114.618	29,477	257.180	29,477	15,000				1,562		1,562		04/02/2020	
256219-10-6	Dodge & Cox Stock Fund			1,228.532	315,954	257.180	315,954	210,669		2,735		16,745		16,745		12/28/2018	
298706-11-0	Am Funds Europacific Growth Fund			1,087.521	58,487	53.780	58,487	49,481		2,330		(1,066)		(1,066)		11/25/2016	
298706-11-0	Am Funds Europacific Growth Fund			44.030	2,368	53.780	2,368	2,500		1,973		(43)		(43)		03/03/2022	
399874-77-5	Am Funds Growth Fd of America			2,492.877	185,645	74.470	185,645	105,000				28,219		28,219		12/26/2018	
399874-77-5	Am Funds Growth Fd of America			116.880	8,704	74.470	8,704	5,166				1,323		1,323		01/08/2019	
399874-77-5	Am Funds Growth Fd of America			1,717.866	127,929	74.470	127,929	85,000		43,784		19,446		19,446		12/23/2022	
399874-77-5	Am Funds Growth Fd of America			1,882.352	140,179	74.470	140,179	102,268		3,059		21,308		21,308		01/31/2023	
55273W-47-5	MFS Mid Cap Value			2,846.975	90,505	31.790	90,505	80,000		9,944		2,847		2,847		12/23/2022	
649280-77-3	Am Funds New World Fund F-3			508.019	39,128	77.020	39,128	28,835		1,606		1,026		1,026		12/26/2018	
779556-40-6	T Rowe PR Mid Cap Growth Fund1			569.915	57,014	100.040	57,014	42,641				(120)		(120)		12/26/2018	
779556-40-6	T Rowe PR Mid Cap Growth Fund1			140.746	14,080	100.040	14,080	10,000				(30)		(30)		04/02/2020	
779556-40-6	T Rowe PR Mid Cap Growth Fund1			44.123	4,414	100.040	4,414	5,000				(9)		(9)		12/23/2020	
779556-40-6	T Rowe PR Mid Cap Growth Fund1			85.455	8,549	100.040	8,549	10,000		9,056		(18)		(18)		12/28/2021	
779556-40-6	T Rowe PR Mid Cap Growth Fund1			48.662	4,868	100.040	4,868	5,000		51		(10)		(10)		03/03/2022	
77956H-43-5	T Rowe Price Overseas Stock Fund			3,249.860	40,721	12.530	40,721	28,404		1,060		162		162		04/13/2020	
78462F-10-3	SPDR S&P 500 EFT Trust			440.000	257,875	586.080	257,875	58,273		1,737		48,739		48,739		05/22/2012	
78462F-10-3	SPDR S&P 500 EFT Trust			37.000	21,685	586.080	21,685	9,276				4,098		4,098		04/02/2020	
936793-67-8	Wasatch Small Cap Growth Fd-Inst			779.921	33,240	42.620	33,240	24,739				4,492		4,492		12/26/2018	
936793-67-8	Wasatch Small Cap Growth Fd-Inst			176.305	7,514	42.620	7,514	5,000				1,016		1,016		04/02/2020	
5329999999 – Mutual Funds, Designation Not Assigned by SVO					1,708,078	XXX	1,708,078	1,101,903		128,595		158,599		158,599		XXX	XXX
5409999999 – Subtotals – Mutual Funds					1,708,078	XXX	1,708,078	1,101,903		128,595		158,599		158,599		XXX	XXX
5989999999 – Total Common Stocks					2,815,388	XXX	2,815,388	1,531,708		139,007		409,033		409,033		XXX	XXX
5999999999 – Total Preferred and Common Stocks					2,815,388	XXX	2,815,388	1,531,708		139,007		409,033		409,033		XXX	XXX

1. Line Number Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	1A $	1B $	1C $	1D $	1E $	1F $	1G $
1B	2A $	2B $	2C $				
1C	3A $	3B $	3C $				
1D	4A $	4B $	4C $				
1E	5A $	5B $	5C $				
1F	6 $						

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
Bonds: U.S. Governments								
3130B0-VA-4	FHLB 5.500		04/22/2024	Baird Robert W & Company Inc.	XXX	224,775	225,000	241
3130B1-QQ-3	FHLB 5.750		06/11/2024	Baird Robert W & Company Inc.	XXX	100,000	100,000	
3130B2-SK-2	FHLB 4.00		09/24/2024	Stonex Financial Inc	XXX	300,000	300,000	167
3133ER-G7-0	FFCB 5.125 12/02/2031		11/26/2024	Baird Robert W & Company Inc.	XXX	125,000	125,000	
31418E-S9-2	FNMA 5043		01/25/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	65,868	65,868	220
912828-4V-9	US Treasury Note 2.875%		04/08/2024	Mellon Bank/Mellon Financial Mkts I	XXX	140,543	150,000	640
91282C-FV-8	US Treasury Notes		03/20/2024	Associated Trust Operations	XXX	148,313	150,000	
91282C-FV-8	US Treasury Notes		04/08/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	97,750	100,000	1,655
91282C-KQ-3	US Treasury Notes 4.375 5/15/2034		07/03/2024	Mellon Bank/Mellon Financial Mkts I	XXX	200,352	200,000	1,213
91282C-KQ-3	US Treasury Notes 4.375 5/15/2034		10/04/2024	Stonex Financial Inc	XXX	206,711	200,000	3,448
0109999999 – Bonds: U.S. Governments						1,609,311	1,615,868	7,581
Bonds: U.S. States, Territories and Possessions (Direct and Guaranteed)								
746673-ZU-9	Putnam Cnty TN Txbl 1.30		06/05/2024	Piper Jaffray & Co	XXX	165,686	200,000	469
882723-B7-3	Texas St Txbl C 3.738		06/05/2024	Piper Jaffray & Co	XXX	117,315	125,000	844
0509999999 – Bonds: U.S. States, Territories and Possessions (Direct and Guaranteed)						283,001	325,000	1,313
Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
3137HD-UP-3	Fhr Ser 5429 6.00		06/26/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	234,780	230,000	1,035
0909999999 – Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						234,780	230,000	1,035
Bonds: Industrial and Miscellaneous (Unaffiliated)								
00287Y-BF-5	Abbvie Inc		09/12/2024	Wells Fargo Securities LLC	XXX	25,306	25,000	351
00287Y-BF-5	Abbvie Inc		06/05/2024	Tradeweb Direct LLC	XXX	83,254	85,000	221
05531F-BE-2	Truist Fin Corp		02/23/2024	BNY/SUNTRUST CAPITAL MARKETS	XXX	83,224	85,000	716
231021-AT-3	Cummins Inc 1.50%		09/24/2024	JP Morgan Securities Inc	XXX	121,919	140,000	140
30303M-8H-8	Meta Plaforms Inc 3.850 08/15/2032		05/02/2024	RBC Capital Markets Corp	XXX	159,705	175,000	1,516
316773-DA-5	FIFTH THRID BANCORP		02/13/2024	RBC Capital Markets Corp	XXX	45,824	50,000	354
337738-BL-1	Fiserv Inc 5.450		08/21/2024	Wells Fargo Securities LLC	XXX	145,376	140,000	3,561
49271V-AJ-9	Keurig DR Pepper Inc.		02/14/2024	Tradeweb Direct LLC	XXX	135,734	150,000	1,400
494368-CB-7	Kimberly Clark Corp		02/13/2024	Tradeweb Direct LLC	XXX	72,822	80,000	958
49456B-AX-9	Kinder Morgan Inc		09/12/2024	Tradeweb Direct LLC	XXX	71,040	70,000	1,031
512807-AU-2	Lam Research Corp 4.00%		02/23/2024	Tradeweb Direct LLC	XXX	82,153	85,000	1,530
548661-DR-5	Lowe's Cos Inc.		02/14/2024	Tradeweb Direct LLC	XXX	52,034	55,000	731
570535-AU-8	Markel Corp 3.35%		09/12/2024	Tradeweb Direct LLC	XXX	76,350	80,000	1,310
571748-CC-4	Marsh & Mclennan Cos Inc		11/05/2024	JP Morgan Securities Inc	XXX	208,958	210,000	
693475-AW-5	PNC Financial Services		09/12/2024	BNY/SUNTRUST CAPITAL MARKETS	XXX	87,242	90,000	1,208
78016H-ZW-3	Royal Bank of Canada 5.150%		10/31/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	206,333	205,000	2,639
857477-BG-7	STATE STREET CORP		02/13/2024	JP Morgan Securities Inc	XXX	88,099	100,000	140
95000U-2D-4	Wells Fargo & Co 4.15%		09/17/2024	JP Morgan Securities Inc	XXX	99,826	100,000	623
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)						1,845,196	1,925,000	18,428
2509999997 – Subtotals - Bonds - Part 3						3,972,288	4,095,868	28,358
2509999999 – Subtotals - Bonds						3,972,288	4,095,868	28,358
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded								
009158-10-6	Air Prods & Chems Inc Com		12/23/2024	JP Morgan Securities Inc	37.000	10,924	XXX	
020002-10-1	Allstate Corp Com		12/23/2024	JP Morgan Securities Inc	58.000	11,227	XXX	
231021-10-6	Cummings Inc Com		12/23/2024	JP Morgan Securities Inc	31.000	10,897	XXX	
30231G-10-2	Exxon Mobil Corp Com		12/23/2024	JP Morgan Securities Inc	156.000	16,474	XXX	
30303M-10-2	Meta Platforms Inc CL a Com		12/23/2024	JP Morgan Securities Inc	28.000	16,669	XXX	

