



ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY

NAIC Group Code.....	291, 291	NAIC Company Code.....	13331	Employer's ID Number.....	41-0299900
(Current Period) (Prior Period)					
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile US	
Incorporated/Organized.....	May 25, 1899	Commenced Business.....		January 4, 1900	
Statutory Home Office		471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215			
		(Street and Number)	(City or Town, State, Country and Zip Code)		
Main Administrative Office		471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215		614-225-8211	
		(Street and Number)	(City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)	
Mail Address		471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215			
		(Street and Number or P. O. Box)	(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records		471 EAST BROAD STREET .. COLUMBUS .. OH .. US .. 43215		614-225-8211	
		(Street and Number)	(City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)	
Internet Web Site Address		MOTORISTSINSURANCEGROUP.COM		614-225-8285	
Statutory Statement Contact		AMY E KUHLMAN			
		(Name)			(Area Code) (Telephone Number) (Extension)
		ACCOUNTING@MOTORISTSGROUP.COM			614-225-8330
		(E-Mail Address)			(Fax Number)

OFFICERS

Name	Title	Name	Title
1. DAVID LYNN KAUFMAN	CHIEF EXECUTIVE OFFICER	2. MARCHELLE ELAINE MOORE	SECRETARY
3. JAMES CHRISTOPHER HOWAT	TREASURER	4. THOMAS JOSEPH OBROKTA JR.	PRESIDENT

OTHER

GREGORY ARTHUR BURTON	EXECUTIVE CHAIR
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DIRECTORS OR TRUSTEES

GREGORY ARTHUR BURTON	SANDRA WERTH HARBRECHT	DAVID LYNN KAUFMAN	ROBERT LEE MCCRAKEN
MICHAEL LEE WISEMAN	THOMAS CHARLES OGG	ROBERT LYNN WESTERN	THOMAS JOSEPH OBROKTA JR
CHARLES DONOVAN STAPLETON			

State of..... OHIO
County of.... FRANKLIN

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.

(Signature)	(Signature)	(Signature)
DAVID LYNN KAUFMAN	MARCHELLE ELAINE MOORE	JAMES CHRISTOPHER HOWAT
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
CHIEF EXECUTIVE OFFICER	SECRETARY	TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 8TH day of FEBRUARY 2019

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

Yes [X] No []

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	249,611,639		249,611,639	168,081,423
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	72,617,520	176,491	72,441,030	79,324,274
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	7,684,014	1,122,497	6,561,517	6,225,414
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....2,009,314, Schedule E-Part 1), cash equivalents (\$....3,904,134, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	5,913,448		5,913,448	3,735,597
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	25,492,092		25,492,092	26,048,744
9. Receivables for securities.....			0	113,994
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	361,318,713	1,298,988	360,019,725	283,529,446
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	2,171,656		2,171,656	1,887,494
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	9,070,628		9,070,628	9,370,455
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$....430,200 earned but unbilled premiums).....	37,876,961	47,800	37,829,161	19,336,010
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	4,506,697		4,506,697	4,192,426
16.2 Funds held by or deposited with reinsured companies.....	30,430,358		30,430,358	39,237,963
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	3,986,885		3,986,885	2,447,634
18.2 Net deferred tax asset.....	5,483,554		5,483,554	5,699,919
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	3,282,103		3,282,103	1,573,156
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	3,620,905	524,965	3,095,940	1,538,676
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	461,748,460	1,871,753	459,876,707	368,813,179
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	461,748,460	1,871,753	459,876,707	368,813,179

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Pooled general expenses receivable.....	2,921,083		2,921,083	1,366,699
2502. Equities and deposits in pools and associations.....	174,857		174,857	171,977
2503. Prepaid expenses.....	505,205	505,205	0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	19,759	19,759	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	3,620,905	524,965	3,095,940	1,538,676

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	159,198,738	91,369,559
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	6,279,102	6,918,535
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	28,945,255	22,898,014
4. Commissions payable, contingent commissions and other similar charges.....	4,366,562	4,185,665
5. Other expenses (excluding taxes, licenses and fees).....	8,008,037	2,537,391
6. Taxes, licenses and fees (excluding federal and foreign income tax es).....	1,352,316	1,340,489
7.1 Current federal and foreign income tax es (including \$....1,044,592 on realized capital gains (losses)).....	.....	.....
7.2 Net deferred tax liability.....	.....	.....
8. Borrowed money \$.....0 and interest thereon \$.....0.....	.....	.....
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$....44,564,268 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	49,596,094	60,322,981
10. Advance premium.....	.....	6,581
11. Dividends declared and unpaid:		
11.1 Stockholders.....	.....	.....
11.2 Policyholders.....	475,742	924,541
12. Ceded reinsurance premiums payable (net of ceding commissions).....	6,312,546	3,923,815
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....	38,385,736	21,248,429
14. Amounts withheld or retained by company for account of others.....	5,560	123,329
15. Remittances and items not allocated.....	.....	(84,482)
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....	395,372	350,917
17. Net adjustments in assets and liabilities due to foreign exchange rates.....	.....	.....
18. Drafts outstanding.....	.....	.....
19. Payable to parent, subsidiaries and affiliates.....	3,547,809	1,919,357
20. Derivatives.....	.....	.....
21. Payable for securities.....	936	21,888
22. Payable for securities lending.....	.....	.....
23. Liability for amounts held under uninsured plans.....	.....	.....
24. Capital notes \$.....0 and interest thereon \$.....0.....	.....	.....
25. Aggregate write-ins for liabilities.....	2,391,717	3,331,937
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	309,261,523	221,338,946
27. Protected cell liabilities.....	.....	.....
28. Total liabilities (Lines 26 and 27).....	309,261,523	221,338,946
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	.....	.....
31. Preferred capital stock.....	.....	.....
32. Aggregate write-ins for other-than-special surplus funds.....	0	0
33. Surplus notes.....	.....	.....
34. Gross paid in and contributed surplus.....	.....	.....
35. Unassigned funds (surplus).....	150,615,156	147,474,232
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....	.....	.....
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....	.....	.....
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	150,615,156	147,474,232
38. TOTAL (Page 2, Line 28, Col. 3).....	459,876,679	368,813,178

DETAILS OF WRITE-INS

2501. Pooled general expenses payable.....	2,107,503	3,002,054
2502. Reinsurance assumed overhead payable.....	161,846	159,957
2503. Miscellaneous liabilities.....	38,996	13,094
2598. Summary of remaining write-ins for Line 25 from overflow page.....	83,371	156,832
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	2,391,717	3,331,937
2901. ....	.....	.....
2902. ....	.....	.....
2903. ....	.....	.....
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....	0	0
3201. ....	.....	.....
3202. ....	.....	.....
3203. ....	.....	.....
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....	0	0

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4).....	111,937,543	133,618,711
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	60,812,383	88,584,677
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	15,576,628	22,954,310
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	32,975,532	56,627,260
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	109,364,543	168,166,247
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	2,573,000	(34,547,536)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	10,713,936	6,782,953
10. Net realized capital gains (losses) less capital gains tax of \$....1,081,890 (Exhibit of Capital Gains (Losses)).....	4,006,722	2,249,808
11. Net investment gain (loss) (Lines 9 + 10).....	14,720,658	9,032,761
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$....133,275).....	(133,275)	(67,781)
13. Finance and service charges not included in premiums.....	375,709	652,469
14. Aggregate write-ins for miscellaneous income.....	(582)	(14,392)
15. Total other income (Lines 12 through 14).....	241,852	570,290
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	17,535,510	(24,944,485)
17. Dividends to policyholders.....	699,411	745,616
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).....	16,836,099	(25,690,101)
19. Federal and foreign income taxes incurred.....	(622,140)	(3,264,964)
20. Net income (Line 18 minus Line 19) (to Line 22).....	17,458,239	(22,425,137)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	147,474,233	156,687,857
22. Net income (from Line 20).....	17,458,239	(22,425,137)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....(1,849,439).....	(12,187,347)	7,777,041
25. Change in net unrealized foreign exchange capital gain (loss).....	12,755	114,946
26. Change in net deferred income tax.....	(2,065,833)	1,671,398
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(32,426)	26,079,601
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(44,455)	(3,793)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from Protected Cells.....		
31. Cumulative effect of changes in accounting principles.....		(22,427,680)
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.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	3,140,933	(9,213,624)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	150,615,166	147,474,233

DETAILS OF WRITE-INS

0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	0	0
1401. Gain / (loss) from sale of assets other than securities.....	449	
1402. Miscellaneous income or expense.....	(81)	(14,192)
1403. Penalties and assessments.....	(950)	(200)
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	(582)	(14,392)
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	106,880,570	134,529,590
2. Net investment income.....	11,750,239	7,892,927
3. Miscellaneous income.....	241,852	570,290
4. Total (Lines 1 through 3).....	118,872,661	142,992,807
5. Benefit and loss related payments.....	(10,480,395)	77,502,180
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	39,394,438	75,574,052
8. Dividends paid to policyholders.....	1,148,210	705,415
9. Federal and foreign income taxes paid (recovered) net of \$....1,004,402 tax on capital gains (losses).....	1,999,008	215,354
10. Total (Lines 5 through 9).....	32,061,260	153,997,001
11. Net cash from operations (Line 4 minus Line 10).....	86,811,401	(11,004,194)
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	38,781,650	42,115,623
12.2 Stocks.....	19,773,539	7,665,813
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....	808,921	10,266,543
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	18	847
12.7 Miscellaneous proceeds.....	114,578	488,520
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	59,478,705	60,537,346
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	120,810,959	25,283,771
13.2 Stocks.....	21,429,906	17,816,238
13.3 Mortgage loans.....		
13.4 Real estate.....		7,945,428
13.5 Other invested assets.....	1,303,744	8,776,195
13.6 Miscellaneous applications.....	20,953	64,221
13.7 Total investments acquired (Lines 13.1 to 13.6).....	143,565,562	59,885,853
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(84,086,857)	651,493
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).....	(546,691)	5,118,408
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(546,691)	5,118,408
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).....	2,177,854	(5,234,293)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	3,735,600	8,969,893
19.2 End of year (Line 18 plus Line 19.1).....	5,913,454	3,735,600

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

20.0001
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**MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire.....	392,322	760,677	342,733	810,266
2. Allied lines.....	407,892	810,282	358,507	859,667
3. Farmowners multiple peril.....	362,231	510,623	272,161	600,693
4. Homeowners multiple peril.....	5,351,833	10,012,766	5,207,301	10,157,298
5. Commercial multiple peril.....	5,626,341	8,080,489	4,675,089	9,031,741
6. Mortgage guaranty.....	0	0	0	0
8. Ocean marine.....	13,523	23,518	11,878	25,163
9. Inland marine.....	1,439,659	2,015,924	1,098,078	2,357,504
10. Financial guaranty.....	0	0	0	0
11.1 Medical professional liability - occurrence.....	0	0	0	0
11.2 Medical professional liability - claims-made.....	0	0	0	0
12. Earthquake.....	92,104	172,891	91,869	173,126
13. Group accident and health.....	0	0	0	0
14. Credit accident and health (group and individual).....	0	0	0	0
15. Other accident and health.....	43	31	0	74
16. Workers' compensation.....	59,931,481	4,547,361	19,501,537	44,977,305
17.1 Other liability - occurrence.....	5,756,184	8,393,005	4,409,445	9,739,744
17.2 Other liability - claims-made.....	23,206	14,296	18,846	18,656
17.3 Ex cess workers' compensation.....	0	0	0	0
18.1 Products liability - occurrence.....	419,225	611,959	283,801	747,383
18.2 Products liability - claims-made.....	0	0	0	0
19.1, 19.2 Private passenger auto liability.....	5,084,265	5,729,985	2,835,221	7,979,029
19.3, 19.4 Commercial auto liability.....	7,371,004	9,110,352	5,317,522	11,163,834
21. Auto physical damage.....	7,931,848	9,122,133	4,947,146	12,106,835
22. Aircraft (all perils).....	0	0	0	0
23. Fidelity.....	63,899	94,864	46,214	112,550
24. Surety.....	0	0	0	0
26. Burglary and theft.....	85,331	96,318	61,025	120,623
27. Boiler and machinery.....	41,559	130,724	60,504	111,778
28. Credit.....	0	0	0	0
29. International.....	0	0	0	0
30. Warranty.....	0	0	0	0
31. Reinsurance - nonproportional assumed property.....	438,880	59,454	33,800	464,535
32. Reinsurance - nonproportional assumed liability.....	377,825	25,331	23,415	379,740
33. Reinsurance - nonproportional assumed financial lines.....	0	0	0	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0
35. TOTALS.....	101,210,654	60,322,983	49,596,094	111,937,543

DETAILS OF WRITE-INS

3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0

**MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Uneamed (Running One Year or Less from Date of Policy) (a)	2 Amount Uneamed (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 Uneamed Premiums Cols. 1 + 2 + 3 + 4
1. Fire.....	.342,733				.342,733
2. Allied lines.....	.358,507				.358,507
3. Farmowners multiple peril.....	.272,161				.272,161
4. Homeowners multiple peril.....	.5,207,301				.5,207,301
5. Commercial multiple peril.....	.4,675,089				.4,675,089
6. Mortgage guaranty.....	-				0
8. Ocean marine.....	.11,878				.11,878
9. Inland marine.....	.1,098,078				.1,098,078
10. Financial guaranty.....	-				0
11.1 Medical professional liability - occurrence.....	-				0
11.2 Medical professional liability - claims-made.....	-				0
12. Earthquake.....	.91,869				.91,869
13. Group accident and health.....	-				0
14. Credit accident and health (group and individual).....	-				0
15. Other accident and health.....	-				0
16. Workers' compensation.....	.19,501,537				.19,501,537
17.1 Other liability - occurrence.....	.4,409,445				.4,409,445
17.2 Other liability - claims-made.....	.18,846				.18,846
17.3 Excess workers' compensation.....	-				0
18.1 Products liability - occurrence.....	.283,801				.283,801
18.2 Products liability - claims-made.....	-				0
19.1, 19.2 Private passenger auto liability.....	.2,835,221				.2,835,221
19.3, 19.4 Commercial auto liability.....	.5,317,522				.5,317,522
21. Auto physical damage.....	.4,947,146				.4,947,146
22. Aircraft (all perils).....	-				0
23. Fidelity.....	.46,214				.46,214
24. Surety.....	-				0
26. Burglary and theft.....	.61,025				.61,025
27. Boiler and machinery.....	.60,504				.60,504
28. Credit.....	-				0
29. International.....	-				0
30. Warranty.....	-				0
31. Reinsurance - nonproportional assumed property.....	.33,800				.33,800
32. Reinsurance - nonproportional assumed liability.....	.23,415				.23,415
33. Reinsurance - nonproportional assumed financial lines.....	-				0
34. Aggregate write-ins for other lines of business.....	.0	.0	.0	.0	0
35. TOTALS.....	.49,596,094	.0	.0	.0	.49,596,094
36. Accrued retrospective premiums based on experience.....					
37. Earned but unbilled premiums.....					0
38. Balance (sum of Lines 35 through 37).....					.49,596,094

DETAILS OF WRITE-INS

3401.					0
3402.					0
3403.					0
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	.0	.0	.0	.0	0

