



ANNUAL STATEMENT
For the Year Ended December 31, 2020
OF THE CONDITION AND AFFAIRS OF THE
Integrity Insurance Company

NAIC Group Code	00267	00267	NAIC Company Code	14303	Employer's ID Number	39-0367560
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	Ohio	
Country of Domicile	United States					
Incorporated/Organized	07/28/1933			Commenced Business	10/03/1933	
Statutory Home Office	671 South High Street			Columbus, OH, US 43206		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	2121 East Capitol Drive			Appleton, WI, US 54911-8726		920-734-4511
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	PO Box 539			Appleton, WI, US 54912-0539		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	2121 East Capitol Drive			Appleton, WI, US 54911-8726		920-734-4511
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address	www.integrityinsurance.com					
Statutory Statement Contact	Jeffrey P. Siefker			614-593-4014		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	siefkerj@grangeinsurance.com			614-542-3017		
	(E-Mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
JILL ANN WAGNER	President	JEFFREY PAUL SIEFKER	Treasurer
LAWAWN DEE COLEMAN	Secretary		

OTHER OFFICERS

BETH WILLIAMS MURPHY	Assistant Secretary	JOHN CHRISTOPHER MONTGOMERY	Assistant Vice President, Assistant Treasurer
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DIRECTORS OR TRUSTEES

DOUGLAS PAUL BUTH	THOMAS SIMRALL STEWART	JOHN AMMENDOLA	TERESA JEAN BROWN
MARK LEWIS BOXER	MICHAEL DESMOND FRAZIER	ROBERT ENLOW HOYT	MARY MARNETTE PERRY
CHRISTIANNA WOOD	KATHIE JANE ANDRADE #	SUZAN BULYABA KEREERE	

State ofOhio.....
County ofFranklin.....

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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.

JILL ANN WAGNER President	JEFFREY PAUL SIEFKER Treasurer	LAWAWN DEE COLEMAN Secretary
Subscribed and sworn to before me this 22nd day of February, 2021	a. Is this an original filing? Yes [X] No [] b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	

Teresa J. Burchwell, Notary
04/28/2022

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	74,946,401		74,946,401	70,335,774
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	20,443,771		20,443,771	20,017,986
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	1,176,521		1,176,521	1,333,684
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$2,460,942 , Schedule E-Part 1), cash equivalents (\$391,828 , Schedule E-Part 2) and short-term investments (\$0 , Schedule DA).....	2,852,770		2,852,770	2,507,919
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	25,189
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	99,419,463	0	99,419,463	94,220,552
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	614,146		614,146	586,199
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	12,354,082	94,740	12,259,342	11,697,247
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$72,395 earned but unbilled premiums).....	73,745	1,350	72,395	85,686
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	322,203		322,203	20,459
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	9,491		9,491	1,241,856
18.2 Net deferred tax asset.....	1,940,730	104,930	1,835,800	1,654,346
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)	537,134	537,134	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	9,830,890		9,830,890	8,561,965
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other-than-invested assets	308,558	256,569	51,989	51,791
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	125,410,442	994,723	124,415,719	118,120,101
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	125,410,442	994,723	124,415,719	118,120,101
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	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. Equities in Pools.....	51,989		51,989	51,791
2502. Prepaid Expenses.....	256,569	256,569	0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	308,558	256,569	51,989	51,791

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	18,556,251	20,795,984
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	6,160,605	6,097,662
4. Commissions payable, contingent commissions and other similar charges	1,288,516	1,008,653
5. Other expenses (excluding taxes, licenses and fees)	1,717,061	1,523,391
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	610,288	550,744
7.1 Current federal and foreign income taxes (including \$26,221 on realized capital gains (losses))		0
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$61,136,944 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	23,312,616	21,951,810
10. Advance premium	298,470	271,365
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders	165,695	141,621
12. Ceded reinsurance premiums payable (net of ceding commissions)	3,287,563	2,018,253
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		0
14. Amounts withheld or retained by company for account of others	809,745	707,185
15. Remittances and items not allocated		0
16. Provision for reinsurance (including \$2,528,101 certified) (Schedule F, Part 3, Column 78)	2,634,254	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives	0	0
21. Payable for securities		0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	21,707	184,566
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	58,862,772	55,251,234
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	58,862,772	55,251,234
29. Aggregate write-ins for special surplus funds	1,000,000	1,000,000
30. Common capital stock	5,000,000	5,000,000
31. Preferred capital stock		0
32. Aggregate write-ins for other-than-special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)	59,552,947	56,868,867
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	65,552,947	62,868,867
38. Totals (Page 2, Line 28, Col. 3)	124,415,719	118,120,101
DETAILS OF WRITE-INS		
2501. Liability for Benefit Plans.....		172,762
2502. Misc Liabilities.....	21,707	11,804
2503.		0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	21,707	184,566
2901. Guarantee Fund for Non-Assessability.....	1,000,000	1,000,000
2902.		0
2903.		0
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)	1,000,000	1,000,000
3201.		0
3202.		0
3203.		0
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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Integrity Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	51,602,989	48,891,429
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	24,936,150	26,542,084
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	5,115,327	4,937,196
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	17,173,660	15,281,751
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	47,225,137	46,761,031
7. Net income of protected cells		0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	4,377,852	2,130,399
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,691,802	1,422,505
10. Net realized capital gains (losses) less capital gains tax of \$ (26,221) (Exhibit of Capital Gains (Losses))	(69,419)	1,248,100
11. Net investment gain (loss) (Lines 9 + 10)	1,622,383	2,670,605
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$56,519 amount charged off \$277,350)	(220,831)	(176,904)
13. Finance and service charges not included in premiums	580,913	629,930
14. Aggregate write-ins for miscellaneous income	26,041	11,914
15. Total other income (Lines 12 through 14)	386,123	464,940
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,386,358	5,265,944
17. Dividends to policyholders	232,156	211,288
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)	6,154,202	5,054,656
19. Federal and foreign income taxes incurred	1,428,749	672,397
20. Net income (Line 18 minus Line 19) (to Line 22)	4,725,453	4,382,259
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	62,868,867	57,759,132
22. Net income (from Line 20)	4,725,453	4,382,259
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (19,234)	445,020	536,568
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax	244,158	(557,860)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(269,059)	142,060
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(2,634,254)	0
29. Change in surplus notes		0
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		0
32. Capital changes:		
32.1 Paid in		5,000,000
32.2 Transferred from surplus (Stock Dividend)		0
32.3 Transferred to surplus		0
33. Surplus adjustments:		
33.1 Paid in		0
33.2 Transferred to capital (Stock Dividend)		0
33.3 Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders		0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	172,762	(4,393,293)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,684,080	5,109,734
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	65,552,947	62,868,867
DETAILS OF WRITE-INS		
0501.		0
0502.		0
0503.		0
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. Misc. Income	26,041	11,914
1402.		0
1403.		0
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)	26,041	11,914
3701. Chg in Minimum Pension Liability	172,762	606,707
3702. Reclass in Surplus - Organizational Restructure		(5,000,000)
3703.		0
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)	172,762	(4,393,293)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	53,671,730	50,407,502
2. Net investment income	2,383,811	2,026,269
3. Miscellaneous income	386,123	464,940
4. Total (Lines 1 through 3)	56,441,664	52,898,710
5. Benefit and loss related payments	27,477,626	26,168,012
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	21,696,275	20,465,319
8. Dividends paid to policyholders	208,082	189,919
9. Federal and foreign income taxes paid (recovered) net of \$ (26,221) tax on capital gains (losses)	170,163	2,020,000
10. Total (Lines 5 through 9)	49,552,146	48,843,251
11. Net cash from operations (Line 4 minus Line 10)	6,889,518	4,055,460
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	15,219,375	26,934,805
12.2 Stocks	0	1,424,056
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	915
12.7 Miscellaneous proceeds	25,189	7,486
12.8 Total investment proceeds (Lines 12.1 to 12.7)	15,244,564	28,367,262
13. Cost of investments acquired (long-term only):		
13.1 Bonds	20,474,357	30,368,517
13.2 Stocks	0	64,256
13.3 Mortgage loans	0	0
13.4 Real estate	10,769	13,357
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	2
13.7 Total investments acquired (Lines 13.1 to 13.6)	20,485,126	30,446,132
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,240,562)	(2,078,869)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	5,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(1,304,105)	(17,017,169)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,304,105)	(12,017,169)
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)	344,852	(10,040,579)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,507,919	12,548,497
19.2 End of year (Line 18 plus Line 19.1)	2,852,770	2,507,919

