



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2020
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code	00207	00207	NAIC Company Code	26131	Employer's ID Number	34-0613930
	(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	06/29/1937			Commenced Business		07/30/1937
Statutory Home Office	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	2865 Benden Drive			Wooster, OH, US 44691		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	2865 Benden Drive			Wooster, OH, US 44691		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	2865 Benden Drive			Wooster, OH, US 44691		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address				www.wrg-ins.com		
Statutory Statement Contact	Christopher M. Racz, CPA			330-262-9060-2446		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Christopher_Racz@wrg-ins.com			800-563-9896		
	(E-Mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
KEVIN W. DAY	PRESIDENT AND SECRETARY - CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT	VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER

OTHER OFFICERS

GREGORY A. BRUNN	VICE PRESIDENT INSURANCE OPERATIONS-COO	WILLIAM J. GALONSKI	VICE PRESIDENT-CHIEF CLAIMS OFFICER
LEO S. GENDERS	VICE PRESIDENT-CHIEF INFORMATION OFFICER		

DIRECTORS OR TRUSTEES

KEVIN W. DAY	JEFFREY P. HASTINGS	RONALD E. HOLTMAN	JOHN P. MURPHY
C. MICHAEL REARDON	EDDIE L. STEINER	FLOYD A. TROUTEN III	KENNETH L. VAGNINI

State ofOhio.....
County ofWayne.....

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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.

KEVIN W. DAY PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [X] No []
Subscribed and sworn to before me this 17th day of February, 2021			

Michele Young, Notary Public
August 16, 2024



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Illinois				DURING THE YEAR 2020				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence												
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Indiana				DURING THE YEAR 2020				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	689,971	715,923		340,154	300,704	399,657	98,953		3	90	118,032	12,372
2.1	Allied lines	407,940	423,793		202,071	275,981	277,177	130,364				69,825	7,315
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril	0											
4.	Homeowners multiple peril	8,511,608	8,209,611		4,483,456	5,225,060	5,120,233	1,556,248	12,958	16,146	80,985	1,504,859	152,663
5.1	Commercial multiple peril (non-liability portion)	1,772,593	1,660,632		864,355	382,477	378,105	202,111	2,900	14,244	31,195	346,151	31,785
5.2	Commercial multiple peril (liability portion)	2,073,723	2,169,564		911,580	1,153,734	571,834	1,480,418	259,460	120,414	280,754	404,740	37,185
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	301,713	302,264		128,019	51,191	56,191	5,000				51,888	5,410
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation	1,543,084	1,495,128		726,409	1,176,613	748,649	1,557,649	4,163	5,132	28,740	156,608	27,670
17.1	Other liability-Occurrence	750,220	725,309		376,148	75,000	123,496	602,304	3,017	6,522	60,682	129,640	13,453
17.2	Other Liability-Claims-Made	14,656	9,133		8,383							2,544	227
17.3	Excess workers' compensation												
18.	Products liability	27,832	30,909		16,589		30,000	30,000				4,790	499
19.1	Private passenger auto no-fault (personal injury protection)	0											
19.2	Other private passenger auto liability	4,878,388	5,209,045		1,963,467	2,893,539	1,237,295	3,376,317	181,552	153,016	310,244	814,213	87,477
19.3	Commercial auto no-fault (personal injury protection)	0											
19.4	Other commercial auto liability	1,522,746	1,464,969		721,320	357,243	1,043,867	2,369,285	150,997	70,824	34,853	256,622	27,305
21.1	Private passenger auto physical damage	3,695,400	3,986,098		1,495,658	1,905,229	1,834,079	257,341			6,765	616,724	66,265
21.2	Commercial auto physical damage	500,772	475,454		228,416	360,811	316,551	50,719	812		917	84,227	8,980
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	8,730	8,577		2,937							1,436	157
27.	Boiler and machinery	105,983	91,330		56,796	30,632	29,632					18,203	1,901
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	26,805,359	26,977,739	0	12,525,758	14,188,214	12,166,766	11,716,709	615,859	386,301	835,225	4,580,502	480,664
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 288,156

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Ohio				DURING THE YEAR 2020				NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	2,317,350	2,318,568		1,201,212	583,064	853,230	289,783		7	322	390,596	38,219
2.1	Allied lines	1,228,045	1,232,702		636,227	1,215,705	1,111,968	308,950				207,040	20,254
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril	0											
4.	Homeowners multiple peril	24,162,883	23,576,618		12,710,787	16,787,396	15,304,779	3,617,583	74,990	37,783	229,901	4,198,413	398,508
5.1	Commercial multiple peril (non-liability portion)	7,567,478	7,126,752		3,836,923	2,362,576	2,608,197	882,373	14,325	33,332	111,193	1,585,435	124,807
5.2	Commercial multiple peril (liability portion)	6,142,566	6,140,228		2,851,840	1,147,822	753,831	3,783,328	343,034	281,769	1,000,736	1,282,703	101,307
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine	1,221,977	1,180,978		625,004	186,350	198,350	12,000	0			209,469	20,154
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence	3,742,199	3,572,069		1,795,407	13,846	(528,370)	1,747,839	22,292	15,261	302,691	645,625	61,719
17.2	Other Liability-Claims-Made	56,929	39,133		30,340							9,953	939
17.3	Excess workers' compensation												
18.	Products liability	66,498	71,862		35,167	12,946	17,946	5,000				11,497	1,097
19.1	Private passenger auto no-fault (personal injury protection)	0											
19.2	Other private passenger auto liability	10,944,450	11,567,386		3,750,852	7,338,896	5,584,104	9,061,605	326,085	358,060	696,019	1,823,921	180,502
19.3	Commercial auto no-fault (personal injury protection)	0											
19.4	Other commercial auto liability	5,492,357	5,047,316		2,659,317	1,674,829	1,139,323	4,422,912	107,460	165,729	125,711	886,771	90,583
21.1	Private passenger auto physical damage	9,899,628	10,487,615		3,431,183	5,913,024	5,685,189	674,035	1,300	0	18,123	1,649,844	163,270
21.2	Commercial auto physical damage	1,850,566	1,677,177		900,626	1,510,069	1,527,645	210,092		2,375	3,388	298,922	30,521
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft	25,603	25,661		12,870	(2,550)	(2,550)					4,229	422
27.	Boiler and machinery	489,400	417,783		255,955	78,032	85,032	10,000				84,167	8,071
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	75,207,929	74,481,848	0	34,733,710	38,822,005	34,338,674	25,025,500	889,486	894,316	2,488,084	13,288,585	1,240,373
DETAILS OF WRITE-INS													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 888,470

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Tennessee			DURING THE YEAR 2020					NAIC Company Code 26131			
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire												
2.1	Allied lines												
2.2	Multiple peril crop												
2.3	Federal flood												
2.4	Private crop												
2.5	Private flood												
3.	Farmowners multiple peril												
4.	Homeowners multiple peril												
5.1	Commercial multiple peril (non-liability portion)												
5.2	Commercial multiple peril (liability portion)												
6.	Mortgage guaranty												
8.	Ocean marine												
9.	Inland marine												
10.	Financial guaranty												
11.	Medical professional liability												
12.	Earthquake												
13.	Group accident and health (b)												
14.	Credit A & H (group and individual)												
15.1	Collectively renewable A & H (b)												
15.2	Non-cancelable A & H (b)												
15.3	Guaranteed renewable A & H (b)												
15.4	Non-renewable for stated reasons only (b)												
15.5	Other accident only												
15.6	Medicare Title XVIII exempt from state taxes or fees												
15.7	All other A & H (b)												
15.8	Federal Employees Health Benefits Plan premium (b)												
16.	Workers' compensation												
17.1	Other liability-Occurrence												
17.2	Other Liability-Claims-Made												
17.3	Excess workers' compensation												
18.	Products liability												
19.1	Private passenger auto no-fault (personal injury protection)												
19.2	Other private passenger auto liability												
19.3	Commercial auto no-fault (personal injury protection)												
19.4	Other commercial auto liability												
21.1	Private passenger auto physical damage												
21.2	Commercial auto physical damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
26.	Burglary and theft												
27.	Boiler and machinery												
28.	Credit												
29.	International	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30.	Warranty												
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 0