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

**MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**
PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Col. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....	46,820	392,322	1,976	48,681	114	392,322
2. Allied lines.....	74,229	407,892	1,657	75,641	245	407,892
3. Farmowners multiple peril.....	-	362,231	-	-	-	362,231
4. Homeowners multiple peril.....	57,397	5,351,833	3,496	60,893	-	5,351,833
5. Commercial multiple peril.....	24,698,463	5,626,341	-	24,205,406	493,058	5,626,341
6. Mortgage guaranty.....	-	-	-	-	-	0
8. Ocean marine.....	-	13,523	-	-	-	13,523
9. Inland marine.....	4,293,582	1,439,659	-	4,208,024	85,558	1,439,659
10. Financial guaranty.....	-	-	-	-	-	0
11.1 Medical professional liability - occurrence.....	-	-	-	-	-	0
11.2 Medical professional liability - claims-made.....	-	-	-	-	-	0
12. Earthquake.....	72,944	92,104	9	63,689	9,264	92,104
13. Group accident and health.....	-	-	-	-	-	0
14. Credit accident and health (group and individual).....	-	-	-	-	-	0
15. Other accident and health.....	550	43	-	550	-	43
16. Workers' compensation.....	8,562,946	59,931,481	114,013	8,550,098	126,861	59,931,481
17.1 Other liability - occurrence.....	8,133,905	5,756,184	214	6,884,094	1,250,025	5,756,184
17.2 Other liability - claims-made.....	286,825	23,206	-	286,825	-	23,206
17.3 Ex cess workers' compensation.....	-	-	-	-	-	0
18.1 Products liability - occurrence.....	523,872	419,225	-	523,826	46	419,225
18.2 Products liability - claims-made.....	-	-	-	-	-	0
19.1, 19.2 Private passenger auto liability.....	-	5,084,265	-	-	-	5,084,265
19.3, 19.4 Commercial auto liability.....	22,049,530	7,371,004	566,561	22,615,859	233	7,371,004
21. Auto physical damage.....	8,937,080	7,931,848	239,311	8,357,827	818,564	7,931,848
22. Aircraft (all perils).....	-	-	-	-	-	0
23. Fidelity.....	-	63,899	-	-	-	63,899
24. Surety.....	-	-	-	-	-	0
26. Burglary and theft.....	694,310	85,331	1	694,059	252	85,331
27. Boiler and machinery.....	1,261,349	41,559	-	64,305	1,197,044	41,559
28. Credit.....	-	-	-	-	-	0
29. International.....	-	-	-	-	-	0
30. Warranty.....	-	-	-	-	-	0
31. Reinsurance - nonproportional assumed property.....	XXX	438,880	-	-	-	438,880
32. Reinsurance - nonproportional assumed liability.....	XXX	377,825	-	-	-	377,825
33. Reinsurance - nonproportional assumed financial lines.....	XXX	-	-	-	-	0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0
35. TOTALS.....	79,693,803	101,210,654	927,239	76,639,777	3,981,264	101,210,654

DETAILS OF WRITE-INS

3401.						0
3402.						0
3403.						0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$.....0.

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$.....0.

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire.....	4,224	685,655	5,029	684,851	105,328	310,469	479,710	59.2
2. Allied lines.....	4,563	665,248	5,416	664,395	88,330	330,261	422,458	49.1
3. Homeowners multiple peril.....	-	420,463	-	420,463	118,154	175,920	362,697	60.4
4. Homeowners multiple peril.....	41,026	6,883,539	42,901	6,881,664	1,450,263	3,14,794	4,61,133	45.5
5. Commercial multiple peril.....	6,103,529	6,489,085	6,103,529	6,489,085	2,712,063	4,753,496	4,447,651	49.2
6. Mortgage guaranty.....	-	-	-	0	0	0	0	0.0
8. Ocean manne.....	-	4,743	-	4,743	661	2,751	2,652	10.5
9. Inland manne.....	1,466,500	806,948	1,466,500	806,948	190,265	261,423	735,791	31.2
10. Financial guaranty.....	-	-	-	0	0	0	0	0.0
11.1 Medical professional liability - occurrence.....	-	-	-	0	0	0	0	0.0
11.2 Medical professional liability - claims-made.....	-	-	-	0	0	0	0	0.0
12. Earthquake.....	-	-	-	0	0	0	0	0.0
13. Group accident and health.....	.58	.6	.58	.6	0	0	0	0.0
14. Credit accident and health (group and individual).....	-	-	-	0	0	0	0	0.0
15. Other accident and health.....	.48	(185)	.48	(185)	(291)	(427)	(54)	(/3.4)
16. Workers' compensation.....	2,371,248	(5,638,469)	2,650,109	(7,911,330)	11,744,660	17,480,553	24,352,111	54.1
17.1 Other liability - occurrence.....	2,133,437	12,833,628	2,133,503	12,833,562	11,192,580	18,333,133	5,693,009	58.5
17.2 Other liability - claims-made.....	118,369	12,343	118,369	12,343	11,682	341	23,684	127.0
17.3 Excess workers' compensation.....	-	-	-	0	0	0	0	0.0
18.1 Products liability - occurrence.....	2,0471	1,588,193	2,0471	1,588,193	1,502,745	3,140,303	(49,365)	(6.6)
18.2 Products liability - claims-made.....	-	-	-	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability.....	-	10,999,270	-	10,999,270	5,884,870	12,968,376	3,915,764	49.1
19.3, 19.4 Commercial auto liability.....	8,621,331	1,197,171	9,007,401	1,411,101	14,600,851	23,15,010	8,296,942	47.3
21. Auto physical damage.....	3,842,442	1,595,621	4,036,613	1,401,450	800,708	1,541,663	6,659,895	55.0
22. Aircraft (all perils).....	-	-	-	0	0	0	0	0.0
23. Fidelity.....	(1,710)	10,359	(1,710)	10,359	29,316	82,325	54,349	48.3
24. Surety.....	-	4,100	-	4,100	5,150	9,250	0	0.0
26. Burglary and theft.....	(15,601)	8,09	(15,601)	8,09	6,398	11,515	3,592	3.0
27. Boiler and machinery.....	181,548	33,43	181,548	33,743	38,79	71,075	1,448	1.3
28. Credit.....	-	-	-	0	0	0	0	0.0
29. International.....	-	-	-	0	0	0	0	0.0
30. Warranty.....	-	-	-	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property.....	XXX	1,081,145	276,315	804,830	79,258	1,004,914	559,714	120.4
32. Reinsurance - nonproportional assumed liability.....	XXX	1,737,906	-	1,737,906	1,957,52	3,462,409	233,069	61.4
33. Reinsurance - nonproportional assumed financial lines.....	XXX	-	-	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35. TOTALS.....	25,147,481	(5,883,772)	26,280,504	(7,016,794)	159,198,738	91,369,560	60,812,383	54.3

DETAILS OF WRITE-INS

Annual Statement for the year 2018 of the **MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY**
UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire.....	-	69,284	-	69,284	138	36,044	138	105,328	3,665
2. Allied lines.....	-	77,164	-	77,164	252	11,166	252	88,330	(13,393)
3. Farmowners multiple peril.....	-	96,625	-	96,625	-	21,529	-	118,154	9,356
4. Homeowners multiple peril.....	-	886,529	-	886,529	-	563,734	-	1,450,263	214,679
5. Commercial multiple peril.....	3,377,468	1,405,406	3,377,468	1,405,406	8,266,764	1,306,656	8,266,764	2,712,063	408,520
6. Mortgage guaranty.....	-	-	-	0	-	-	-	0	-
8. Ocean marine.....	-	59	-	59	-	601	-	661	.9
9. Inland marine.....	815,886	141,124	815,886	141,124	71,623	49,141	71,623	190,265	30,359
10. Financial guaranty.....	-	-	-	0	-	-	-	0	-
11.1 Medical professional liability - occurrence.....	-	-	-	0	-	-	-	0	-
11.2 Medical professional liability - claims-made.....	-	-	-	0	-	-	-	0	-
12. Earthquake.....	-	-	-	0	-	-	-	0	-
13. Group accident and health.....	-	-	-	0	-	-	-	0	-
14. Credit accident and health (group and individual).....	-	-	-	0	-	-	-	0	-
15. Other accident and health.....	-	-	-	0	-	(297)	-	(297)	-
16. Workers' compensation.....	15,955,060	59,354,083	18,954,238	56,354,906	3,903,000	63,548,978	6,062,224	117,744,660	17,773,459
17.1 Other liability - occurrence.....	1,392,138	4,794,311	1,392,138	4,794,311	5,114,288	6,398,269	5,114,288	11,192,580	5,588,565
17.2 Other liability - claims-made.....	39,423	4,061	39,423	4,061	73,997	7,622	73,997	11,682	4,208
17.3 Excess workers' compensation.....	-	-	-	0	-	-	-	0	-
18.1 Products liability - occurrence.....	-	1,735,497	574,739	1,735,497	574,739	1,810,715	928,006	1,810,715	1,502,745
18.2 Products liability - claims-made.....	-	-	-	0	-	-	-	0	-
19.1, 19.2 Private passenger auto liability.....	5,609	4,034,546	5,609	4,034,546	-	1,850,324	-	5,884,870	1,054,213
19.3, 19.4 Commercial auto liability.....	16,184,715	8,854,593	16,876,233	8,163,075	10,733,000	6,768,452	11,063,676	14,600,851	3,106,774
21. Auto physical damage.....	930,000	799,681	930,076	799,605	-	5,379	4,876	800,108	(124,428)
22. Aircraft (all perils).....	-	-	-	0	-	-	-	0	-
23. Fidelity.....	-	2,845	-	2,845	-	26,471	-	29,316	7,313
24. Surety.....	50,000	5,150	50,000	5,150	-	-	-	5,150	-
26. Burglary and theft.....	20,000	3,955	20,000	3,955	12,904	2,443	12,904	6,398	1,399
27. Boiler and machinery.....	31,500	38,779	31,500	38,779	-	-	-	38,779	5,332
28. Credit.....	-	-	-	0	-	-	-	0	-
29. International.....	-	-	-	0	-	-	-	0	-
30. Warranty.....	-	-	-	0	-	-	-	0	-
31. Reinsurance - nonproportional assumed property.....	XXX	857,499	219,985	637,515	XXX	1,724,911	1,603,168	759,258	11,905
32. Reinsurance - nonproportional assumed liability.....	XXX	762,554	-	762,554	XXX	1,195,018	-	1,957,572	46,290
33. Reinsurance - nonproportional assumed financial lines.....	XXX	-	0	0	XXX	-	-	0	-
34. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35. TOTALS.....	40,537,296	82,762,989	44,448,052	78,852,233	29,986,681	84,444,448	34,084,625	159,198,738	28,945,255

DETAILS OF WRITE-INS

3401.	0	0	0	0	0	0	0	0
3402.	0	0	0	0	0	0	0	0
3403.	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

**MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1 Loss Adjustment Ex penses	2 Other Underwriting Ex penses	3 Investment Ex penses	4 Total
1. Claim adjustment services:				
1.1 Direct.....	(177,546)			(177,546)
1.2 Reinsurance assumed.....	4,497,934			4,497,934
1.3 Reinsurance ceded.....	(98,953)			(98,953)
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	4,419,341	0	0	4,419,341
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		11,605,407		11,605,407
2.2 Reinsurance assumed, excluding contingent.....		11,599,634		11,599,634
2.3 Reinsurance ceded, excluding contingent.....		11,653,781		11,653,781
2.4 Contingent - direct.....		820,347		820,347
2.5 Contingent - reinsurance assumed.....		1,503,250		1,503,250
2.6 Contingent - reinsurance ceded.....		820,347		820,347
2.7 Policy and membership fees.....		-		0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	13,054,510	0	13,054,510
3. Allowances to manager and agents.....	-	30	-	30
4. Advertising.....		897,586		897,586
5. Boards, bureaus and associations.....	76,766	605,730		682,497
6. Surveys and underwriting reports.....	139,284	505,804		645,087
7. Audit of assureds' records.....	12,409	17,060	-	29,469
8. Salary and related items:				
8.1 Salaries.....	6,199,948	8,496,809	73,931	14,770,688
8.2 Payroll taxes.....	354,155	460,966	3,712	818,832
9. Employee relations and welfare.....	940,960	21,250	10,966	973,175
10. Insurance.....	65,549	10,952	323	76,825
11. Directors' fees.....	101,651	126,262	1,045	228,957
12. Travel and travel items.....	365,673	464,501	2,621	832,795
13. Rent and rent items.....	558,307	703,429	7,107	1,268,844
14. Equipment.....	791,089	1,441,118	13,335	2,245,543
15. Cost or depreciation of EDP equipment and software.....	634,559	877,151	8,081	1,519,791
16. Printing and stationery.....	44,052	79,309	892	124,253
17. Postage, telephone and telegraph, exchange and express.....	221,704	478,561	14,448	714,713
18. Legal and auditing.....	76,488	93,063	446,665	616,215
19. Totals (Lines 3 to 18).....	10,582,593	15,279,580	583,127	26,445,300
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....1,727.....		2,264,835		2,264,835
20.2 Insurance department licenses and fees.....		272,064		272,064
20.3 Gross guaranty association assessments.....		75,053		75,053
20.4 All other (excluding federal and foreign income and real estate).....		42,877		42,877
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	2,654,829	0	2,654,829
21. Real estate expenses.....	67,002	58,504	406,468	531,974
22. Real estate taxes.....	-	54	-	54
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	507,692	1,928,055	10,372	2,446,118
25. Total expenses incurred.....	15,576,628	32,975,532	999,966	(a).....49,552,126
26. Less unpaid expenses - current year.....	28,945,255	13,483,807	243,051	42,672,113
27. Add unpaid expenses - prior year.....	22,898,014	7,926,336	137,209	30,961,559
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	9,529,387	27,418,061	894,124	37,841,572

DETAILS OF WRITE-INS

2401. Consulting fees.....	.614,532	.916,261	.9,373	1,540,166
2402. Donations and contributions.....		.593,989		.593,989
2403. Reinsurance assumed overhead.....		.260,245		.260,245
2498. Summary of remaining write-ins for Line 24 from overflow page.....	(106,840)	.157,559	.999	.51,718
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	.507,692	1,928,055	10,372	2,446,118

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....241,483	.....275,327
1.1 Bonds exempt from U.S. tax	(a).....2,038,237	.....1,853,435
1.2 Other bonds (unaffiliated).....	(a).....4,700,288	.....5,079,492
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....1,870,234	.....1,919,443
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....634,861	.....634,861
5. Contract loans.....	.....	.....
6. Cash, cash equivalents and short-term investments.....	(e).....183,030	.....189,737
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....1,898,052	.....1,898,052
9. Aggregate write-ins for investment income.....	.....12,933	.....12,933
10. Total gross investment income.....	.....11,579,119	.....11,863,281
11. Investment expenses.....	(g).....999,966	.....
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).....149,379	.....
15. Aggregate write-ins for deductions from investment income.....	.....0	.....
16. Total deductions (Lines 11 through 15).....	.....1,149,345	.....
17. Net investment income (Line 10 minus Line 16).....	.....10,713,936	.....