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	.565,028	.325,641	.303,494	.587,175
2.	Allied lines .....	.294,633	.174,499	.162,097	.307,035
3.	Farmowners multiple peril .....	.590,834	.303,007	.295,575	.598,266
4.	Homeowners multiple peril	11,920,364	6,142,968	6,550,699	11,512,632
5.	Commercial multiple peril	6,715,807	2,949,951	3,268,747	6,397,011
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine .....	.388,910	.176,349	.178,413	.386,846
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 .....	.76,614	.42,269	.41,947	.76,936
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	0	0	0	0
16.	Workers' compensation	2,252,729	.900,762	.925,267	2,228,224
17.1	Other liability-occurrence	1,019,972	.502,119	.577,654	.944,438
17.2	Other liability-claims-made .....	.4,250	.2,060	.1,924	.4,385
17.3	Excess workers' compensation.....	0	0	0	0
18.1	Products liability-occurrence .....	.8,332	.2,741	.5,309	.5,764
18.2	Products liability-claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	12,081,133	4,187,425	4,217,227	12,051,330
19.3,19.4	Commercial auto liability	4,033,489	1,719,608	1,890,343	3,862,754
21.	Auto physical damage	13,005,299	4,520,482	4,891,119	12,634,662
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft .....	.6,401	.1,931	.2,801	.5,531
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance-nonproportional assumed property	0	0	0	0
32.	Reinsurance-nonproportional assumed liability	0	0	0	0
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	52,963,795	21,951,810	23,312,616	51,602,989
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. 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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	303,494				303,494
2.	Allied lines	162,097				162,097
3.	Farmowners multiple peril	295,575				295,575
4.	Homeowners multiple peril	6,550,699				6,550,699
5.	Commercial multiple peril	3,268,747				3,268,747
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	178,413				178,413
10.	Financial guaranty					0
11.1	Medical professional liability-occurrence					0
11.2	Medical professional liability-claims-made					0
12.	Earthquake	41,947				41,947
13.	Group accident and health					0
14.	Credit accident and health (group and individual) ...					0
15.	Other accident and health					0
16.	Workers' compensation	925,267				925,267
17.1	Other liability-occurrence	577,654				577,654
17.2	Other liability-claims-made	1,924				1,924
17.3	Excess workers' compensation					0
18.1	Products liability-occurrence	5,309				5,309
18.2	Products liability-claims-made					0
19.1,19.2	Private passenger auto liability	4,217,227				4,217,227
19.3,19.4	Commercial auto liability	1,890,343				1,890,343
21.	Auto physical damage	4,891,119				4,891,119
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft	2,801				2,801
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance-nonproportional assumed property					0
32.	Reinsurance-nonproportional assumed liability					0
33.	Reinsurance-nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	23,312,616	0	0	0	23,312,616
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					23,312,616
DETAILS OF WRITE-INS						
3401.	.....					0
3402.	.....					0
3403.	.....					0
3498.	Sum. 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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	767,716	565,028		713,434	54,283	565,028
2. Allied lines	528,020	294,633		509,726	18,294	294,633
3. Farmowners multiple peril		590,834				590,834
4. Homeowners multiple peril	4,328,404	11,920,364		4,207,013	121,391	11,920,364
5. Commercial multiple peril	41,914,044	6,715,807		34,074,377	7,839,668	6,715,807
6. Mortgage guaranty						0
8. Ocean marine						0
9. Inland marine	2,118,823	388,910		2,040,073	78,751	388,910
10. Financial guaranty						0
11.1 Medical professional liability-occurrence						0
11.2 Medical professional liability-claims-made						0
12. Earthquake	526	76,614		508	18	76,614
13. Group accident and health						0
14. Credit accident and health (group and individual)						0
15. Other accident and health						0
16. Workers' compensation	46,408,340	2,252,729	432,682	44,458,742	2,382,280	2,252,729
17.1 Other liability-occurrence	8,794,884	1,019,972		5,455,349	3,339,535	1,019,972
17.2 Other liability-claims-made	25,953	4,250		15,212	10,741	4,250
17.3 Excess workers' compensation						0
18.1 Products liability-occurrence	19,588	8,332		19,587	0	8,332
18.2 Products liability-claims-made						0
19.1,19.2 Private passenger auto liability	2,072,238	12,081,133		2,072,238		12,081,133
19.3,19.4 Commercial auto liability	25,268,309	4,033,489		24,678,600	589,709	4,033,489
21. Auto physical damage	17,198,819	13,005,299		17,122,533	76,286	13,005,299
22. Aircraft (all perils)						0
23. Fidelity						0
24. Surety						0
26. Burglary and theft	36,837	6,401		36,837		6,401
27. Boiler and machinery						0
28. Credit						0
29. International						0
30. Warranty						0
31. Reinsurance-nonproportional assumed property	XXX					0
32. Reinsurance-nonproportional assumed liability	XXX					0
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	149,482,502	52,963,795	432,682	135,404,229	14,510,955	52,963,795
DETAILS OF WRITE-INS						
3401.						0
3402.						0
3403.						0
3498. Sum. 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 \$

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Integrity Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	654,232	342,925	654,232	342,925	20,317	36,059	327,182	55.7
2.	Allied lines	1,144,346	114,344	1,144,346	114,344	142,515	42,626	214,233	69.8
3.	Farmowners multiple peril		247,078		247,078	48,539	67,459	228,158	38.1
4.	Homeowners multiple peril	2,528,506	6,704,195	2,528,506	6,704,195	954,314	1,440,353	6,218,156	54.0
5.	Commercial multiple peril	55,018,854	4,419,610	55,018,854	4,419,610	4,181,449	4,095,161	4,505,898	70.4
6.	Mortgage guaranty				0	0	0	0	0.0
8.	Ocean marine				0	0	0	0	0.0
9.	Inland marine	493,052	101,093	493,052	101,093	29,508	22,189	108,412	28.0
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	2	(2)	0.0
13.	Group accident and health				0	0	0	0	0.0
14.	Credit accident and health (group and individual)				0	0	0	0	0.0
15.	Other accident and health				0	0	0	0	0.0
16.	Workers' compensation	22,917,741	1,104,121	23,111,166	910,695	1,797,517	1,918,343	789,870	35.4
17.1	Other liability-occurrence	30,000	112,351	30,000	112,351	582,215	707,603	(13,037)	(1.4)
17.2	Other liability-claims-made	40,000	2,684	40,000	2,684	4,314	10,314	(3,316)	(75.6)
17.3	Excess workers' compensation				0	0	0	0	0.0
18.1	Products liability-occurrence		467		467	1,694	1,820	341	5.9
18.2	Products liability-claims-made				0	0	0	0	0.0
19.1,19.2	Private passenger auto liability	2,237,426	6,264,722	2,237,426	6,264,722	6,879,391	8,372,968	4,771,145	39.6
19.3,19.4	Commercial auto liability	8,967,573	1,735,426	8,967,573	1,735,426	3,988,360	4,023,800	1,699,986	44.0
21.	Auto physical damage	10,677,080	6,216,924	10,677,080	6,216,924	(74,224)	56,973	6,085,727	48.2
22.	Aircraft (all perils)		2		2	14	14	3	0.0
23.	Fidelity				0	0	0	0	0.0
24.	Surety				0	0	0	0	0.0
26.	Burglary and theft	37,325	3,367	37,325	3,367	327	301	3,394	61.4
27.	Boiler and machinery				0	0	0	0	0.0
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			0	0	0	0	0.0
32.	Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
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	104,746,136	27,369,308	104,939,561	27,175,882	18,556,251	20,795,984	24,936,150	48.3
DETAILS OF WRITE-INS									
3401.	.....				0	0	0	0	0.0
3402.	.....				0	0	0	0	0.0
3403.	.....				0	0	0	0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Integrity Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	96,010	(13,711)	96,010	(13,711)	122,773	34,028	122,773	20,317	18,116
2.	Allied lines	1,669,333	126,933	1,669,333	126,933	81,655	15,582	81,655	142,515	12,838
3.	Farmowners multiple peril		30,666		30,666		17,873		48,539	40,934
4.	Homeowners multiple peril	220,514	443,252	220,514	443,252	512,592	511,062	512,592	954,314	487,225
5.	Commercial multiple peril	45,673,775	1,980,977	45,673,775	1,980,977	16,300,641	2,200,473	16,300,641	4,181,449	1,926,325
6.	Mortgage guaranty				0				0	
8.	Ocean marine				0				0	
9.	Inland marine	14,062	6,968	14,062	6,968	319,751	22,540	319,751	29,508	8,201
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		0	252
13.	Group accident and health				0				(a) 0	88
14.	Credit accident and health (group and individual)				0				0	
15.	Other accident and health				0				(a) 0	
16.	Workers' compensation	70,287,776	1,327,413	70,630,812	984,376	14,052,918	1,301,299	14,541,077	1,797,517	380,851
17.1	Other liability-occurrence	7,542,000	226,700	7,542,000	226,700	5,249,839	355,514	5,249,839	582,215	31,568
17.2	Other liability-claims-made	15,000	2,885	15,000	2,885	11,855	1,429	11,855	4,314	3,274
17.3	Excess workers' compensation				0				0	
18.1	Products liability-occurrence		538		538	4,728	1,156	4,728	1,694	2,391
18.2	Products liability-claims-made				0				0	
19.1,19.2	Private passenger auto liability	1,476,981	4,730,001	1,476,981	4,730,001	993,277	2,149,391	993,277	6,879,391	1,960,854
19.3,19.4	Commercial auto liability	16,226,870	2,367,748	16,226,870	2,367,748	10,660,346	1,620,612	10,660,346	3,988,360	791,098
21.	Auto physical damage	79,281	(341,862)	79,281	(341,862)	1,051,255	267,638	1,051,255	(74,224)	496,540
22.	Aircraft (all perils)		14		14				14	0
23.	Fidelity				0				0	
24.	Surety				0				0	
26.	Burglary and theft	(1,110)	(83)	(1,110)	(83)	5,365	410	5,365	327	50
27.	Boiler and machinery				0				0	
28.	Credit				0				0	
29.	International				0				0	
30.	Warranty				0				0	
31.	Reinsurance-nonproportional assumed property	XXX			0	XXX			0	
32.	Reinsurance-nonproportional assumed liability	XXX			0	XXX			0	
33.	Reinsurance-nonproportional assumed financial lines	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35.	TOTALS	143,300,491	10,888,439	143,643,527	10,545,402	49,366,995	8,499,007	49,855,153	18,556,251	6,160,605
DETAILS OF WRITE-INS										
3401.	.....				0				0	
3402.	.....				0				0	
3403.	.....				0				0	
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	7,510,238			7,510,238
1.2 Reinsurance assumed	1,320,729			1,320,729
1.3 Reinsurance ceded	7,510,238			7,510,238
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,320,729	0	0	1,320,729
2. Commission and brokerage:				
2.1 Direct, excluding contingent		18,569,339		18,569,339
2.2 Reinsurance assumed, excluding contingent		7,351,199		7,351,199
2.3 Reinsurance ceded, excluding contingent		18,569,339		18,569,339
2.4 Contingent-direct		3,312,169		3,312,169
2.5 Contingent-reinsurance assumed		1,326,954		1,326,954
2.6 Contingent-reinsurance ceded		3,312,169		3,312,169
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	8,678,153	0	8,678,153
3. Allowances to manager and agents	514	93,037		93,551
4. Advertising	409	82,362		82,771
5. Boards, bureaus and associations	44,589	110,352		154,941
6. Surveys and underwriting reports		414,911		414,911
7. Audit of assureds' records		33,258		33,258
8. Salary and related items:				
8.1 Salaries	2,113,587	2,704,857	41,299	4,859,743
8.2 Payroll taxes	151,283	218,625	3,269	373,176
9. Employee relations and welfare	369,905	447,136	6,575	823,615
10. Insurance	33,324	36,838	382	70,544
11. Directors' fees	14,012	24,998	1,049	40,060
12. Travel and travel items	32,436	38,859	1,007	72,301
13. Rent and rent items	48,056	18,651	15,342	82,049
14. Equipment	57,800	91,749	6,390	155,939
15. Cost or depreciation of EDP equipment and software	93,903	138,357		232,259
16. Printing and stationery	11,486	30,728	280	42,494
17. Postage, telephone and telegraph, exchange and express	84,033	279,688	34,691	398,413
18. Legal and auditing	15,061	37,753	2,611	55,424
19. Totals (Lines 3 to 18)	3,070,396	4,802,158	112,894	7,985,449
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		992,434		992,434
20.2 Insurance department licenses and fees		82,383		82,383
20.3 Gross guaranty association assessments		(1,757)		(1,757)
20.4 All other (excluding federal and foreign income and real estate)		6,548		6,548
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	1,079,607	0	1,079,607
21. Real estate expenses			262,398	262,398
22. Real estate taxes			98,944	98,944
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	724,202	2,613,742	270,319	3,608,262
25. Total expenses incurred	5,115,327	17,173,660	744,555	(a) 23,033,542
26. Less unpaid expenses-current year	6,160,605	3,504,326	111,541	9,776,472
27. Add unpaid expenses-prior year	6,097,662	2,974,578	108,231	9,180,471
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	5,052,384	16,643,912	741,245	22,437,541
DETAILS OF WRITE-INS				
2401. Software Expense.....	389,444	589,276	89,250	1,067,969
2402. Miscellaneous Expense.....	119,649	645,566	22,889	788,104
2403. COVID-19 Payments to Policyholders Permitted Practice.....	0	1,070,287		1,070,287
2498. Summary of remaining write-ins for Line 24 from overflow page	215,109	308,613	158,180	681,903
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	724,202	2,613,742	270,319	3,608,262