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
337738-10-8	Fiserv Inc Com		12/23/2024	JP Morgan Securities Inc	54.000	11,089	XXX	
411512-49-4	Harbor Small Cap Growth - Ret		09/13/2024	Associated Trust Operations	2,390.710	35,000	XXX	
46266C-10-5	IQVIA Holdings Inc Com		12/23/2024	JP Morgan Securities Inc	72.000	14,175	XXX	
512807-30-6	Lam Research Corp Com		03/05/2024	Stifel Nicolaus & Co	10.000	9,579	XXX	
512807-30-6	Lam Research Corp Com		12/23/2024	JP Morgan Securities Inc	50.000	3,644	XXX	
532457-10-8	Lilly Eli & Co Com		10/31/2024	Evercore Group LLC	1.000	841	XXX	
532457-10-8	Lilly Eli & Co Com		07/30/2024	Raymond James & Associated Inc	15.000	11,712	XXX	
548661-10-7	Lowes Cos Inc Com		03/05/2024	Stifel Nicolaus & Co	35.000	8,488	XXX	
666807-10-2	Northrop Grumman Corp Com		03/05/2024	Raymond James & Associated Inc	25.000	11,544	XXX	
67066G-10-4	Nvidia Corp Com		03/05/2024	Raymond James & Associated Inc	15.000	12,739	XXX	
67066G-10-4	Nvidia Corp Com		12/23/2024	JP Morgan Securities Inc	100.000	13,659	XXX	
70432V-10-2	Paycom Software Inc Com		09/23/2024	JP Morgan Securities Inc	65.000	11,071	XXX	
718172-10-9	Philip Morris International Inc Com		12/23/2024	JP Morgan Securities Inc	135.000	16,744	XXX	
75513E-10-1	RTX Corp Com		03/05/2024	Stifel Nicolaus & Co	100.000	9,016	XXX	
808513-10-5	Schwab Charles Corp Com		12/23/2024	JP Morgan Securities Inc	149.000	11,057	XXX	
871829-10-7	Sysco Corp Com		09/23/2024	JP Morgan Securities Inc	144.000	10,878	XXX	
911312-10-6	United Parcel Services Inc Com		11/20/2024	Wells Fargo Securities LLC	81.000	10,656	XXX	
98389B-10-0	XCEL Energy Inc Com		12/23/2024	JP Morgan Securities Inc	165.000	11,102	XXX	
G29183-10-3	Eaton Corp Plc Ord		12/23/2024	JP Morgan Securities Inc	33.000	11,121	XXX	
G5960L-10-3	Medtronic Plc		12/17/2024	Raymond James & Associated Inc	139.000	11,356	XXX	
5019999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded						301,660	XXX	
5989999997 – Subtotals - Common Stocks - Part 3						301,660	XXX	
5989999998 – Summary Item from Part 5 for Common Stocks						13,214	XXX	
5989999999 – Subtotals - Common Stocks						314,874	XXX	
5999999999 – Subtotals - Preferred and Common Stocks						314,874	XXX	
6009999999 – Totals						4,287,162	XXX	28,358