DETAILS OF WRITE-INS

0901. Miscellaneous income.....	.....7,858	.....7,858
0902. Security lending income.....	.....5,076	.....5,076
0903. .....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....12,933	.....12,933
1501. .....	.....	.....
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....0	.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$.....142,765 accrual of discount less \$.....1,208,009 amortization of premium and less \$.....554,736 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment tax es, licenses and fees, excluding federal income tax es, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....149,379 depreciation on real estate and \$.....0 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.....	.....25,500	.....	.....25,500	.....336,921	.....
1.1 Bonds exempt from U.S. tax .....	.....199,132	.....	.....199,132	.....	.....
1.2 Other bonds (unaffiliated).....	.....4,596	.....	.....4,596	.....	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....4,917,510	.....	.....4,917,510	.....(13,407,077)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....38,874	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....4	.....	.....4	.....14	.....
7. Derivative instruments.....	.....	.....	.....0	.....	.....
8. Other invested assets.....	.....(35,278)	.....(23,436)	.....(58,714)	.....(1,005,518)	.....12,755
9. Aggregate write-ins for capital gains (losses).....	.....584	.....0	.....584	.....0	.....0
10. Total capital gains (losses).....	.....5,112,048	.....(23,436)	.....5,088,612	.....(14,036,786)	.....12,755

DETAILS OF WRITE-INS

0901. Prior year gains.....	.....584	.....584	.....	.....
0902. .....	.....	.....0	.....	.....
0903. .....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....584	.....0	.....584	.....0

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
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).....			0
2. Stocks (Schedule D):			0
2.1 Preferred stocks.....			0
2.2 Common stocks.....	176,491	87,573	(88,918)
3. Mortgage loans on real estate (Schedule B):			0
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			0
4.1 Properties occupied by the company.....	1,122,497	1,607,979	485,482
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,298,988	1,695,552	396,564
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			0
15.1 Uncollected premiums and agents' balances in the course of collection.....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	47,800	11,300	(36,500)
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			0
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....			0
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	524,965	132,475	(392,490)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,871,753	1,839,327	(32,426)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	1,871,753	1,839,327	(32,426)

DETAILS OF WRITE-INS

1101.....			0
1102.....			0
1103.....			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Prepaid expenses.....	505,205	91,482	(413,723)
2502. Automobiles.....	8,419	25,769	17,350
2503. Assessments paid in advance.....	9,566	9,566	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	1,775	5,658	3,883
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	524,965	132,475	(392,490)

NOTES TO FINANCIAL STATEMENTS**Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

This statement has been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio. A reconciliation of the company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below.

	SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,458,239	\$ (22,425,138)
(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	\$ 17,458,239	\$ (22,425,138)
SURPLUS					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 150,615,156	\$ 147,474,232
(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	\$ 150,615,156	\$ 147,474,232

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the NAIC Annual Statement Instructions and the Accounting Policies and Procedures Manual requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

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

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the NAIC Annual Statement Instructions and the Accounting Policies and Procedures Manual requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by daily and pro rata methods for direct business and are based on reports received from ceding companies and/or pools for assumed business.

(1) Basis for Short-Term Investments

Short-term investments consist of class 1 money market mutual funds, agencies, and treasury bonds. Short term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds not back by other loans are stated at amortized cost using the scientific amortization method.

(3) Basis for Common Stocks

Common Stocks are valued at market. However, investments in stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are valued using the equity basis.

(4) Basis for Preferred Stocks

Preferred stocks are stated in accordance with the guidance provided in SSAP No. 32: Investments in Preferred Stock.

(5) Basis for Mortgage Loans

The Company did not have any mortgage loans.

(6) Basis for Loan-Backed Securities and Adjustment Methodology

Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed and Structured Securities. The retrospective adjustment method is used to value these securities

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Company does not have any investments in subsidiaries or affiliates

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Company has investments in limited partnerships and limited liability companies. In accordance with SSAP No. 48: Joint Ventures, Partnerships and Limited Liability Companies, the investments are recorded using the equity method of accounting based on the underlying audited U.S. GAAP equity values of the holdings. The company also has partnership investments in low income housing tax credit properties. In accordance with SSAP No. 93: Accounting for Low Income Housing Tax Credit Property Investments, the investments are reported at amortized cost.

NOTES TO FINANCIAL STATEMENTS

(9) Accounting Policies for Derivatives

The Company does not hold any derivative instruments.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53: Property/Casualty Contracts-Premiums

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses for A&H Contracts

Unpaid loss and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based upon past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments reflected in the period determined.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Motorists Insurance Group standardized its thresholds for capitalization across all member companies. The Group also implemented updates for software licenses and maintenance agreements that allow amortization over service periods for material transactions.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

The Company has no pharmaceutical rebate receivables to report.

D. Going Concern

Management has concluded that there is no substantial doubt about the Company's ability to continue as a going concern.

Note 2 – Accounting Changes and Correction of Errors

The Motorists Insurance Group elected to freeze its defined pension and other non-qualified benefit plans effective December 31, 2017. In conjunction with this election, the company voluntarily changed the accounting for its benefit plans to a mark-to-market (MTM) valuation approach. Under the MTM accounting method, actuarial and asset valuation gains and losses are recognized immediately as current year net benefit costs in the Statement of Operations, rather than by amortizing (smoothing) the gains and losses over future calendar years.

Note 3 – Business Combinations and Goodwill

Not Applicable

Note 4 – Discontinued Operations

The Company did not discontinue any of its operations during the periods reported.

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not Applicable

B. Debt Restructuring

Not Applicable

C. Reverse Mortgages

Not Applicable

D. Loan-Backed Securities

(1) Description of Sources Used to Determine Prepayment Assumptions

Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from broker dealer survey values and internal estimates.

(2) Other-Than-Temporary Impairments

Not Applicable

(3) Recognized OTTI securities

Not Applicable

NOTES TO FINANCIAL STATEMENTS

(4) All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:	1. Less than 12 Months	\$ 179,274
	2. 12 Months or Longer	\$ 710,253
b. The aggregate related fair value of securities with unrealized losses:	1. Less than 12 Months	\$ 29,429,405
	2. 12 Months or Longer	\$ 17,796,102

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary

The Company performed an analysis of loan-backed securities and determined that exposure to credit risk was not a factor and did not warrant any other-than-temporary impairments.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not Applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Repurchase Transactions – Cash Provider – Overview of Secured Borrowing Transactions

Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Taker – Overview of Sale Transactions

Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Repurchase Transaction – Cash Provider – Overview of Sale Transactions

Not Applicable

J. Real Estate

Not Applicable

K. Low-Income Housing Tax Credits (LIHTC)

(1) Number of Remaining Years of Unexpired Tax Credits and Holding Period for LIHTC Investments

As of December 31, 2018, the company's LIHTC investments did not have any remaining unexpired tax credits. There is not a required holding period for the LIHTC investments.

(2) Amount of LIHTC and Other Tax Benefits Recognized

There was \$35,278 in recognized losses during the current year.

(3) Balance of Investment Recognized

The remaining LIHTC investments total \$496,395 as of December 31, 2018.

(4) Regulatory Reviews

As of the date of this publication, there were not any underlying properties in the LIHTC funds known to be under regulatory review.

(5) LIHTC investments which Exceed 10% of Total Admitted Assets

Not Applicable

(6) Recognized Impairment

Not Applicable

NOTES TO FINANCIAL STATEMENTS**(7) Amount and Nature of Write-Downs or Reclassifications**

Not Applicable

L.**Restricted Assets**

The company held other restricted assets as listed below:

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						Current Year				
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
										10 Gross (Admitted & Nonadmitted)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%
b. Collateral held under security lending arrangements										%	%
c. Subject to repurchase agreements										%	%
d. Subject to reverse repurchase agreements										%	%
e. Subject to dollar repurchase agreements										%	%
f. Subject to dollar reverse repurchase agreements										%	%
g. Placed under option contracts										%	%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock										%	%
i. FHLB capital stock										%	%
j. On deposit with states	12,652,771				12,652,771	11,631,668	1,021,103		12,652,771	2.7%	2.8%
k. On deposit with other regulatory bodies										%	%
l. Pledged as collateral to FHLB										%	%

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category		Gross	(Admitted &	Nonadmitted)	Restricted				Current	Year	
		Current	Year			6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account	Protected Cell Account Assets	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted)	Admitted Restricted to Total Admitted Assets (d)
(including assets backing funding agreements)											
m. Pledged as collateral not captured in other categories											% %
n. Other restricted assets											% %
o. Total Restricted Assets	\$ 12,652,771	\$	\$	\$	\$ 12,652,771	\$ 11,631,668	\$ 1,021,103	\$	\$ 12,652,771	2.7%	2.8%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. Structured Notes

The company held Structured Notes as listed below:

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
00248P AP 1	\$ 1,928,347	\$ 1,929,315	\$ 1,928,347	NO
08763Q AA 0	\$ 1,250,000	\$ 1,250,000	\$ 1,250,000	NO
254683 CE 3	\$ 500,000	\$ 496,075	\$ 500,000	NO
36250S AE 9	\$ 4,634,844	\$ 4,646,173	\$ 4,629,821	YES
38014B AC 3	\$ 1,355,582	\$ 1,354,678	\$ 1,355,582	NO
38376G M8 0	\$ 772,615	\$ 809,512	\$ 775,694	YES

NOTES TO FINANCIAL STATEMENTS

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (YES/NO)
44935A AC 9	\$ 209,059	\$ 209,019	\$ 209,059	NO
912810 FD 5	\$ 222,379	\$ 211,038	\$ 215,371	NO
912810 FH 6	\$ 295,530	\$ 293,505	\$ 281,803	NO
912810 FQ 6	\$ 106,161	\$ 109,606	\$ 106,306	NO
912810 FR 4	\$ 425,256	\$ 377,122	\$ 409,968	NO
912810 FS 2	\$ 243,772	\$ 244,754	\$ 250,287	NO
912810 PS 1	\$ 144,228	\$ 138,424	\$ 145,351	NO
912810 PV 4	\$ 1,507,495	\$ 1,339,453	\$ 1,469,649	NO
912810 PZ 5	\$ 245,043	\$ 241,280	\$ 247,837	NO
912810 QF 8	\$ 112,347	\$ 144,370	\$ 129,409	NO
912810 QP 6	\$ 212,303	\$ 218,153	\$ 219,381	NO
912810 QV 3	\$ 246,106	\$ 243,668	\$ 263,403	NO
912810 RA 8	\$ 184,228	\$ 173,491	\$ 202,489	NO
912810 RF 7	\$ 320,228	\$ 313,628	\$ 335,083	NO
912810 RL 4	\$ 309,913	\$ 288,007	\$ 323,300	NO
912810 RR 1	\$ 90,829	\$ 91,337	\$ 96,817	NO
912810 RW 0	\$ 217,142	\$ 211,540	\$ 224,688	NO
912810 SB 5	\$ 90,017	\$ 87,457	\$ 92,256	NO
912828 2L 3	\$ 276,830	\$ 274,587	\$ 284,611	NO
912828 3R 9	\$ 243,538	\$ 244,583	\$ 248,705	NO
912828 4H 0	\$ 99,832	\$ 100,112	\$ 101,315	NO
912828 B2 5	\$ 524,699	\$ 544,069	\$ 555,356	NO
912828 H4 5	\$ 530,328	\$ 562,282	\$ 571,948	NO
912828 K3 3	\$ 480,253	\$ 496,097	\$ 509,128	NO
912828 LA 6	\$ 200,464	\$ 224,281	\$ 242,400	NO
912828 MF 4	\$ 259,994	\$ 255,608	\$ 263,270	NO
912828 N7 1	\$ 174,358	\$ 176,100	\$ 183,824	NO
912828 NM 8	\$ 413,730	\$ 404,993	\$ 428,895	NO
912828 PP 9	\$ 410,590	\$ 402,745	\$ 420,103	NO
912828 Q6 0	\$ 277,787	\$ 280,115	\$ 290,242	NO
912828 QV 5	\$ 382,256	\$ 393,946	\$ 405,714	NO
912828 S5 0	\$ 335,263	\$ 336,739	\$ 352,957	NO
912828 SA 9	\$ 507,171	\$ 498,857	\$ 535,371	NO
912828 TE 0	\$ 2,717,917	\$ 2,689,816	\$ 2,826,691	NO
912828 UH 1	\$ 403,399	\$ 396,791	\$ 430,171	NO
912828 V4 9	\$ 159,712	\$ 159,309	\$ 167,289	NO
912828 VM 9	\$ 511,937	\$ 541,836	\$ 548,090	NO
912828 WU 0	\$ 501,927	\$ 520,823	\$ 537,121	NO
912828 X3 9	\$ 211,067	\$ 212,098	\$ 219,138	NO
912828 XL 9	\$ 510,242	\$ 522,746	\$ 543,072	NO
92914X AL 3	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	NO
92936C AJ 8	\$ 3,787,395	\$ 3,887,235	\$ 3,754,968	YES
	\$ 31,544,112	\$ 31,547,370	\$ 32,082,277	XXX

P. 5GI Securities

Not Applicable

Q. Short Sales

Not Applicable

R. Prepayment Penalty and Acceleration Fees

	General Account
(1) Number of CUSIPs	1
(2) Aggregate Amount of Investment Income	\$ 21,237

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

A. Investments in Joint Ventures, Partnerships and Limited Liability Companies that Exceed 10% of Ownership

Not Applicable

B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies

NOTES TO FINANCIAL STATEMENTS

Not Applicable

Note 7 – Investment Income

A. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued:

The Company does not admit investment income due and accrued if amounts are over 90 days past due. At December 31, 2017 and 2016 there was no investment income due and accrued excluded.

B. The total amount excluded:

Not Applicable

Note 8 – Derivative Instruments

Not Applicable

Note 9 – Income Taxes

A. Deferred Tax Assets/(Liabilities)

1. Components of Net Deferred Tax Asset/(Liability)

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Gross deferred tax assets	\$ 8,673,281	\$ 62,912	\$ 8,736,193	\$11,929,697	\$ 85,324	\$12,015,021	\$ (3,256,416)	\$ (22,412)	\$ (3,278,828)
b. Statutory valuation allowance adjustment									
c. Adjusted gross deferred tax assets (1a-1b)	\$ 8,673,281	\$ 62,912	\$ 8,736,193	\$11,929,697	\$ 85,324	\$12,015,021	\$ (3,256,416)	\$ (22,412)	\$ (3,278,828)
d. Deferred tax assets nonadmitted									
e. Subtotal net admitted deferred tax asset (1c-1d)	\$ 8,673,281	\$ 62,912	\$ 8,736,193	\$11,929,697	\$ 85,324	\$12,015,021	\$ (3,256,416)	\$ (22,412)	(3,278,828)
f. Deferred tax liabilities	660,013	2,592,626	3,252,639	920,425	5,394,677	6,315,102	(260,412)	(2,802,051)	(3,062,463)
g. Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	\$ 8,013,268	\$ (2,529,714)	\$ 5,483,554	\$11,009,272	\$ (5,309,353)	\$ 5,699,919	\$ (2,996,004)	\$ 2,779,639	\$ (216,365)

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components SSAP No. 101

	2018			2017			Change		
	1 Ordinary	2 Capital	3 (Col 1+2) Total	4 Ordinary	5 Capital	6 (Col 4+5) Total	7 (Col 1-4) Ordinary	8 (Col 2-5) Capital	9 (Col 7+8) Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$	\$	\$	\$	\$	\$	\$	\$	\$
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. (The lesser of 2(b)1 and 2(b)2 below)	5,747,277	48,310	5,795,587	9,492,393	74,314	9,566,707	(3,745,116)	(26,004)	(3,771,120)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	5,747,277	48,310	5,795,587	9,492,393	74,314	9,566,707	(3,745,116)	(26,004)	(3,771,120)
2. Adjusted gross deferred tax assets allowed per limitation threshold						21,012,162			(21,012,162)
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	2,926,005	14,601	2,940,606	2,437,303	11,010	2,448,313	488,702	3,591	492,293
d. Deferred tax assets admitted as the result of application of SSAP 101.									
Total (2(a)+2(b)+2(c))	\$ 8,673,282	\$ 62,911	\$ 8,736,193	\$ 11,929,696	\$ 85,324	\$ 12,015,020	\$ (3,256,414)	\$ (22,413)	\$ (3,278,827)

3. Other Admissibility Criteria

	2018	2017
a. Ratio percentage used to determine recovery period and threshold limitation amount	671.0%	670.9%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 151,911,389	\$ 143,563,923

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.