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0



2 6 1 3 1 2 0 2 0 4 3 0 5 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 00207		BUSINESS IN THE STATE OF Consolidated					DURING THE YEAR 2020					NAIC Company Code 26131	
Line of Business		Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
		1 Direct Premiums Written	2 Direct Premiums Earned										
1.	Fire	3,007,321	3,034,491	0	1,541,366	883,768	1,252,887	388,736	0	10	412	508,628	50,591
2.1	Allied lines	1,635,985	1,656,495	0	838,298	1,491,686	1,389,145	439,314	0	0	0	276,865	27,569
2.2	Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5	Private flood	0	0	0	0	0	0	0	0	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4.	Homeowners multiple peril	32,674,491	31,786,229	0	17,194,243	22,012,456	20,425,012	5,173,831	87,948	53,929	310,886	5,703,272	551,171
5.1	Commercial multiple peril (non-liability portion)	9,340,071	8,787,384	0	4,701,278	2,745,053	2,986,302	1,084,484	17,225	47,576	142,388	1,931,586	156,592
5.2	Commercial multiple peril (liability portion)	8,216,289	8,309,792	0	3,763,420	2,301,556	1,325,665	5,263,746	602,494	402,183	1,281,490	1,687,443	138,492
6.	Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9.	Inland marine	1,523,690	1,483,242	0	753,023	237,541	254,541	17,000	0	0	0	261,357	25,564
10.	Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.	Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12.	Earthquake	0	0	0	0	0	0	0	0	0	0	0	0
13.	Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7	All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' compensation	1,543,084	1,495,128	0	726,409	1,176,613	748,649	1,557,649	4,163	5,132	28,740	156,608	27,670
17.1	Other liability-Occurrence	4,492,419	4,297,378	0	2,171,555	88,846	(404,874)	2,350,143	25,309	21,783	363,373	775,265	75,172
17.2	Other Liability-Claims-Made	71,585	48,266	0	38,723	0	0	0	0	0	0	12,497	1,166
17.3	Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18.	Products liability	94,330	102,771	0	51,756	12,946	47,946	35,000	0	0	0	16,287	1,596
19.1	Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2	Other private passenger auto liability	15,822,838	16,776,431	0	5,714,319	10,232,435	6,821,399	12,437,922	507,637	511,076	1,006,263	2,638,134	267,979
19.3	Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4	Other commercial auto liability	7,015,103	6,512,285	0	3,380,637	2,032,072	2,183,190	6,792,197	258,457	236,553	160,564	1,143,393	117,888
21.1	Private passenger auto physical damage	13,595,028	14,473,713	0	4,926,841	7,818,253	7,519,268	931,376	1,300	0	24,888	2,266,568	229,535
21.2	Commercial auto physical damage	2,351,338	2,152,631	0	1,129,042	1,870,880	1,844,196	260,811	812	2,375	4,305	383,149	39,501
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and theft	34,333	34,238	0	15,807	(2,550)	(2,550)	0	0	0	0	5,665	579
27.	Boiler and machinery	595,383	509,113	0	312,751	108,664	114,664	10,000	0	0	0	102,370	9,972
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35.	TOTAL (a)	102,013,288	101,459,587	0	47,259,468	53,010,219	46,505,440	36,742,209	1,505,345	1,280,617	3,323,309	17,869,087	1,721,037
DETAILS OF WRITE-INS													
3401.	.....												
3402.	.....												
3403.	.....												
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,176,626

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 1

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio				0	0
0299999 Total Reinsurance Assumed by Portfolio				0	0
NONE					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsur- ance Premiums Ceded	Reinsurance Recoverable On									16 Amount in Dispute Included in Column 15	Reinsurance Payable		19 Net Amount Recover- able From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held By Company Under Reinsurance Treaties
						7	8	9	10	11	12	13	14	15		17	18		
						Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commis- sions	Cols. 7 through 14 Totals		Ceded Balances Payable	Other Amounts Due to Reinsurers		
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH		94,001	(81)						0		(81)	0	(297)	0	216	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					94,001	(81)	0	0	0	0	0	0	0	(81)	0	(297)	0	216	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates					94,001	(81)	0	0	0	0	0	0	0	(81)	0	(297)	0	216	0
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357	22730	ALLIED WORLD INS CO	NH		193	19		17						36		12		24	
36-2661954	10103	AMERICAN AGRICULTURAL INS CO	IN		45	4		3						7		3		5	
51-0434766	20370	AXIS REINS CO	NY		105	6		5						11		4		7	
47-0574325	32603	BERKLEY INS CO	DE		34	4		1						5		2		3	
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		47	2		2						4		1		2	
22-2005057	26921	EVEREST REINS CO	DE		135	10		9						18		6		12	
05-0316605	21482	FACTORY MUT INS CO	RI		249	28	0	10				134		172		41		131	
13-2673100	22039	GENERAL REINS CORP	DE		137	0		0						34		11		23	
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		785	66	0	7				409		482		52		431	
13-3138390	42307	NAVIGATORS INS CO	NY		74	6		5						11		4		7	
75-1444207	30058	SCOR REINS CO	NY		58	6		5						11		4		7	
43-0613000	23388	SHELTER MUT INS CO	MO		17	0		0						0		0		0	
13-1675535	25364	SWISS REINS AMER CORP	NY		3,747	61		601	0	1,666	405	1,508		4,241		513		3,728	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers					5,626	210	1	666	0	1,666	405	2,085	0	5,032	0	652	0	4,380	0
Authorized - Pools - Mandatory Pools																			
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		3		1	0						1		1		0	
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		9			0						0		1		(1)	
1099999 - Total Authorized - Pools - Mandatory Pools					12	0	1	0	0	0	0	0	0	1	0	2	0	(1)	0
Authorized - Other Non-U.S. Insurers																			
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP		79	0		0						0		0		0	
AA-1120337	00000	ASPEN INS UK LTD	GBR		538	8		0				282		289		22		268	
AA-1126006	00000	Lloyd's Syndicate Number 4472	GBR		63	6		5						11		4		7	
AA-1126623	00000	LLOYD'S SYNDICATE NUMBER 623	GBR		6	0		0						0		0		0	
AA-1120085	00000	Lloyd's Syndicate Number 1274	GBR		8	0		0						0		0		0	
AA-1120157	00000	LLOYD'S SYNDICATE NUMBER 1729	GBR		42	4		7						11		4		7	
AA-1120171	00000	Lloyd's Syndicate Number 1856	GBR		74	7		4						11		3		8	
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR		31	3		1						5		1		3	
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		109	6		0						6		3		2	
AA-1128623	00000	Lloyd's Syndicate Number 2623	GBR		30	0		2						2		0		2	
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		88	8		7						14		5		9	
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		61	6		7						13		5		9	
AA-1340125	00000	HANNOVER RUECK SE	DEU		223	0		0						0		0		0	
AA-3190686	00000	Partner Reins Co Ltd	BMU		86	10		9						18		6		12	
AA-3190829	00000	Markel Bermuda Ltd	BMU		94	10		9						18		6		12	
AA-3194130	00000	Endurance Specialty Ins Ltd	BMU		355	29		27						55		20		36	
1299999 - Total Authorized - Other Non-U.S. Insurers					1,886	94	0	78	0	0	0	282	0	453	0	80	0	373	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					101,525	223	1	743	0	1,666	405	2,367	0	5,405	0	437	0	4,968	0
Unauthorized - Other U.S. Unaffiliated Insurers																			
47-1448634	00000	NATION MOTOR CLUB DBA NATION SAFE DRIVER	FL		73	0								0		2		(2)	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers					73	0	0	0	0	0	0	0	0	0	0	2	0	(2)	0
Unauthorized - Other non-U.S. Insurers																			
AA-1460019	00000	MS Amlin AG	CHE		0	0		1						1		0		1	
AA-1560350	00000	FARM MUT REINS PLAN LTD	CAN		39	3		3						5		2		3	
AA-1340004	00000	R V VERSICHERUNG AG	DEU		236	25		22						47		17		30	
AA-5324100	00000	TAIPING REINS CO LTD	HKG		41	3		3						5		2		3	
AA-5420050	00000	KOREAN REINS CO	KOR		13	0		0						0		0		0	
2699999 - Total Unauthorized - Other Non-U.S. Insurers					329	30	0	29	0	0	0	0	0	59	0	21	0	39	0
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					402	30	0	29	0	0	0	0	0	59	0	23	0	36	0
Certified - Other Non-U.S. Insurers																			
CR-3191190	00000	Hamilton Re Ltd	BMU		23									0				0	

