FORM A

STATEMENT REGARDING THE ACQUISITION OF CONTROL OF OR MERGER WITH A DOMESTIC INSURER

of

HOMESTEAD MUTUAL INSURANCE COMPANY

(the "Domestic Insurer")

By

MUTUAL OF WAUSAU INSURANCE CORPORATION

(the "Applicant")

Filed with the Office of the Commissioner of Insurance,
State of Wisconsin

Date: September 26, 2025

Name, title, address and telephone number of individual to whom notices and correspondence concerning this statement should be addressed:

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Confidentiality Legend

This Form A, together with any items that may be submitted separately as amendments or supplements hereto, contains confidential and/or proprietary information, business plans and strategies that are trade secrets and are not otherwise available to the public and that, if disclosed, could cause substantial injury to the competitive position of the Applicant.

Pursuant to Wis. Admin. Code § INS 40.05, such information is required pursuant to Wis. Stat. § 601.42; therefore, the Commissioner may withhold this information from public disclosure pursuant to Wis. Stat. § 601.465(1m)(a) and Wis. Admin. Code § Ins 6.13(2). Moreover, because the information is not public, it is presumed under Wis. Stat. § 601.465(1n)(a), notwithstanding Wisconsin public records law (Wis. Stat. §§ 19.31-.39), that the information is proprietary and confidential and that the potential for harm and competitive disadvantage if it is made public by the Commissioner outweighs the public interest in the disclosure of the information.

The Applicant respectfully requests that Confidential Exhibits 1 to 3, which are being submitted under separate cover (the "Confidential Supplement"), be afforded confidential treatment and be excepted from disclosure pursuant to all applicable provisions of law, including as specified below. All such information is provided with the express understanding that the confidentiality of such information will be safeguarded.

Confidential Exhibits 1 and 2 include "trade secrets" as defined under Wis. Stat. § 134.90(1)(c) because information in these exhibits "derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by, other persons who can obtain economic value from its disclosure or use [and] is the subject of efforts to maintain its secrecy that are reasonable under the circumstances." Trade secrets are exempt from disclosure under the public records law under Wis. Stat. § 19.36(5) and Wis. Admin. Code § INS 6.13(2).

The NAIC biographical affidavits provided as Confidential Exhibit 3 include information that is not otherwise available to the public, is subject to financial privacy and individual privacy protections, and is presumed confidential and should be afforded confidential treatment pursuant to Wis. Stat. § 601.465(1m)(d). The public value of this personal information is outweighed by the privacy interests of persons submitting these affidavits and by the public interest in encouraging qualified people to serve in these capacities, see the Wisconsin Attorney General's March 2018 Wisconsin Public Records Law Compliance Guide, pp. 36-39, and, in particular, home information and the social security number of an employee provided by an employer are exempt from the public records law. Id. at p. 23, citing Wis. Stat. § 19.36(10)(a). Therefore, Confidential Exhibit 3 will be provided with the understanding that the confidentiality of such information contained therein will be safeguarded and such individuals submitting NAIC biographical affidavits will be protected from unwarranted invasions of personal privacy pursuant to all provisions of law including, but not limited to, the referenced authority and any other applicable statutory or regulatory authority available to the Commissioner.

The Applicant also requests that it be notified in advance of any requesting party seeking to rebut the presumption of confidentiality for nonpublic documents and information in this Form A under

Wis. Stat. § 601.465(1n)(b), or any proposed disclosure of any portion of this Form A designated as confidential, so that it has a reasonable opportunity to seek a protective order or take any other action to prevent or limit such disclosure.

ITEM 1. INSURER AND METHOD OF ACQUISITION

(a) Name and Address of the Domestic Insurer

The name and statutory and main administrative offices of the Domestic Insurer is as follows:

Homestead Mutual Insurance Company
5291 County Road II
Larsen, WI 54947

(b) Method of Acquisition of Control

The Domestic Insurer is a chapter 611 mutual insurance company, and current affiliate of the Applicant pursuant to the Amended and Restated Affiliation Agreement, dated November 1, 2023 (the "Affiliation Agreement") and the Reinsurance Pooling Agreement and Reinsurance Allocation Agreement. The Applicant currently controls the Domestic Insurer pursuant to the Affiliation Agreement and the Domestic Insurer's right to appoint a majority of directors to the Domestic Insurer's board as established in the Domestic Insurer's Amended and Restated Bylaws.

The Domestic Insurer and the Applicant now propose to merge the Domestic Insurer with and into the Applicant, pursuant to that certain Agreement and Plan of Merger (the "Merger Agreement") dated August 18, 2025, by and between the Domestic Insurer and the Applicant. A copy of the Merger Agreement is included with this Form A as Exhibit A.