	2018		2017		Change	
	1 Ordinary	2 Capital	3 Ordinary	4 Capital	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
1. Adjusted gross DTAs amount	\$ 8,673,281	\$ 62,912	\$ 11,929,697	\$ 85,324	\$ (3,256,416)	\$ (22,412)

NOTES TO FINANCIAL STATEMENTS

	2018		2017		Change	
	1	2	3	4	5 (Col. 1-3) Ordinary	6 (Col. 2-4) Capital
from Note 9A1(c)						
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	37.1%	%	27.0%	%	10.1%	%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 8,673,281	\$ 62,912	\$ 11,929,697	\$ 85,324	\$ (3,256,416)	\$ (22,412)
4 Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	37.1%	%	27.0%	%	10.1%	%

(b) Does the company's tax planning strategies include the use of reinsurance? NO

B. Deferred Tax Liabilities Not Recognized

Not Applicable

C. Current and Deferred Income Taxes

1. Current Income Tax

	1 2018	2 2017	3 (Col 1-2) Change
a. Federal	\$ (622,140)	\$ (3,264,964)	\$ 2,642,824
b. Foreign	\$	\$	\$
c. Subtotal	\$ (622,140)	\$ (3,264,964)	\$ 2,642,824
d. Federal income tax on net capital gains	\$ 1,081,890	\$ 1,212,057	\$ (130,167)
e. Utilization of capital loss carry-forwards	\$	\$	\$
f. Other	\$	\$	\$
g. Federal and Foreign income taxes incurred	\$ 459,750	\$ (2,052,907)	\$ 2,512,657

2. Deferred Tax Assets

	1 2018	2 2017	3 (Col 1-2) Change
a. Ordinary :			
1. Discounting of unpaid losses	\$ 5,378,731	\$ 2,600,384	\$ 2,778,347
2. Unearned premium reserve	2,083,036	2,533,841	(450,805)
3. Policyholder reserves			
4. Investments	3,187	3,187	
5. Deferred acquisition costs			
6. Policyholder dividends accrual	99,906	194,154	(94,248)
7. Fixed assets		3,300	(3,300)
8. Compensation and benefits accrual	2,584	12,616	(10,032)
9. Pension accrual			
10. Receivables - nonadmitted	393,068	398,179	(5,111)
11. Net operating loss carry-forward		4,108,280	(4,108,280)
12. Tax credit carry-forward	679,018	2,048,634	(1,369,616)
13. Other (items <=5% and >5% of total ordinary tax assets)	33,751	27,122	6,629
Other (items listed individually >5% of total ordinary tax assets)			
99. Subtotal	8,673,281	11,929,697	(3,256,416)
b. Statutory valuation allowance adjustment			
c. Nonadmitted			
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	8,673,281	11,929,697	(3,256,416)
e. Capital:			
1. Investments	\$ 62,912	\$ 85,324	\$ (22,412)
2. Net capital loss carry-forward			
3. Real estate			
4. Other (items <=5% and >5% of total capital tax assets)			

NOTES TO FINANCIAL STATEMENTS

Other (items listed individually >5% of total capital tax assets)				
99. Subtotal	\$ 62,912	\$ 85,324	\$ (22,412)	
f. Statutory valuation allowance adjustment				
g. Nonadmitted				
h. Admitted capital deferred tax assets (2e99-2f-2g)	62,912	85,324	(22,412)	
i. Admitted deferred tax assets (2d+2h)	\$ 8,736,193	\$ 12,015,021	\$ (3,278,828)	

3. Deferred Tax Liabilities

	1 2018	2 2017	3 (Col 1-2) Change
a. Ordinary:			
1. Investments	\$ 139,343	\$ 97,284	\$ 42,059
2. Fixed assets	840	1,307	(467)
3. Deferred and uncollected premium			
4. Policyholder reserves			
5. Other (items <=5% and >5% of total ordinary tax liabilities)	519,830	821,834	(302,004)
Other (items listed individually >5% of total ordinary tax liabilities)			
99. Subtotal	660,013	920,425	(260,412)
b. Capital:			
1. Investments	2,592,626	5,394,677	(2,802,051)
2. Real estate			
3. Other (items <=5% and >5% of total capital tax liabilities)			
Other (items listed individually >5% of total capital tax liabilities)			
99. Subtotal	2,592,626	5,394,677	(2,802,051)
c. Deferred tax liabilities (3a99+3b99)	\$ 3,252,639	\$ 6,315,102	\$ (3,062,463)
4. Net Deferred Tax Assets (2i – 3c)	\$ 5,483,554	\$ 5,699,919	\$ (216,365)

The company's deferred income tax assets and liabilities as of December 31, 2018, were reported using the 21% tax rate, enacted on December 22, 2017, under the Tax Cuts and Jobs Act (Act). The change in deferred taxes due to the change in tax rates is reflected in Note 9D, line "Rate Differential". In addition, deferred taxes for 2017 included provisional amounts related to loss reserves discounting adjustments under the Act. These provisional evaluations were based on the company's current interpretation of the legislation and insurance industry group guidance. Given the complexity of the legislation, anticipated guidance from the U.S. Treasury, and the potential for additional guidance from the U.S. Treasury, and the potential for additional guidance from Statutory Accounting Principle Working Group, these estimates may be adjusted during 2019.

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate Among the more significant book to tax adjustments were the following:

	2018	Effective Tax Rate
Provision computed at statutory rate	\$ 3,762,777	21.0%
Tax effect of:		
Dividend received deduction	(34,993)	-0.2%
Tax exempt interest income deduction	(282,422)	-1.6%
ICOLI	-	0.0%
Tax free contribution & subsidiary dissolution	-	0.0%
Non-deductible expenses	367	0.0%
State Grants Rec'd	-	0.0%
Prior Year True Up	69,814	0.4%
Return to provision	-	0.0%
Deferred tax true-up	-	0.0%
Change in non-admitted assets	5,111	0.0%
Change in valuation allowance	-	0.0%
Low income housing and foreign tax credits	-	0.0%
Rate Differential on carryback claim	-	0.0%
Other	0	0.0%
Total statutory income taxes (benefit)	\$ 3,520,654	19.6%

NOTES TO FINANCIAL STATEMENTS

	2018	Effective Tax Rate
Federal and foreign income taxes incurred	\$ 459,750	2.6%
Change in net deferred income taxes (without tax on unrealized gains and losses)	3,060,904	17.1%
Total statutory income taxes (benefit)	\$ 3,520,654	19.7%

E. Operating Loss Carryforwards and Income Taxes Available for Recoupment

Not Applicable

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is consolidated with the following entities:

MCM Insurance Agency, Inc.
MCM Insurance Agency, Inc. of MA

2. The manner in which the Board of Directors sets forth for allocating the consolidated federal income tax:

The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculation with current credit for net losses. Intercompany tax balances are settled annually when the federal income tax return is filed.

G. Federal or Foreign Federal Income Tax Loss Contingencies:

Not Applicable

H. Repatriation Transition Tax (RTT) - RTT owed under the TCJA

Not Applicable

I. Alternative Minimum Tax (AMT Credit)

Was the AMT Credit recognized as a current year recoverable or Deferred Tax Asset (DTA)?

Gross AMT Credit Recognized as:

1a	Current year recoverable	246,398
1b	Deferred tax asset (DTA)	246,398
2	Beginning Balance of AMT Credit Carryforward	824,328
3	Amounts Recovered	687,929
4	Adjustments	(109,999)
5	Ending Balance of AMT Credit Carryforward (5=2-3-4)	246,398
6	Reduction for Sequestration	
7	Nonadmitted by Reporting Entity	
8	Reporting Entity Ending Balance (8=5-6-7)	246,398

Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**A. Nature of the Relationship Involved**

The Company is a member of an affiliated group of companies and is party to various transactions and agreements with other members of the group. Primarily those transactions are composed of:

- IT and Payroll processing services are provided by a non-insurance member of the group.
- The P&C Companies within the group participate in a pooling arrangement.
- The lead company to the pool provides management services to the other members of the Group. All Companies in the Group are parties to a cost sharing agreement.
- The Various companies have entered into a tax sharing agreement with each company that qualifies to be included in a consolidated return.
- Selected members of the group participated in intercompany loan agreements.

NOTES TO FINANCIAL STATEMENTS

Motorists Mutual Insurance Company and BrickStreet Mutual Insurance Company secured regulatory approval to enter into an affiliation agreement on April 20, 2017, and executed the agreement on April 24, 2017, forming a revised Motorists Insurance Group. The Companies entered into various intercompany agreements, including intercompany reinsurance pooling and cost sharing agreements, effective January 1, 2018. Schedule Y reflects an updated organization chart with Motorists Mutual as the ultimate controlling entity of the Motorists Insurance Group. The pool was realigned effective January 1, 2018. Refer to Note 26 for the revised pooling agreement.

NAIC Group Number (current)	NAIC Company Code	Company Name	Pooling Percentage
0291	14621	Motorists Mutual Insurance Company	32.4%
0291	12372	Brickstreet Mutual Insurance Company	48.0%
0291	13331	Motorists Commercial Mutual Insurance Company	10.3%
0291	10204	Consumers Insurance USA, Inc.	2.1%
0291	19950	Wilson Mutual Insurance Company	1.7%
0291	14338	Iowa Mutual Insurance Company	1.7%
0291	23175	Phenix Mutual Insurance Company	1.6%
0291	31577	Iowa American Insurance Company	0.6%
0291	15137	PinnaclePoint Insurance Company	0.8%
0291	15136	SummitPoint Insurance Company	0.8%
0291	40932	Mico Insurance Company	0.0%
0291	13045	NorthStone Insurance Company	0.0%
0291	13016	AlleghenyPoint Insurance Company	0.0%

B. Transactions

On December 14, 2016, Motorists Mutual Insurance Company formed a limited liability company, MIG Realty LLC, to engage in commercial real estate development. Motorists Mutual contributed a single parcel of land to MIG Realty LLC on September 29, 2017. As a wholly owned subsidiary MIG Realty qualifies for accounting using the look through approach. As a result, all assets and liabilities on MIG Realty's balance sheet are recognized on Motorists Mutual's balance sheet.

NAIC Group Number (current)	NAIC Company Code	Company	Pool Realignment and Ceding Commission
0291	12372	BrickStreet Mutual Insurance Company	(178,305,954)
0291	14621	Motorists Mutual Insurance Company	108,799,539
0291	13331	Motorists Commercial Mutual Insurance Company	60,639,773
0291	10204	Consumers' Insurance Company	18,501,075
0291	19950	Wilson Mutual Insurance Company	10,433,122
0291	14338	Iowa Mutual Insurance Company	10,433,122
0291	23175	Phenix Mutual Fire Insurance Company	8,416,134
0291	15136	SummitPoint Insurance Company	(8,049,910)
0291	15137	PinnaclePoint Insurance Company	(8,460,105)
0291	31577	Iowa American Insurance Company	4,150,037
0291	13045	NorthStone Insurance Company	(24,094,301)
0291	13016	AlleghenyPoint Insurance Company	(2,462,532)

BrickStreet Mutual Insurance Company made capital contribution of \$15 million to PinnaclePoint Insurance Company and \$15 million to SummitPoint Insurance Company. The additional capital was necessary to meet the requirements of the Ohio Insurance Department for those companies to be accredited reinsurers.

NOTES TO FINANCIAL STATEMENTS

Motorists Mutual Insurance Company provides temporary financing for a construction project undertaken by MIG Realty. The project is anticipated to cost \$30 million. Permanent financing is anticipated to be obtained upon completion of construction.

Motorist Mutual Contributed addition capital to MIG Realty in the amount of \$1 million.

In addition, Motorists Service Corporation borrowed \$16,743,000 during 2017 from its parent through an intercompany loan agreement. The balances, which were both recorded by Motorists Mutual as non-admitted assets, were used to fund the subsidiary's development of software applications and services. Motorists Service Corporation has also initiated charges to Motorists Mutual for utilization of its developed software.

On December 14, 2016, Motorists Mutual Insurance Company formed a limited liability company, MIG Realty LLC, to engage in commercial real estate development. Motorists Mutual contributed a single parcel of land to MIG Realty LLC on September 29, 2017. As a wholly owned subsidiary MIG Realty qualifies for accounting using the look through approach. As a result, all assets and liabilities on MIG Realty's balance sheet are recognized on Motorists Mutual's balance sheet.

C. Dollar Amounts of Transactions

See Note B.

D. Amounts Due From or To Related Parties

As of December 31, 2018, and 2017, the Company reported net amounts due from/(due to) affiliates of \$(265,706) and \$(346,202), respectively. All amounts were settled within 60 days.

E. Guarantees or Undertakings

The Company had no guarantees or undertakings for the benefit of an affiliate or related party that resulted in a material contingency exposure to the Company or any related parties during the periods reported.

F. Material Management or Service Contracts and Cost-Sharing Arrangements

During the periods reported, the Company had a management arrangement with Motorists Mutual Insurance Company, an Ohio-based affiliate, whereby Motorists provided management services to the Company. The Company had a separate agreement with Motorists Service Corporation (MSC), a wholly owned subsidiary of Motorists, whereby MSC delivered staffing services to the company. The Company also had an arrangement with its affiliates whereby costs for common facilities and support services were shared.

G. Nature of the Control Relationship

The Company is a mutual property/casualty insurer and an affiliate of The Motorists Insurance Group. Motorists Mutual Insurance Company is the ultimate controlling entity of The Group through an interlocking board of directors.

H. Amount Deducted from the Value of Upstream Intermediate Entity or Ultimate Parent Owned

The Company did not own any shares, directly or indirectly, of an upstream intermediate entity or ultimate parent during the periods reported.

I. Investments in SCA that Exceed 10% of Admitted Assets

The Company did not have any investments in subsidiary, controlled, or affiliated entities that exceed 10% of admitted assets during the periods reported.

J. Investments in Impaired SCAs

The Company did not recognize any impairment write-downs for investments in subsidiary, controlled, or affiliated entities during the periods reported.

K. Investment in Foreign Insurance Subsidiary

The Company did not have any investments in foreign insurance subsidiaries during the periods reported.

L. Investment in Downstream Noninsurance Holding Company

The Company did not have any investments in downstream non-insurance holding companies.

M. All SCA Investments

The Company held SCA Investments during the periods reported.