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
										Change in Book / Adjusted Carrying Value										
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds: U.S. Governments																				
3130AR-NT-4	FHLB 2.500		10/29/2024	Associated Trust Operations	XXX	150,000	150,000	150,000	150,000						150,000				6,375	04/29/2027
31418E-S9-2	FNMA 5043		12/26/2024	Associated Trust Operations	XXX	39,625	39,625	39,749	39,746		(3)		(3)		39,743		(117)	(117)	1,097	06/01/2038
912828-3J-7	US Treasury Notes 2.125%		10/04/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	149,420	150,000	143,402	146,515		2,879		2,879		149,394		26	26	2,717	11/30/2024
912828-6X-3	US Treasury N/B 2.125%		07/03/2024	First Tennessee Bank Bond Div	XXX	47,641	50,000	53,229	51,573		(328)		(328)		51,245		(3,604)	(3,604)	633	05/31/2026
912828-V9-8	US Treasury N/B 2.250%		11/06/2024	Stonex Financial Inc	XXX	284,496	300,000	278,578	282,865		3,275		3,275		286,140		(1,644)	(1,644)	6,751	02/15/2027
91282C-BR-1	United States Treasury Note 03/15/2024		03/15/2024	Associated Trust Operations	XXX	75,000	75,000	72,858	74,996		4		4		75,000				94	03/15/2024
0109999999 – Bonds: U.S. Governments						746,182	764,625	737,816	745,695		5,826		5,826		751,522		(5,340)	(5,340)	17,666	XXX
Bonds: U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)																				
519442-JB-4	LA VERGNE TN TXBL REF		04/01/2024	Associated Trust Operations	XXX	135,000	135,000	144,010	135,859		(859)		(859)		135,000				2,025	04/01/2024
54714F-AG-5	Love Field Tx Airport Modernization Corp		11/01/2024	Associated Trust Operations	XXX	10,000	10,000	10,874	10,363		(57)		(57)		10,306		(306)	(306)	417	11/01/2028
0709999999 – Bonds: U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guaranteed)						145,000	145,000	154,884	146,221		(916)		(916)		145,306		(306)	(306)	2,442	XXX
Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																				
31374T-2L-2	FNMA Pool #323979		12/26/2024	Associated Trust Operations	XXX	22	22	22	22						22		–	–	1	04/01/2029
3137HD-UP-3	Fhr Ser 5429 6.00		12/26/2024	Associated Trust Operations	XXX	7,718	7,718	7,879			(3)		(3)		7,876		(157)	(157)	132	04/25/2035
31409A-3T-4	FNMA Pool #865810		12/26/2024	Associated Trust Operations	XXX	120	120	120	121		–		–		121		(1)	(1)	4	03/01/2036
0909999999 – Bonds: U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						7,861	7,861	8,022	144		(3)		(3)		8,019		(158)	(158)	137	XXX
Bonds: Industrial and Miscellaneous (Unaffiliated)																				
037833-AS-9	Apple, Inc		05/06/2024	Associated Trust Operations	XXX	100,000	100,000	105,894	100,845		(845)		(845)		100,000				1,725	05/06/2024
20030N-CS-8	Comcast Corp 3.95%		12/05/2024	BNY MELLON/TORONTO DOMINION SEC	XXX	99,727	100,000	103,974	101,088		(618)		(618)		100,470		(743)	(743)	4,510	10/15/2025
26441C-AN-5	Duke Energy Corp New		04/15/2024	Associated Trust Operations	XXX	125,000	125,000	124,805	124,985		15		15		125,000				2,344	04/15/2024
68389X-AU-9	Oracle Corp		07/08/2024	Associated Trust Operations	XXX	100,000	100,000	109,810	101,345		(1,345)		(1,345)		100,000				3,400	07/08/2024
78015K-7C-2	Royal Bank of Canada 2.25%		11/01/2024	Associated Trust Operations	XXX	100,000	100,000	102,678	100,514		(514)		(514)		100,000				2,250	11/01/2024
822582-CC-4	Shell Intl Fin B V		11/07/2024	Associated Trust Operations	XXX	100,000	100,000	105,434	100,037		(37)		(37)		100,000				2,000	11/07/2024
1109999999 – Bonds: Industrial and Miscellaneous (Unaffiliated)						624,727	625,000	652,595	628,815		(3,345)		(3,345)		625,470		(743)	(743)	16,228	XXX
2509999997 – Subtotals - Bonds - Part 4						1,523,770	1,542,486	1,553,317	1,520,875		1,563		1,563		1,530,317		(6,547)	(6,547)	36,474	XXX
2509999999 – Subtotals - Bonds						1,523,770	1,542,486	1,553,317	1,520,875		1,563		1,563		1,530,317		(6,547)	(6,547)	36,474	XXX
Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded																				
002824-10-0	Abbott Laboratories (Spinoff to Abbvie,I		12/23/2024	JP Morgan Securities Inc	289.000	32,948	XXX	6,560	31,810	(25,250)			(25,250)		6,560		26,388	26,388	636	XXX
02079K-10-7	Alphabet, Inc (Class C) Formerly Google,		12/23/2024	JP Morgan Securities Inc	40.000	7,798	XXX	522	5,637	(5,116)			(5,116)		522		7,276	7,276	24	XXX
023135-10-6	Amazon.com, Inc		12/23/2024	JP Morgan Securities Inc	40.000	8,971	XXX	769	6,078	(5,308)			(5,308)		769		8,201	8,201		XXX
032095-10-1	Amphenol Corp New		12/23/2024	Capital Inst Svcs/Equities	722.000	51,076	XXX	16,187	35,786	(19,599)			(19,599)		16,187		34,889	34,889	357	XXX
075887-10-9	Benton Dickinson Co		03/05/2024	Stifel Nicolaus & Co	18.000	4,242	XXX	4,384	4,389	(4)			(4)		4,384		(143)	(143)		XXX
097023-10-5	Boeing Company		12/23/2024	JP Morgan Securities Inc	22.000	3,941	XXX	4,806	5,735	(928)			(928)		4,806		(865)	(865)		XXX
11135F-10-1	Broadcom, Inc		12/23/2024	Capital Inst Svcs/Equities	120.000	27,177	XXX	3,039	133,950	(130,911)			(130,911)		3,039		24,138	24,138	260	XXX
149123-10-1	Caterpillar, Inc		12/23/2024	JP Morgan Securities Inc	94.000	34,277	XXX	7,045	27,793	(20,748)			(20,748)		7,045		27,233	27,233	509	XXX
235851-10-2	Danaher Corp Del		12/23/2024	JP Morgan Securities Inc	39.000	8,888	XXX	959	9,022	(8,063)			(8,063)		959		7,929	7,929	41	XXX
256677-10-5	Dollar General Corp		08/29/2024	Wells Fargo Securities LLC	144.000	13,113	XXX	6,955	19,577	(12,622)			(12,622)		6,955		6,158	6,158	255	XXX
438516-10-6	Honeywell Intl, Inc		10/31/2024	Wells Fargo Securities LLC	106.000	21,733	XXX	6,869	22,229	(15,360)			(15,360)		6,869		14,865	14,865	343	XXX
452308-10-9	Illinois Tool Works		12/23/2024	JP Morgan Securities Inc	173.000	44,684	XXX	6,204	45,316	(39,111)			(39,111)		6,204		38,480	38,480	758	XXX
459200-10-1	International Business Mach Corp		04/09/2024	Associated Trust Operations	108.000	20,372	XXX	11,743	17,663	(5,920)			(5,920)		11,743		8,629	8,629	179	XXX
49177J-10-2	Kenvue Inc		03/05/2024	Stifel Nicolaus & Co	201.000	3,835	XXX	1,520	4,328	(2,808)			(2,808)		1,520		2,315	2,315	40	XXX
50155Q-10-0	Kyndryl Holdings Incorp		03/05/2024	Stifel Nicolaus & Co	30.000	669	XXX	715	623	92			92		715		(46)	(46)		XXX
502441-30-6	LVMH Moet Hennessy Adr		03/05/2024	Stifel Nicolaus & Co	44.000	7,914	XXX	6,965	7,131	(166)			(166)		6,965		949	949		XXX

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
573874-10-4	Marvel Technology Inc		03/20/2024	Stifel Nicolaus & Co	183.000	12,996	XXX	6,354	11,037	(4,683)			(4,683)		6,354		6,642	6,642	11	XXX
594918-10-4	Microsoft Corporation		12/23/2024	JP Morgan Securities Inc	16.000	6,979	XXX	464	6,017	(5,552)			(5,552)		464		6,515	6,515	49	XXX
65339F-10-1	Nextera Energy Inc		12/23/2024	JP Morgan Securities Inc	277.000	19,795	XXX	4,714	16,825	(12,111)			(12,111)		4,714		15,081	15,081	571	XXX
68389X-10-5	Oracle Corporation		05/24/2024	Capital Inst Svcs	289.000	35,272	XXX	5,560	30,469	(24,909)			(24,909)		5,560		29,712	29,712	231	XXX
697435-10-5	Palo Alto Networks, Inc		03/05/2024	Stifel Nicolaus & Co	30.000	8,615	XXX	5,138	8,846	(3,708)			(3,708)		5,138		3,477	3,477		XXX
743315-10-3	Progressive Corp Ohio		12/23/2024	Capital INst Svcs/Equities	123.000	29,456	XXX	9,573	19,591	(10,018)			(10,018)		9,573		19,883	19,883	141	XXX
806857-10-8	Schlumberger LTD		03/05/2024	Stifel Nicolaus & Co	76.000	3,772	XXX	4,348	3,955	393			393		4,348		(576)	(576)	40	XXX
92338C-10-3	Veralto Corp		12/23/2024	JP Morgan Securities Inc	96.000	9,891	XXX	935	7,897	(6,962)			(6,962)		935		8,956	8,956	35	XXX
H1467J-10-4	Chubb LTD		03/05/2024	Stifel Nicolaus & Co	21.000	5,223	XXX	4,693	4,746	(53)			(53)		4,693		529	529	18	XXX
5019999999 – Common Stocks: Industrial and Miscellaneous (Unaffiliated) Publicly Traded						423,637	XXX	127,023	486,450	(359,428)			(359,428)		127,023		296,614	296,614	4,500	XXX
Common Stocks: Mutual Funds Designations Not Assigned by the SVO																				
02630D-50-1	Inflation Linked Bond Fund - Capital Gro		08/13/2024	Associated Trust Operations	2,388.260	22,567	XXX	26,918	21,853	5,065			5,065		26,918		(4,350)	(4,350)		
02630D-50-1	Inflation Linked Bond Fund - Capital Gro		08/13/2024	Associated Trust Operations	26.830	254	XXX	246	246						246		8	8		
02631E-50-8	Strategic Bond Fund - Capital Group		08/13/2024	Associated Trust Operations	4,596.050	43,199	XXX	52,133	42,697	9,436			9,436		52,133		(8,934)	(8,934)	367	
02631E-50-8	Strategic Bond Fund - Capital Group		08/13/2024	Associated Trust Operations	32.040	301	XXX	311	298	14			14		311		(10)	(10)		
02631E-50-8	Strategic Bond Fund - Capital Group		08/13/2024	Associated Trust Operations	33.410	314	XXX	311	310	1			1		311		3	3		
02631E-50-8	Strategic Bond Fund - Capital Group		08/13/2024	Associated Trust Operations	42.520	400	XXX	383	395	(12)			(12)		383		17	17		
02631E-50-8	Strategic Bond Fund - Capital Group		08/13/2024	Associated Trust Operations	41.540	390	XXX	383	386	(2)			(2)		383		7	7		
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	79.640	1,193	XXX	1,151	1,152	(1)			(1)		1,151		42	42		
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	121.380	1,818	XXX	1,754	1,755	(1)			(1)		1,754		64	64		
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	145.660	2,182	XXX	2,105	2,106	(1)			(1)		2,105		77	77		
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	1.740	26	XXX	26	25	–			–		26		–	–		
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	7,549.740	113,095	XXX	103,179	109,169	(5,990)			(5,990)		103,179		9,916	9,916	102	
128119-84-9	Calamos Market Neutral Income Class C/61		08/13/2024	Associated Trust Operations	18.020	270	XXX	268	261	7			7		268		2	2		
256219-10-6	Dodge & Cox Stock Fund		12/26/2024	Associated Trust Operations	191.550	50,000	XXX	47,257	46,652	605			605		47,257		2,743	2,743		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	6.950	547	XXX	463	496	(33)			(33)		463		83	83		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	12.100	952	XXX	851	864	(14)			(14)		851		102	102		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	7.100	559	XXX	483	507	(24)			(24)		483		75	75		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	87.780	6,910	XXX	6,172	6,271	(99)			(99)		6,172		738	738		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	22.310	1,756	XXX	1,489	1,594	(105)			(105)		1,489		267	267		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	7.810	615	XXX	471	558	(87)			(87)		471		144	144		
360802-82-1	Am Funds Fundamental Investors A		03/20/2024	Associated Trust Operations	2,278.680	179,378	XXX	115,565	162,789	(47,224)			(47,224)		115,565		63,813	63,813	510	
399874-77-5	Am Funds Growth Fd of America		12/26/2024	Associated Trust Operations	233.320	17,900	XXX	15,000	14,734	266			266		15,000		2,900	2,900		
399874-77-5	Am Funds Growth Fd of America		12/26/2024	Associated Trust Operations	418.400	32,100	XXX	22,732	26,422	(3,690)			(3,690)		22,732		9,368	9,368	680	