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....201,085	.....202,275
1.1	Bonds exempt from U.S. tax	(a).....339,554	.....336,502
1.2	Other bonds (unaffiliated)	(a).....1,528,237	.....1,533,730
1.3	Bonds of affiliates	(a).....0	.....
2.1	Preferred stocks (unaffiliated)	(b).....0	.....
2.11	Preferred stocks of affiliates	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....0	.....
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....522,000	.....522,000
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e).....10,656	.....9,781
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	2,601,532	2,604,288
11.	Investment expenses		(g).....744,555
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).....167,931
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....912,486
17.	Net investment income (Line 10 minus Line 16)		1,691,802
DETAILS OF WRITE-INS			
0901.	.....		.....
0902.	.....		.....
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)	0	0
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$62,707 accrual of discount less \$611,422 amortization of premium and less \$40,028 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ 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 \$ paid for accrued interest on purchases.
(d) Includes \$522,000 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$167,931 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax	(4)		(4)		
1.2	Other bonds (unaffiliated)	(95,636)		(95,636)		
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	425,786	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0		.....0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	(95,640)	0	(95,640)	425,786	0
DETAILS OF WRITE-INS						
0901.	.....			.....0		
0902.	.....			.....0		
0903.	.....			.....0		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	94,740	54,268	(40,472)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	1,350	2,146	796
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	104,930	22,992	(81,938)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets.....	537,134	524,392	(12,742)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	256,569	121,866	(134,703)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	994,723	725,664	(269,059)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	994,723	725,664	(269,059)
DETAILS OF WRITE-INS			
1101.		0	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.		0	0
2502. Prepaid Expenses.....	256,569	121,866	(134,703)
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	256,569	121,866	(134,703)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE
INTEGRITY INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern:

A. Accounting Practices:

Integrity Insurance Company (the “Company”) prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by The Ohio Department of Insurance (the “Department”). The Department requires that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the National Association of Insurance Commissioners (“NAIC”) Accounting Practices and Procedures Manual (“NAIC SAP”) subject to any deviations prescribed or permitted by the Department. The Company does not employ accounting practices that depart from the NAIC SAP, except for the NAIC’s INT 20-08, a limited-time exception allowing the classification of policyholder credits related to COVID-19 as an other underwriting expense (Page 4, Line 4) instead of a reduction of premium (Page 4, Line 1) when a policy endorsement allowing for discretionary payments to policyholders due to COVID-19 related issues was filed, if required by the state, prior to June 15, 2020. This limited-time exception will expire on January 1, 2021.

In April 2020, after experiencing reduced losses as a result of less miles driven during the COVID-19 pandemic, the Company and its subsidiaries and its affiliate, Grange Insurance Company (“GIC”), and its subsidiaries, the Grange Insurance Operations, announced a payback to all active personal auto and businessowners (BOP) policyholders, throughout all 13 operating states, in the form of a 25% and 20% premium payback, respectively, for the months of April and May. Where required, Grange Insurance Operations filed a policy endorsement, not a rate filing, and was subsequently approved for the paybacks which were paid to policyholders in a onetime check. As these paybacks would have conflicted with rate filings currently in place and would reduce premium taxes, agent commissions and other assessments, of which a return has not been requested, Grange Insurance Operations has treated these paybacks as an other underwriting expense (Page 4, Line 4) utilizing the limited-time exception accounting guidance under NAIC SAP INT 20-08; the Company’s portion of the total expense was \$1,070,287, of which \$969,296 was for personal auto and \$100,991 was for BOP.

A reconciliation of the Company’s net income and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below; the reconciliation illustrates that the permitted practice described above has no impact on either net income or surplus:

	SSAP #	F/S Page	F/S Line #	Amount (\$)	
				2020	2019
NET INCOME					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	xxx	xxx	xxx	4,725,453	4,382,259
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP				0	0
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	4,725,453	4,382,259
SURPLUS					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	xxx	xxx	xxx	65,552,947	62,868,867
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP				0	0
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	65,552,947	62,868,867

The following table illustrates the impact of reporting the paybacks as an underwriting expense rather than a reduction of premium on the operating percentages and other percentages reported in the five-year historical data exhibit (Pages 17-18):

	Paybacks as an Other Underwriting Expense	Paybacks as a Reduction of Premium
Operating Percentages		
Net premiums earned	100.0	100.0
Net losses incurred	48.3	49.3
Net loss adjustment expenses incurred	9.9	10.1
Other underwriting expenses incurred	33.3	31.9
Net underwriting gains	8.5	8.7
Other Percentages		
Other underwriting expenses to net premiums written	32.4	31.0
Losses and loss expenses incurred to premiums earned	58.2	59.5
Net premiums written to policyholders' surplus	80.8	79.2

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

The preparation of financial statements in conformity with NAIC SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure 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 pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- Short-term investments are stated at amortized cost, which approximates fair value.
- Bonds not backed by other loans are stated at amortized cost using the scientific method.
- The Company has no investments in common stocks.
- The Company has no investments in preferred stocks.
- The Company has no investments in mortgage loans.
- Loan-backed securities are stated at either amortized cost or the lower or amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, those are valued using the prospective method.
- Investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the statutory equity basis.
- The Company has no investments in joint ventures, partnerships and limited liability companies.
- The Company has no investments in derivative instruments.
- The Company does not anticipate investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
- Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and 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 are reflected in the period determined.
- The Company has not modified its capitalization policy from the prior period.
- The Company does not have pharmaceutical rebate receivables.

D. Going Concern:

Management has evaluated the Company’s viability and has no doubt as to the Company’s ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors: Not applicable

3. Business Combinations and Goodwill: Not applicable

4. Discontinued Operations: Not applicable

5. Investments:

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- 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. Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from Hub Data and Bloomberg. These assumptions are consistent with the current interest rate and economic environment.

2. The Company has not recognized any other than temporary impairments on its loan-backed securities.

3. The Company has not recognized any other than temporary impairments on its loan-backed securities.

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\$ (37,141)

2. 12 months or longer\$ 0

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months\$ 1,778,173

2. 12 months or longer\$ 0

5. According to SSAP 43R, the best estimate of future cash flows using the appropriate discount rate was calculated for each affected security, with other-than-temporary impairments realized to the extent that present value was less than amortized cost. Securities held with an intent to sell were other-than-temporarily impaired to current fair value. Securities with a present value greater than amortized cost were not other-than-temporarily impaired.
- 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: Not applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale: Not applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale: Not applicable
- J. Real Estate: Not applicable
- K. Low Income Housing Tax Credits: Not applicable
- L. Restricted Assets:

1. Restricted assets (including pledged) summarized by restricted asset category:

	Amount (\$)									Percentage (%)	
	Gross (Admitted and Nonadmitted) Restricted										
	Current year							Current Year			
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-Admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown											
b. Collateral held under security lending agreements											
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	1,551,176				1,551,176	1,571,346	(20,170)		1,551,176	1.2%	1.2%
k. On deposit with other regulatory bodies											
l. Pledged collateral to FHLB (including assets backing funding agreements)											
m. Pledged as collateral not captured in other categories											
n. Other restricted assets											
o. Total Restricted Assets	1,551,176				1,551,176	1,571,346	(20,170)		1,551,176	1.2%	1.2%

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	Amount (\$)									Percentage (%)	
	Gross (Admitted and Nonadmitted) Restricted										
	Current year					Current Year					
	1	2	3	4	5	6	7	8	9	10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-Admitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
(a)	Subset of column 1										
(b)	Subset of column 3										

2. Detail of assets pledged as collateral not captured in other categories (reported on line m in the above table): Not applicable
3. Details of other restricted assets: Not applicable
4. Collateral received and reflected as assets: Not applicable

M. Working Capital Finance Investments: Not applicable

N. Offsetting and Netting of Assets and Liabilities: Not applicable

O. 5 GI Securities: Not applicable

P. Short Sales: Not applicable

Q. Prepayment Penalty and Acceleration Fees:

	General Account	Protected Cell
1. Number of CUSIPs	4	0
2. Aggregate amount of investment income (\$)	42,492	0

6. Joint Ventures, Partnerships and Limited Liability Companies: Not applicable

7. Investment Income: Not applicable

8. Derivative Instruments: Not applicable

9. Income Taxes:

A. The components of deferred tax assets ("DTA") and deferred tax liabilities ("DTL") at December 31, 2020 and 2019 are as follows:

1.	Amount (\$)								
	2020			2019			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross DTA	2,091,453	311	2,091,764	1,884,979	317	1,885,296	206,474	(6)	206,468
b. Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
c. Adjusted gross DTAs	2,091,453	311	2,091,764	1,884,979	317	1,885,296	206,474	(6)	206,468
d. DTAs nonadmitted	104,619	311	104,930	22,992	0	22,992	81,627	311	81,938
e. Subtotal net admitted DTAs	1,986,834	0	1,986,834	1,861,987	317	1,862,304	124,847	(317)	124,530
f. DTL	151,034	0	151,034	188,725	19,234	207,959	(37,691)	(19,234)	(56,925)
g. Net admitted DTA/(DTL)	1,835,800	0	1,835,800	1,673,262	(18,917)	1,654,345	162,538	18,917	181,455

	Amount (\$)								
	2020			2019			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
2. Admission calculation components SSAP No. 101									
a. Recovered through loss carrybacks	1,742,668	0	1,742,668	1,141,276	0	1,141,276	601,392	0	601,392
b. The lesser of 2(b)1 and 2(b)2 below:	93,132	0	93,132	513,069	0	513,069	(419,937)	0	(419,937)
1. Adjusted gross DTAs expected to be realized within one or three years	93,132	0	93,132	513,069	0	513,069	(419,937)	0	(419,937)
2. Adjusted DTAs allowed per limitation threshold	xxx	xxx	9,952,710	xxx	xxx	5,332,791	0	0	4,619,919
c. Adjusted gross DTAs offset by gross DTLs	151,034	0	151,034	207,642	317	207,959	(56,608)	(317)	(56,925)
d. Total DTA admitted	1,986,834	0	1,986,834	1,861,987	317	1,862,304	124,847	(317)	124,530

3.	2020		2019	
	a. Ratio percentage used to determine recovery period and threshold limitation (%)	1,255.27 %		1,604.59 %
	b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above (\$)	63,723,901		61,239,943