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8b(i) Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities	%	\$	\$	\$
Total SSAP No. 97 8a Entities	XXX	\$	\$	\$
b. SSAP No. 97 8b(ii) Entities				
MCM Agency	100.0%	\$ 176,491	\$	\$ 176,491
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 176,491	\$	\$ 176,491
c. SSAP No. 97 8b(iii) Entities	%	\$	\$	\$
Total SSAP No. 97 8b(iii) Entities	XXX	\$	\$	\$
d. SSAP No. 97 8b(iv) Entities	%	\$	\$	\$
Total SSAP No. 97 8b(iv) Entities	XXX	\$	\$	\$
e. Total SSAP No. 97 8b Entities (except 8b(i) entities)	XXX	\$ 176,491	\$	\$ 176,491

NOTES TO FINANCIAL STATEMENTS

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
(b + c + d)				
f. Aggregate Total (a + e)	XXX	\$ 176,491	\$	\$ 176,491

(2) NAIC Filing Response Information

SCA Entity (Should be the same entities as shown in M(1) above)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method	Resubmission Required Y/N	Code**
a. SSAP No. 97 8a Entities			\$				
Total SSAP No. 97 8a Entities	XXX	XXX	\$	XXX	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities							
MCM Agency	S1	12/22/2016	\$ 176,491	Y	N		
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ 176,491	XXX	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities			\$				
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$	XXX	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities			\$				
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$	XXX	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8b(i) entities) (b + c + d)	XXX	XXX	\$ 176,491	XXX	XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX	\$ 176,491	XXX	XXX	XXX	XXX

* S1 – Sub-1, S2 – Sub-2 or RDF – Resubmission of Disallowed Filing

** I – Immaterial or M – Material

N. Investment in Insurance SCAs

The Company did not hold any insurance SCA investments that departed from the NAIC statutory accounting practices and procedures.

O. SCA Loss Tracking

Not Applicable

Note 11 – Debt

A. Debt, Including Capital Notes

Not Applicable

B. FHLB (Federal Home Loan Bank) Agreements

Not Applicable

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

A-D.

The Company participated in a defined benefit pension plan sponsored by its parent, Motorists Mutual Insurance Company ("Motorists"), until Motorists elected to freeze its defined pension and other non-qualified benefit plans effective December 31, 2017. This change had no financial impact in the periods reported for Motorists Life Insurance Company. See note 12 in the Notes to the Financial Statement for Motorists for additional information.

E. Defined Contribution Plans

The Company participates in an Incentive Savings Plan sponsored by its parent, Motorists Mutual Insurance Company. The parent contributes up to a maximum of 7% in 2018 and 3% in 2017 of each employee's compensation and allocates amounts to the company based on a cost sharing arrangement. The Companies share of the contributions to the plan was \$706,475 and \$28,895 for 2018 and 2017, respectively. In addition, the company made a special contribution in 2017 totaling \$305,551 in connection with the pension plan changes noted above.

F. Multiemployer Plans

The Company does not participate in multi-employer plans.

G. Consolidated/Holding Company Plans

The Company participated in a non-contributory defined pension plan sponsored by its parent, Motorists, until Motorists elected to freeze its benefit plans effective December 31, 2017. The company has no legal obligation for benefits under these plans. Motorists Mutual allocates amounts to the Company based on a cost

NOTES TO FINANCIAL STATEMENTS

sharing agreement. The company incurred periodic pension costs of \$(1,434,348) and \$6,840,427 for 2018 and 2017, respectively.

H. Postemployment Benefits and Compensated Absences

Obligations for post-employment benefits and compensated absences have been accrued.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not Applicable

Note 13 – Capital and Surplus, Shareholder’s Dividend Restrictions and Quasi-Reorganizations

(1) Number of Share and Par or State Value of Each Class

Not Applicable

(2) Dividend Rate, Liquidation Value and Redemption Schedule of Preferred Stock Issues

Not Applicable

(3) Dividend Restrictions

Not Applicable

(4) Dates and Amounts of Dividends Paid

Not Applicable

(5) Profits that may be Paid as Ordinary Dividends to Stockholders

Not Applicable

(6) Restrictions Plans on Unassigned Funds (Surplus)

There are no restrictions placed on the Company’s surplus, including for whom the surplus is being held.

(7) Amount of Advances to Surplus not Repaid

Not Applicable

(8) Amount of Stock Held for Special Purposes

Not Applicable

(9) Reasons for Changes in Balance of Special Surplus Funds from Prior Period

Not Applicable

(10) The Portion of Unassigned Funds (Surplus) Represented or Reduced by Unrealized Gains and Losses is: \$11,760,189.

(11) The Reporting Entity Issued the Following Surplus Debentures or Similar Obligations

Not Applicable

(12) The impact of any restatement due to prior quasi-reorganizations is as follows

Not Applicable

(13) Effective Date of Quasi-Reorganization for a Period of Ten Years Following Reorganization

Not Applicable

NOTES TO FINANCIAL STATEMENTS**Note 14 – Liabilities, Contingencies and Assessments****A. Contingent Commitments**

(1) Total SSAP No. 97, Investments in Subsidiary, Controlled, and Affiliated Entities, A Replacement of SSAP No. 88, and SSAP No. 48, Joint Ventures, Partnerships and Limited Liability Company contingent liabilities: \$2,033,697.

(2) Detail of other contingent commitments

Nature and Circumstances of Guarantee and Key Attributes, Including Date and Duration of Agreement	Liability Recognition of Guarantee, (Including Amount Recognized at Inception. If no Initial Recognition, Document Exception Allowed Under SSAP No. 5R)	Ultimate Financial Statement Impact if Action under the Guarantee is Required	Maximum Potential Amount of Future Payments (Undiscounted) the Guarantor could be Required to make under the Guarantee. If unable to Develop an Estimate, this Should be Specifically Noted	Current Status of Payment or Performance Risk of Guarantee. Also Provide Additional Discussion as Warranted
Aberdeen Institutional Commingled Funds, LLC	\$	Increase in other invested assets	\$	
Adams Street 2012 Global Fund LP	\$	Increase in other invested assets	\$ 826,400	
HarbourVest Partners, LLC	\$	Increase in other invested assets	\$ 1,164,797	
Park Street Capital Private Equity Fund LP	\$	Increase in other invested assets	\$ 42,500	
Total	\$	XXX	\$ 2,033,697	XXX

(3) Guarantee Obligations

Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees. (Should equal the total of column 4 for (2) above.)	\$ 2,033,697
b. Current liability recognized in F/S	
1. Noncontingent liabilities	\$
2. Contingent liabilities	\$
c. Ultimate financial statement impact if action under the guarantee is required	
1. Investments in SCA	\$
2. Joint venture	\$ 2,033,697
3. Dividends to stockholders (capital contribution)	
4. Expense	
5. Other	
6. Total (should equal (3)a)	\$ 2,033,697

B. Assessments

(1) Nature of Any Assets That Could Have a Material Financial Effect

Not Applicable

(2) Assets Recognized From Paid and Accrued Premium Tax Offsets and Policy Surcharges

The Company is subject to guaranty fund and other assessments by the states in which it conducts business. Guaranty fund assessments are accrued upon notification of the insolvency. Other assessments are recognized 1) when assessed by a state, 2) when premiums are written for premium-based assessments, or 3) when losses are incurred for loss based assessments. Incurred assessments are subject to the intercompany pooling arrangement described in Note 26. The company's net paid guaranty fund assessments totaled \$38,875 and \$30,340 for the years ended December 31, 2018, and 2017, respectively. The company's net accrued liabilities for guaranty funds were \$145,823 and \$146,008 as of December 31, 2018 and 2017, respectively. Per the accounting practices and procedures prescribed by the company's state of domicile, receivables for premium tax credits are not reflected in the accompanying financial statements.

(3) Undiscounted and Discounted Guaranty Fund Assessments

Not Applicable

C. Gain Contingencies

Not Applicable

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

Not Applicable

E. Product Warranties

NOTES TO FINANCIAL STATEMENTS

Not Applicable

F. Joint and Several Liabilities

Not Applicable

G. All Other Contingencies

Not Applicable

Note 15 – Leases

A. Lessee Operating Lease

(1) Lessee's Leasing Arrangements

a. Rental Expense

The company leases computer-related equipment under various operating lease arrangements and entered into various agreements for information technology-related services through December 2024. The expenses for the years ended December 31, 2018 and 2017 were \$861,842 and \$726,843, respectively.

(2) Leases with Initial or Remaining Noncancelable Lease Terms in Excess of One Year

a. At December 31, 2018 the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2019	\$ 685,399
2. 2020	\$ 179,152
3. 2021	\$ 8,000
4. 2022	\$ 8,000
5. 2023	\$ 8,000
6. Total	\$ 888,551

(3) The company was not involved in sale-leaseback transactions during the periods reported.

B. The company did not act as a lessor in business activities or participate in leveraged leases during the periods reported.

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not Applicable

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfer and Servicing of Financial Assets

Not Applicable

C. Wash Sales

Not Applicable

Note 18 – Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not Applicable

Note 19 – Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable

Note 20 – Fair Value Measurements

A. Fair Value Measurements

(1) Fair Value Measurements at Reporting Date

Inputs Used for Assets and Liabilities Measured and Reported at Fair Value

SSAP No. 100, Fair Value Measurements, clarifies the definition of estimated fair value and establishes a hierarchy for measuring estimated fair value. The hierarchy established by this standard consists of three levels to indicate the quality of the estimated fair value measurements as described below:

NOTES TO FINANCIAL STATEMENTS

Level 1 - Quoted Prices in Active Markets for Identical Assets and Liabilities: Unadjusted quoted prices for identical assets or liabilities in active markets that are readily and regularly obtainable.

Level 2 - Significant Other Observable Inputs: Quoted prices in markets that are not active or inputs that are observable either directly or indirectly. These inputs can include quoted prices for similar but not identical assets or liabilities other than quoted prices in Level 1.

Level 3 - Significant Unobservable Inputs: Unobservable inputs that are supported by little or no market activity and are significant to the determination of estimated fair value of assets or liabilities. Unobservable inputs reflect the entity's assumptions about the assumptions that market participants would use in pricing the asset or liability.

Description for Each Type of Asset or Liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at Fair Value					
Common Stock, Industrial and Misc	\$ 51,860,868	\$	\$ 44,974	\$	\$ 51,905,842
Parents, Subsidiaries and Affiliates	\$	\$	\$ 20,711,678	\$	\$ 20,711,678
Other invested assets	\$	\$	\$ 24,995,697	\$	\$ 24,995,697
Total	\$ 51,860,868	\$	\$ 45,752,349	\$	\$ 97,613,217
Liabilities at Fair Value					
	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3. The Company had no transfers into or out of any of the levels during the years ended December 31, 2018 and 2017.

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Description	Beginning Balance at 1/1/2018	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 12/31/2018
a. Assets										
Common Stock, Industrial and Misc	\$ 45,134	\$	\$	\$	\$	\$	\$	\$ (160)	\$	\$ 44,974
Parents, Subsidiaries and Affiliates	\$ 20,672,804	\$	\$	\$ -	\$ 38,874	\$ -	\$ -	\$ -	\$	\$ 20,711,678
Other invested assets	\$ 25,517,072	\$	\$	\$ (10,680)	\$ (1,005,518)	\$ 1,303,744	\$ -	\$ (808,921)	\$	\$ 24,995,697
Total	\$ 46,235,010	\$	\$	\$ (10,680)	\$ (966,645)	\$ 1,303,744	\$	\$ (809,081)	\$	\$ 45,752,349
b. Liabilities										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

(3) Policies when Transfers Between Levels are Recognized

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3. The Company had no transfers into or out of any of the levels during the years ended December 31, 2018 and 2017.

(4) Description of Valuation Techniques and Inputs Used in Fair Value Measurement

Not Applicable

(5) Fair Value Disclosures

Not Applicable

B. Fair Value Reporting under SSAP 100 and Other Accounting Pronouncements

Not Applicable

C. Fair Value Level

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 248,601,208	\$ 249,611,639	\$	\$ 248,601,208	\$	\$	\$
Common Stock	\$ 72,617,520	\$ 72,441,030	\$ 51,860,868	\$	\$ 20,756,652	\$	\$
Other invested assets	\$ 25,492,092	\$ 25,492,092	\$	\$	\$ 24,995,697	\$	\$ 496,395

Bonds and Common Stocks

When available, the estimated fair values for bonds, including loan-backed and structured securities, and unaffiliated common stocks are based on quoted prices in active markets that are readily and regularly obtainable. Generally, these investments are classified in Level 1. Generally, these are the most liquid of the Company's securities holdings and valuation of these securities does not involve management's judgment.

When quoted prices in active markets are not available, the determination of estimated fair value is based on market standard valuation methodologies, giving priority to observable inputs. The significant inputs to the market standard valuation methodologies for certain types of securities with reasonable levels of price transparency are inputs that are observable in the market or can be derived principally from or corroborated by observable market data. Generally, these investments are classified as Level 2.

When observable inputs are not available, the market standard valuation methodologies for determining the estimated fair value of certain types of securities that trade infrequently, and therefore have little or no price transparency, rely on inputs that are significant to the estimated fair value that are not observable in the market or cannot be derived principally from or corroborated by observable market data. These unobservable inputs can be based in large part on management's judgment or estimation, and cannot be supported by reference or market activity. Even though these inputs are unobservable, management believes they are consistent with what other market participants would use when pricing such securities and are considered appropriate given the circumstances. Generally, these investments are classified as Level 3.

Other Invested Assets

Other invested assets were valued using equity statements from the respective fund managers.

D. Not Practicable to Estimate Fair Value

Not Applicable

E. NAV Practical Expedient Investments

Not Applicable

Note 21 – Other Items

Not Applicable

Note 22 – Events Subsequent

Subsequent events have been considered through February 28, 2019 for these statutory financial statements which are to be issued on March 1, 2019.

A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?

Yes [] No [X]

	2018	2017
B. ACA fee assessment payable for the upcoming year	\$	\$
C. ACA fee assessment paid	\$	\$
D. Premium written subject to ACA 9010 assessment	\$	\$
E. Total adjusted capital before surplus adjustment (Five-Year Historical Line 28)	\$ 152,027,362	
F. Total adjusted capital after surplus adjustment (Five-Year Historical Line 28 minus 22B above)	\$ 152,027,362	
G. Authorized control level (Five-Year Historical Line 29)	\$ 20,534,139	

H. Would reporting the ACA assessment as of December 31, 2018 have triggered an RBC action level (YES/NO)?

Yes [] No [X]

Note 23 – Reinsurance

A. Unsecured Reinsurance Recoverables

	NAIC Group Code	FEIN	Unsecured Recoverables
Motorists Mutual Insurance Company	14621	31-429550	\$ 93,447,077

B. Reinsurance Recoverable in Dispute

Not Applicable

C. Reinsurance Assumed and Ceded

(1) Maximum Amount of Return Commission

Assumed Reinsurance	Ceded Reinsurance	Net

NOTES TO FINANCIAL STATEMENTS

	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 49,596,094	\$ 5,118,009	\$ 43,111,843	\$ 9,076,446	\$ 6,484,251	\$ (3,958,437)
b. All Other	454,869	15,036	1,452,426	264,297	(997,556)	(249,260)
c. Total	\$ 50,050,963	\$ 5,133,045	\$ 44,564,268	\$ 9,340,742	\$ 5,486,695	\$ (4,207,697)

d. Direct Unearned Premium Reserves	\$ 44,109,399
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(2) Additional or Return Commission

	Direct	Assumed	Ceded	Net
a. Contingent commission	\$ 828,583	\$ 1,489,253	\$ 828,583	\$ 1,489,253
b. Sliding scale adjustments				
c. Other profit commission arrangements				
d. Total	\$ 828,583	\$ 1,489,253	\$ 828,583	\$ 1,489,253

(3) Types of Risks Attributed to Protected Cell

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

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable

Note 25 – Change in Incurred Losses and Loss Adjustment Expenses

A. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for the Company's incurred losses and loss adjustment expenses (after intercompany pooling) attributable to insured events of prior years reflect favorable development totaling \$13,724,136. The development can be attributed primarily to the re-estimation of unpaid losses and loss adjustment expenses in the workers' compensation, products liability, private passenger auto liability, commercial auto liability, auto physical damage, and homeowners lines of business. The favorable development in these lines was slightly offset by losses in the other liability and commercial multiple peril lines of business. The changes reflected in these lines were generally the result of recent development trends. There were not any premium adjustments made as a result of this loss and loss adjustment expense development.