Pursuant to the Merger Agreement, and subject to, among other things, the receipt of all required regulatory approvals, including the approval of this Form A by the Office of the Commissioner of Insurance (the "Commissioner"), the Domestic Insurer shall be merged with and into the Applicant and the separate existence of the Domestic Insurer shall thereupon cease and the Applicant shall continue as the surviving company (the "Merger").

The specific terms and conditions governing the Merger are set forth in the Merger Agreement. Certain material terms of the Merger Agreement are summarized as follows:

- All of the assets, rights, privileges, immunities, and franchises, whether of public or private nature, interests, properties, and business of the Domestic Insurer shall accrue to, be merged into and become the absolute property of the Applicant.

- The members of the Domestic Insurer shall automatically become members and policyholders of the Applicant.

- The Applicant shall assume all liabilities and obligations of the Domestic Insurer, including all policies of insurance. The Applicant shall thenceforth be responsible and liable for all of the liabilities and obligations of the Domestic Insurer, and any claim existing or action pending by or against either of the Domestic Insurer or the Applicant may be prosecuted to judgment as if the Merger had not taken place or, if the claim or action is against the Domestic Insurer, the Applicant may be substituted in the Domestic Insurer's place.

- The articles of incorporation and bylaws of the Applicant, copies of which are attached hereto as Exhibit B-1 and Exhibit B-2, respectively, shall remain unchanged and in full force and effect.

- The directors of the Applicant shall remain the directors of the surviving company after the Merger.

- The Merger Agreement contains representations and warranties by the parties, and imposes certain covenants on the parties, in each case that are either customary for mergers of this nature or otherwise suitable for this particular Merger.

- The closing of the Merger is subject to closing conditions that are either customary for mergers of this nature or otherwise suitable for this particular Merger, including, without limitation, conditions relating to the receipt of regulatory approvals (including the approval of this Form A), accuracy at the closing of the Merger of certain representations and warranties made by the parties in the Merger Agreement, compliance with pre-closing covenants, the absence of any Material Adverse Change (as that term is defined in the Merger Agreement) and the delivery of certain closing documentation.

- It is anticipated that the closing of the transactions contemplated by the Merger Agreement will occur on December 31, 2025. The parties desire to close on December 31, 2025, assuming all closing conditions are satisfied or waived, including the approval of this Form A by the Commissioner. If the closing does not occur on December 31, 2025, the closing of the Merger will occur as soon thereafter as the Domestic Insurer and the Applicant may agree.

ITEM 2. IDENTITY AND BACKGROUND OF THE APPLICANT

(a) Name and Address of the Applicant

The name and statutory and main administrative address of the Applicant seeking to acquire control of the Domestic Insurer is as follows:

Mutual of Wausau Insurance Corporation
3910 W. Stewart Avenue
Wausau, Wisconsin 54402

(b) Business Operations of the Applicant

The Applicant is a chapter 611 mutual insurance company whose history dates back to the 1870s. The Applicant is authorized to write fire, inland marine and other property insurance as well as liability and incidental medical expense insurance (other than automobile). These lines represent the core business to be written in the first five years following the mergers, if approved. The Applicant is also authorized to write automobile insurance but has not implemented this line of business currently.

The Applicant will continue to target both home and farm insurance while working to develop and expand its limited offering of commercial insurance that is primarily protecting small BOP and artisan risks along with small habitational commercial risks.

The Applicant's niche is the rural and small urban areas within the state of Wisconsin. This will continue to be the business model to be followed in the next five years while the Applicant works to implement a common policy administration system.

Please note that on September 15, 2025, the Applicant and Green County Mutual Insurance Company ("GCMIC") entered into an agreement and plan of merger pursuant to which GCMIC will merge into the Applicant (the "GCMIC Merger"). GCMIC is a chapter 611 mutual insurance company. The proposed effective date of GCMIC Merger is January 1, 2026. The GCMIC Merger application is pending with the Commissioner. The Applicant's plan of operations relating to the Merger (and the GCMIC Merger) are discussed in more detail in Confidential Exhibit 1.

(c) Organization Chart

Exhibit C-1 is an organizational chart of the of the Domestic Insurer and its subsidiaries and affiliates. Attached here to as Exhibit C-2 is an organizational chart presenting the identifies of and the interrelationships among the Applicant and its subsidiaries and affiliates before giving effect to the Merger. Attached hereto as Exhibit C-3 is an organizational chart presenting the identifies of and the interrelationships among the Applicant, Applicant's subsidiaries and affiliates, and the Domestic Insurer after giving effect to the Merger.