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
453320-82-2	Am Funds Inc Fund of America A		03/20/2024	Associated Trust Operations	2,764.020	66,364	XXX	54,011	64,678	(10,667)			(10,667)		54,011		12,353	12,353		
453320-82-2	Am Funds Inc Fund of America A		03/20/2024	Associated Trust Operations	22.920	550	XXX	504	536	(32)			(32)		504		46	46		
453320-82-2	Am Funds Inc Fund of America A		03/20/2024	Associated Trust Operations	22.370	537	XXX	505	524	(19)			(19)		505		32	32		
453320-82-2	Am Funds Inc Fund of America A		03/20/2024	Associated Trust Operations	22.850	549	XXX	512	535	(23)			(23)		512		37	37		
453320-82-2	Am Funds Inc Fund of America A		03/20/2024	Associated Trust Operations	44.960	1,079	XXX	1,016	1,052	(36)			(36)		1,016		64	64	524	
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	81.200	728	XXX	703	722	(19)			(19)		703		24	24		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	80.680	723	XXX	679	717	(39)			(39)		679		44	44		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	74.510	668	XXX	650	662	(13)			(13)		650		18	18		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	73.600	659	XXX	649	654	(5)			(5)		649		10	10		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	80.130	718	XXX	663	712	(49)			(49)		663		54	54		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	76.460	685	XXX	683	680	3			3		683		2	2		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	75.930	680	XXX	651	675	(24)			(24)		651		29	29		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	71.040	636	XXX	634	632	3			3		634		2	2		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	65.170	584	XXX	577	579	(2)			(2)		577		7	7		
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	61.720	553	XXX	539	549	(9)			(9)		539		14	14	669	
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	66.500	596	XXX	598	591	7			7		598		(3)	(3)	652	
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	25,719.130	230,443	XXX	259,337	228,643	30,694			30,694		259,337		(28,894)	(28,894)	662	
4812A4-42-7	JP Morgan Total Return Fund - A		08/13/2024	Associated Trust Operations	76.230	683	XXX	666	678	(11)			(11)		666		17	17		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	25.940	253	XXX	250	255	(4)			(4)		250		3	3		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	32.900	321	XXX	325	323	2			2		325		(4)	(4)		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	29.730	290	XXX	284	292	(8)			(8)		284		7	7		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	28.980	283	XXX	267	285	(18)			(18)		267		17	17		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	26.460	259	XXX	247	260	(13)			(13)		247		12	12		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	29.270	286	XXX	280	287	(7)			(7)		280		6	6		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	21.780	213	XXX	216	214	2			2		216		(3)	(3)		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	26.630	260	XXX	258	262	(3)			(3)		258		2	2		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	24.580	240	XXX	237	241	(5)			(5)		237		3	3		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	25.310	247	XXX	248	249	(1)			(1)		248		(1)	(1)		
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	19.850	194	XXX	191	195	(4)			(4)		191		3	3	276	

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	16.880	165	XXX	167	166	2			2		167		(2)	(2)	273	
543487-14-4	Loomis Investment Grade Bond - A		06/27/2024	Associated Trust Operations	7,336.670	71,679	XXX	85,858	72,046	13,812			13,812		85,858		(14,179)	(14,179)	287	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	33.770	361	XXX	359	363	(4)			(4)		359		2	2		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	32.990	353	XXX	349	355	(6)			(6)		349		4	4		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	34.560	370	XXX	364	372	(8)			(8)		364		6	6		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	32.170	344	XXX	342	346	(4)			(4)		342		2	2		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	33.630	360	XXX	358	362	(4)			(4)		358		2	2		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	34.200	366	XXX	368	368						368		(2)	(2)		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	27.370	293	XXX	291	295	(3)			(3)		291		2	2	377	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	30.450	326	XXX	326	328	(2)			(2)		326		–	–		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	28.700	307	XXX	309	309	–			–		309		(2)	(2)		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	29.410	315	XXX	316	316	–			–		316		(1)	(1)		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	27.790	297	XXX	298	299	(1)			(1)		298		(1)	(1)	365	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	10,159.230	108,704	XXX	120,148	109,313	10,835			10,835		120,148		(11,444)	(11,444)	318	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		06/27/2024	Associated Trust Operations	30.850	330	XXX	328	332	(4)			(4)		328		2	2		
648018-82-8	Am Funds New Perspective Fund A		03/20/2024	Associated Trust Operations	23.610	1,426	XXX	1,292	1,313	(21)			(21)		1,292		134	134		
648018-82-8	Am Funds New Perspective Fund A		03/20/2024	Associated Trust Operations	6.170	373	XXX	338	343	(6)			(6)		338		35	35		
648018-82-8	Am Funds New Perspective Fund A		03/20/2024	Associated Trust Operations	522.810	31,594	XXX	18,235	29,089	(10,854)			(10,854)		18,235		13,359	13,359		
66538B-57-8	Navigator Funds		08/13/2024	Associated Trust Operations	9,775.360	97,360	XXX	106,509	95,310	11,199			11,199		106,509		(9,149)	(9,149)	1,524	
66538B-57-8	Navigator Funds		08/13/2024	Associated Trust Operations	82.140	818	XXX	781	801	(20)			(20)		781		37	37		
66538B-57-8	Navigator Funds		08/13/2024	Associated Trust Operations	119.990	1,195	XXX	1,154	1,170	(16)			(16)		1,154		41	41		
66538B-57-8	Navigator Funds		08/13/2024	Associated Trust Operations	175.670	1,750	XXX	1,672	1,713	(40)			(40)		1,672		77	77		
66538B-57-8	Navigator Funds		08/13/2024	Associated Trust Operations	179.070	1,783	XXX	1,737	1,746	(9)			(9)		1,737		47	47		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	52.840	565	XXX	549	561	(12)			(12)		549		16	16		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	54.210	579	XXX	552	576	(23)			(23)		552		27	27		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	55.660	595	XXX	557	591	(34)			(34)		557		38	38		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	52.200	558	XXX	548	554	(7)			(7)		548		10	10		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	54.290	580	XXX	562	577	(15)			(15)		562		18	18		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	52.740	564	XXX	560	560						560		4	4		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	51.330	549	XXX	533	545	(12)			(12)		533		15	15	573	
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	52.370	560	XXX	543	556	(14)			(14)		543		17	17		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	51.690	553	XXX	540	549	(9)			(9)		540		12	12		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	51.510	551	XXX	538	547	(9)			(9)		538		12	12		
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	50.130	536	XXX	534	532	2			2		534		2	2	572	
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	11,849.360	126,670	XXX	143,775	125,840	17,935			17,935		143,775		(17,105)	(17,105)	567	
72201F-46-6	PIMCO Income C		08/13/2024	Associated Trust Operations	52.440	561	XXX	546	557	(11)			(11)		546		15	15		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	26.130	279	XXX	274	277	(4)			(4)		274		5	5		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	26.450	283	XXX	281	281						281		2	2		

SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book / Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	27.070	289	XXX	280	287	(7)			(7)		280		9	9		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	27.810	297	XXX	278	295	(17)			(17)		278		19	19		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	27.140	290	XXX	277	288	(12)			(12)		277		14	14		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	26.470	283	XXX	275	281	(6)			(6)		275		8	8		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	25.700	275	XXX	269	273	(4)			(4)		269		6	6		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	26.190	280	XXX	273	278	(6)			(6)		273		7	7		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	26.180	280	XXX	271	278	(7)			(7)		271		9	9		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	25.830	276	XXX	270	274	(4)			(4)		270		6	6		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	25.680	275	XXX	267	273	(6)			(6)		267		8	8		
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	24.970	267	XXX	266	265	1			1		266		1	1	288	
72201F-47-4	PIMCO Income A		08/13/2024	Associated Trust Operations	5,159.860	55,159	XXX	60,890	54,798	6,092			6,092		60,890		(5,731)	(5,731)	286	
78462F-10-3	SPDR S&P 500 EFT Trust		12/23/2024	JP Morgan Securities Inc	35.000	20,696	XXX	9,797	16,636	(6,839)			(6,839)		9,797		10,899	10,899	1,906	
78462F-10-3	SPDR S&P 500 EFT Trust		12/23/2024	JP Morgan Securities Inc	8.000	4,730	XXX	2,006	3,802	(1,797)			(1,797)		2,006		2,725	2,725		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.640	58	XXX	57	58	(1)			(1)		57		1	1		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	0.940	12	XXX	12	12						12		–	–		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	5.040	63	XXX	63	63						63		–	–		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.720	59	XXX	58	59	(1)			(1)		58		2	2		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	5.150	64	XXX	59	64	(5)			(5)		59		5	5		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.890	61	XXX	57	61	(4)			(4)		57		4	4		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.750	59	XXX	57	59	(2)			(2)		57		2	2		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	1,877.940	23,511	XXX	25,509	23,418	2,091			2,091		25,509		(1,998)	(1,998)	61	
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.620	58	XXX	56	58	(1)			(1)		56		1	1		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.620	58	XXX	56	58	(2)			(2)		56		2	2		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.370	55	XXX	53	54	(1)			(1)		53		1	1		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.380	55	XXX	54	55	(1)			(1)		54		1	1		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.080	51	XXX	49	51	(2)			(2)		49		2	2		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		08/13/2024	Associated Trust Operations	4.370	55	XXX	54	54	–			–		54		1	1	62	
936793-67-8	Wasatch Small Cap Growth Fd-Inst		09/13/2024	Associated Trust Operations	166.360	6,534	XXX	5,277	6,132	(855)			(855)		5,277		1,258	1,258		
936793-67-8	Wasatch Small Cap Growth Fd-Inst		09/13/2024	Associated Trust Operations	259.160	10,180	XXX	15,000	9,553	5,447			5,447		15,000		(4,820)	(4,820)		
936793-67-8	Wasatch Small Cap Growth Fd-Inst		09/13/2024	Associated Trust Operations	98.480	3,868	XXX	5,000	3,630	1,370			1,370		5,000		(1,132)	(1,132)		
936793-67-8	Wasatch Small Cap Growth Fd-Inst		09/13/2024	Associated Trust Operations	239.750	9,417	XXX	10,000	8,837	1,163			1,163		10,000		(583)	(583)		
5329999999 – Common Stocks: Mutual Funds Designations Not Assigned by the SVO						1,379,475	XXX	1,355,712	1,328,683	27,030			27,030		1,355,712		23,763	23,763	11,901	XXX
5989999997 – Subtotals - Common Stocks - Part 4						1,803,112	XXX	1,482,735	1,815,133	(332,398)			(332,398)		1,482,735		320,377	320,377	16,401	XXX
5989999998 – Summary Item from Part 5 for Common Stocks						13,449	XXX	13,214							13,214		235	235	9,568	XXX
5989999999 – Subtotals - Common Stocks						1,816,562	XXX	1,495,949	1,815,133	(332,398)			(332,398)		1,495,949		320,612	320,612	25,969	XXX
5999999999 – Subtotals - Preferred and Common Stocks						1,816,562	XXX	1,495,949	1,815,133	(332,398)			(332,398)		1,495,949		320,612	320,612	25,969	XXX
6009999999 – Totals						3,340,332	XXX	3,049,266	3,336,008	(332,398)	1,563		(330,835)		3,026,266		314,066	314,066	62,443	XXX

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book / Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book / Adjusted Carrying Value at Disposal	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Common Stocks: Mutual Funds Designations Not Assigned by the SVO																				
02631E-50-8	Strategic Bond Fund - Capital Group		03/15/2024	Purchased	08/13/2024	Associated Trust Operations	40.590	364	382	364							17	17	364	
4812A4-42-7	JP Morgan Total Return Fund - A		01/30/2024	Purchased	08/13/2024	Associated Trust Operations	76.630	674	687	674							12	12	674	
4812A4-42-7	JP Morgan Total Return Fund - A		02/28/2024	Purchased	08/13/2024	Associated Trust Operations	78.810	684	706	684							22	22	684	
4812A4-42-7	JP Morgan Total Return Fund - A		03/27/2024	Purchased	08/13/2024	Associated Trust Operations	80.270	702	719	702							17	17	702	
4812A4-42-7	JP Morgan Total Return Fund - A		04/26/2024	Purchased	08/13/2024	Associated Trust Operations	76.400	652	685	652							32	32		
4812A4-42-7	JP Morgan Total Return Fund - A		05/29/2024	Purchased	08/13/2024	Associated Trust Operations	77.890	669	698	669							29	29	675	
543487-14-4	Loomis Investment Grade Bond - A		01/29/2024	Purchased	06/27/2024	Associated Trust Operations	26.160	258	256	258							(2)	(2)	258	
543487-14-4	Loomis Investment Grade Bond - A		02/26/2024	Purchased	06/27/2024	Associated Trust Operations	25.940	252	253	252							1	1	252	
543487-14-4	Loomis Investment Grade Bond - A		03/26/2024	Purchased	06/27/2024	Associated Trust Operations	29.400	288	287	288							(1)	(1)	288	
543487-14-4	Loomis Investment Grade Bond - A		04/25/2024	Purchased	06/27/2024	Associated Trust Operations	28.590	273	279	273							7	7		
543487-14-4	Loomis Investment Grade Bond - A		05/24/2024	Purchased	06/27/2024	Associated Trust Operations	28.460	276	278	276							2	2		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		01/31/2024	Purchased	06/27/2024	Associated Trust Operations	34.100	368	365	368							(3)	(3)	368	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		02/29/2024	Purchased	06/27/2024	Associated Trust Operations	33.010	353	353	353							–	–	353	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		03/28/2024	Purchased	06/27/2024	Associated Trust Operations	34.940	374	374	374							–	–	374	
543487-35-9	Loomis Ltd Term Gov't & Agency - A		04/30/2024	Purchased	06/27/2024	Associated Trust Operations	34.400	365	368	365							3	3		
543487-35-9	Loomis Ltd Term Gov't & Agency - A		05/31/2024	Purchased	06/27/2024	Associated Trust Operations	35.370	377	378	377							1	1		
66538B-57-8	Navigator Funds		03/27/2024	Purchased	08/13/2024	Associated Trust Operations	117.750	1,160	1,173	1,160							13	13	1,160	
72201F-46-6	PIMCO Income C		01/31/2024	Purchased	08/13/2024	Associated Trust Operations	52.630	559	563	559							3	3	559	
72201F-46-6	PIMCO Income C		02/29/2024	Purchased	08/13/2024	Associated Trust Operations	53.420	562	571	562							9	9	562	
72201F-46-6	PIMCO Income C		03/28/2024	Purchased	08/13/2024	Associated Trust Operations	53.350	565	570	565							5	5	565	
72201F-46-6	PIMCO Income C		04/30/2024	Purchased	08/13/2024	Associated Trust Operations	54.700	567	585	567							18	18		
72201F-46-6	PIMCO Income C		05/31/2024	Purchased	08/13/2024	Associated Trust Operations	54.490	572	583	572							11	11		
72201F-46-6	PIMCO Income C		06/28/2024	Purchased	08/13/2024	Associated Trust Operations	54.700	573	585	573							11	11		
72201F-47-4	PIMCO Income A		01/31/2024	Purchased	08/13/2024	Associated Trust Operations	26.500	282	283	282							2	2	282	
72201F-47-4	PIMCO Income A		02/29/2024	Purchased	08/13/2024	Associated Trust Operations	26.930	283	288	283							5	5	283	
72201F-47-4	PIMCO Income A		03/28/2024	Purchased	08/13/2024	Associated Trust Operations	26.870	285	287	285							2	2	285	
72201F-47-4	PIMCO Income A		04/30/2024	Purchased	08/13/2024	Associated Trust Operations	27.600	286	295	286							9	9		
72201F-47-4	PIMCO Income A		05/31/2024	Purchased	08/13/2024	Associated Trust Operations	27.430	288	293	288							5	5	578	