4.	Amount (\$)				Change	
	2020		2019		Ordinary	Capital
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
Impact of tax-planning strategies						
a. Determination of adjusted gross DTAs and net admitted DTAs by tax character as a percentage						
1. Adjusted gross DTAs (\$)	2,091,453	311	1,884,979	317	206,474	(6)
2. Percentage of total adjusted gross DTAs by tax character attributable to planning (%)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
3. Net admitted adjusted gross DTAs (\$)	1,986,834	0	1,861,987	317	124,847	(317)
4. Percentage of net admitted adjusted gross DTAs by tax character attributable to planning (%)	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
b. Does the Company's tax-planning strategies include the use of reinsurance?			Yes		No	x

B. Unrecognized Deferred Tax Liabilities: Not applicable

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C. Current income taxes incurred consist of the following major components:

		Amount (\$)		
		2020	2019	Change
1.	Current income tax:			
a.	Federal	1,491,602	809,528	682,074
b.	Foreign	0	0	0
c.	Subtotal	1,491,602	809,528	682,074
d.	Federal income tax on net capital gains	(26,221)	331,748	(357,969)
e.	Utilization of capital loss carry-forward	0	0	0
f.	Other	(62,853)	(137,132)	74,279
g.	Federal and foreign income taxes incurred	1,402,528	1,004,144	398,384
		Amount (\$)		
		2020	2019	Change
2.	Deferred tax assets:			
a.	Ordinary:			
1.	Discounting of unpaid losses	319,070	328,151	(9,081)
2.	Unearned premium reserve	991,666	933,373	58,293
3.	Policyholder reserves	0	0	0
4.	Investments	10,021	0	10,021
5.	Deferred acquisition costs	0	0	0
6.	Policyholder dividends accrual	0	0	0
7.	Fixed assets	0	0	0
8.	Compensation and benefits accrual	583,839	475,893	107,946
9.	Pension accrual	0	0	0
10.	Receivables – nonadmitted	186,857	147,562	39,295
11.	Net operating loss carry-forward	0	0	0
12.	Tax credit carry-forward	0	0	0
13.	Other (including items <5% of total ordinary tax assets)	0	0	0
	Subtotal	2,091,453	1,884,979	206,474
b.	Statutory valuation allowance adjustment	0	0	0
c.	Nonadmitted	104,619	22,992	81,627
d.	Admitted ordinary deferred tax assets	1,986,834	1,861,988	124,847
e.	Capital:			
1.	Investments	311	317	(6)
2.	Net capital loss carry-forward	0	0	0
3.	Real estate	0	0	0
4.	Other (including items <5% of total capital tax assets)	0	0	0
	Subtotal	311	317	(6)
f.	Statutory valuation allowance adjustment	0	0	0
g.	Nonadmitted	311	0	311
h.	Admitted capital deferred tax assets	0	317	(317)
i.	Admitted deferred tax assets (2d + 2h)	1,986,834	1,862,304	124,530
3.	Deferred tax liabilities:			
a.	Ordinary:			
1.	Investments	0	7,992	(7,992)
2.	Fixed assets	39,236	47,514	(8,278)
3.	Deferred and uncollected premium	11,344	10,386	958
4.	Policyholder reserves	9,532	9,180	352
	Reserves transition liability	90,922	113,653	(22,731)
5.	Other (including items <5% of total ordinary tax liabilities)	0	0	0
	Subtotal	151,034	188,725	(37,691)
b.	Capital:			
1.	Investments	0	0	0
2.	Real estate	0	0	0
3.	Other (including items <5% of total capital tax liabilities)	0	0	0
	Unrealized capital gains	0	19,234	(19,234)
	Subtotal	0	19,234	(19,234)
c.	Deferred tax liabilities	151,034	207,959	(56,925)
4.	Net deferred tax asset/(liability) (2i – 3c)	1,835,800	1,654,345	181,455

D. The Company's provision for income tax incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference as of December 31, 2020 are as follows:

		Amount (\$)	Tax Effect at 21% (\$)	Effective Tax Rate (%)
1.	Tax reconciliation by effective rate:			
a.	Income before taxes	6,127,981	1,286,876	21.00 %
b.	Tax-exempt interest	(336,502)	(70,665)	(1.15)%
c.	Dividends received deduction	0	0	0.00 %
d.	Proration	84,126	17,666	0.29 %
e.	Meals & entertainment, lobbying expense, etc.	173,514	36,438	0.59 %
f.	Pension (pre-paid & unfunded PBO)	0	0	0.00 %
g.	Change in nonadmit	(187,121)	(39,295)	(0.64)%
h.	Realized (gain)/loss on donation of securities	0	0	0.00 %
i.	Rate change	0	0	0.00 %
j.	Other, including prior year true-ups	(319,091)	(72,650)	(1.18)%
	Total	5,542,907	1,158,370	18.91 %
2.	Tax reconciliation by statement of income:			
a.	Federal and foreign income tax incurred expense/(benefit)		1,428,749	23.32 %
b.	Tax on realized gains/(losses)		(26,221)	(0.43)%
c.	Change in net deferred income tax charge/(benefit)		(244,158)	(3.98)%
	Total		1,158,370	18.91 %

E. Operating Loss and Tax Credit Carry-forwards:

1. The Company did not have any unused loss carryforwards.
2. The following is the income tax expense that is available for recoupment in the event of future net losses:

	Ordinary (\$)	Capital (\$)	Total (\$)
2020	1,491,602	(26,221)	1,465,381
2019	769,262	296,847	1,066,109
2018	0	0	0
Total	2,260,864	270,626	2,531,490

3. The Company did not have any protective deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return:

1. The Company's federal income tax return is consolidated through Grange Mutual Holding Company ("GMHC"), see 10A below for additional information on the corporate structure.

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2. The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made based upon the subsidiary's portion of the consolidated tax liability.
- G. Federal or Foreign Income Tax Loss Contingencies: Not applicable
- H. Repatriation Transition Tax: Not applicable
- I. Alternative Minimum Tax Credit: Not applicable
10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties:
- A. Relationship with Parent, Subsidiaries and Affiliates:
1. The Company and its affiliate, GIC, are stock companies 100% owned by Grange Holdings, Inc. ("GHI"), which is 100% owned by GMHC.

2. The Company owns 100% of the common stock of Integrity Property & Casualty Insurance Company and Integrity Select Insurance Company. The Company, domiciled in the state of Ohio, is a member of the Grange Insurance Operations.

3. The Company is affiliated with GIC, which has four 100% wholly owned subsidiaries, Grange Indemnity Insurance Company, Grange Insurance Company of Michigan, Grange Property & Casualty Insurance Company and Trustgard Insurance Company. The companies, domiciled in Ohio, are members of the Grange Insurance Operations.
- B. Detail of Related Party Transactions: See Note 10D and 10E.
- C. Transactions With Related Party Who Are Not Reported on Schedule Y: Not applicable
- D. Amounts Due From or To Related Parties:
- At December 31, 2020, the Company reported \$9.8 million as amounts due from its subsidiaries and affiliate, GIC. The terms of the settlement require that these amounts be settled within the subsequent quarter. Other expenses and net intercompany balances with GIC are reimbursed quarterly. See Note 10E for additional information.
- E. Description of Material Management or Service Contracts:
- GIC maintains a service agreement with the Company, whereby GIC provides service for the Company and makes available all services necessary to support its business operations. These services include all necessary financial, actuarial, audit, accounting, tax, information technology, records management and legal and compliance services, other than those provided by third party service providers.
- F. Nature of the Control Relationship:
- The Company participates in a pooling reinsurance agreement detailed in Note 26.
- G. Amount Deducted for Investment in Upstream Company: Not applicable
- H. Investments in Affiliates Greater than 10% of Admitted Assets: Not applicable
- I. Write-down for Impairments of Investments in Subsidiary, Controlled or Affiliated Companies: Not applicable
- J. Foreign Subsidiary Value Using CARVM: Not applicable
- K. Downstream Holding Company Value Using Look-Through Method: Not applicable
- L. All SCA Investments: Not applicable
- M. Investment in Insurance SCAs: Not applicable
- N. SCA and SSAP No. 48 Entity Loss Tracking: Not applicable

11. Debt: Not applicable

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

Effective April 1, 2019, the qualified defined benefit pension plans of the Company and GIC were merged together under GIC and were subsequently moved, via dividend, to the parent company, GHI, who will be the sponsor of the consolidated qualified defined benefit pension plan ("Plan") moving forward. The Plan was currently fully funded as of December 31, 2020 and 2019, with no contributions in 2020 or 2019. As a result, all costs associated with this plan are held at GHI. If the Plan is underfunded in future periods and contributions into the Plan are required, the cost of those future contributions will be allocated via the pooling agreement.

The Company sponsors a defined benefit plan (the "Postretirement Plan") that provides postretirement health care coverage to participants who retired on or before December 31, 2017. Eligible retirees can participate in the Postretirement Plan from ages 55 to 65, or until such time that they qualify for Medicare coverage. The Company's policy is to pay the cost of benefits with cash flows from current operations; therefore, there were no Postretirement Plan assets as of December 31, 2020 or 2019. There were no amendments to the Postretirement Plan during 2020 or 2019. The Company does not have the Postretirement Plan revalued on an annual basis due to its small size and as premiums collected by the Company from participants typically exceeded the cost of claims paid, there is no liability recorded as of December 31, 2020. The Postretirement Plan is considered immaterial for reporting purposes.

- A. Defined Benefit Plan:
- Below is a summary of assets, obligations and assumptions of the Plan as of December 31, 2020 and 2019.