22.1

22.1

22.1

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable From Reinsurers Less Penalty (Cols. 15 - 27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29 – 30)	Total Collateral (Cols. 21 + 22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31 - 32)	Reinsurer Designation Equivalent	Credit Risk Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Uncollateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
Authorized - Affiliates - U.S. Intercompany Pooling																	
34-0359380...	LIGHTNING ROD MUT INS CO					(297)	216	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling																	
		0	0	XXX	0	(297)	216	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates																	
		0	0	XXX	0	(297)	216	0	0	0	0	0	0	0	XXX	0	0
Authorized - Other U.S. Unaffiliated Insurers																	
06-1182357...	ALLIED WORLD INS CO					12	24	0	36	43	12	31	0	31	3	0	1
36-2661954...	AMERICAN AGRICULTURAL INS CO					3	5	0	7	9	3	6	0	6	3	0	0
51-0434766...	AXIS REINS CO					4	7	0	11	13	4	9	0	9	2	0	0
47-0574325...	BERKLEY INS CO					2	3	0	5	6	2	5	0	5	2	0	0
42-0234980...	EMPLOYERS MUT CAS CO					1	2	0	4	4	1	3	0	3	3	0	0
22-2005057...	EVEREST REINS CO					6	12	0	18	22	6	15	0	15	2	0	1
05-0316605...	FACTORY MUT INS CO					41	131	0	172	207	41	165	0	165	3	0	8
13-2673100...	GENERAL REINS CORP					11	23	0	34	41	11	30	0	30	3	0	1
06-0384680...	HARTFORD STEAM BOIL INSPEC & INS CO					52	431	0	482	579	52	527	0	527	3	0	25
13-3138390...	NAVIGATORS INS CO					4	7	0	11	13	4	9	0	9	2	0	0
75-1444207...	SCOR REINS CO					4	7	0	11	13	4	9	0	9	2	0	0
43-0613000...	SHELTER MUT INS CO					0	0	0	0	0	0	0	0	0	3	0	0
13-1675535...	SWISS REINS AMER CORP					513	3,728	0	4,241	5,089	513	4,577	0	4,577	2	0	188
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers																	
		0	0	XXX	0	652	4,380	0	5,032	6,039	652	5,386	0	5,386	XXX	0	226
Authorized - Pools - Mandatory Pools																	
AA-9991501...	INDIANA MINE SUBSIDENCE FUND					1	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991503...	OHIO MINE SUBSIDENCE FUND					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999 - Total Authorized - Pools - Mandatory Pools																	
		0	0	XXX	0	1	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Authorized - Other Non-U.S. Insurers																	
AA-1840000...	MAPFRE RE COMPANIA DE REASEGUROS SA					0	0	0	0	0	0	0	0	0	3	0	0
AA-1120337...	ASPEN INS UK LTD					22	289	0	289	347	22	326	0	326	3	0	16
AA-1126006...	Lloyd's Syndicate Number 4472					4	7	0	11	13	4	9	0	9	3	0	0
AA-1126623...	LLOYD'S SYNDICATE NUMBER 623					0	0	0	0	0	0	0	0	0	3	0	0
AA-1120085...	Lloyd's Syndicate Number 1274					0	0	0	0	0	0	0	0	0	3	0	0
AA-1120157...	LLOYD'S SYNDICATE NUMBER 1729					4	7	0	11	13	4	9	0	9	3	0	0
AA-1120171...	Lloyd's Syndicate Number 1856					3	8	0	11	13	3	10	0	10	3	0	0
AA-1127861...	LLOYD'S SYNDICATE NUMBER 1861					1	3	0	5	5	1	4	0	4	3	0	0
AA-1128001...	LLOYD'S SYNDICATE NUMBER 2001					3	2	0	6	7	3	3	0	3	3	0	0
AA-1128623...	Lloyd's Syndicate Number 2623					0	2	0	2	2	0	2	0	2	3	0	0
AA-1128791...	LLOYD'S SYNDICATE NUMBER 2791					5	9	0	14	17	5	12	0	12	3	0	1
AA-1126004...	LLOYD'S SYNDICATE NUMBER 4444					5	9	0	13	16	5	11	0	11	3	0	1
AA-1340125...	HANNOVER RUECK SE					0	0	0	0	0	0	0	0	0	3	0	0
AA-3190686...	Partner Reins Co Ltd					6	12	0	18	22	6	15	0	15	3	0	1
AA-3190829...	Markel Bermuda Ltd					6	12	0	18	22	6	15	0	15	3	0	1
AA-3194130...	Endurance Specialty Ins Ltd					20	36	0	55	66	20	47	0	47	3	0	2
1299999 - Total Authorized - Other Non-U.S. Insurers																	
		0	0	XXX	0	80	373	0	453	544	80	464	0	464	XXX	0	22
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)																	
		0	0	XXX	0	436	4,969	0	5,486	6,583	733	5,850	0	5,850	XXX	0	248
Unauthorized - Other U.S. Unaffiliated Insurers																	
47-1448634...	NATION MOTOR CLUB DBA NATION SAFE DRIVER					0	0	0	0	0	0	0	0	0	6	0	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers																	
		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
Unauthorized - Other non-U.S. Insurers																	
AA-1460019...	MS Amlin AG		1	0001		1	0	0	1	2	0	2	1	0	3	0	0
AA-1560350...	FARM MUT REINS PLAN LTD		3	0002		5	0	0	5	6	2	5	3	1	4	0	0
AA-1340004...	R V VERSICHERUNG AG		30	0003		47	0	0	47	56	17	40	30	9	2	1	0

SCHEDULE F - PART 3 (Continued)

(Credit Risk)