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book / Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book / Adjusted Carrying Value at Disposal	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
876902-60-2	Tax-Exempt Bond Fund of America - Capita		01/31/2024	Purchased	08/13/2024	Associated Trust Operations	4.880	61	61	61							–	–	61	
876902-60-2	Tax-Exempt Bond Fund of America - Capita		02/29/2024	Purchased	08/13/2024	Associated Trust Operations	4.570	57	57	57							1	1	57	
876902-60-2	Tax-Exempt Bond Fund of America - Capita		03/28/2024	Purchased	08/13/2024	Associated Trust Operations	4.910	61	61	61							1	1	61	
876902-60-2	Tax-Exempt Bond Fund of America - Capita		04/30/2024	Purchased	08/13/2024	Associated Trust Operations	4.970	61	62	61							2	2		
876902-60-2	Tax-Exempt Bond Fund of America - Capita		05/31/2024	Purchased	08/13/2024	Associated Trust Operations	5.080	62	64	62							2	2	121	
5329999999 – Common Stocks: Mutual Funds Designations Not Assigned by the SVO								13,214	13,449	13,214							235	235	9,568	
5989999998 – Subtotals - Common Stocks								13,214	13,449	13,214							235	235	9,568	
5999999999 – Subtotals - Preferred and Common Stocks								13,214	13,449	13,214							235	235	9,568	
6009999999 – Totals								13,214	13,449	13,214							235	235	9,568	

(E-16) Schedule D - Part 6 - Section 1

NONE

(E-16) Schedule D - Part 6 - Section 2

NONE

(E-17) Schedule DA - Part 1

NONE

(E-18) Schedule DB - Part A - Section 1

NONE

(E-18) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)

NONE

(E-18) Schedule DB - Part A - Section 1 - Financial or Economic Impact of the Hedge

NONE

(E-19) Schedule DB - Part A - Section 2

NONE

(E-19) Schedule DB - Part A - Section 2 - Description of Hedged Risk(s)

NONE

(E-19) Schedule DB - Part A - Section 2 - Financial or Economic Impact of the Hedge

NONE

(E-20) Schedule DB - Part B - Section 1

NONE

(E-20) Schedule DB - Part B - Section 1 - Broker Name

NONE

(E-20) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)

NONE

(E-20) Schedule DB - Part B - Section 1 - Financial or Economic Impact of the Hedge

NONE

(E-21) Schedule DB - Part B - Section 2

NONE

(E-21) Schedule DB - Part B - Section 2 - Description of Hedged Risk(s)

NONE

(E-21) Schedule DB - Part B - Section 2 - Financial or Economic Impact of the Hedge

NONE

(E-22) Schedule DB - Part D - Section 1

NONE

(E-23) Schedule DB - Part D - Section 2 - By Reporting Entity

NONE

(E-23) Schedule DB - Part D - Section 2 - To Reporting Entity

NONE

(E-24) Schedule DB - Part E

NONE

(E-25) Schedule DL - Part 1

NONE

(E-25) Schedule DL - Part 1 - General Interrogatories

NONE

(E-26) Schedule DL - Part 2

NONE

(E-26) Schedule DL - Part 2 - General Interrogatories

NONE

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Open Depositories						
Associated Bank - Checking – Wausau, WI					113,937	XXX
Associated Bank - Intrafi – Wausau, WI		1.650	17,096		2,520,517	XXX
Nicolet National Bank – Washington Island, WI		2.100	6,229		276,376	XXX
Bank of Luxemburg – Luxemburg, WI		0.747	2,800		355,815	XXX
0199998 – Deposits in depositories that do not exceed allowable limits in any one depository (See Instructions)-open depositories						XXX
0199999 – Totals – Open Depositories			26,125		3,266,645	XXX
0399999 – Total Cash on Deposit			26,125		3,266,645	XXX
0499999 – Cash in Company's Office			XXX	XXX	750	XXX
0599999 – Total Cash			26,125		3,267,395	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	2,740,534	4. April	2,911,982	7. July	1,287,131	10. October	2,201,253
2. February	2,784,185	5. May	2,812,722	8. August	1,924,384	11. November	2,794,229
3. March	2,939,954	6. June	2,334,554	9. September	2,197,422	12. December	3,778,891

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book / Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
All Other Money Market Mutual Funds								
38141W-27-3	Goldman Sachs MMFF		12/31/2024	0.050	XXX	339,150	14	
38141W-27-3	Goldman Sachs MMFF		12/02/2024	0.050	XXX	125,000	1	
38141W-27-3	Goldman Sachs MMFF		12/31/2024	0.050	XXX	49,370	2	81
8309999999 – All Other Money Market Mutual Funds						513,520	17	81
Other Cash Equivalents								
XXX	BMO Harris		04/09/2022	0.300		145,520	26	
XXX	BMO Harris		12/09/2023	0.300		3,485	1	
XXX	Bank First National		05/07/2023	0.500		45		
XXX	Bank First National		07/07/2024	0.500		1,343	1	
XXX	Bank First National		12/07/2023	0.500		1,326		1,343
XXX	Bank First National		12/31/2024	0.500		1,360		1,360
XXX	Bank First National		04/30/2023	0.500		262		
XXX	Bank First National		05/07/2021	0.500		105,489	35	
XXX	Fox Communitites Credit Union		12/23/2019	2.280		100,021	63	2,961
XXX	North Shore Bank		12/22/2023	0.200		18		
XXX	North Shore Bank		03/22/2022	0.200		150,011	56	3,503
8509999999 – Other Cash Equivalents						508,878	182	9,166
8609999999 – Total Cash Equivalents						1,022,398	199	9,247

1. Line Number — Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number							
1A	1A $	1B $	1C $	1D $	1E $	1F $	1G $
1B	2A $	2B $	2C $				
1C	3A $	3B $	3C $				
1D	4A $	4B $	4C $				
1E	5A $	5B $	5C $				
1F	6 $						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.		1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders 3 Book/Adjusted Carrying Value	4 Fair Value	All Other Special Deposits 5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA						
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY		NONE				
34. North Carolina	NC						
35. North Dakota	ND						
36. Ohio	OH						
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC						
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA						
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Alien and Other	OT	XXX	XXX				
59. Totals		XXX	XXX				
Details of Write-Ins							
5801.							
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page							
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)							

11753202457000100

EXHIBIT OF OTHER LIABILITIES BY LINES OF BUSINESS

AS REPORTED ON LINE 17 OF THE EXHIBIT OF PREMIUMS AND LOSSES
To Be Filed by March 1

NAIC Group Code: 4849 NAIC Company Code: 11753

	Direct Business Only			
	Prior Year	Current Year		
	1 Written Premium	2 Written Premium	3 Losses Paid (deducting salvage)	4 Losses Unpaid (Case Base)
1. Completed operations				
2. Errors & omissions (E&O)				
3. Directors & officers (D&O)				
4. Environmental liability				
5. Excess workers' compensation				
6. Commercial excess & umbrella				
7. Personal umbrella	160,107	172,090	500,000	
8. Employment liability				
9. Aggregate write-ins for facilities and premises (CGL)				
10. Internet & cyber liability				
11. Aggregate write-ins for other				
12. Total ASL 17 - other liability (sum of lines 1 through 11)	160,107	172,090	500,000	
Details of Write-Ins				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Summary of remaining write-ins for Line 09 from overflow page				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Summary of remaining write-ins for Line 11 from overflow page				