B. Information about Significant Changes in Methodologies and Assumptions

There have been no significant changes in methodologies and assumptions used in calculating the liability for unpaid loss and loss adjustment expense.

Note 26 – Intercompany Pooling Arrangements

NOTES TO FINANCIAL STATEMENTS

A. Identification of the Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

Lead Entity and all Affiliated Entities	NAIC Company Code	Pooling Percentage
Motorists Mutual Insurance Company (Lead Entity)	14621	32.4%

B. Description of Lines and Types of Business Subject to the Pooling Agreement

The pooling arrangement covered premiums, losses and underwriting expenses for all lines during the year. Related finance and service charge income, agent and premium balance charge-offs, deficiency reserves, and policyholder dividends were also subject to the pooling arrangement.

C. Description of Cessions to Non-Affiliated Reinsurance Subject to Pooling Agreement

Each Company recognized facultative and treaty reinsurance cessions with unaffiliated reinsurers prior to the administration of the intercompany pooling agreement.

D. Identification of all Pool Members that are Parties to Reinsurance Agreements with Non-Affiliated Reinsurers

As the lead insurer, Motorists Mutual assumed all net premiums, losses, loss adjustment expenses, and underwriting expenses and then ceded each pool participant its share of the pool.

E. Explanation of Discrepancies Between Entries of Pooled Business

There are no discrepancies between any entries regarding pooled business on the assumed and ceded reinsurance schedules of other pool participants.

F. Description of Intercompany Sharing

Underwriting-related balance sheet items such as premiums receivable, installments, reinsurance assumed premium receivables and loss payables, reinsurance ceded premium payables and loss receivables, general expense receivables and payables, funds held balances, advanced premiums, and outstanding drafts were also pooled.

G. Amounts Due To/From Lead Entity and all Affiliated Entities Participating in the Intercompany Pool

As of December 31, 2018, the Company reported an aggregate pooling-related balance of \$265,706 payable to the other pool participants.

Note 27 – Structured Settlements

A. Reserves No Longer Carried

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
\$ 6,594,666	\$ 11,792,063

B. Annuities Which Equal or Exceed 1% of Policyholders' Surplus

Life Insurance Company and Location	Licensed in Company's State of Domicile YES/NO	Statement Value (i.e. Present Value) of Annuities
American International Life Insurance Company New York, New York	YES	\$ 5,343,007
Genworth Life and Annuity Insurance Company Richard, Virginia	YES	\$ 2,488,971
CIGNA Retirement and Investment Company	YES	\$ 2,014,844

Note 28 – Health Care Receivables

Not Applicable

Note 29 – Participating Policies

The Company did not write policies with participating contracts during the periods reported.

Note 30 – Premium Deficiency Reserves

As of December 31, 2018 the Company reported no premium deficiency reserves.

- Liability carried for premium deficiency reserve: \$0
- Date of most recent evaluation of this liability: January 4, 2019
- Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTES TO FINANCIAL STATEMENTS**Note 31 – High Deductibles**

The Company did not have any unpaid claims on policies with high deductibles to disclose for the periods reported

Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not Applicable

Note 33 – Asbestos/Environmental Reserves

A. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?

(1) Direct

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 1,323,939	\$ 1,258,605	\$ 1,175,992	\$ 1,151,717	\$ 1,088,933
b. Incurred losses and loss adjustment expense	110,789	56,253	142,871	53,491	(72,479)
c. Calendar year payments for losses and loss adjustment expenses	176,123	138,866	167,146	116,275	73,520
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 1,258,605	\$ 1,175,992	\$ 1,151,717	\$ 1,088,933	\$ 942,934

(2) Assumed Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 290,981	\$ 264,841	\$ 252,001	\$ 226,498	\$ 339,472
b. Incurred losses and loss adjustment expense	(7,731)	(49)	1,183	140,167	(68)
c. Calendar year payments for losses and loss adjustment expenses	18,409	12,791	26,686	27,193	10,613
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 264,841	\$ 252,001	\$ 226,498	\$ 339,472	\$ 328,791

(3) Net of Ceded Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 1,600,266	\$ 1,506,605	\$ 1,425,751	\$ 1,376,846	\$ 1,425,764
b. Incurred losses and loss adjustment expense	84,972	57,030	144,634	192,244	(73,458)
c. Calendar year payments for losses and loss adjustment expenses	178,633	137,884	193,539	143,326	83,658
d. Ending reserves (including Case, Bulk + IBNR Loss & LAE)	\$ 1,506,605	\$ 1,425,751	\$ 1,376,846	\$ 1,425,764	\$ 1,268,648

B. State the amount of the ending reserves for Bulk and IBNR included in A (Loss and LAE)

(1) Direct basis	\$ 875,199
(2) Assumed reinsurance basis	249,705
(3) Net of ceded reinsurance basis	\$ 1,122,198

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk and IBNR)

(1) Direct basis	\$ 61,623
(2) Assumed reinsurance basis	14,144
(3) Net of ceded reinsurance basis	\$ 74,414

D. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?

(1) Direct

	2014	2015	2016	2017	2018
a. Beginning reserves	\$ 536,836	\$ 435,577	\$ 467,928	\$ 450,991	\$ 518,266
b. Incurred losses and loss adjustment	(27,546)	56,680	24,727	107,670	(68,227)

NOTES TO FINANCIAL STATEMENTS

	2014	2015	2016	2017	2018
expense					
c. Calendar year payments for losses and loss adjustment expenses	73,713	24,329	41,664	40,395	47,146
d. Ending reserves	\$ 435,577	\$ 467,928	\$ 450,991	\$ 518,266	\$ 402,893

(2) Assumed Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves	\$ 48,230	\$ 52,411	\$ 31,180	\$ 30,315	\$ 49,889
b. Incurred losses and loss adjustment expense	6,867	(10,970)	3,410	25,818	28,175
c. Calendar year payments for losses and loss adjustment expenses	2,686	10,261	4,275	6,244	5,476
d. Ending reserves	\$ 52,411	\$ 31,180	\$ 30,315	\$ 49,889	\$ 72,588

(3) Net of Ceded Reinsurance

	2014	2015	2016	2017	2018
a. Beginning reserves	\$ 575,969	\$ 474,473	\$ 492,786	\$ 477,391	\$ 551,126
b. Incurred losses and loss adjustment expense	(25,352)	53,293	29,175	117,105	(56,954)
c. Calendar year payments for losses and loss adjustment expenses	76,144	34,980	44,570	43,370	51,825
d. Ending reserves	\$ 474,473	\$ 492,786	\$ 477,391	\$ 551,126	\$ 442,347

E. State the amount of the ending reserves for Bulk and IBNR included in D (Loss and LAE)

(1) Direct basis	\$ 348,124
(2) Assumed reinsurance basis	52,213
(3) Net of ceded reinsurance basis	\$ 371,192

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk and IBNR)

(1) Direct basis	\$ 141,649
(2) Assumed reinsurance basis	21,374
(3) Net of ceded reinsurance basis	\$ 148,450

Note 34 – Subscriber Savings Accounts

Information concerning subscriber savings accounts is not applicable

Note 35 – Multiple Peril Crop Insurance

The Company did not write multiple peril crop insurance during the periods reported.

Note 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 [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2.

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? Yes [X] No [] N/A []

1.3 State regulating? OHIO

1.4 Is the reporting entity publicly traded or a member of publicly traded group? Yes [] No [X]

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? Yes [] No [X]

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. 12/31/2013

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. 12/31/2013

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). 11/07/2014

3.4 By what department or departments? OHIO DEPARTMENT 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? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [X] N/A [X]

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? Yes [] No [X]

4.12 renewals? Yes [] No [X]

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? Yes [] No [X]

4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of 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	2 NAIC Company Code	3 State of Domicile
Name of Entity		

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? Yes [] No [X]

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? Yes [] No [X]

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 bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If the response to 8.3 is yes, please provide below 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.

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

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP 191 W. Nationwide Blvd., Suite 500, Columbus OH 43215

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? Yes [] No [X]

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 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? Yes [] No [X]

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 [X] No [] N/A []

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?
Derek A. Jones, FCAS, MAAA, Milliman, One Pennsylvania Plaza, 38th Floor, New York, NY 10119, who is a consulting actuary for the Motorists Mutual Insurance Group

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value \$ 0

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? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

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 [X] No []

(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? Yes [] No [X]

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? Yes [] No [X]

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? Yes [] No [X]

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.

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 subordinator committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []

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 [X] No []

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers	\$ <u>0</u>
20.12 To stockholders not officers	\$ <u>0</u>

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

20.13	Trustees, supreme or grand (Fraternal only)	\$	0
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	\$	0
20.22	To stockholders not officers	\$	0
20.23	Trustees, supreme or grand (Fraternal only)	\$	0
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 reporting in the statement?	Yes []	No [X]
21.2	If yes, state the amount thereof at December 31 of the current year:		
21.21	Rented from others	\$	0
21.22	Borrowed from others	\$	0
21.23	Leased from others	\$	0
21.24	Other	\$	0
22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?	Yes []	No [X]
22.2	If answer is yes:		
22.21	Amount paid as losses or risk adjustment	\$	0
22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [X]	No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	0

INVESTMENT

24.01	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 24.03)?	Yes []	No [X]
24.02	If no, give full and complete information, relating thereto: <u>Securities on deposit with the states.</u>		
24.03	For security 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).		
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes []	No []
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	0
24.06	If answer to 24.04 is no, report amount of collateral for other programs	\$	0
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes []	No []
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes []	No []
24.09.	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes []	No []
24.10	For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:		
24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0
24.103	Total payable for securities lending reported on the liability page:	\$	0
25.1	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 current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X]	No []
25.2	If yes, state the amount thereof at December 31 of the current year:		
25.21	Subject to repurchase agreements	\$	0
25.22	Subject to reverse repurchase agreements	\$	0
25.23	Subject to dollar repurchase agreements	\$	0
25.24	Subject to reverse dollar repurchase agreements	\$	0
25.25	Placed under option agreements	\$	0
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	0
25.27	FHLB Capital Stock	\$	0
25.28	On deposit with states	\$	12,652,771
25.29	On deposit with other regulatory bodies	\$	0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0
25.32	Other	\$	0
25.3	For category (25.26) provide the following:		

1 Nature of Restriction	2 Description	3 Amount
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GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

0		\$
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26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

27.1 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? Yes [] No [X]
 27.2 If yes, state the amount thereof at December 31 of the current year: \$ 0
 28. 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 [X] No []

28.01 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
BNY Mellon	500 Grant Street One Mellon Center, Suite #1035, Pittsburgh, PA 15258

28.02 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)
0		

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
0			

28.05 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. 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
Aberdeen Asset Management Inc.	U
Adams Street Partners, LLC	U
Chickasaw Capital Management, LLC	U
Crescent Capital Group LP	U
HarbourVest Partners LLC	U
New England Asset Management, Inc.	U
Northern Trust Investments, Inc.	U
Park Street Capital private Equity Fund VIII, LLC	U

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No []

28.06 For those firms or individuals listed in the table for 28.05 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
111069	Aberdeen Asset Management Inc.	549300IMVQISZLW4JU74	Sec	NO
109358	Adams Street Partners, LLC	549300GXEOBEF8KQ2C40	Sec	NO
127398	Chickasaw Capital Management, LLC		Sec	NO
153966	Crescent Capital Group LP	549300L8Z46F3ZAWSB82	Sec	NO
110638	HarbourVest Partners LLC	5493001MCDH7I6NIXC24	Sec	NO
109846	New England Asset Management, Inc.	KUR85E5PS4GQFZTFC130	Sec	NO
105900	Northern Trust Investments, Inc.	BEL4B8X7EHJU845Y2N39	Sec	NO
105780	Park Street Capital private Equity Fund VIII, LLC		Sec	NO

29.1 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)])? Yes [X] No []

29.2 If yes, complete the following schedule:

1	2	3
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GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

CUSIP		Name of Mutual Fund	Book/Adjusted Carrying Value
04314H 85 7	Artisan Intl Val Fund 1		\$ 13,185,871
04314H 66 7	Artisan Intl Val ADV		\$ 4,964,922
29.2999 TOTAL			\$ 18,150,793

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Artisan Intl Val Fund 1	Samsung Electronics Co Ltd	\$ 738,409	12/31/2018
Artisan Intl Val Fund 1	Compass Group PLC ORD	\$ 636,878	12/31/2018
Artisan Intl Val Fund 1	UBS Group AG	\$ 557,762	12/31/2018
Artisan Intl Val Fund 1	Arch Capital Group Ltd	\$ 552,488	12/31/2018
Artisan Intl Val Fund 1	ABB Ltd.	\$ 532,709	12/31/2018
Artisan Intl Val ADV	Samsung Electronics Co Ltd	\$ 278,036	12/31/2018
Artisan Intl Val ADV	Compass Group PLC ORD	\$ 239,806	12/31/2018
Artisan Intl Val ADV	UBS Group AG	\$ 210,016	12/31/2018
Artisan Intl Val ADV	Arch Capital Group Ltd	\$ 208,030	12/31/2018
Artisan Intl Val ADV	ABB Ltd.	\$ 200,583	12/31/2018

30. 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	2	3
		Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 249,611,639	\$ 248,601,208	\$ (1,010,431)
30.2	Preferred Stocks	\$ 0	\$ 0	\$ 0
30.3	Totals	\$ 249,611,639	\$ 248,601,208	\$ (1,010,431)

30.4 Describe the sources or methods utilized in determining the fair values:

The Fair Value of securities is determined using quoted market prices when available, external pricing service, SVO pricing, fair values available from custodians or investment managers.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 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 [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

- 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.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The NAIC Designation was 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 held by the insurer and available for examination by state insurance regulators.
- The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 722,761

35.2 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	2
Name	Amount Paid
	\$

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

36.1 Amount of payments for legal expenses, if any? \$ 3,053

36.2 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
RESIDENT AGENCY NATIONAL INC	\$ 1,550