23.1

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols. 43 – 44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 – 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/ [Cols. 46 + 48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20% (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	Overdue					43 Total Due Cols. 37 + 42 (In total should equal Cols. 7 + 8)											
			38 1 – 29 Days	39 30 – 90 Days	40 91 – 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38 + 39 + 40 + 41												
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	LIGHTNING ROD MUT INS CO	(81)					0	(81)			(81)	0			0.000	0.000	0.000	YES	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		(81)	0	0	0	0	0	(81)	0	0	(81)	0	0	0.000	0.000	0.000	XXX	0	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		(81)	0	0	0	0	0	(81)	0	0	(81)	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Other U.S. Unaffiliated Insurers																			
06-1182357	ALLIED WORLD INS CO	19					0	19			19	0		0.000	0.000	0.000	YES	0	
36-2661954	AMERICAN AGRICULTURAL INS CO	4					0	4			4	0		0.000	0.000	0.000	YES	0	
51-0434766	AXIS REINS CO	6					0	6			6	0		0.000	0.000	0.000	YES	0	
47-0574325	BERKLEY INS CO	4					0	4			4	0		0.000	0.000	0.000	YES	0	
42-0234980	EMPLOYERS MUT CAS CO	2					0	2			2	0		0.000	0.000	0.000	YES	0	
22-2005057	EVEREST REINS CO	10					0	10			10	0		0.000	0.000	0.000	YES	0	
05-0316605	FACTORY MUT INS CO	29					0	29			29	0		0.000	0.000	0.000	YES	0	
13-2673100	GENERAL REINS CORP	0					0	0			0	0		0.000	0.000	0.000	YES	0	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	66					0	66			66	0		0.000	0.000	0.000	YES	0	
13-3138390	NAVIGATORS INS CO	6					0	6			6	0		0.000	0.000	0.000	YES	0	
75-1444207	SCOR REINS CO	6					0	6			6	0		0.000	0.000	0.000	YES	0	
43-0613000	SHELTER MUT INS CO	0					0	0			0	0		0.000	0.000	0.000	YES	0	
13-1675535	SWISS REINS AMER CORP	61					0	61			61	0		0.000	0.000	0.000	YES	0	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		211	0	0	0	0	0	211	0	0	211	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Pools - Mandatory Pools																			
AA-9991501	INDIANA MINE SUBSIDENCE FUND	1					0	1			1	0		0.000	0.000	0.000	YES	0	
AA-9991503	OHIO MINE SUBSIDENCE FUND						0	0			0	0		0.000	0.000	0.000	YES	0	
1099999 - Total Authorized - Pools - Mandatory Pools		1	0	0	0	0	0	1	0	0	1	0	0	0.000	0.000	0.000	XXX	0	
Authorized - Other Non-U.S. Insurers																			
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS SA	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1120337	ASPEN INS UK LTD	8					0	8			8	0		0.000	0.000	0.000	YES	0	
AA-1126006	Lloyd's Syndicate Number 4472	6					0	6			6	0		0.000	0.000	0.000	YES	0	
AA-1126623	LLOYD'S SYNDICATE NUMBER 623	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1120085	Lloyd's Syndicate Number 1274	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1120157	LLOYD'S SYNDICATE NUMBER 1729	4					0	4			4	0		0.000	0.000	0.000	YES	0	
AA-1120171	Lloyd's Syndicate Number 1856	7					0	7			7	0		0.000	0.000	0.000	YES	0	
AA-1127861	LLOYD'S SYNDICATE NUMBER 1861	3					0	3			3	0		0.000	0.000	0.000	YES	0	
AA-1128001	LLOYD'S SYNDICATE NUMBER 2001	6					0	6			6	0		0.000	0.000	0.000	YES	0	
AA-1128623	Lloyd's Syndicate Number 2623	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-1128791	LLOYD'S SYNDICATE NUMBER 2791	8					0	8			8	0		0.000	0.000	0.000	YES	0	
AA-1126004	LLOYD'S SYNDICATE NUMBER 4444	6					0	6			6	0		0.000	0.000	0.000	YES	0	
AA-1340125	HANNOVER RUECK SE	0					0	0			0	0		0.000	0.000	0.000	YES	0	
AA-3190686	Partner Reins Co Ltd	10					0	10			10	0		0.000	0.000	0.000	YES	0	
AA-3190829	Markel Bermuda Ltd	10					0	10			10	0		0.000	0.000	0.000	YES	0	
AA-3194130	Endurance Specialty Ins Ltd	29					0	29			29	0		0.000	0.000	0.000	YES	0	
1299999 - Total Authorized - Other Non-U.S. Insurers		94	0	0	0	0	0	94	0	0	94	0	0	0.000	0.000	0.000	XXX	0	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		225	0	0	0	0	0	225	0	0	225	0	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other U.S. Unaffiliated Insurers																			
47-1448634	NATION MOTOR CLUB DBA NATION SAFE DRIVER						0	0			0	0		0.000	0.000	0.000	YES	0	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.000	0.000	0.000	XXX	0	
Unauthorized - Other non-U.S. Insurers																			
AA-1460019	MS Amlin AG	0					0	0			0	0		0.000	0.000	0.000	YES	0	

SCHEDULE F - PART 3 (Continued)

(Aging of Ceded Reinsurance)

24.1

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	68 20% of Amount in Col. 67		
Authorized - Affiliates - U.S. Intercompany Pooling																		
34-0359380	LIGHTNING ROD MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Authorized - Other U.S. Unaffiliated Insurers																		
06-1182357	ALLIED WORLD INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURAL INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
51-0434766	AXIS REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0574325	BERKLEY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUT CAS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	FACTORY MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINS CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVIGATORS INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0613000	SHELTER MUT INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINS AMER CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Authorized - Pools - Mandatory Pools																		
AA-9991501	INDIANA MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991503	OHIO MINE SUBSIDENCE FUND	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999 - Total Authorized - Pools - Mandatory Pools		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Authorized - Other Non-U.S. Insurers																		
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS SA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INS UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126006	Lloyd's Syndicate Number 4472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126623	LLOYD'S SYNDICATE NUMBER 623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120085	Lloyd's Syndicate Number 1274	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120157	LLOYD'S SYNDICATE NUMBER 1729	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120171	Lloyd's Syndicate Number 1856	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1127861	LLOYD'S SYNDICATE NUMBER 1861	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128001	LLOYD'S SYNDICATE NUMBER 2001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128623	Lloyd's Syndicate Number 2623	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128791	LLOYD'S SYNDICATE NUMBER 2791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1126004	LLOYD'S SYNDICATE NUMBER 4444	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	HANNOVER RUECK SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	Partner Reins Co Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190829	Markel Bermuda Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194130	Endurance Specialty Ins Ltd	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999 - Total Authorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Unauthorized - Other U.S. Unaffiliated Insurers																		
47-1448634	NATION MOTOR CLUB DBA NATION SAFE DRIVER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
Unauthorized - Other non-U.S. Insurers																		

SCHEDULE F - PART 3 (Continued)

(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance															
		54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 – Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20+Col. 21+Col. 22+Col. 24]/Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57+[Col. 58 * Col. 61])	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 – Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col. 68; not to Exceed Col. 63)
														66 Total Collateral Provided (Col. 20+Col. 21+Col.22+ Col. 24; not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63-Col. 66)	68 20% of Amount in Col. 67	
AA-1460019.....	MS Amlin AG.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1560350.....	FARM MUT REINS PLAN LTD.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340004.....	R V VERSICHERUNG AG.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5324100.....	TAIPING REINS CO LTD.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5420050.....	KOREAN REINS CO.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999 - Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999 - Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Certified - Other Non-U.S. Insurers																	
CR-3191190.....	Hamilton Re Ltd.....	.4	12/31/2020	.50 .000		.0	.0	.0 .000	.0 .000	.0	.0	.0	.0	.0	.0	.0	.0
CR-3190060.....	Hannover Re (Bermuda) Ltd.....	.2	12/31/2020	.10 .000	.2	.0	.0	.0 .000	.0 .000	.0	.2	.0	.0	.0	.0	.0	.0
4099999 - Total Certified - Other Non-U.S. Insurers		XXX	XXX	XXX	2	0	0	XXX	XXX	0	2	0	0	0	0	0	0
4299999 - Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	2	0	0	XXX	XXX	0	2	0	0	0	0	0	0
9999999 Totals		XXX	XXX	XXX	2	0	0	XXX	XXX	0	2	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3 (Continued)