1. Change in Benefit Obligation

		Amount (\$)			
		Overfunded		Underfunded	
		2020	2019	2020	2019
a.	Pension Benefits				
1.	Benefit obligation at beginning of year	0	0	0	15,817,883
2.	Service cost	0	0	0	0
3.	Interest cost	0	0	0	0
4.	Contribution by plan participants	0	0	0	0
5.	Actuarial gain/(loss)	0	0	0	0
6.	Foreign currency exchange rate changes	0	0	0	0
7.	Benefits paid	0	0	0	0
8.	Plan amendments	0	0	0	0
9.	Plan merger			0	(15,817,883)
10.	Business combinations, divestitures, curtailments, settlements, and special termination benefits	0	0	0	0
11. Benefit obligation at end of year		0	0	0	0
b.	Postretirement Benefits				
1.	Benefit obligation at beginning of year	0	0	0	0
2.	Service cost	0	0	0	0
3.	Interest cost	0	0	0	0
4.	Contribution by plan participants	0	0	0	0
5.	Actuarial gain/(loss)	0	0	0	0
6.	Foreign currency exchange rate changes	0	0	0	0
7.	Benefits paid	0	0	0	0
8.	Plan amendments	0	0	0	0
9.	Business combinations, divestitures, curtailments, settlements, and special termination benefits	0	0	0	0
10. Benefit obligation at end of year		0	0	0	0

c. Nonqualified Plans

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		Amount (\$)			
		Overfunded		Underfunded	
		2020	2019	2020	2019
1.	Benefit obligation at beginning of year	0	0	0	0
2.	Service cost	0	0	0	0
3.	Interest cost	0	0	0	0
4.	Contribution by plan participants	0	0	0	0
5.	Actuarial gain/(loss)	0	0	0	0
6.	Foreign currency exchange rate changes	0	0	0	0
7.	Benefits paid	0	0	0	0
8.	Plan amendments	0	0	0	0
9.	Business combinations, divestitures, curtailments, settlements, and special termination benefits	0	0	0	0
10.	Benefit obligation at end of year	0	0	0	0

2. Change in Plan Assets

		Amount (\$)					
		Pension Benefits		Postretirement Benefits		Nonqualified Plans	
		2020	2019	2020	2019	2020	2019
a.	Fair value of plan assets at beginning of year	0	14,328,798	0	0	0	0
b.	Actual return on plan assets	0	0	0	0	0	0
c.	Foreign currency exchange rate changes	0	0	0	0	0	0
d.	Reporting entity contribution	0	0	0	0	0	0
e.	Plan participants' contributions	0	0	0	0	0	0
f.	Benefits paid	0	0	0	0	0	0
g.	Plan merger	0	(14,328,798)	0	0	0	0
h.	Business combinations, divestitures, curtailments, settlements, and special termination benefits	0	0	0	0	0	0
i.	Fair value of plan assets at end of year	0	0	0	0	0	0

3. Funded Status: Not applicable, see Note 12G.

4. Components of Net Periodic Benefit Cost: Not applicable, see Note 12G.

5. Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost:

		Amount (\$)			
		Pension Benefits		Postretirement Benefits	
		2020	2019	2020	2019
a.	Items not yet recognized as a component of net periodic cost - prior year	0	(4,580,658)	0	0
b.	Net prior service cost or credit arising during the period	0	0	0	0
c.	Net prior service cost or credit recognized	0	0	0	0
d.	Net prior service cost or credit transferred to GIC	0	(915,700)	0	0
e.	Net gain and loss arising during the period	0	0	0	0
f.	Net gain and loss recognized	0	0	0	0
g.	Net gain or loss transferred to GIC	0	5,496,358	0	0
h.	Items not yet recognized as a component of net periodic cost - current year	0	0	0	0

6. Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost: Not Applicable

7. Weighted-average assumptions used to determine net periodic benefit cost and projected benefit obligations: Not Applicable

8. The amount of the accumulated benefit obligation: Not Applicable

9. In addition to pension benefits, the Company provides certain health care and life insurance benefits for retired employees and eligible dependents.

10. There are no material estimated future payments in the next five years as of December 31, 2020.

11. The Company does not have any regulatory pension plan contribution requirements for 2021.

12. Securities, Insurance Contracts, and Other Employer Transactions: Not Applicable

13. Alternative method used to amortize prior service amounts or net gains and losses: Not Applicable

14. Substantive commitment used as basis for accounting for the benefit obligation: Not Applicable

15. Cost of providing special or contractual termination benefits recognized during the period: Not Applicable

16. Explanation of significant change in the benefit obligation or plan assets not otherwise apparent: Not Applicable

17. The Company's benefit plan obligations, plan assets and recorded unfunded liabilities: Not Applicable

18. Transition surplus impact: Not Applicable

B. Investment Policies and Strategies: Not applicable, the Postretirement Plan does not have any assets.

C. Fair Value Measurements: Not applicable, the Postretirement Plan does not have any assets.

D. Narrative of the Basis Used to Determine the Overall Expected Long-Term Rate-of-Return: Not applicable, the Postretirement Plan does not have any assets.

E. Defined Contribution Plan:

As of December 31, 2020, the Company sponsored a defined contribution plan that covers substantially all employees ("DC Plan") in which the Company discretionally contributes a maximum of 6% of eligible earnings. Effective July 2008, the DC Plan was amended to add an additional annual, non-elective 6% contribution for employees hired after June 30, 2008 and effective January 2016, the DC Plan was amended again to provide an additional, non-elective 1.5% contribution for employees hired after December 31, 2015. Neither of these amendments affected employees hired on or before June 30, 2008 or December 31, 2015, respectively. The Company contributed approximately \$0.5 million and \$0.4 million in 2020 and 2019, respectively.

Effective January 1, 2021, the sponsorship of the DC Plan will move from the Company to GHI. The DC Plan will still cover all full-time employees in which newly hired employees who have not made an election whether to participate or not are automatically enrolled at a 6% of base pay contribution rate following thirty days of employment. The Company's matching contribution will increase to be a 100% match (from 50% previously) of each participant's contributions that do not exceed 6% of compensation for employees who are not eligible to participate in the Plan and a 50% match of each participant's contributions that do not exceed 6% of compensation for employees who are eligible to participate in the Plan. Under this new benefit design, the non-elective benefit payments will cease. The DC Plan will also provide that additional employer contributions (as defined) may be made in such amounts as determined by the Board.

F. Multiemployer Plan: Not Applicable

G. Consolidating/Holding Company Plans:

As discussed above, in 2019, sponsorship of the Plan was transferred to GHI. The Plan covers full-time employees of GIC and the Company that were hired on or before December 31, 2006 and June 30, 2008, respectively. Under the terms of the Plan, participants are eligible to receive normal retirement benefits upon reaching age 65. A participant may elect an early retirement date at a reduced benefit upon reaching age 55 and completing 5 years of credited service. Under the provisions of the Plan, benefits are determined by applying factors specified in the Plan to a participant's defined average monthly compensation. GHI uses a December 31 measurement date for the Plan. GHI's funding policy is to annually contribute into the Plan an amount equal to the minimum required contribution per IRS rules and regulations, plus any discretionary amount deemed appropriate. As of December 31, 2020, the Plan was fully funded, and no contribution is expected to be made in 2021. If the Plan is underfunded in future periods and contributions into the Plan are required, the cost of those future contributions will be allocated between the Company and GIC proportionately based on the remaining participants in the Plan. The Plan's total net periodic benefit cost recorded by GHI in 2020 and 2019 was \$3.6 million and \$4.5 million, respectively.

H. Postemployment Benefits and Compensated Absences:

The Company has an accrued liability of \$0.1 million at both December 31, 2020 and 2019, related to its paid time off program.

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- I. Impact of Medicare Modernization Act on Postretirement Benefits:

1. Recognition of the existence of the Act: Not Applicable

2. Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost: Not Applicable

3. Disclosure on gross benefit: Not Applicable
13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

A. The Company has 2,000 shares authorized, issued and outstanding. All shares are Class A shares.

B. The Company has no preferred stock outstanding.

C. Dividend Restrictions: The Company does not pay dividends to its stockholder (GHI), but it pays dividends on certain workers' compensation policies. The maximum, total dividend which can be paid to policyholders without prior approval of the Department, is subject to restrictions relating to compulsory surplus. Compulsory surplus at December 31, 2020 was \$60.0 million, which was in excess of actual surplus by \$49.3 million. Total dividends incurred, on a direct basis, was \$5.8 million in 2020.

D. No dividends were paid by the Company to its stockholder (GHI).

E. The Company does not pay dividends to its stockholder (GHI).

F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

G. No advances to surplus were made.

H. No amounts of stock were held by the Company for special purposes.

I. No special surplus funds are held.

J. The portion of unassigned funds (surplus) represented or reduced by gross cumulative unrealized gains and losses is approximately \$9.4 million.

K. The Company has no surplus notes.

L. There has not been a restatement due to prior quasi-reorganizations.

M. There has been no quasi-reorganization in the past 10 years.
14. Liabilities, Contingencies and Assessments:

A. Contingent Commitments: Not applicable

B. Assessments:

1. In the ordinary course of business, the Company receives notification of potential assessments as a result of the insolvency of insurance companies. It is expected that the insolvencies will result in a retrospective-based guaranty fund assessment against the Company. As of December 31, 2020, the Company has recorded a liability for these guaranty fund assessments in the amount of \$51,500. The Company believes there are no insolvencies that will have a material financial impact on the results of the Company. This amount includes assessments against all companies discussed in Note 1C.

2. The Company does not record premium tax offsets as an asset, since these amounts would be non-admitted, given the lengthy nature of insolvency assessments. The Company does not write long-term care insurance and had no related assessments.

C. Gain Contingencies: Not applicable

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits: Not applicable

E. Product Warranties: Not applicable

F. Joint and Several Liabilities: Not applicable

G. All Other Contingencies:

Various lawsuits against the Company have arisen in the course of business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.
15. Leases: Not applicable
16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk: Not applicable
17. Transfer and Servicing of Financial Assets and Extinguishments of Liabilities: Not applicable
18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans: Not applicable
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators: Not applicable
20. Fair Value Measurements:

A. Fair Value Hierarchy

1. The Company has categorized its investments that are measured at fair value into the three-level hierarchy or investments reported at net asset value ("NAV") as of December 31, 2020:

	Amount (\$)				
	Level 1	Level 2	Level 3	NAV	Total
a. Assets at fair value/NAV					
Bonds - Industrial & miscellaneous	0	0	0	0	0
Common stock - Parent, subs & affiliates	0	0	20,443,771	0	20,443,771
Total assets at fair value/NAV	0	0	20,443,771	0	20,443,771
b. Total liabilities at fair value/NAV	0	0	0	0	0

2. The fair value measurements in Level 3 of the hierarchy as of December 31, 2020:

	Amount (\$)										Ending Balance at 12/31/2020
	Beginning Balance at 01/01/2020	Transfers Into Level 3	Transfers Out of Level 3	Return on Assets in Net Income	Return on Assets in Surplus	Purchases	Issuances	Sales	Settlements		
Common stock	20,017,986	0	0	0	425,785	0	0	0	0	0	20,443,771

3. The Company's policy is to recognize transfers in and out as of the end of the reporting period.

4. As of December 31, 2020, the reported fair value of the entity's investments categorized within Level 2 and Level 3 of the fair value hierarchy are as follows:

Bonds – According to statutory accounting rules, fixed income securities with a rating of NAIC 1 or 2 are reported at amortized cost. Securities with a rating of NAIC 3 thru 6, or non-investment grade ratings, are measured and reported at the lower of amortized cost or fair value on the statement of financial position. At the end of every quarter and at year end, the Company utilizes fair values provided by its custodian. Fair value is determined by evaluations that are based on observable market information rather than market quotes. Inputs to the evaluations include, but are not limited to, market prices from recently completed transactions and transactions of comparable securities, credit spreads, interest rate yield curves, and other market-observable information. Thus, fixed income securities measured and reported at fair value are included in the amounts disclosed in Level 2 of the hierarchy.