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

37.2 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
	\$

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [X] No []
1.2	If yes, indicate premium earned on U.S. business only.	\$ 718
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
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.	\$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 48
1.6	Individual policies:	
	Most current three years:	
1.61	Total premium earned	\$ 0
1.62	Total incurred claims	\$ 0
1.63	Number of covered lives	0
	All years prior to most current three years:	
1.64	Total premium earned	\$ 718
1.65	Total incurred claims	\$ 48
1.66	Number of covered lives	1
1.7	Group policies:	
	Most current three years:	
1.71	Total premium earned	\$ 0
1.72	Total incurred claims	\$ 0
1.73	Number of covered lives	0
	All years prior to most current three years:	
1.74	Total premium earned	\$ 0
1.75	Total incurred claims	\$ 0
1.76	Number of covered lives	0
2.	Health Test	
		1
		Current Year
2.1	Premium Numerator	\$ 43
2.2	Premium Denominator	\$ 111,937,543
2.3	Premium Ratio (2.1/2.2)	0.0%
2.4	Reserve Numerator	\$ (297)
2.5	Reserve Denominator	\$ 244,019,189
2.6	Reserve Ratio (2.4/2.5)	0.0%
		2
		Prior Year
		\$ 102
		\$ 133,618,711
		0.0%
		\$ (396)
		\$ 181,509,089
		0.0%
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [] No [X]
3.2	If yes, state the amount of calendar year premiums written on:	
3.21	Participating policies	\$ 0
3.22	Non-participating policies	\$ 0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES ONLY:	
4.1	Does the reporting entity issue assessable policies?	Yes [] No [X]
4.2	Does the reporting entity issue non-assessable policies?	Yes [X] No []
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.	\$ 0
5.	FOR RECIPROCAL EXCHANGES ONLY:	
5.1	Does the exchange appoint local agents?	Yes [] No []
5.2	If yes, is the commission paid:	
5.21	Out of Attorney's-in-fact compensation	Yes [] No [] N/A []
5.22	As a direct expense of the exchange	Yes [] No [] N/A []
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?	Yes [] No []
5.5	If yes, give full information:	
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?	
	<u>Those Companies that concentrate in the Workers Compensation business, and which the Company has exposure to through the inter company pooling arrangement purchase catastrophic reinsurance at levels that are deemed adequate to protect against excessive loss. In addition Losses arising from claims under the federal black lung programs for dates of injury prior to 2016 are subject to ADC arrangement related to black lung claims. In addition, a single location, where excessive concentration of potential losses have been identified, arise are subject to facultative reinsurance above the layers contained in the catastrophic policies.</u>	

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

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 Lead Company to in the pooling arrangement performs a concentration of risk study using mapping software to determine the probable maximum insurance loss. Management Solutions (RMS) RiskLink and AIR Touchstone catastrophe models. Analysis is performed for the perils of hurricane, severe convective storm, winterstorm, and earthquake. The PML driver on low return periods (~20 years) is severe convective storm. Starting around the 150 year return period, hurricane becomes the largest driver of the PML. The highest concentration of exposure (total insured value) is in Ohio. Ohio also has the highest gross average annual loss (Gross AAL). 8 of the top 10 counties for exposure are in Ohio. The other two counties are in Kentucky and Pennsylvania. 6 of the top 10 counties for Gross AAL are in Ohio. The other counties are in Nebraska, Kentucky, Minnesota, and Iowa. The Motorists Insurance Group utilizes JLT Re's CATography tool to analyze and manage catastrophe risk. Catastrophe The Group to which this Company is a party through its pooling arrangement, works with reinsurance brokers to assist in developing maximum probable losses. Both Property and Casualty exposures are analyzed for probably maximum loss and including various scenarios.

6.3 What provision has this reporting entity made (such as 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 Company purchases catastrophic reinsurance at levels that are deemed adequate to protect against excessive loss.

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 [X] No []

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)?

Yes [X] No []

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

0

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)?

Yes [X] No []

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?

Yes [] No [X]

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 noncancelable 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?

Yes [] No [X]

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.

Yes [] No [X]

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 31 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?

Yes [] No [X]

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.

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

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 Yes [] No [X]
 (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 Yes [] No [X]
 (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. Yes [] No [X]

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? Yes [X] No [] N/A []

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

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 assets schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses \$ _____ 0
 12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$ _____ 0

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? \$ _____ 0

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? Yes [] No [X] 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 [] No [X]

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

12.61 Letters of Credit \$ _____ 0
 12.62 Collateral and other funds \$ _____ 0
 \$ _____ 206,000

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):

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? Yes [] No [X]

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. 2

14.1 Is the reporting entity a cedant in a multiple cedant reinsurance contract? Yes [X] No []

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
Premiums are allocated to cedant based on experience weighted earned premiums subject to the contract. Reinsurance recoveries are distributed based on each cedant's share of the aggregate losses subject to the contract.

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? Yes [] No [X]

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [X] No []

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

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information

16.1 Does the reporting entity write any warranty business? Yes [] No [X]

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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.12 Products	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.13 Automobile	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
16.14 Other*	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

* 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? Yes [X] 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	\$ 0
17.12 Unfunded portion of Interrogatory 17.11	\$ 0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$ 0
17.14 Case reserves portion of Interrogatory 17.11	\$ 0

GENERAL INTERROGATORIES**PART 2 – PROPERTY & CASUALTY INTERROGATORIES**

17.15	Incurred but not reported portion of Interrogatory 17.11	\$ 0
17.16	Unearned premium portion of Interrogatory 17.11	\$ 0
17.17	Contingent commission portion of Interrogatory 17.11	\$ 0
18.1	Do you act as a custodian for health savings accounts?	Yes [] No [X]
18.2	If yes, please provide the amount of custodial funds held as of the reporting date.	\$ 0
18.3	Do you act as an administrator for health savings accounts?	Yes [] No [X]
18.4	If yes, please provide the balance of the funds administered as of the reporting date.	\$ 0
19.	Is the reporting entity licensed or charted, registered, qualified, eligible, or writing business in at least 2 states?	Yes [X] 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?	Yes [] No []

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

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

	1 2018	2 2017	3 2016	4 2015	5 2014
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	118,823,232	87,386,012	83,144,205	83,810,020	83,672,780
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	24,711,073	38,799,703	37,033,818	37,943,580	40,765,482
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	37,416,193	46,615,532	44,134,857	45,987,024	47,187,939
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	64,493	215,073	209,920	197,610	185,340
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	816,705	1,345,435	1,408,114	1,369,231	1,582,844
6. Total (Line 35).....	181,831,696	174,361,755	165,930,914	169,307,465	173,394,385
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	78,585,365	65,837,230	64,694,944	63,976,285	63,867,036
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	10,349,154	29,669,573	28,745,386	29,015,894	31,691,280
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	11,395,487	36,546,680	37,096,828	38,179,174	39,618,471
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	63,942	214,522	209,095	195,071	182,702
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	816,705	1,345,435	1,408,114	1,369,231	1,582,844
12. Total (Line 35).....	101,210,654	133,613,440	132,154,367	132,735,655	136,942,333
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	2,573,000	(34,547,537)	(3,122,132)	(2,335,045)	(1,402,183)
14. Net investment gain (loss) (Line 11).....	14,720,658	9,032,761	7,860,970	5,161,283	9,598,982
15. Total other income (Line 15).....	241,852	570,290	571,255	1,052,103	1,215,198
16. Dividends to policyholders (Line 17).....	699,411	745,616	622,789	727,277	954,479
17. Federal and foreign income taxes incurred (Line 19).....	(622,140)	(3,264,964)	128,269	(122,963)	143,348
18. Net income (Line 20).....	17,458,239	(22,425,138)	4,559,035	3,274,027	8,314,170
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	459,876,707	368,813,179	354,653,646	347,628,625	342,864,353
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	9,070,628	9,370,455	11,117,502	10,516,201	10,899,275
20.2 Deferred and not yet due (Line 15.2).....	37,829,161	19,336,010	14,097,439	15,399,652	15,751,768
20.3 Accrued retrospective premiums (Line 15.3).....					
21. Total liabilities excluding protected cell business (Page 3, Line 26).....	309,261,523	221,338,947	197,965,789	197,534,005	196,630,707
22. Losses (Page 3, Line 1).....	159,198,738	91,369,559	78,060,801	77,304,649	75,472,111
23. Loss adjustment expenses (Page 3, Line 3).....	28,945,255	22,898,014	19,522,938	19,072,366	18,840,608
24. Unearned premiums (Page 3, Line 9).....	49,596,094	60,322,981	60,328,252	60,756,728	61,557,973
25. Capital paid up (Page 3, Lines 30 & 31).....					
26. Surplus as regards policyholders (Page 3, Line 37).....	150,615,156	147,474,232	156,687,857	150,094,619	146,233,647
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	86,811,401	(11,004,195)	4,977,216	5,297,840	7,326,307
Risk-Based Capital Analysis					
28. Total adjusted capital.....	152,027,362	149,263,842	158,434,433	151,849,227	148,452,838
29. Authorized control level risk-based capital.....	20,534,148	21,399,666	18,014,341	17,542,134	18,339,833
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).....	.69.3	.59.3	.65.7	.66.8	.66.7
31. Stocks (Lines 2.1 & 2.2).....	.20.1	.28.0	.21.3	.21.4	.22.6
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....	.1.8	.2.2			
34. Cash, cash equivalents and short-term investments (Line 5).....	.1.6	.1.3	.3.2	.2.4	.2.3
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....	.7.1	.9.2	.9.7	.9.4	.8.4
38. Receivables for securities (Line 9).....		.0.0	.0.2	.0.0	.0.0
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	100.0	100.0
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).....	20,711,678	20,672,804	18,792,837	18,634,685	17,004,905
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	20,711,678	20,672,804	18,792,837	18,634,685	17,004,905
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).....	.13.8	.14.0	.12.0	.12.4	.11.6

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(12,187,347)	7,777,041	2,453,136	731,910	(2,204,485)
52. Dividends to stockholders (Line 35).....					
53. Change in surplus as regards policyholders for the year (Line 38).....	3,140,933	(9,213,625)	6,593,238	3,860,973	5,317,099
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	(18,887,002)	47,373,271	45,748,592	42,684,411	50,253,836
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	15,064,309	20,232,647	18,678,255	20,623,449	23,196,643
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	20,157,675	25,573,417	22,316,450	25,004,865	26,112,460
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	109,676	47,313	212,766	32,109	39,689
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	2,819,051	1,070,055	1,432,977	1,268,306	1,090,401
59. Total (Line 35).....	19,263,709	94,296,703	88,389,040	89,613,140	100,693,029
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	(33,066,861)	34,408,474	33,692,245	30,303,683	30,912,780
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....	9,566,353	16,566,882	15,079,288	16,016,834	18,075,113
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....	13,829,697	23,309,510	18,748,804	20,111,965	21,643,032
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....	111,280	48,773	129,457	31,420	33,232
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....	2,542,736	942,280	1,156,253	767,499	1,045,832
65. Total (Line 35).....	(7,016,794)	75,275,919	68,806,047	67,231,401	71,709,989
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	100.0	100.0
67. Losses incurred (Line 2).....	54.3	66.3	52.5	51.7	52.7
68. Loss expenses incurred (Line 3).....	13.9	17.2	11.6	12.7	11.3
69. Other underwriting expenses incurred (Line 4).....	29.5	42.4	38.2	37.3	37.1
70. Net underwriting gain (loss) (Line 8).....	2.3	(25.9)	(2.4)	(1.7)	(1.1)
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).....	32.3	42.0	37.9	36.7	34.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	68.2	83.5	64.1	64.4	64.0
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).....	67.2	90.6	84.3	88.4	93.6
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).....	(14,178)	7,564	(978)	(3,771)	(4,087)
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).....	(9.6)	4.8	(0.7)	(2.6)	(2.9)
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).....	(15,978)	3,019	(2,491)	(6,710)	(3,296)
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).....	(10.2)	2.0	(1.7)	(4.8)	(2.6)

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*?

Yes No

If no, please explain:

Annual Statement for the year 2018 of the **MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY**
SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....1,408.....	....348.....	....228.....	....6.....	....111.....	....1.....	....26.....	....1,392.....	....XXX.....
2. 2009.....	....95,315.....	....4,764.....	....90,551.....	....51,310.....	....3,204.....	....5,150.....	....470.....	....6,778.....	....163.....	....913.....	....59,400.....	....XXX.....
3. 2010.....	....89,733.....	....5,221.....	....84,512.....	....48,524.....	....2,266.....	....4,573.....	....402.....	....7,194.....	....163.....	....952.....	....57,461.....	....XXX.....
4. 2011.....	....87,138.....	....6,238.....	....80,900.....	....51,468.....	....4,826.....	....4,266.....	....525.....	....7,347.....	....280.....	....856.....	....57,449.....	....XXX.....
5. 2012.....	....89,373.....	....8,169.....	....81,205.....	....47,843.....	....4,570.....	....5,051.....	....817.....	....7,531.....	....382.....	....909.....	....54,656.....	....XXX.....
6. 2013.....	....97,450.....	....10,073.....	....87,378.....	....49,917.....	....6,128.....	....5,505.....	....1,093.....	....7,920.....	....462.....	....855.....	....55,660.....	....XXX.....
7. 2014.....	....102,780.....	....12,311.....	....90,469.....	....50,322.....	....5,523.....	....5,523.....	....1,267.....	....7,790.....	....545.....	....920.....	....56,300.....	....XXX.....
8. 2015.....	....100,542.....	....15,097.....	....85,445.....	....45,501.....	....6,956.....	....4,898.....	....1,155.....	....7,129.....	....514.....	....766.....	....48,903.....	....XXX.....
9. 2016.....	....119,746.....	....12,943.....	....106,804.....	....48,786.....	....3,881.....	....3,971.....	....617.....	....9,448.....	....550.....	....1,839.....	....57,158.....	....XXX.....
10. 2017.....	....122,017.....	....8,001.....	....114,017.....	....45,978.....	....2,288.....	....2,890.....	....168.....	....9,625.....	....478.....	....1,530.....	....55,559.....	....XXX.....
11. 2018.....114,773.....2,835.....111,938.....26,532.....141.....1,034.....		6,510.....0.....802.....33,934.....XXX.....
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....467,589.....	....40,131.....	....43,089.....	....6,519.....	....77,383.....	....3,539.....	....10,368.....	....537,873.....	....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed			
	Case Basis		BULK + IBNR		Case Basis		BULK + IBNR		21 Direct and Assumed	22 Ceded						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded								
1. Prior.....	....15,350.....	....3,101.....	....10,551.....	....830.....	....2.....		....1,070.....	....6.....	....453.....	....194.....		....23,295.....	....XXX.....
2. 2009.....	....1,744.....	....53.....	....2,617.....	....175.....			....186.....	....(1).....	....25.....	....59.....		....4,285.....	....XXX.....
3. 2010.....	....2,266.....	....55.....	....2,464.....	....193.....			....397.....	....(2).....	....155.....	....40.....		....4,997.....	....XXX.....
4. 2011.....	....2,175.....	....179.....	....2,292.....	....266.....	....1.....		....259.....	....4.....	....264.....	....52.....		....4,489.....	....XXX.....
5. 2012.....	....4,672.....	....239.....	....1,226.....	....560.....	....5.....		....469.....	....11.....	....133.....	....75.....		....5,621.....	....XXX.....
6. 2013.....	....5,762.....	....436.....	....2,814.....	....554.....	....23.....		....648.....	....12.....	....440.....	....123.....		....8,562.....	....XXX.....
7. 2014.....	....5,943.....	....886.....	....4,745.....	....959.....	....6.....		....1,308.....	....641.....	....602.....	....226.....		....9,892.....	....XXX.....
8. 2015.....	....6,639.....	....648.....	....6,041.....	....418.....	....12.....		....2,111.....	....25.....	....568.....	....129.....		....14,152.....	....XXX.....
9. 2016.....	....7,680.....	....279.....	....10,172.....	....528.....	....10.....		....2,177.....	....8.....	....1,289.....	....(38).....		....20,550.....	....XXX.....
10. 2017.....	....13,101.....	....828.....	....17,507.....	....112.....	....10.....		....2,280.....		....4,164.....			....36,122.....	....XXX.....
11. 2018.....	....21,397.....	....1,172.....	....24,776.....	....264.....	....5.....	....30.....	....3,208.....		....8,259.....			....56,179.....	....XXX.....
12. Totals.....	....86,729.....	....7,876.....	....85,205.....	....4,859.....	....73.....	....30.....	....14,114.....	....703.....	....16,351.....	....860.....	....0.....	....188,144.....	....XXX.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount		35 Losses Unpaid	36 Loss Expenses Unpaid
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid		
1. Prior.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....			....XXX.....	....21,970.....	....1,325.....		
2. 2009.....	....67,810.....	....4,124.....	....63,685.....	....71.1.....	....86.6.....	....70.3.....					....4,133.....	....153.....	
3. 2010.....	....65,574.....	....3,116.....	....62,458.....	....73.1.....	....59.7.....	....73.9.....						....4,482.....	....515.....
4. 2011.....	....68,071.....	....6,133.....	....61,938.....	....78.1.....	....98.3.....	....76.6.....						....4,022.....	....467.....
5. 2012.....	....66,931.....	....6,653.....	....60,278.....	....74.9.....	....81.4.....	....74.2.....						....5,099.....	....522.....
6. 2013.....	....73,029.....	....8,808.....	....64,221.....	....74.9.....	....87.4.....	....73.5.....						....7,586.....	....976.....
7. 2014.....	....76,238.....	....10,046.....	....66,192.....	....74.2.....	....81.6.....	....73.2.....						....8,843.....	....1,048.....
8. 2015.....	....72,899.....	....9,845.....	....63,054.....	....72.5.....	....65.2.....	....73.8.....						....11,614.....	....2,538.....
9. 2016.....	....83,533.....	....5,825.....	....77,708.....	....69.8.....	....45.0.....	....72.8.....						....17,045.....	....3,505.....
10. 2017.....	....95,556.....	....3,875.....	....91,681.....	....78.3.....	....48.4.....	....80.4.....						....29,668.....	....6,454.....
11. 2018.....	....91,721.....	....1,608.....	....90,113.....	....79.9.....	....56.7.....	....80.5.....						....44,737.....	....11,442.....
12. Totals.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....0.....	....0.....	....XXX.....	....159,199.....	....28,945.....		