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

(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or [Col. 40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Col. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
Authorized - Affiliates - U.S. Intercompany Pooling										
34-0359380	LIGHTNING ROD MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling		0	XXX	XXX	0	0	0	XXX	XXX	0
0899999 - Total Authorized - Affiliates - Total Authorized - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other U.S. Unaffiliated Insurers										
06-1182357	ALLIED WORLD INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURAL INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
51-0434766	AXIS REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0574325	BERKLEY INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUT CAS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	FACTORY MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINS CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOIL INSPEC & INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVIGATORS INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUT INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINS AMER CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999 - Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Pools - Mandatory Pools										
AA-9991501	INDIANA MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991503	OHIO MINE SUBSIDENCE FUND	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 - Total Authorized - Pools - Mandatory Pools		0	XXX	XXX	0	0	0	XXX	XXX	0
Authorized - Other Non-U.S. Insurers										
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS SA	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	ASPEN INS UK LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126006	Lloyd's Syndicate Number 4472	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126623	LLOYD'S SYNDICATE NUMBER 623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120085	Lloyd's Syndicate Number 1274	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120157	LLOYD'S SYNDICATE NUMBER 1729	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120171	Lloyd's Syndicate Number 1856	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1127861	LLOYD'S SYNDICATE NUMBER 1861	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128001	LLOYD'S SYNDICATE NUMBER 2001	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128623	Lloyd's Syndicate Number 2623	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128791	LLOYD'S SYNDICATE NUMBER 2791	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1126004	LLOYD'S SYNDICATE NUMBER 4444	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUECK SE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190686	Partner Reins Co Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190829	Markel Bermuda Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194130	Endurance Specialty Ins Ltd	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999 - Total Authorized - Other Non-U.S. Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1499999 - Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		0	XXX	XXX	0	0	0	XXX	XXX	0
Unauthorized - Other U.S. Unaffiliated Insurers										
47-1448634	NATION MOTOR CLUB DBA NATION SAFE DRIVER	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999 - Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	XXX	XXX	XXX	0	XXX	0

26.1

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

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

(Total Provision for Reinsurance)

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 4

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

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	100217450	Citibank	1
0002	1	100217450	Citibank	3
0003	1	100217450	Citibank	30
0004	1	100217450	Citibank	3
Total				39

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1	2	3
	Name of Reinsurer	Commission Rate	Ceded Premium
1.	General Reinsurance Corporation.....	35.000	66
2.	Hartford Steam Inspection and Ins Co.....	35.000	530
3.	Factory Mutual Insurance Co.....	35.000	249
4.	Aspen Ins Ltd.....	44.700	522
5.	Swiss Reinsurance America Corporation.....	45.000	3,154

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

	1	2	3	4
	Name of Reinsurer	Total Recoverables	Ceded Premiums	Affiliated
6.	Endurance Specialty Ins Ltd.....	55	355	Yes [] No [X]
7.	Factory Mutual Insurance Co.....	172	249	Yes [] No [X]
8.	Aspen Ins Ltd.....	289	538	Yes [] No [X]
9.	Hartford Steam Inspection and Ins Co.....	482	785	Yes [] No [X]
10.	Swiss Reinsurance America Corporation.....	4,241	3,747	Yes [] No [X]

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

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance			
	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	186,400,682		186,400,682
2. Premiums and considerations (Line 15)	24,079,239		24,079,239
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	255,979		255,979
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	6,114,214		6,114,214
6. Net amount recoverable from reinsurers		4,750,005	4,750,005
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	216,850,114	4,750,005	221,600,119
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	37,888,566	2,843,048	40,731,614
10. Taxes, expenses, and other obligations (Lines 4 through 8)	8,101,093		8,101,093
11. Unearned premiums (Line 9)	42,570,118	2,367,016	44,937,134
12. Advance premiums (Line 10)	434,659		434,659
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	460,059	(460,059)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	1,213,909		1,213,909
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	821,312		821,312
19. Total liabilities excluding protected cell business (Line 26)	91,489,716	4,750,005	96,239,721
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	125,360,398	X X X	125,360,398
22. Totals (Line 38)	216,850,114	4,750,005	221,600,119

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	23,253	2,180	21,073	21,802	6,712	138	0	2,258	0	111	17,486	3,734
3. 2012	26,067	3,237	22,830	23,185	6,024	161	0	2,897	0	81	20,219	3,668
4. 2013	28,652	2,736	25,916	13,216	0	82	0	2,155	0	245	15,453	2,054
5. 2014	30,477	2,268	28,209	12,876	0	96	0	2,431	0	220	15,403	1,932
6. 2015	30,757	2,136	28,621	11,050	41	48	0	2,147	0	218	13,204	1,599
7. 2016	31,010	2,051	28,959	12,971	110	64	0	2,252	0	142	15,177	1,683
8. 2017	30,747	1,972	28,775	17,366	403	69	0	2,904	0	391	19,936	1,825
9. 2018	30,486	2,012	28,474	10,640	110	41	0	2,009	0	150	12,580	1,444
10. 2019	30,587	2,385	28,202	18,398	435	42	0	2,739	0	113	20,744	1,899
11. 2020	30,671	2,361	28,310	13,679	414	8	0	2,689	0	20	15,962	1,790
12. Totals	XXX	XXX	XXX	155,183	14,249	749	0	24,481	0	1,691	166,164	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	Direct and Assumed	Ceded			
1.	32	0	0	0	0	0	0	0	0	0	0	32	1
2.	6	0	0	0	0	0	0	0	0	0	0	6	0
3.	26	0	0	0	0	0	0	0	0	0	0	26	1
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	85	0	0	0	0	0	1	0	1	0	0	87	1
6.	42	0	0	0	0	0	1	0	2	0	0	45	1
7.	9	(6)	0	0	0	0	5	1	7	0	0	26	1
8.	96	6	0	0	0	0	23	3	29	1	0	138	2
9.	508	0	0	0	0	0	52	8	56	1	0	608	6
10.	1,299	59	99	39	0	0	110	16	126	2	0	1,518	24
11.	2,855	62	1,108	267	0	0	210	31	277	6	0	4,083	128
12.	4,957	122	1,207	306	0	0	404	60	499	9	0	6,570	165

	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	32	0
2.	24,204	6,712	17,492	104.1	307.9	83.0	0	0	40.0	6	0
3.	26,269	6,024	20,245	100.8	186.1	88.7	0	0	40.0	26	0
4.	15,453	0	15,453	53.9	0.0	59.6	0	0	40.0	0	0
5.	15,490	0	15,490	50.8	0.0	54.9	0	0	40.0	85	2
6.	13,290	41	13,249	43.2	1.9	46.3	0	0	40.0	42	3
7.	15,308	105	15,203	49.4	5.1	52.5	0	0	40.0	15	11
8.	20,487	413	20,074	66.6	20.9	69.8	0	0	40.0	90	48
9.	13,306	118	13,188	43.6	5.9	46.3	0	0	40.0	508	100
10.	22,814	551	22,262	74.6	23.1	78.9	0	0	40.0	1,300	218
11.	20,826	781	20,045	67.9	33.1	70.8	0	0	40.0	3,633	450
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,736	834

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	(9)	0	0	0	0	0	10	(9)	XXX
2. 2011	16,173	77	16,096	11,284	0	417	0	1,215	0	635	12,916	2,715
3. 2012	16,714	92	16,622	10,849	0	419	0	1,418	0	582	12,686	2,648
4. 2013	16,832	6	16,826	11,409	0	429	0	1,841	0	461	13,679	2,464
5. 2014	17,028	6	17,022	11,084	0	463	0	1,639	0	470	13,186	2,557
6. 2015	17,380	6	17,374	11,265	0	395	0	1,543	0	463	13,203	2,387
7. 2016	18,047	5	18,042	11,935	0	388	0	1,591	0	531	13,914	2,307
8. 2017	19,243	5	19,238	12,560	0	319	0	1,562	0	496	14,441	1,646
9. 2018	20,364	5	20,359	12,138	0	206	0	1,557	0	498	13,901	1,800
10. 2019	20,458	5	20,453	9,969	0	95	0	1,345	0	362	11,409	1,792
11. 2020	19,824	1	19,823	4,721	0	22	0	962	0	139	5,705	1,316
12. Totals	XXX	XXX	XXX	107,205	0	3,153	0	14,673	0	4,647	125,031	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	Direct and Assumed	Ceded			
1.	30	0	0	0	0	0	0	0	0	0	0	30	1
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	16	0	0	0	0	0	0	0	0	0	0	16	0
4.	102	0	0	0	0	0	3	0	2	0	0	107	1
5.	6	0	0	0	0	0	7	0	5	0	0	17	0
6.	48	0	0	0	0	0	12	0	8	0	0	68	2
7.	507	0	0	0	0	0	25	0	17	0	0	548	6
8.	822	0	0	0	0	0	65	1	44	1	0	930	18
9.	1,600	0	0	0	0	0	224	3	151	4	0	1,969	42
10.	4,441	0	0	0	0	0	455	5	308	8	0	5,191	150
11.	5,287	0	347	32	0	0	439	5	297	7	0	6,325	360
12.	12,861	0	347	32	0	0	1,230	14	831	21	0	15,203	580