OVERFLOW PAGE FOR WRITE-INS

1 1 7 5 3 2 0 2 4 6 0 0 5 0 1 0 0

MARKET CONDUCT ANNUAL STATEMENT (MCAS) PREMIUM EXHIBIT FOR YEAR

For The Year Ended December 31, 2024
(To Be Filed By March 1)
FOR THE STATE OF Wisconsin

NAIC Group Code: 4849 NAIC Company Code: 11753

	MCAS Lines of Business	1 MCAS Reportable Premium / Considerations (YES/NO)
1.	Disability income	NO
2.	Health	NO
3.	Homeowners	YES
4.	Individual annuity	NO
5.	Individual life	NO
6.	Lender-placed home and auto	NO
7.	Long-term care	NO
8.	Other health	NO
9.	Private flood	NO
10.	Private passenger auto	NO
11.	Short-term limited duration health plans	NO
12.	Travel	NO

Streff
INSURANCE SERVICES

Stephen J. Streff, ACAS, MAAA
Eric M. Mann, FCAS, MAAA
Nancy E. Yost, ACAS

Homestead Mutual Insurance Company
Statement of Actuarial Opinion
As of December 31, 2024

Identification
I, Eric M. Mann, am a Consulting Actuary with Streff Insurance Services. I am a Fellow of the Casualty Actuarial Society, a member of the American Academy of Actuaries, and I am associated with Streff Insurance Services. I meet the definition of a Qualified Actuary per the NAIC Annual Statement Instructions – Property and Casualty, Actuarial Opinion. I provided my qualification documentation to the Board of Directors through company management. I was originally appointed by the Board of Directors of Homestead Mutual Insurance Company (the Company) on November 7th, 2024 to render this Opinion. The loss and loss adjustment expense reserves are the responsibility of the Company's management; my responsibility is to express an opinion on the loss and loss adjustment expense reserves based on my review.

Scope
I have examined the actuarial assumptions and methods used in determining the reserves listed in Exhibit A, as shown in the Annual Statement of the Company as prepared for filing with state regulatory officials, as of December 31, 2024, and reviewed information provided to me through the date of this opinion. The reserves listed in Exhibit A reflect the Loss Reserve Disclosure items in Exhibit B.

In forming my opinion on the loss and loss adjustment expense reserves, I relied directly upon data from Schedule P – Part 1 of the Company's current Annual Statement, as prepared by Tyrrell Wirkus, Vice President of Finance, of the Company. I evaluated the data for reasonableness and consistency. I also reconciled that data to Schedule P – Part 1 of the Company's current Annual Statement. I have reviewed the December 31, 2024, loss and loss adjustment expense reserves recorded under U.S. Statutory Accounting Principles. My review considered information provided to me through the evaluation date of the data, December 31, 2024. In other respects, my examination included the use of such actuarial assumptions and methods and such tests of the calculations as I considered necessary.

Opinion
In my opinion, the amounts carried in Exhibit A on account of the items identified:

A. Meet the requirements of the insurance laws of Wisconsin;
B. Are computed in accordance with generally accepted loss reserving standards and principles; and
C. Make a reasonable provision in the aggregate, both net of ceded reinsurance and direct and assumed, for all unpaid loss and loss adjustment expense obligations of the Company under the terms of its contracts and agreements.

My opinion with respect to the direct and assumed loss and loss adjustment expense reserves of the Company relates to the aggregate amounts reflected in items 3 and 4 of Exhibit A. Likewise, my opinion with respect to the net loss and loss adjustment expense reserves of the Company relates to the aggregate amounts reflected in items 1 and 2 of Exhibit A.

Relevant Comments

The Appointed Actuary has changed from the prior year. A material change in the organization of the data was made in the analysis supporting this opinion. The change entailed analyzing the loss and DCC on a combined basis as the DCC paid and case reserves were small relative to losses. While I have not estimated the impact of these changes, I have tracked the overall change in ultimate losses and LAE by accident year for all lines of business combined. Those ultimate values have changed commensurately with the actual versus expected change found in the Incurred Method factors selected by the previous actuary. Therefore, I do not believe that the impact of my changes was material.

I have assumed that coverages will not be broadened by legislative action or judicial interpretation. In evaluating whether the reserves make a reasonable provision for unpaid loss and loss adjustment expenses, it was necessary to project future loss and loss adjustment expense payments. It is certain that actual future losses and loss adjustment expenses will not develop exactly as projected. The estimates of the reserves cited in the Scope paragraph make no provision for extraordinary future emergence of new classes of losses or types of loss not sufficiently represented in the Company's historical database or which are not yet quantifiable.

<u>Risk of Material Adverse Deviation</u>

In my opinion, there are no significant risks and uncertainties that could result in material adverse deviation. The materiality standard of $1,047,000 was set equal to approximately 10% of the Company's reported surplus.

<u>Major Risk Factors Underlying the Significant Risks and Uncertainties</u>

I considered the following risk factors in my risk of material adverse deviation analysis:

- Changes in adequacy of known case reserves
- Parameter Risk due to a lack of data or unexpected and unexplained changes in data
- Catastrophic weather events resulting in correlated losses
- Changes in judicial interpretation of policy and contract wording

<u>Retroactive Reinsurance and Financial Reinsurance</u>

Management has represented to me that the Company does not currently participate in financial reinsurance or retroactive reinsurance.

I have reviewed the Part 2 - Property and Casualty Interrogatory #9 regarding the risk transfer elements of its reinsurance contracts. Furthermore, I have discussed the company's reinsurance program with management. I have not performed an independent evaluation of the risk transfer elements of individual contracts but rely on management's representations that the credit for reinsurance is consistent with SSAP No. 62R – Property and Casualty Reinsurance.

Reinsurance Collectibility
I have reviewed the Company's ceded reinsurance balances as shown in Schedule F – Part 3 and almost all are with assuming companies that were rated A- or better by A. M. Best or deemed to be immaterial relative to surplus. There is $926,000 due from a company rated lower than A- by A.M. Best. I have reviewed the Company's exposure to this reinsurer, the ability to offset recoveries with amounts payable, and the Company's reserves for uncollectible reinsurance and found that the situation has been adequately addressed. All liabilities ceded to unauthorized reinsurers are secured by acceptable means. The Company has reported no uncollectible reinsurance, or even overdue reinsurance recoverables. Therefore, reinsurance collectibility does not appear to be an issue.

Asbestos and Environmental
The Company excludes Asbestos coverage. While the Company offers a limited pollution coverage, I do not believe that coverage could reasonably be expected to produce material levels of environmental liability claims activity. Management has represented to me that the Company does not have exposure to either asbestos or environmental impairment liability.

Discounting
The Company does not discount its loss and loss adjustment expense reserves.

NAIC IRIS Tests
I have examined the NAIC IRIS Tests for One-Year Reserve Development to Surplus, Two-Year Reserve Development to Surplus, and Estimated Current Reserve Deficiency to Surplus, and no exceptional values were observed.

Extended Loss and Expense Reserves
The Company does not carry reserves for extended losses and expenses.

Pool and Associations
The Company does not participate in any involuntary underwriting pools or associations as shown in Schedule F of the Annual Statement.

Other Relevant Comments
Mutual of Wausau Insurance Corporation (Wausau) and Homestead Mutual Insurance Company (Homestead) entered into an affiliation agreement effective as of January 1, 2015. Wausau reinsures and Homestead cedes all liabilities incurred in connection with all insurance policies issued by Homestead that are in-force as of and issued after January 1st, 2015. All prior year development on an insurance policies issued by Homestead is not covered by the affiliation agreement.

Further, Homestead reinsures and Wausau cedes to Homestead its proportional share of all liabilities incurred in connection with insurance policies (including those ceded by Homestead and assumed by Wausau) on which Wausau is subject to liability and which are in-force as of and subsequent to January 1, 2015. All prior year development on any insurance policies issued by Wausau is not covered by the affiliation agreement.

The following table summarizes the pooling arrangement.