ITEM 3. IDENTITY AND BACKGROUND OF INDIVIDUALS ASSOCIATED WITH THE APPLICANT

(a) Names and Business Addresses of Directors, Executive Officers, or Owners of Ten Percent or More of Voting Securities

The names of the directors and executive officers of the Applicant are set forth on Exhibit D attached hereto. The business address of all such persons is Mutual of Wausau Insurance Corporation, 3910 W. Stewart Avenue, Wausau, Wisconsin 54402. The Applicant, as a mutual insurance corporation, has no voting securities, and therefore no person or entity owns 10% or more of the voting securities of Applicant.

(b) Present Occupation and Employment Information

Current occupation and employment information, including position and office held and the name, principal business and address of any corporation or other organization in which such

employment is carried on for each person identified in Item 3(a) is set forth in his or her NAIC biographical affidavit (collectively, the "Biographical Affidavits"). The Biographical Affidavits as required by the Commissioner, will be provided under separate cover on a supplemental basis as Confidential Exhibit 3.

(c) Past Occupation and Employment Information

The name, business address, residence address and present principal business activity, occupation or employment of the individuals listed in Exhibit D are stated in the Biographical Affidavits. The material occupations, positions, offices or employment during the last five years, including the starting and ending dates of each and the name, principal business and address of any business, corporation or other organization in which each such occupation, position, office or employment was carried on, with respect to the individuals listed in Exhibit D, are stated in the Biographical Affidavits. Except as set forth in the Biological Affidavits, no such occupation, position, office or employment required licensing by or registration with any federal, state or municipal governmental agency. The current status of any such licensing or registration, and an explanation of any surrender, revocation, suspension or disciplinary proceedings in connection therewith, are stated in the Biological Affidavits.

(d) *Convictions*

Except as otherwise indicated in the Biological Affidavits, to the knowledge of Applicant, no individual listed in Exhibit D has been convicted in a criminal proceeding (excluding traffic violations not involving death or injury) during the past ten years.

ITEM 4. NATURE, SOURCE AND AMOUNT OF CONSIDERATION

(a) Nature, Source and Amount of Funds or Other Consideration.

Because both parties are mutual (non-stock) insurance companies, no cash consideration will be paid with respect to the Merger. No funds have been or will be used in effecting the Merger. No funds in connection with the Merger will be borrowed from any source.

(b) Criteria Used in Determining Nature and Amount of Consideration.

No consideration will be paid with respect to the Merger. All negotiations concerning the Merger and the related documentation were conducted at arm's length among the parties.

ITEM 5. APPLICANT'S FUTURE PLANS FOR THE INSURER

The Applicant currently has no plans or proposals to declare an extraordinary dividend, to liquidate the Domestic Insurer, to sell the Domestic Insurer's assets to or merge it with any person or persons, or to make any other material change in its business operations or corporate structure or management other than as described in this Form A and the plan of operations for the Applicant attached hereto at Confidential Exhibit 1. Three-year financial projections for the Applicant are attached hereto as Confidential Exhibit 2.

After the closing of the Merger, the Applicant's executive officers and management will remain in place. The executive officers of the Applicant are set forth on Exhibit D.

The Applicant has no current plans to close the Domestic Insurer's principal office in Monroe, Wisconsin. In the Merger Agreement, the Applicant has agreed to not close the Domestic Insurer's current headquarters until such time as the board of directors of the surviving company determines it is no longer necessary to maintain such office and it is fiscally responsible to close that location.

ITEM 6. VOTING SECURITIES TO BE ACQUIRED

Not applicable. Because both parties are mutual (non-stock) insurance companies, neither party has equity securities. The terms and conditions of the Merger Agreement were arrived at through arm's length negotiations between the Domestic Insurer and the Applicant.

ITEM 7. OWNERSHIP OF VOTING SECURITIES

Not applicable. Because the Domestic Insurer is a mutual (non-stock) insurance company, the Domestic Insurer does not have voting securities.

ITEM 8. CONTRACTS, ARRANGEMENTS, OR UNDERSTANDINGS WITH RESPECT TO VOTING SECURITIES OF THE INSURER

Not applicable. Because the Domestic Insurer is a mutual (non-stock) insurance company, the Domestic Insurer does not have voting securities. There exists no contract, arrangement or understanding with respect to any voting security of the Domestic Insurer in which Applicant, its affiliates or any person listed in Item 3 is involved, including, but not limited to, transfer of any of the securities, joint ventures, loan or option arrangements, puts or calls, guarantees of loans, guarantees against loss or guarantees of profits, or the giving or withholding of proxies.