	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	30	0
2.	12,916	0	12,916	79.9	0.0	80.2	0	0	40.0	0	0
3.	12,702	0	12,702	76.0	0.0	76.4	0	0	40.0	16	0
4.	13,786	0	13,786	81.9	1.5	81.9	0	0	40.0	102	5
5.	13,203	0	13,203	77.5	3.2	77.6	0	0	40.0	6	11
6.	13,271	0	13,271	76.4	5.6	76.4	0	0	40.0	48	20
7.	14,463	1	14,462	80.1	14.1	80.2	0	0	40.0	507	42
8.	15,373	2	15,371	79.9	36.4	79.9	0	0	40.0	822	107
9.	15,876	6	15,870	78.0	124.9	78.0	0	0	40.0	1,600	369
10.	16,613	13	16,600	81.2	254.3	81.2	0	0	40.0	4,441	750
11.	12,075	44	12,030	60.9	4,421.6	60.7	0	0	40.0	5,602	723
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13,175	2,027

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12	
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10		11
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	2,405	59	2,346	887	0	74	0	53	0	18	1,014	161
3. 2012	2,567	14	2,553	1,132	0	81	0	101	0	20	1,314	184
4. 2013	2,807	14	2,793	1,071	0	101	0	150	0	22	1,322	216
5. 2014	3,052	14	3,038	1,199	0	113	0	104	0	14	1,416	223
6. 2015	3,305	14	3,291	1,358	0	168	0	139	0	27	1,665	224
7. 2016	3,547	5	3,542	1,172	0	124	0	159	0	17	1,455	213
8. 2017	3,842	5	3,837	2,604	0	162	0	222	0	20	2,988	160
9. 2018	4,185	5	4,180	2,542	0	98	0	330	0	12	2,970	198
10. 2019	4,697	5	4,692	1,523	0	91	0	305	0	67	1,919	199
11. 2020	5,584	11	5,573	659	0	28	0	176	0	20	863	168
12. Totals	XXX	XXX	XXX	14,147	0	1,040	0	1,739	0	237	16,926	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	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	353	50	0	0	0	0	0	0	1	0	0	304	0
7.	180	0	0	0	0	0	2	0	15	0	0	196	1
8.	220	0	0	0	0	0	11	2	76	1	0	305	3
9.	338	0	44	2	0	0	25	4	172	1	0	572	6
10.	1,759	0	272	14	0	0	50	8	345	3	0	2,403	24
11.	841	0	1,564	78	0	0	50	7	342	3	0	2,708	46
12.	3,691	50	1,880	94	0	0	139	21	950	7	0	6,489	80

	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	0	0
2.	1,014	0	1,014	42.2	0.0	43.2	0	0	40.0	0	0
3.	1,314	0	1,314	51.2	0.0	51.5	0	0	40.0	0	0
4.	1,322	0	1,322	47.1	0.0	47.3	0	0	40.0	0	0
5.	1,416	0	1,416	46.4	0.0	46.6	0	0	40.0	0	0
6.	2,019	50	1,969	61.1	354.7	59.8	0	0	40.0	304	1
7.	1,652	0	1,651	46.6	8.6	46.6	0	0	40.0	180	16
8.	3,295	2	3,293	85.8	44.8	85.8	0	0	40.0	220	85
9.	3,549	7	3,542	84.8	145.2	84.7	0	0	40.0	380	192
10.	4,346	24	4,322	92.5	474.1	92.1	0	0	40.0	2,017	386
11.	3,659	88	3,571	65.5	799.5	64.1	0	0	40.0	2,326	382
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,428	1,061

SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4	5	6	7	8	9	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX
2. 2011	.365	.34	.331	.246	.0	.1	.0	.36	.0	.0	.283	.39
3. 2012	.406	.38	.368	.211	.0	.1	.0	.45	.0	.0	.257	.41
4. 2013	.475	.70	.405	.91	.0	.1	.0	.29	.0	.1	.121	.27
5. 2014	.507	.70	.437	.435	.0	.2	.0	.67	.0	.0	.504	.40
6. 2015	.548	.71	.477	.270	.0	.0	.0	.75	.0	.0	.345	.36
7. 2016	.572	.80	.492	.171	.0	.0	.0	.57	.0	.0	.228	.27
8. 2017	.571	.82	.489	.172	.0	.1	.0	.69	.0	.0	.242	.27
9. 2018	.541	.82	.459	.651	.0	.2	.0	.130	.0	.0	.783	.17
10. 2019	.564	.127	.437	.308	.0	.0	.0	.99	.0	.0	.407	.14
11. 2020	.598	.137	.461	.118	.0	.0	.0	.29	.0	.0	.147	.15
12. Totals	XXX	XXX	XXX	2,673	0	8	0	636	0	1	3,317	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	2	0	0	0	0	0	2	0	0	4	0
6.	0	0	2	1	0	0	0	0	3	0	0	5	0
7.	0	0	1	0	0	0	0	0	3	0	0	4	0
8.	0	0	5	1	0	0	1	0	4	0	0	9	0
9.	127	0	16	4	0	0	2	0	12	1	0	152	2
10.	90	0	13	3	0	0	1	0	11	1	0	111	3
11.	209	0	158	37	0	0	7	1	54	3	0	387	10
12.	425	0	198	46	0	0	11	2	91	5	0	672	15

	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	.283	.0	.283	.77.5	.0.0	.85.5	.0	.0	.40.0	.0	.0
3.	.257	.0	.257	.63.3	.0.0	.69.8	.0	.0	.40.0	.0	.0
4.	.121	.0	.121	.25.5	.0.0	.29.9	.0	.0	.40.0	.0	.0
5.	.508	.1	.508	.100.3	.0.8	.116.2	.0	.0	.40.0	.1	.2
6.	.351	.1	.350	.64.1	.1.1	.73.4	.0	.0	.40.0	.2	.4
7.	.233	.1	.232	.40.7	.0.6	.47.2	.0	.0	.40.0	.1	.4
8.	.252	.2	.251	.44.2	.1.9	.51.3	.0	.0	.40.0	.4	.5
9.	.940	.5	.935	.173.8	.5.8	.203.8	.0	.0	.40.0	.139	.13
10.	.522	.4	.518	.92.6	.3.0	.118.6	.0	.0	.40.0	.100	.12
11.	.575	.41	.534	.96.1	.29.9	.115.7	.0	.0	.40.0	.329	.57
12.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.577	.96