Accident Year	Company	NAIC Code	Lead Company	Domicile	Percentage
2015	Mutual of Wausau Insurance Corporation	11617	Yes	WI	81.61%
2015	Homestead Mutual Insurance Company	11753	No	WI	18.39%
2016	Mutual of Wausau Insurance Corporation	11617	Yes	WI	81.09%
2016	Homestead Mutual Insurance Company	11753	No	WI	18.91%
2017	Mutual of Wausau Insurance Corporation	11617	Yes	WI	80.84%
2017	Homestead Mutual Insurance Company	11753	No	WI	19.16%
2018	Mutual of Wausau Insurance Corporation	11617	Yes	WI	80.71%
2018	Homestead Mutual Insurance Company	11753	No	WI	19.29%
2019	Mutual of Wausau Insurance Corporation	11617	Yes	WI	79.78%
2019	Homestead Mutual Insurance Company	11753	No	WI	20.22%
2020	Mutual of Wausau Insurance Corporation	11617	Yes	WI	78.77%
2020	Homestead Mutual Insurance Company	11753	No	WI	21.23%
2021	Mutual of Wausau Insurance Corporation	11617	Yes	WI	77.78%
2021	Homestead Mutual Insurance Company	11753	No	WI	22.22%
2022	Mutual of Wausau Insurance Corporation	11617	Yes	WI	76.89%
2022	Homestead Mutual Insurance Company	11753	No	WI	23.11%
2023	Mutual of Wausau Insurance Corporation	11617	Yes	WI	64.52%
2023	Homestead Mutual Insurance Company	11753	No	WI	35.48%
2024	Mutual of Wausau Insurance Corporation	11617	Yes	WI	62.77%
2024	Homestead Mutual Insurance Company	11753	No	WI	37.23%

During 2023 Wausau was a party to mergers with the following entities:

Year	Entity	NAIC Code	Domicile
2023	Pella Mutual Insurance Company	11729	WI
2023	Fall Creek Mutual Insurance Company	11765	WI
2023	Yorkville and Mt. Pleasant Mutual Insurance Company	11425	WI

No new lines of business were written by Wausau as a result of the mergers.

Actuarial Report

An actuarial report, including underlying work papers supporting the findings expressed in this Opinion have been provided to the Company to be retained for a period of seven years at its administration offices and available for regulatory examination.

Distribution and Use

This Opinion is provided for use in regulatory filings with state authorities for their evaluation of the Company's solvency and may not be used or distributed for any other purpose.

Eric M. Mann

Eric M. Mann, FCAS, MAAA
Principal Consulting Actuary
Streff Insurance Services
9408 W 164th PL
Overland Park, KS 66085
eric@streffinsurance.com
651-356-9059

February 21, 2025

Exhibit A: SCOPE

Loss and Loss Adjustment Expense Reserves:	Amount:
1. Reserve for Unpaid Losses (Page 3, Line 1)	$1,756,095
2. Reserve for Unpaid Loss Adjustment Expenses (Page 3, Line 3)	$42,959
3. Reserve for Unpaid Losses – Direct and Assumed (Schedule P – Part 1, Total of Columns 13 and 15, Line 12 * 1,000)	$2,526,000
4. Reserve for Unpaid Loss Adjustment Expenses – Direct and Assumed (Schedule P – Part 1, Total of Columns 17, 19, and 21, Line 12 * 1,000)	$43,000
5. The Page 3 write-in item reserve, "Retroactive Reinsurance Reserve Assumed"	$0
6. Other Loss Reserve items on which the Appointed Actuary is expressing an Opinion	$0

Premium Reserves:	Amount:
7. Reserve for Direct and Assumed Unearned Premiums for Long Duration Contracts	$0
8. Reserve for Net Unearned Premiums for Long Duration Contracts	$0
9. Other Premium Reserve items on which the Appointed Actuary is expressing an Opinion	$0

Exhibit B: DISCLOSURES

1.	Name of the Appointed Actuary	Last: Mann First: Eric Mid: Mitchell
2.	The Appointed Actuary's Relationship to the Company. Enter E if an Employee of the Company, or C if a Consultant.	C
3.	The Appointed Actuary's Accepted Actuarial Designation (indicated by the letter code):: Enter F if a Fellow of the CAS, A if an Associate of the CAS, S if a Fellow of the SOA through the general insurance track, M if not a member of the CAS but a Member of the AAA approved by the Casualty Practice Council, as documented with the attached approval letter, O for Other.	F
4.	Type of Opinion, as identified in the OPINION Paragraph. Enter R if Reasonable, I if Inadequate or Deficient Provision, E if Excessive or Redundant Provision, Q if Qualified. Use Q when part of the Opinion is Qualified. N if No Opinion.	R
5.	Materiality Standard expressed in $US (Used to Answer #6)	$1,047,000
6.	Are there significant risks that could result in Material Adverse Deviation?	Yes [ ] No [X] N/A [ ]
7.	Statutory Surplus	$10,471,128
8.	Anticipated net salvage and subrogation included as a reduction to the loss reserves as reported in Schedule P.	$0
9.	Discount included as a reduction to loss reserves and loss expense reserves as reported in Schedule P.	
	9.1 Nontabular Discount	$0
	9.2 Tabular Discount	$0
10.	The net reserves for losses and expenses for the Company's share of voluntary and involuntary underwriting pools' and associations' unpaid losses and expenses that are included in reserves shown on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expenses lines.	$0
11.	The net reserves for losses and loss adjustment expenses that the Company carries for the following liabilities included on the Liabilities, Surplus and Other Funds page, Losses and Loss Adjustment Expense lines.*	
	11.1 Asbestos, as disclosed in the Notes to Financial Statements	$0
	11.2 Environmental, as disclosed in the Notes to Financial Statements	$0
12.	The total claims made extended loss and expense reserve (Schedule P Interrogatories).	
	12.1 Amount reported as loss reserves	$0
	12.2 Amount reported as unearned premium reserves	$0
13.	The net reserves for the A&H Long Duration Contracts that the Company carries on The following lines on the Liabilities, Surplus and Other Funds page:	
	13.1 Losses	$0
	13.2 Loss Adjustment Expenses	$0
	13.3 Unearned Premium	$0
	13.4 Write-In	$0
14.	Other items on which the Appointed Actuary is providing relevant comments.	$0

* The reserves disclosed in item 11 above, should exclude amounts relating to contracts specifically written to cover asbestos and environmental exposures. Contracts specifically written to cover these exposures include Environmental Impairment Liability (post 1986), Asbestos Abatement, Pollution Legal Liability, Contractor's Pollution Liability, Consultant's Environmental Liability, and Pollution and Remediation Legal Liability.

1 1 7 5 3 2 0 2 4 3 9 9 0 0 1 0 0

HOMESTEAD MUTUAL
Insurance Company

5291 County Rd. II
Larsen, WI 54947
920-836-3577
Fax 920-836-3077

SHARED PURPOSE. MUTUAL VALUES

www.homesteadmutual.com

RE: Reinsurance Attestation Supplement for Calendar Year 2024

The Chief Executive Officer and Chief Financial Officer attest, under penalties of perjury, with respect to all reinsurance contracts for which Homestead Mutual Insurance Company is taking credit on its current financial statement, that to the best of their knowledge and belief after diligent inquiry:

I. Consistent with SSAP No. 62R, Property and Casualty Reinsurance, there are no separate written or oral agreements between the reporting entity (or its affiliates or companies it controls) and the assuming reinsurer that would under any circumstances, reduce, limit, mitigate or otherwise affect any actual or potential loss to the parties under the reinsurance contract, other than inuring contracts that are explicitly defined in the reinsurance contract except as disclosed herein;

II. For each such reinsurance contract entered into, renewed, or amended on or after January 1, 1994, for which risk transfer is not reasonably considered to be self-evident, documentation concerning the economic intent of the transaction and the risk transfer analysis evidencing the proper accounting treatment, as required by SSAP No. 62R, Property and Casualty Reinsurance, is available for review;

III. The reporting entity complies with all the requirements set forth in SSAP No. 62R, Property and Casualty Reinsurance; and

IV. The reporting entity has appropriate controls in place to monitor the use of reinsurance and adhere to the provisions of SSAP No. 62R, Property and Casualty Reinsurance.

For reporting period ended December 31, 2024

Signed:

______________________________ 02/24/2025
Darren Reoh, CEO Date

______________________________ 02/24/2025
Todd Lentz, Chairman of the Board Date