Parent, Subsidiaries, and Affiliates – The Company's investments in two subsidiaries are measured and reported at fair value as of December 31, 2020, for each respective entity totaling \$20.4 million. Fair value measurement is determined by the individual entity's surplus at the end of a period, or the amount by which assets exceed liabilities. All subsidiaries are in the insurance industry, whereby its assets are largely comprised of fixed income securities carried at amortized cost and its liabilities represent payables related to current federal income taxes and deferred taxes. Some inputs to the valuation methodology are unobservable and significant to the fair value measurement and result in disclosure at Level 3.

5. Derivative Assets and Liabilities: None

B. Other Fair Value Disclosures: Not applicable

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C. Fair Values for All Financial Instruments by Levels 1, 2 and 3 and NAV as of December 31, 2020:

Type of Financial Instrument	Amount (\$)						Not Practicable (Carrying Value)
	Aggregate Fair Value/NAV	Admitted Assets	Level 1	Level 2	Level 3	NAV	
Bonds	79,419,451	74,946,401	0	79,419,451	0	0	0
Common stock	20,443,771	20,443,771	0	0	20,443,771	0	0
Money market	391,828	391,828	391,828	0	0	0	0
Total	100,255,050	95,782,000	391,828	79,419,451	20,443,771	0	0

D. Not Practicable to Estimate Fair Value: Not applicable

E. Investments Measured using NAV: Not applicable

21. Other Items:

A. Unusual or Infrequent Items:

The Grange Insurance Operations issued paybacks to personal auto and BOP policyholders in the second quarter of 2020 in response to the expected reduction in loss frequency and the financial hardships encountered as a result of the COVID-19 pandemic. In accordance with NAIC SAP INT 20-08, the paybacks were included in other underwriting expenses incurred on Page 4, Line 4, see Note 1A.

The Company's expense ratio was adversely impacted by the paybacks as was bad debt expense arising during the pandemic related to our billing leniency efforts, such as suspending cancellations, non-renewals for non-payments and pausing collection activities (Page 4, Line 12).

B. Trouble Debt Restructuring: Not applicable

C. Other Disclosures:

The Company utilizes a variety of catastrophe mitigation techniques including exposure management, catastrophe modeling, transfer of risk via reinsurance and claims staff preparation. Exposure management includes active management of exposures and loss potentials such as monitoring of changes in insured values, peril avoidance, pricing actions and/or agency realignments. The Company primarily relies on two probabilistic catastrophe models to identify PML and TVaR estimates on an annual basis. A deterministic model augments this effort. The Company has a comprehensive catastrophic reinsurance program in place and we currently purchase coverage up to our 250-year event outcome. The Company places an emphasis on settlement of claims by Company personnel and these associates receive ongoing training on property claims practices.

D. Business Interruption Insurance Recoveries: Not applicable

E. State Transferable and Non-Transferable Tax Credits: Not applicable

F. Subprime-Mortgage Related Risk Exposure: Not applicable

G. Insurance-Linked Securities Contracts: Not applicable

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy: Not applicable

22. Events Subsequent:

There have been no events after the period's end, but before the filing of this statement, which have a material effect upon the financial condition of the Company.

Did the reporting entity write accident and health insurance premium that is subject to section 9010 of the federal Affordable Care Act? No

23. Reinsurance:

A. Unsecured Reinsurance Recoverable:

The Company has aggregate recoverable in excess 3% of surplus with the following reinsurers:

Federal EIN	NAIC Code	Name of Reinsurer	Amount (\$)
13-2673100	22039	GENERAL REINS CORP	26,397,029
13-4924125	10227	MUNICH REINS AMER INC	14,601,422
41-1357750	10181	WORKERS COMPENSATION REINS ASSN	10,955,216
13-1675535	25364	SWISS REINS AMER CORP	10,462,028
AA-1340125	00000	HANNOVER RUECK SE	7,774,572
AA-3194126	00000	Arch Reins Ltd	3,961,072
35-2293075	11551	ENDURANCE ASSUR CORP	2,972,793
42-0234980	21415	EMPLOYERS MUT CAS CO	2,814,016
13-3031176	38636	PARTNER REINS CO OF THE US	2,413,911
52-1952955	10357	RENAISSANCE REINS US INC	2,212,079

B. Reinsurance Recoverable in Dispute: Not applicable

C. Reinsurance Assumed and Ceded:

1. The following table summarizes assumed and ceded unearned premiums and the related commission equity as of December 31, 2020:

		Amount (\$)					
		Assumed Reinsurance		Ceded Reinsurance		Net	
		Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a.	Affiliates	23,312,616	4,196,271	59,183,488	10,653,028	(35,870,872)	(6,456,757)
b.	All other	141,651	25,497	1,953,456	351,622	(1,811,805)	(326,125)
c.	Total	23,454,267	4,221,768	61,136,944	11,004,650	(37,682,677)	(6,782,882)

d. Direct Unearned Premium Reserve: 60,995,293

2. The Company's contingent commissions associated with existing contractual arrangements:

		Amount (\$)			
		Direct	Assumed	Ceded	Net
a.	Contingent commission	3,312,169	1,326,954	3,312,169	1,326,954
b.	Sliding scale adjustments	0	0	0	0
c.	Other profit commission arrangements	0	0	0	0
d.	Total	3,312,169	1,326,954	3,312,169	1,326,954

3. Protected Cells: Not applicable

D. Uncollectible Reinsurance: Not applicable

E. Commutation of Ceded Reinsurance: Not applicable

F. Retroactive Reinsurance: Not applicable

G. Reinsurance Accounted for as a Deposit: Not applicable

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation: Not applicable

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation: Not applicable

K. Reinsurance Credit: Not applicable

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24. Retrospectively Rated Contracts and Contracts Subject to Redetermination: Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses:

The changes in incurred losses and loss adjustment expense attributable to insured events of prior years are generally a result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

	Amount (\$)	
	2020	2019
Balance January 1	35,960,929	35,479,162
Less: Reinsurance Recoverable	9,067,283	8,882,036
Net Balance January 1	26,893,646	26,597,126
Incurred Related to:		
Current Year	33,248,692	34,252,452
Prior Year	(3,197,215)	(2,773,172)
Total Incurred	30,051,477	31,479,280
Paid Related to:		
Current Year	21,745,818	20,566,903
Prior Year	10,482,449	10,615,857
Total Paid	32,228,267	31,182,760
Net Balance at the end of reporting period	24,716,856	26,893,646
Plus: Reinsurance Recoverable	11,951,462	9,067,283
Balance at the end of reporting period	36,668,318	35,960,929

26. Intercompany Pooling Agreements:

Effective January 1, 2017, the Company participates in a pooling agreement with the following percentages:

		NAIC Co	Pooling Percentage (%)	
		Code	2020	2019
Lead Company:	Grange Insurance Company	14060	96.0%	96.0%
Affiliates:	Trustgard Insurance Company	40118	0.0%	0.0%
	Grange Indemnity Insurance Company	10322	0.0%	0.0%
	Grange Insurance Company of Michigan	11136	0.0%	0.0%
	Grange Property & Casualty Insurance Company	11982	0.0%	0.0%
	Integrity Insurance Company	14303	4.0%	4.0%
	Integrity Property & Casualty Insurance Company	12986	0.0%	0.0%
	Integrity Select Insurance Company	10288	0.0%	0.0%

The intercompany pooling agreement cedes underwriting results back only to GIC and IIC, with their respective stock subsidiary companies receiving none from the pool.

All lines of business are subject to the pooling agreement, with no exceptions. All members of the pool are parties to all reinsurance treaties entered by the group with non-affiliated reinsurers. There are no discrepancies between the reinsurance schedules of the lead company and the reinsurance schedules of the other participants.

27. Structured Settlements: Not applicable

28. Health Care Receivables: Not applicable

29. Participating Policies: Not applicable

30. Premium Deficiency Reserves:

1.

Liability carried for premium deficiency reserves:

\$

0
2.

Date of the most recent evaluation of this liability:

December 31, 2020
3.

Was anticipated investment income utilized in the calculation?

No

31. High Deductibles: Not applicable

32. Discounting of Liabilities for Unpaid Losses or Unpaid Adjustment Expenses: Not applicable

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? No
- B. Ending Reserves for Asbestos Claims for Bulk and IBNR Losses Included in A: None
- C. Ending Reserves for Asbestos Claims for LAE included in A (Case, Bulk and IBNR): None
- 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? Yes

	Amount (\$)				
	2016	2017	2018	2019	2020
Direct Basis					
Beginning reserves (include Case, Bulk and IBNR)	9,993	18,104	218,965	215,143	201,922
Incurred losses and loss adjustment expenses	21,900	256,621	12,010	11,669	16,572
Calendar year payments for losses and loss adjustment expenses	13,789	55,760	15,832	24,890	44,780
Ending reserves (include Case, Bulk and IBNR)	18,104	218,965	215,143	201,922	173,714

	Amount (\$)				
	2016	2017	2018	2019	2020
Assumed Reinsurance Basis					
Beginning reserves (include Case, Bulk and IBNR)	0	0	0	0	0
Incurred losses and loss adjustment expenses	0	0	0	0	0
Calendar year payments for losses and loss adjustment expenses	0	0	0	0	0
Ending reserves (include Case, Bulk and IBNR)	0	0	0	0	0

	Amount (\$)				
	2016	2017	2018	2019	2020
Net of Ceded Reinsurance Basis					
Beginning reserves (include Case, Bulk and IBNR)	(201)	7,757	138,964	135,261	117,567
Incurred losses and loss adjustment expenses	21,747	186,967	7,782	(647)	16,616
Calendar year payments for losses and loss adjustment expenses	13,789	55,760	11,485	17,047	12,864
Ending reserves (include Case, Bulk and IBNR)	7,757	138,964	135,261	117,567	121,319

- E. Ending Reserves for Environmental Claims for Bulk and IBNR Losses Included in D:

	Amount (\$)	
	2020	2019
Direct Basis	106,000	106,000
Assumed Reinsurance Basis	0	0
Net of Ceded Reinsurance Basis	106,000	106,000

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F. Ending Reserves for Environmental Claims for LAE included in A (Case, Bulk and IBNR):

Amount (\$)	
2020	2019
17,881	16,927
0	0
17,881	16,927

Direct Basis
Assumed Reinsurance Basis
Net of Ceded Reinsurance Basis

- 34. **Subscriber Savings Accounts:** Not applicable
- 35. **Multiple Peril Crop Insurance:** Not applicable
- 36. **Financial Guaranty Insurance:** Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes [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 a 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.

.....12/31/2019
- 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.

.....12/31/2019
- 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).