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	(1)	0	2	0	0	1	1	0	XXX
2. 2011	6,687	436	6,251	4,629	1,179	273	0	476	2	249	4,197	596
3. 2012	7,319	415	6,904	3,172	666	200	0	395	0	65	3,101	508
4. 2013	8,178	455	7,723	3,207	0	449	26	425	0	80	4,055	449
5. 2014	8,838	420	8,418	3,965	0	297	0	701	0	32	4,963	493
6. 2015	9,563	394	9,169	4,373	2	446	14	962	0	101	5,765	443
7. 2016	10,073	338	9,735	2,683	4	286	0	852	0	88	3,817	350
8. 2017	10,566	342	10,224	4,514	146	328	2	949	1	36	5,642	307
9. 2018	11,161	339	10,822	2,472	2	249	0	856	0	57	3,575	327
10. 2019	11,785	369	11,416	4,416	115	98	0	1,004	0	65	5,403	340
11. 2020	12,922	367	12,555	3,556	36	64	0	952	0	9	4,536	360
12. Totals	XXX	XXX	XXX	36,986	2,150	2,692	42	7,572	4	783	45,054	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	Direct and Assumed	Ceded			
1.	28	28	0	0	0	0	0	0	0	0	0	0	1
2.	10	0	0	0	0	0	0	0	0	0	0	10	0
3.	10	0	0	0	0	0	2	0	2	0	0	14	0
4.	100	0	0	0	0	0	12	2	11	0	0	122	0
5.	48	0	45	20	0	0	12	2	11	0	0	94	1
6.	37	0	47	21	0	0	30	4	27	1	0	115	3
7.	229	0	20	9	0	0	37	6	34	1	0	305	2
8.	214	0	0	0	0	0	88	13	81	3	0	367	10
9.	515	0	0	0	0	0	196	29	179	6	0	855	18
10.	927	28	0	0	0	0	308	46	281	10	0	1,432	37
11.	1,494	18	1,325	580	0	0	412	62	377	13	0	2,935	68
12.	3,611	73	1,437	629	0	0	1,098	164	1,003	34	0	6,248	140

	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	0	0
2.	5,388	1,181	4,207	80.6	270.9	67.3	0	0	40.0	10	0
3.	3,781	666	3,115	51.7	160.6	45.1	0	0	40.0	10	4
4.	4,205	28	4,177	51.4	6.2	54.1	0	0	40.0	100	22
5.	5,079	22	5,057	57.5	5.2	60.1	0	0	40.0	73	21
6.	5,922	42	5,880	61.9	10.7	64.1	0	0	40.0	64	52
7.	4,142	20	4,122	41.1	5.8	42.3	0	0	40.0	240	65
8.	6,174	165	6,009	58.4	48.2	58.8	0	0	40.0	214	153
9.	4,467	37	4,430	40.0	11.0	40.9	0	0	40.0	515	340
10.	7,033	198	6,835	59.7	53.7	59.9	0	0	40.0	899	533
11.	8,179	709	7,471	63.3	193.1	59.5	0	0	40.0	2,220	715
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,345	1,903

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	154	106	48	44	44	0	0	0	0	0	0	XXX
3. 2012	182	126	56	32	32	0	0	0	0	0	0	XXX
4. 2013	226	159	67	46	46	0	0	0	0	0	0	XXX
5. 2014	248	177	71	54	54	0	0	0	0	0	0	XXX
6. 2015	289	211	78	58	58	0	0	0	0	0	0	XXX
7. 2016	352	267	85	91	91	0	0	0	0	0	0	XXX
8. 2017	409	316	93	90	90	0	0	0	0	0	0	XXX
9. 2018	472	369	103	152	152	0	0	1	1	0	0	XXX
10. 2019	513	403	110	118	118	0	0	1	0	0	1	XXX
11. 2020	614	482	132	80	70	0	0	1	1	0	10	XXX
12. Totals	XXX	XXX	XXX	765	755	0	0	3	2	0	11	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	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	10	10	0	0	0	0	0	0	0	0	0	0	2
12.	10	10	0	0	0	0	0	0	0	0	0	0	2

	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	0	0
2.	44	44	0	28.6	41.5	0.0	0	0	40.0	0	0
3.	32	32	0	17.6	25.4	0.0	0	0	40.0	0	0
4.	46	46	0	20.4	28.9	0.0	0	0	40.0	0	0
5.	54	54	0	21.8	30.5	0.0	0	0	40.0	0	0
6.	58	58	0	20.1	27.5	0.0	0	0	40.0	0	0
7.	91	91	0	25.9	34.1	0.0	0	0	40.0	0	0
8.	90	90	0	22.0	28.5	0.0	0	0	40.0	0	0
9.	153	153	0	32.4	41.5	0.0	0	0	40.0	0	0
10.	119	118	1	23.2	29.3	0.9	0	0	40.0	0	0
11.	91	81	10	14.9	16.9	7.6	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	1,193	911	282	299	243	9	0	13	0	(1)	78	18
3. 2012	1,271	965	306	82	0	27	0	16	0	0	125	22
4. 2013	1,336	1,027	309	37	0	14	0	24	0	0	75	19
5. 2014	1,408	1,087	321	176	54	6	0	25	0	0	153	12
6. 2015	1,500	1,085	415	514	255	8	0	41	0	0	308	12
7. 2016	1,559	1,114	445	604	123	16	0	63	0	0	560	16
8. 2017	1,653	1,099	554	239	109	1	0	101	0	0	232	10
9. 2018	1,754	1,176	578	420	280	7	0	59	0	0	206	11
10. 2019	1,864	1,271	593	10	0	5	0	20	0	0	35	11
11. 2020	2,017	1,390	627	4	0	0	0	46	0	0	50	8
12. Totals	XXX	XXX	XXX	2,385	1,064	93	0	408	0	(1)	1,822	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	Direct and Assumed	Ceded			
1.	10	0	0	0	0	0	0	0	0	0	0	10	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	248	223	0	0	0	0	0	0	0	0	0	25	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	12	8	0	0	19	3	12	2	0	30	0
9.	46	28	26	16	0	0	33	5	21	4	0	73	2
10.	332	210	70	43	0	0	41	6	26	5	0	205	4
11.	0	0	493	307	0	0	77	12	49	9	0	293	1
12.	637	461	601	373	0	0	171	26	108	20	0	637	7

	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	10	0
2.	321	243	78	26.9	26.7	27.7	0	0	40.0	0	0
3.	125	0	125	9.8	0.0	40.8	0	0	40.0	0	0
4.	75	0	75	5.6	0.0	24.3	0	0	40.0	0	0
5.	207	54	153	14.7	5.0	47.7	0	0	40.0	0	0
6.	811	478	333	54.1	44.1	80.2	0	0	40.0	25	0
7.	683	123	560	43.8	11.0	125.8	0	0	40.0	0	0
8.	384	122	262	23.2	11.1	47.4	0	0	40.0	5	26
9.	612	333	279	34.9	28.3	48.2	0	0	40.0	28	45
10.	505	264	240	27.1	20.8	40.5	0	0	40.0	149	57
11.	670	327	343	33.2	23.5	54.7	0	0	40.0	187	106
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	403	233

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

(\$000 OMITTED)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
				4	5	6	7	8	9			
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	1	1	0	0	0	0	0	0	0	0	0	0
3. 2012	10	10	0	0	0	0	0	0	0	0	0	0
4. 2013	17	17	0	0	0	0	0	0	0	0	0	0
5. 2014	22	22	0	64	64	0	0	0	0	0	0	0
6. 2015	27	27	0	0	0	0	0	0	0	0	0	0
7. 2016	33	33	0	0	0	0	0	0	0	0	0	2
8. 2017	51	39	12	12	12	0	0	0	0	0	0	1
9. 2018	64	48	16	0	0	0	0	0	0	0	0	0
10. 2019	70	55	15	0	0	0	0	0	0	0	0	0
11. 2020	103	86	17	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	76	76	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	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	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5.	64	64	0	290.9	290.9	0.0	0	0	0.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8.	12	12	0	23.5	30.8	0.0	0	0	0.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P-PART 1I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	5	0	0	0	4	0	2	9	XXX
2. 2019	3,114	145	2,969	985	19	0	0	176	0	8	1,142	XXX
3. 2020	3,274	122	3,152	1,207	9	0	0	230	0	18	1,428	XXX
4. Totals	XXX	XXX	XXX	2,197	28	0	0	410	0	28	2,579	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	0	0	3	1	0	0	0	0	4	1	0	6	0
2.	0	4	8	2	0	0	0	0	6	1	0	7	0
3.	221	1	140	30	0	0	0	0	56	10	0	376	8
4.	221	5	150	33	0	0	0	0	66	11	0	389	8