ITEM 9. RECENT PURCHASES OF VOTING SECURITIES

Not applicable. Because the Domestic Insurer is a mutual (non-stock) insurance company, the Domestic Insurer does not have voting securities.

ITEM 10. RECENT RECOMMENDATIONS TO PURCHASE

Not applicable. Because the Domestic Insurer is a mutual (non-stock) insurance company, the Domestic Insurer does not have voting securities.

ITEM 11. AGREEMENTS WITH BROKER-DEALERS

Not applicable. Because the Domestic Insurer is a mutual (non-stock) insurance company. There are no agreements, contracts or understandings with any broker-dealer as to the solicitation of voting securities of the Domestic Insurer for tender. Because Applicant is a mutual (non-stock) insurance company, the Applicant does not have voting securities.

ITEM 12. FINANCIAL STATEMENTS AND EXHIBITS

(a) – (b) *Financial Statements, Financial Projections, and Exhibits*

All Exhibits referenced in this Form A, financial statements, and projections are itemized below:

Description	Exhibit
Merger Agreement	Exhibit A
Articles of Incorporation of the Applicant	Exhibit B-1
Bylaws of the Applicant	Exhibit B-2
Organization Chart of the Domestic Insurer	Exhibit C-1
Pre-Closing Organization Chart of the Applicant	Exhibit C-2
Post-Closing Organization Chart of the Applicant	Exhibit C-3
Directors and Executive Officers of the Applicant	Exhibit D
Annual Statements of the Applicant for Five Fiscal Year ended December 31, 2020 Through 2024	Exhibit E
Quarterly Financial Statement of the Applicant for Quarter Ended June 30, 2025	Exhibit F
Annual Statements of the Domestic Insurer for Five Fiscal Year ended December 31, 2020 Through 2024	Exhibit G
Quarterly Financial Statement of the Domestic Insurer for the Quarter Ended June 30, 2025	Exhibit H

The following is a list of the exhibits are included in the Confidential Supplement to this Form A:

Description	Exhibit
Plan of Operations	Confidential Exhibit 1

Three-Year Financial Projections for the Domestic Insurer (including Compulsory and Security Surplus Calculation)	Confidential Exhibit 2
Biographical Affidavits	Confidential Exhibit 3

(c) *Tender Offers, Employment or Management Contracts, and Annual Reports*

The Domestic Insurer is a mutual insurance company without voting securities. There are no tender offers for, requests or invitations for, tenders of, exchange offers for, and agreements to acquire or exchange any voting securities of the Domestic Insurer relating to the Merger.

There are no proposed management, employment, consultation, or advisory agreements concerning the Domestic Insurer related to the proposed Merger.

Because there are no stockholders of the Applicant and Domestic Insurer, neither Applicant nor Domestic Insurer have annual reports to the stockholders.

ITEM 13. AGREEMENT REQUIREMENTS FOR ENTERPRISE RISK MANAGEMENT

Applicant agrees to provide, to the best of its knowledge and belief, the information required by Form F within fifteen (15) days after the end of the month in which the acquisition of control occurs.

ITEM 13A. COMPETITIVE ANALYSIS

The Merger meets the pre-acquisition notification exemption standards set forth in Wis. Admin. Code § INS 40.025(2)(c) because the Applicant and Domestic Insurer are already affiliated persons.

[*Remainder of page intentionally left blank.*]

ITEM 14. SIGNATURE AND CERTIFICATION

SIGNATURE

Pursuant to the requirements of ch. Ins 40, Wis. Adm. Code, Mutual of Wausau Insurance Corporation has caused this application to be duly signed on its behalf in the city of Wausau, state of Wisconsin the 24th day of September, 2025.

MUTUAL OF WAUSAU INSURANCE CORPORATION

By: _____
Name: Todd J. Lentz
Title: President & CEO

Attest:

_____
Name: Michael Moore
Title: VP – Underwriting

CERTIFICATION

The undersigned deposes and says that he has duly executed the attached application dated September 24th, 2025, for and on behalf of Mutual of Wausau Insurance Corporation, that he is the President and Chief Executive Officer of such company, and that he is authorized to execute and file such instrument. Deponent further says that he is familiar with the instrument and the contents thereof, and that the facts therein set forth are true to the best of knowledge, information and belief.

_____
Name: Todd J. Lentz
Title: President & CEO

Subscribed and sworn to this 24th day of September, 2025.

_____
Notary Public

My commission expires on 04/30/2027