.....02/03/2021
- 3.4

By what department or departments? OHIO.....
- 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 [X] No [] N/A []
- 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 yes, complete and file the merger history data file with the NAIC.
- 5.2

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

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

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

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

0.0 %

1 Nationality	2 Type of Entity
.....
.....
.....

GENERAL INTERROGATORIES

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
DELOITTE & TOUCHE LLP, 180 EAST BROAD ST, SUITE 1400, 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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? 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?
PHILIP BAUM, FCAS, MAAA, OFFICER OF THE REPORTING ENTITY, GRANGE INSURANCE, COLUMBUS, OH.....

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

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).

GENERAL INTERROGATORIES

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
- Yes [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 \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
- 21.22 Borrowed from others \$.....
- 21.23 Leased from others \$.....
- 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....9,830,890

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
- ON DEPOSIT IN CUSTODIAL ACCOUNT.....
- 24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.
- \$.....0
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs.
- \$.....0
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [] No [] NA [X]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [] No [] NA [X]
- 24.08 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 [] NA [X]

GENERAL INTERROGATORIES

- 24.09 For the reporting entity's securities lending program, state the amount of the following as of December 31 of the current year:
- 24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

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

24.093 Total payable for securities lending reported on the liability page
- 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 currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes ☒ No ☐
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- 25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

25.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

25.31 Pledged as collateral to FHLB – including assets backing funding agreements

25.32 Other
- 25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?
- Yes ☐ No ☒
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.
- Yes ☐ No ☐ N/A ☒
- LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:
- 26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?
- Yes ☐ No ☐
- 26.4 If the response to 26.3 is YES, does the reporting entity utilize:
- 26.41 Special accounting provision of SSAP No. 108

26.42 Permitted accounting practice

26.43 Other accounting guidance
- 26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes ☐ No ☐

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 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 ☒
- 27.2 If yes, state the amount thereof at December 31 of the current year.
- \$.....
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 ☒ 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
The Northern Trust Company.....	333 S Wabash WB43, Chicago, IL 60604.....

GENERAL INTERROGATORIES

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)

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

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
J. Christopher Montgomery.....	|.....
James Habegger.....	|.....
Jill A. Wagner.....	|.....
Jeffrey Siefker.....	|.....

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 invested assets? Yes [] No [X]

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 invested assets? Yes [] No [X]

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

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 [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....		
.....		
.....		
29.2999 TOTAL		0

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

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

GENERAL INTERROGATORIES

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.....	74,946,401	79,419,451	4,473,050
30.2 Preferred Stocks.....	0		0
30.3 Totals	74,946,401	79,419,451	4,473,050

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

The Company utilizes fair values provided by its custodian Northern Trust. ICE is their primary source.....

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 of each self-designated 5GI security:

- a.Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b.Issuer or obligor is current on all contracted interest and principal payments.
- c.The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes [] No [X]

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

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. 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.
- d. 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]

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

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No [X]

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliated then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a -36.c are reported as long-term investments.

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

Yes [] No [X] NA []

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$690,570

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

1 Name	2 Amount Paid
INSURANCE SERVICE OFFICE (ISO).....	\$.....351,357

GENERAL INTERROGATORIES

- 38.1 Amount of payments for legal expenses, if any?

\$0
- 38.2 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
.....	\$.....
.....	\$.....
.....	\$.....

- 39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? \$36,355
- 39.2 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
WISCONSIN INSURANCE ALLIANCE.....	\$.....12,198
PROPERTY CASUALTY INSURERS OF AMERICA.....	\$.....16,821

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

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

\$.....0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$.....

1.31

Reason for excluding

1.4

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

\$.....

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$.....0

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

\$.....0

1.65

Total incurred claims

\$.....0

1.66

Number of covered lives

.....0

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

Prior Year

2.1

Premium Numerator

\$.....0

\$.....0

2.2

Premium Denominator

\$.....51,602,989

\$.....48,891,429

2.3

Premium Ratio (2.1/2.2)

.....0.000

.....0.000

2.4

Reserve Numerator

\$.....88

\$.....88

2.5

Reserve Denominator

\$.....48,029,473

\$.....48,845,456

2.6

Reserve Ratio (2.4/2.5)

.....0.000

.....0.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes [] No [X]

3.2

If yes, provide the amount of premium written for participating and/or no-participating policies during the calendar year:

3.21

Participating policies

\$.....

3.22

Non-participating policies

\$.....

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?

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.

\$.....

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

16

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
PURCHASED STATUTORY WORKERS' COMPENSATION REINSURANCE.....

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:
See Notes to Financial Statement Number 21.....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
See Notes to Financial Statement Number 21.....

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?.....

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 uninsured catastrophe 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)?.....

7.2

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

7.3

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

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?.....

8.2

If yes, give full information
.....

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c) Aggregate stop loss reinsurance coverage;

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....

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.

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or,

(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

(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.

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

[]

16.1

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

12.11

Unpaid losses.

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses).

\$

12.2

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

\$

12.3

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

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

\$

12.62

Collateral and other funds.

\$

13.1

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

\$2,000,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

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.

1

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:
See Notes to Financial Statement Number 26. Catastrophe Excess Loss Agreement allocated on percentage of participation

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 [X] No []

14.4

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

Yes [] 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	2	3	4	5
	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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 [☐] No [☒]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11

Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance.....

\$.....

17.12

Unfunded portion of Interrogatory 17.11.....

\$.....

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11

\$.....

17.14

Case reserves portion of Interrogatory 17.11.....

\$.....

17.15

Incurred but not reported portion of Interrogatory 17.11.....

\$.....

17.16

Unearned premium portion of Interrogatory 17.11.....

\$.....

17.17

Contingent commission portion of Interrogatory 17.11.....

\$.....

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$.....

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

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

\$.....

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [☒] 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 [☐]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Integrity 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 2020	2 2019	3 2018	4 2017	5 2016
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)	102,421,900	100,256,005	92,488,358	86,616,978	74,843,621
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	34,987,626	34,144,529	31,280,271	30,334,815	26,059,572
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	65,469,453	62,138,596	58,659,619	56,478,720	49,989,798
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	(3)	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	202,878,979	196,539,130	182,428,249	173,430,510	150,892,991
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)	19,399,906	19,190,922	18,416,648	19,044,988	14,737,943
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,336,884	13,848,661	13,152,653	13,931,396	10,856,419
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	19,227,005	17,928,510	16,537,013	17,394,656	13,025,812
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	(3)	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	52,963,795	50,968,093	48,106,314	50,371,038	38,620,175
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	4,377,852	2,130,399	2,741,629	1,886,138	2,225,234
14. Net investment gain (loss) (Line 11)	1,622,383	2,670,605	1,791,255	2,151,909	4,315,358
15. Total other income (Line 15)	386,123	464,940	528,268	584,758	389,632
16. Dividends to policyholders (Line 17)	232,156	211,288	185,139	165,694	119,077
17. Federal and foreign income taxes incurred (Line 19)	1,428,749	672,397	863,882	1,059,551	1,172,231
18. Net income (Line 20)	4,725,453	4,382,259	4,012,131	3,397,560	5,638,916
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	124,415,719	118,120,101	114,293,476	109,261,269	97,799,760
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	12,259,342	11,697,247	10,581,850	10,079,322	7,760,786
20.2 Deferred and not yet due (Line 15.2)	72,395	85,686	35,982	35,787	30,764
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	58,862,772	55,251,234	56,534,344	55,523,867	47,422,922
22. Losses (Page 3, Line 1)	18,556,251	20,795,984	20,421,461	21,657,397	17,671,921
23. Loss adjustment expenses (Page 3, Line 3)	6,160,605	6,097,662	6,175,665	6,275,238	5,308,296
24. Unearned premiums (Page 3, Line 9)	23,312,616	21,951,810	19,875,146	19,217,294	15,418,296
25. Capital paid up (Page 3, Lines 30 & 31)	5,000,000	5,000,000	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	65,552,947	62,868,867	57,759,132	53,737,403	50,376,838
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	6,889,518	4,055,460	3,123,345	8,104,870	3,347,203
Risk-Based Capital Analysis					
28. Total adjusted capital	65,552,947	62,868,867	57,759,132	53,737,403	50,376,838
29. Authorized control level risk-based capital	5,075,968	3,823,558	3,814,213	3,885,995	4,349,809
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)	75.4	74.7	65.4	65.5	71.1
31. Stocks (Lines 2.1 & 2.2)	20.6	21.2	20.6	21.2	17.8
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.2	1.4	1.5	1.6	1.8
34. Cash, cash equivalents and short-term investments (Line 5)	2.9	2.7	12.5	11.7	9.4
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	20,443,771	20,017,986	19,535,519	19,053,459	13,571,070
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	20,443,771	20,017,986	19,535,519	19,053,459	13,571,070
49. Total Investment in parent included in Lines 42 to 47 above		0	0	0	0
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)	31.2	31.8	33.8	35.5	26.9

FIVE-YEAR HISTORICAL DATA

	1	2	3	4	5
	2020	2019	2018	2017	2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	445,020	536,568	118,600	656,215	(219,258)
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	2,684,080	5,109,734	4,021,730	3,360,565	4,755,804
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)	43,412,511	45,985,768	42,872,202	29,976,165	32,002,200
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	19,784,688	18,845,669	18,151,367	15,951,404	12,554,563
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	68,918,245	38,274,581	29,000,901	29,040,053	18,541,099
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	(48)	21
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	132,115,444	103,106,019	90,024,470	74,967,575	63,097,883
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)	9,026,345	10,512,610	11,267,004	8,062,006	8,965,978
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	6,778,652	6,861,174	6,487,242	6,217,849	5,406,572
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	11,370,885	8,793,777	7,772,556	6,811,460	4,854,240
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	(48)	21
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	27,175,882	26,167,561	25,526,801	21,091,266	19,226,812
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)	48.3	54.3	51.2	53.8	49.7
68. Loss expenses incurred (Line 3)	9.9	10.1	10.9	10.8	12.6
69. Other underwriting expenses incurred (Line 4)	33.3	31.3	32.1	31.3	32.0
70. Net underwriting gain (loss) (Line 8)	8.5	4.4	5.8	4.0	5.7
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)	31.7	29.1	30.6	27.8	31.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	58.2	64.4	62.1	64.6	62.3
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)	80.8	81.1	83.3	93.7	76.7
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)	(2,394)	(1,691)	(2,310)	(852)	(788)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(3.8)	(2.9)	(4.3)	(1.7)	(1.7)
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)	(2,936)	(2,811)	(2,090)	(1,246)	214
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)	(5.1)	(5.2)	(4.1)	(2.7)	0.5