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of

Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements, which will reconcile Part 1 with Parts 2 and 4.

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)										DEVELOPMENT	
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018	11 One Year	12 Two Year
1. Prior.....	93,378	89,697	84,099	80,214	76,482	74,189	68,935	67,070	62,556	64,172	1,616	(2,898)
2. 2009.....	67,677	66,282	63,837	62,621	61,495	61,060	59,504	59,065	57,070	57,104	34	(1,961)
3. 2010.....	XXX.....	62,794	61,826	60,738	60,002	58,273	56,834	56,172	55,193	55,311	118	(861)
4. 2011.....	XXX.....	XXX.....	61,002	59,280	59,746	58,350	56,946	55,568	54,669	54,660	(9)	(908)
5. 2012.....	XXX.....	XXX.....	XXX.....	57,403	56,295	54,766	54,589	53,603	52,981	53,070	89	(533)
6. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	60,040	59,936	59,413	58,239	57,291	56,447	(844)	(1,792)
7. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	60,962	61,580	61,119	60,154	58,572	(1,582)	(2,547)
8. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	58,605	58,246	57,554	56,000	(1,554)	(2,246)
9. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	69,716	71,548	67,484	(4,064)	(2,232)
10. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	86,352	78,370	(7,982)	XXX.....
11. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	75,345	XXX.....	XXX.....
									12. Totals.....	(14,178)		(15,978)

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)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	10 2018		
1. Prior.....	000.....	15,080	24,132	29,674	32,895	35,449	36,959	38,487	39,854	41,135	XXX.....	XXX.....
2. 2009.....	24,763	37,427	42,710	47,587	49,889	51,241	51,969	52,397	52,621	52,785	XXX.....	XXX.....
3. 2010.....	XXX.....	23,192	36,414	41,992	45,602	47,607	48,625	49,495	50,131	50,429	XXX.....	XXX.....
4. 2011.....	XXX.....	XXX.....	24,612	37,152	42,397	46,026	47,895	49,185	49,856	50,383	XXX.....	XXX.....
5. 2012.....	XXX.....	XXX.....	XXX.....	19,945	32,968	38,922	42,478	45,216	46,662	47,507	XXX.....	XXX.....
6. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	20,175	33,412	39,958	44,356	46,846	48,202	XXX.....	XXX.....
7. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,915	35,562	41,984	46,553	49,055	XXX.....	XXX.....
8. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,358	31,851	38,565	42,288	XXX.....	XXX.....
9. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26,679	40,977	48,259	XXX.....	XXX.....
10. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	30,709	46,412	XXX.....	XXX.....
11. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,425	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)										10
	1 2009	2 2010	3 2011	4 2012	5 2013	6 2014	7 2015	8 2016	9 2017	2018	
1. Prior.....	60,367	47,744	39,645	33,632	27,211	24,376	18,774	15,408	10,016	10,785	
2. 2009.....	26,366	19,355	13,996	10,430	8,195	6,925	4,999	4,642	2,540	2,629	
3. 2010.....	XXX.....	21,132	15,009	10,902	8,660	6,526	4,984	3,851	2,649	2,670	
4. 2011.....	XXX.....	XXX.....	22,628	13,721	10,442	7,627	5,899	3,843	2,587	2,281	
5. 2012.....	XXX.....	XXX.....	XXX.....	20,849	13,038	7,491	6,128	3,814	2,102	1,125	
6. 2013.....	XXX.....	XXX.....	XXX.....	XXX.....	22,352	13,088	9,549	6,407	4,199	2,896	
7. 2014.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,336	14,535	9,728	6,944	4,454	
8. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	22,626	16,203	10,716	7,709	
9. 2016.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24,329	16,960	11,813	
10. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	33,060	19,675	
11. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27,720	

MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	6	7	8	9
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama.....	AL	N			9,387	(586)	348,152		
2. Alaska.....	AK	N				(201)	179		
3. Arizona.....	AZ	L			(1,137)	(10,804)	19,852		
4. Arkansas.....	AR	N							
5. California.....	CA	L			340,253	(305,300)	1,465,081		
6. Colorado.....	CO	L			(16,533)	(114,467)	28,056		
7. Connecticut.....	CT	L			28,253	(235,552)	83,672		
8. Delaware.....	DE	L			(1,190)	38,019	1,357,883		
9. District of Columbia.....	DC	L							
10. Florida.....	FL	N			145,491	(20,773)	385,685		
11. Georgia.....	GA	L				(1,367)	113,647		
12. Hawaii.....	HI	N							
13. Idaho.....	ID	L	315	315		(5,411)	(17,668)	15,566	
14. Illinois.....	IL	L	9,225,684	5,728,058	136,363	2,104,123	3,774,323	8,126,713	7,539
15. Indiana.....	IN	L	657,065	646,745	6,861	574,511	396,952	1,684,441	140
16. Iowa.....	IA	L	5,038,202	3,417,821		1,569,198	1,802,783	1,648,020	2,938
17. Kansas.....	KS	L	1,428	1,433			(55)	622	
18. Kentucky.....	KY	L	907,546	856,165		79,610	32,092	574,092	290
19. Louisiana.....	LA	N	550	718		14,998	440,698	907,644	
20. Maine.....	ME	L	2,126,029	2,002,832		948,549	929,578	1,485,278	125
21. Maryland.....	MD	L	2,349	3,192			(4,120)	18,569	
22. Massachusetts.....	MA	L	4,791,919	4,658,382		1,746,386	1,894,683	2,330,858	4,590
23. Michigan.....	MI	L	11,531,460	9,384,783	25,641	4,226,961	5,985,118	4,741,914	15,178
24. Minnesota.....	MN	L	1,718,457	1,466,314	12,753	822,100	788,641	4,106,449	1,356
25. Mississippi.....	MS	N					(12)	14	
26. Missouri.....	MO	L	1,875	1,880			12,879	26,772	
27. Montana.....	MT	N				13,057	5,134	115,497	
28. Nebraska.....	NE	L	4,713,010	2,167,500		173,626	659,222	2,090,381	3,708
29. Nevada.....	NV	L				(2,293)	(14,725)	13,848	
30. New Hampshire.....	NH	L	1,817,365	1,515,419	11,519	2,452,344	1,027,861	8,536,715	1,327
31. New Jersey.....	NJ	L				71,516	(70,734)	1,307,228	
32. New Mexico.....	NM	L					(184)	187	
33. New York.....	NY	L	5,154	5,489		330,654	84,037	2,854,127	
34. North Carolina.....	NC	L	(1,117)	2,187			(571)	2,850	
35. North Dakota.....	ND	L					(53)	79	
36. Ohio.....	OH	L	2,453,214	2,481,756		565,710	(118,432)	1,464,580	1,255
37. Oklahoma.....	OK	L					114	143	
38. Oregon.....	OR	L				524,389	240,325	2,083,677	
39. Pennsylvania.....	PA	L	984,457	1,141,247	1,553	2,509,666	1,288,488	2,045,301	450
40. Rhode Island.....	RI	L	2,180,978	833,257		205,888	179,341	454,037	2,122
41. South Carolina.....	SC	L	9,108,109	5,400,589		1,964,691	5,253,316	3,612,437	11,068
42. South Dakota.....	SD	L	22,083	23,797		34,424	(15,717)	281,334	
43. Tennessee.....	TN	L	3,828,519	2,964,355		451,105	2,367,298	2,063,919	5,139
44. Texas.....	TX	L	(2,651)	4,421		173,420	(704,899)	4,273,675	
45. Utah.....	UT	L					(2,938)	3,722	
46. Vermont.....	VT	L	831,407	811,072		381,535	444,474	679,394	45
47. Virginia.....	VA	L	3,522	3,550		18,245	(11,225)	475,225	
48. Washington.....	WA	L		31		11,547	119,758	884,108	
49. West Virginia.....	WV	L	48,840	52,255			(26,603)	22,908	.45
50. Wisconsin.....	WI	L	17,698,033	11,338,918	23,962	2,682,411	5,871,524	7,789,439	20,477
51. Wyoming.....	WY	L					(4)	.6	
52. American Samoa.....	AS	N							
53. Guam.....	GU	N							
54. Puerto Rico.....	PR	N							
55. US Virgin Islands.....	VI	N							
56. Northern Mariana Islands.....	MP	N							
57. Canada.....	CAN	N							
58. Aggregate Other Alien.....	OT	XXX	0	0	0	0	0	0	0
59. Totals.....		XXX	79,693,803	56,914,481	218,652	25,147,481	31,959,669	70,523,977	77,793

DETAILS OF WRITE-INS

58001.....	XXX								
58002.....	XXX								
58003.....	XXX								
58998. Summary or remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

Explanation of Basis of Allocation of Premiums by States, etc.

Premiums are assigned to state based on the following methods:

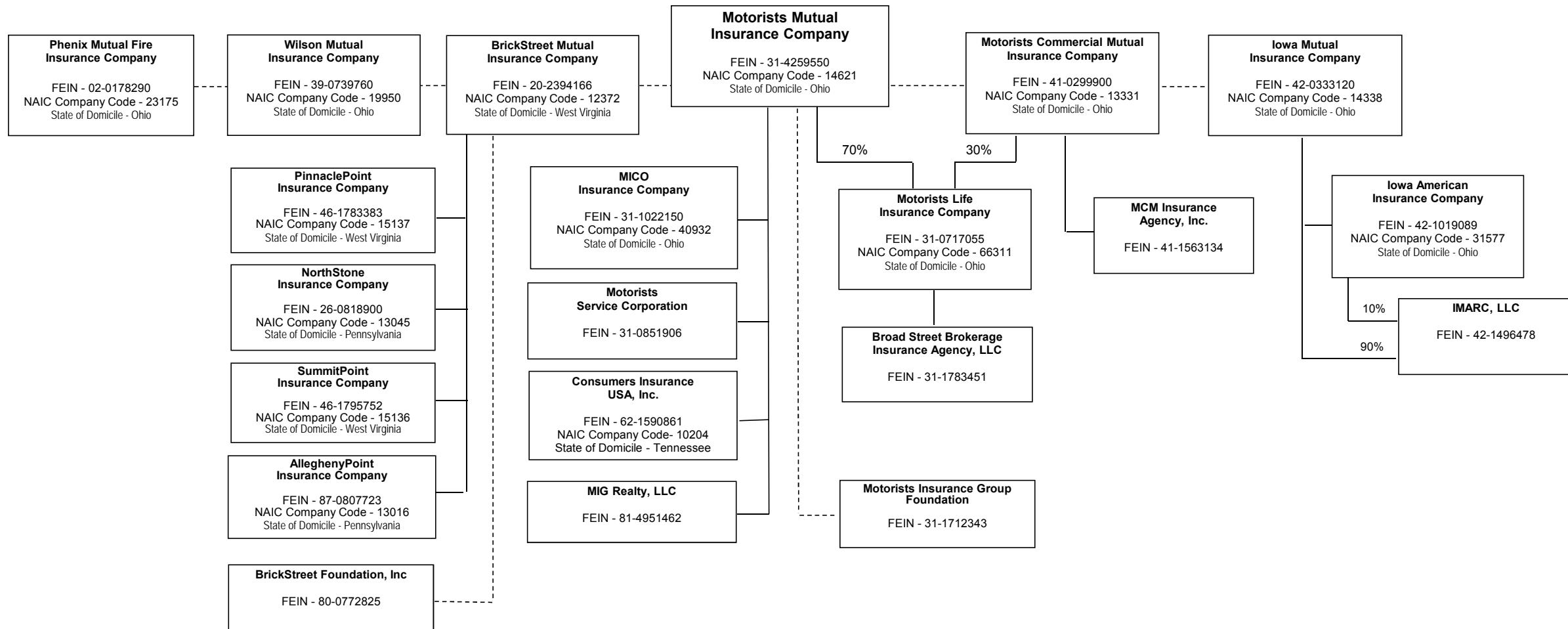
- 1) the location of the risk for lines 1, 2, 4, 5, 9, 12, 16, 26, and 27
- 2) the billing address for line 15
- 3) the location of the insured's operation for lines 17 and 18
- 4) the principal garaging location for lines 19 and 21
- 5) the location of the employer for line 23
- 6) the location of the obligee for line 24

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 43
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
 (other than their state of domicile - See DSLI)..... 0
 D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... 0

R - Registered - Non-domiciled RRGs..... 0
 Q - Qualified - Qualified or accredited reinsurer..... 0
 N - None of the above - Not allowed to write business in the state..... 14

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



2018 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

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