NOTE: 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

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
	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)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	118	71	19	1	0	0	14	65	XXX
2. 2011	44,250	2,510	41,740	29,517	3,793	1,134	25	3,794	1	1,450	30,627	XXX
3. 2012	43,709	2,322	41,387	25,674	1,182	1,044	11	3,540	1	1,389	29,064	XXX
4. 2013	46,373	2,151	44,222	25,036	685	1,133	30	3,775	1	1,448	29,228	XXX
5. 2014	49,301	2,039	47,261	26,496	243	1,327	4	4,088	3	1,651	31,661	XXX
6. 2015	50,859	1,846	49,014	26,823	549	1,337	45	4,103	5	1,604	31,663	XXX
7. 2016	49,118	1,805	47,313	22,865	110	882	1	4,017	1	1,563	27,652	XXX
8. 2017	48,037	1,465	46,572	23,141	189	708	3	3,947	1	1,535	27,603	XXX
9. 2018	48,982	1,533	47,448	23,358	841	469	9	4,094	1	1,559	27,069	XXX
10. 2019	50,487	1,595	48,891	22,559	304	369	47	3,980	2	1,623	26,555	XXX
11. 2020	53,640	2,037	51,603	19,524	1,071	141	1	3,155	1	976	21,746	XXX
12. Totals	XXX	XXX	XXX	245,111	9,039	8,562	177	38,493	17	14,811	282,933	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	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1.	4,644	4,468	173	44	2	12	49	0	0	0	15	343	XXX
2.	435	417	33	16	0	0	21	0	3	0	8	59	XXX
3.	578	475	48	22	0	0	28	0	3	0	10	160	XXX
4.	865	719	78	36	0	0	49	0	6	0	14	243	XXX
5.	249	65	102	28	0	0	91	0	9	0	20	358	XXX
6.	259	51	186	51	0	0	139	0	18	0	28	501	XXX
7.	587	27	218	36	0	0	197	0	32	0	44	970	XXX
8.	972	1	352	39	0	0	315	0	66	0	60	1,665	XXX
9.	2,004	371	730	74	0	0	596	0	157	0	112	3,043	XXX
10.	3,996	850	1,511	89	0	8	964	0	347	0	239	5,873	XXX
11.	8,179	3,363	4,289	691	2	0	1,227	0	1,860	0	865	11,503	XXX
12.	22,768	10,806	7,719	1,125	4	20	3,676	0	2,501	0	1,417	24,717	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	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	304	39
2.	34,938	4,252	30,686	79.0	169.4	73.5	0	0	4.0	34	24
3.	30,915	1,691	29,224	70.7	72.8	70.6	0	0	4.0	129	32
4.	30,942	1,470	29,471	66.7	68.4	66.6	0	0	4.0	188	55
5.	32,361	343	32,019	65.6	16.8	67.7	0	0	4.0	258	100
6.	32,865	701	32,164	64.6	38.0	65.6	0	0	4.0	344	157
7.	28,797	175	28,622	58.6	9.7	60.5	0	0	4.0	741	229
8.	29,501	233	29,268	61.4	15.9	62.8	0	0	4.0	1,284	381
9.	31,407	1,296	30,112	64.1	84.5	63.5	0	0	4.0	2,290	753
10.	33,727	1,299	32,428	66.8	81.4	66.3	0	0	4.0	4,569	1,304
11.	38,376	5,128	33,249	71.5	251.7	64.4	0	0	4.0	8,414	3,089
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18,556	6,161

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	2	3	4	5	6	7	8	9	10	11	12
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	One Year	Two Year
1. Prior	8,874	8,605	8,563	8,774	8,871	8,966	9,126	9,116	9,117	9,078	(39)	(38)
2. 2011	27,427	26,605	26,693	26,903	26,931	26,959	26,946	26,916	26,912	26,889	(23)	(27)
3. 2012	XXX	26,063	25,816	25,946	25,849	25,774	25,680	25,643	25,699	25,682	(17)	40
4. 2013	XXX	XXX	25,847	25,766	26,139	25,968	25,853	25,763	25,761	25,691	(70)	(72)
5. 2014	XXX	XXX	XXX	28,119	28,542	28,099	28,214	28,034	28,026	27,924	(102)	(109)
6. 2015	XXX	XXX	XXX	XXX	29,073	28,684	28,341	28,066	28,094	28,048	(46)	(18)
7. 2016	XXX	XXX	XXX	XXX	XXX	26,033	25,471	24,855	24,798	24,574	(224)	(281)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	27,023	25,952	25,435	25,255	(180)	(696)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,596	26,406	25,862	(545)	(1,735)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,252	28,103	(1,149)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,235	XXX	XXX
12. Totals											(2,394)	(2,936)

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior	000	3,562	6,000	7,326	7,874	8,193	8,373	8,597	8,670	8,735	XXX	XXX
2. 2011	17,826	22,361	24,133	25,523	26,170	26,519	26,690	26,742	26,817	26,834	XXX	XXX
3. 2012	XXX	16,987	21,246	23,114	24,535	25,029	25,255	25,335	25,440	25,525	XXX	XXX
4. 2013	XXX	XXX	15,812	20,437	22,807	24,199	24,890	25,275	25,420	25,454	XXX	XXX
5. 2014	XXX	XXX	XXX	17,518	22,418	24,551	26,172	27,005	27,427	27,576	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	16,671	21,623	24,474	26,234	27,164	27,565	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	14,831	19,489	21,660	23,025	23,635	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	15,646	20,646	22,609	23,657	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,148	21,052	22,976	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,305	22,577	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,592	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior	3,432	1,615	743	505	405	396	426	288	249	178
2. 2011	4,388	1,741	855	464	281	180	125	84	65	38
3. 2012	XXX	4,333	2,036	1,060	549	326	189	120	87	54
4. 2013	XXX	XXX	4,332	2,262	1,299	758	368	228	173	91
5. 2014	XXX	XXX	XXX	4,952	2,963	1,605	981	456	322	165
6. 2015	XXX	XXX	XXX	XXX	5,786	3,177	1,763	865	545	274
7. 2016	XXX	XXX	XXX	XXX	XXX	5,463	2,884	1,477	755	378
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	5,343	2,519	1,274	628
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,557	2,403	1,252
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,250	2,387
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,825

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Integrity Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL N	.0	.0	.0	.0	.0	.0	.0	
2. Alaska	AK N	.0	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ N	.0	.0	.0	.0	.0	.0	.0	
4. Arkansas	AR N	.0	.0	.0	.0	.0	.0	.0	
5. California	CA N	.0	.0	.0	.0	.0	.0	.0	
6. Colorado	CO N	.0	.0	.0	.0	.0	.0	.0	
7. Connecticut	CT N	.0	.0	.0	.0	.0	.0	.0	
8. Delaware	DE N	.0	.0	.0	.0	.0	.0	.0	
9. Dist. Columbia	DC N	.0	.0	.0	.0	.0	.0	.0	
10. Florida	FL N	.0	.0	.0	.0	.0	.0	.0	
11. Georgia	GA N	.0	.0	.0	.0	.0	.0	.0	
12. Hawaii	HI N	.0	.0	.0	.0	.0	.0	.0	
13. Idaho	ID N	.0	.0	.0	.0	.0	.0	.0	
14. Illinois	IL L	.0	.0	.0	.0	.0	.0	.0	
15. Indiana	IN N	.0	.0	.0	.0	.0	.0	.0	
16. Iowa	IA L	36,959,099	35,933,031	685,853	47,621,176	73,095,847	66,519,585	61,711	
17. Kansas	KS N	.0	.0	.0	.0	.0	.0	.0	
18. Kentucky	KY N	.0	.0	.0	.0	.0	.0	.0	
19. Louisiana	LA N	.0	.0	.0	.0	.0	.0	.0	
20. Maine	ME N	.0	.0	.0	.0	.0	.0	.0	
21. Maryland	MD N	.0	.0	.0	.0	.0	.0	.0	
22. Massachusetts	MA N	.0	.0	.0	.0	.0	.0	.0	
23. Michigan	MI N	.0	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN L	45,510,017	44,902,976	.0	30,130,265	36,382,564	51,700,301	123,018	
25. Mississippi	MS N	.0	.0	.0	.0	.0	.0	.0	
26. Missouri	MO L	.0	.0	.0	.0	.0	.0	.0	
27. Montana	MT N	.0	.0	.0	.0	.0	.0	.0	
28. Nebraska	NE N	.0	.0	.0	.0	.0	.0	.0	
29. Nevada	NV N	.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH N	.0	.0	.0	.0	.0	.0	.0	
31. New Jersey	NJ N	.0	.0	.0	.0	.0	.0	.0	
32. New Mexico	NM N	.0	.0	.0	.0	.0	.0	.0	
33. New York	NY N	.0	.0	.0	.0	.0	.0	.0	
34. No. Carolina	NC N	.0	.0	.0	.0	.0	.0	.0	
35. No. Dakota	ND N	.0	.0	.0	.0	.0	.0	.0	
36. Ohio	OH L	.0	.0	.0	.0	.0	.0	.0	
37. Oklahoma	OK N	.0	.0	.0	.0	.0	.0	.0	
38. Oregon	OR N	.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA N	.0	.0	.0	.0	.0	.0	.0	
40. Rhode Island	RI N	.0	.0	.0	.0	.0	.0	.0	
41. So. Carolina	SC N	.0	.0	.0	.0	.0	.0	.0	
42. So. Dakota	SD N	.0	.0	.0	.0	.0	.0	.0	
43. Tennessee	TN N	.0	.0	.0	.0	.0	.0	.0	
44. Texas	TX N	.0	.0	.0	.0	.0	.0	.0	
45. Utah	UT N	.0	.0	.0	.0	.0	.0	.0	
46. Vermont	VT N	.0	.0	.0	.0	.0	.0	.0	
47. Virginia	VA N	.0	.0	.0	.0	.0	.0	.0	
48. Washington	WA N	.0	.0	.0	.0	.0	.0	.0	
49. West Virginia	WV N	.0	.0	.0	.0	.0	.0	.0	
50. Wisconsin	WI L	67,013,386	67,266,067	4,516,181	26,994,695	22,701,514	74,447,600	181,804	
51. Wyoming	WY N	.0	.0	.0	.0	.0	.0	.0	
52. American Samoa	AS N	.0	.0	.0	.0	.0	.0	.0	
53. Guam	GU N	.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR N	.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI N	.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP N	.0	.0	.0	.0	.0	.0	.0	
57. Canada	CAN N	.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals	XXX	149,482,502	148,102,074	5,202,034	104,746,136	132,179,925	192,667,485	366,533	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts

L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG 6 R – Registered – Non-domiciled RRGs 0
E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLI) 0 Q – Qualified – Qualified or accredited reinsurer 0
D – Domestic Surplus Lines Insurer (DSLII) – Reporting entities authorized to write surplus lines in the state of domicile 0 N – None of the above – Not allowed to write business in the state51

(b) Explanation of basis of allocation of premiums by states, etc.

Location of the risk.

STATEMENT AS OF DECEMBER 31, 2020 OF THE
INTEGRITY INSURANCE COMPANY

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

PART 1 – ORGANIZATIONAL CHART