	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	3
2.	1,175	25	1,149	37.7	17.4	38.7	0	0	40.0	2	5
3.	1,854	50	1,804	56.6	41.0	57.2	0	0	40.0	329	47
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	334	55

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(218)	0	0	0	10	0	256	(208)	XXX
2. 2019	18,997	284	18,713	12,236	31	6	0	1,469	0	1,787	13,680	4,426
3. 2020	18,563	398	18,165	10,338	13	2	0	1,275	0	1,158	11,602	3,508
4. Totals	XXX	XXX	XXX	22,356	44	8	0	2,754	0	3,201	25,074	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1.	0	0	8	0	0	0	16	2	159	3	0	178	0
2.	5	5	26	0	0	0	6	1	65	1	0	95	1
3.	727	3	516	1	0	0	12	2	118	2	0	1,365	254
4.	732	8	551	1	0	0	34	5	342	7	0	1,638	255

	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	8	170
2.	13,814	39	13,775	72.7	13.6	73.6	0	0	40.0	26	69
3.	12,988	21	12,967	70.0	5.2	71.4	0	0	40.0	1,240	126
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,274	364

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	12
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	45	1	44	25	0	18	0	2	0	5	45	6
3. 2012	52	0	52	2	0	0	0	0	0	1	2	2
4. 2013	51	1	50	5	0	4	0	1	0	0	10	3
5. 2014	52	1	51	2	0	0	0	0	0	0	2	1
6. 2015	61	1	60	0	0	0	0	0	0	0	0	0
7. 2016	59	0	59	15	0	1	0	4	0	0	20	2
8. 2017	59	0	59	1	0	19	0	0	0	0	20	1
9. 2018	59	0	59	19	0	0	0	0	0	0	19	0
10. 2019	58	0	58	0	0	0	0	1	0	0	1	0
11. 2020	57	0	57	6	0	0	0	0	0	0	6	0
12. Totals	XXX	XXX	XXX	75	0	42	0	8	0	6	125	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	Direct and Assumed	Ceded			
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	29	0	0	0	0	0	0	0	0	0	0	29	0
9.	2	0	0	0	0	0	0	0	0	0	0	2	0
10.	12	0	0	0	0	0	0	0	0	0	0	12	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	43	0	0	0	0	0	0	0	0	0	0	43	0

	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	0	0
2.	45	0	45	100.0	0.0	102.3	0	0	40.0	0	0
3.	2	0	2	3.8	0.0	3.8	0	0	40.0	0	0
4.	10	0	10	19.6	0.0	20.0	0	0	40.0	0	0
5.	2	0	2	3.8	0.0	3.9	0	0	40.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
7.	20	0	20	33.9	0.0	33.9	0	0	40.0	0	0
8.	49	0	49	83.1	0.0	83.1	0	0	40.0	29	0
9.	21	0	21	35.6	0.0	35.6	0	0	40.0	2	0
10.	13	0	13	22.4	0.0	22.4	0	0	40.0	12	0
11.	6	0	6	10.5	0.0	10.5	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	43	0

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	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	1,316	1,103	1,013	845	846	854	847	856	845	845	0	(11)
2. 2011	15,350	15,329	15,276	15,255	15,195	15,266	15,266	15,260	15,234	15,234	0	(25)
3. 2012	XXX	17,802	17,443	17,378	17,280	17,303	17,314	17,357	17,357	17,348	(9)	(9)
4. 2013	XXX	XXX	13,394	13,666	13,440	13,317	13,326	13,305	13,301	13,298	(3)	(7)
5. 2014	XXX	XXX	XXX	13,557	13,457	13,102	13,046	13,016	13,075	13,058	(17)	41
6. 2015	XXX	XXX	XXX	XXX	11,970	11,511	11,282	11,122	11,108	11,100	(8)	(22)
7. 2016	XXX	XXX	XXX	XXX	XXX	13,143	13,396	13,219	12,962	12,944	(17)	(274)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	18,087	17,663	17,211	17,141	(70)	(522)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,422	11,091	11,123	32	(299)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,671	19,399	728	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,085	XXX	XXX
12. Totals											636	(1,129)

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

1. Prior	5,334	5,295	5,154	4,867	4,890	4,975	4,933	4,896	4,877	4,868	(9)	(27)
2. 2011	11,843	12,593	11,985	11,955	11,860	11,795	11,742	11,733	11,709	11,701	(8)	(32)
3. 2012	XXX	12,761	12,163	11,845	11,454	11,343	11,333	11,321	11,295	11,284	(11)	(37)
4. 2013	XXX	XXX	12,693	13,259	12,595	12,221	11,983	11,923	11,953	11,943	(10)	20
5. 2014	XXX	XXX	XXX	11,414	12,224	12,106	11,854	11,738	11,571	11,560	(12)	(178)
6. 2015	XXX	XXX	XXX	XXX	11,901	12,778	12,722	12,115	11,819	11,720	(99)	(395)
7. 2016	XXX	XXX	XXX	XXX	XXX	13,525	14,024	13,461	13,082	12,855	(228)	(606)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	14,050	15,130	14,008	13,766	(242)	(1,364)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,147	15,018	14,166	(853)	18
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,521	14,955	435	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,779	XXX	XXX
12. Totals											(1,036)	(2,601)

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

1. Prior	706	756	686	652	644	642	642	642	642	642	0	0
2. 2011	1,039	948	915	935	942	961	961	961	961	961	0	0
3. 2012	XXX	1,105	1,265	1,300	1,285	1,222	1,212	1,212	1,213	1,213	0	1
4. 2013	XXX	XXX	1,436	1,266	1,153	1,316	1,173	1,172	1,172	1,172	0	0
5. 2014	XXX	XXX	XXX	1,345	1,256	1,327	1,418	1,334	1,312	1,312	0	(22)
6. 2015	XXX	XXX	XXX	XXX	1,500	1,621	1,928	1,794	1,828	1,830	1	36
7. 2016	XXX	XXX	XXX	XXX	XXX	1,439	1,359	1,557	1,414	1,478	64	(79)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	2,537	3,276	3,258	2,995	(262)	(280)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,600	3,608	3,041	(566)	(559)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,047	3,674	(372)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,056	XXX	XXX
12. Totals											(1,136)	(904)

SCHEDULE P - PART 2D- WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	10	31	32	50	50	50	50	50	50	50	0	0
2. 2011	189	232	255	247	255	247	250	247	247	247	0	0
3. 2012	XXX	228	221	215	225	212	216	214	212	212	0	(2)
4. 2013	XXX	XXX	185	110	101	102	95	94	92	92	0	(2)
5. 2014	XXX	XXX	XXX	378	305	302	302	297	431	439	8	142
6. 2015	XXX	XXX	XXX	XXX	261	292	290	280	272	272	0	(8)
7. 2016	XXX	XXX	XXX	XXX	XXX	286	201	183	175	172	(3)	(11)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	285	186	195	178	(18)	(9)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	561	849	794	(55)	233
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	493	409	(84)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	453	XXX	XXX
12. Totals											(152)	344

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	1,312	1,439	1,860	1,920	1,796	1,764	1,767	1,760	1,745	1,736	(9)	(24)
2. 2011	4,494	4,211	3,929	3,913	3,824	3,761	3,746	3,721	3,740	3,733	(7)	12
3. 2012	XXX	3,584	3,257	3,120	2,970	2,841	2,840	2,800	2,713	2,718	5	(82)
4. 2013	XXX	XXX	3,647	3,584	3,706	3,937	3,769	3,678	3,650	3,741	91	62
5. 2014	XXX	XXX	XXX	4,117	4,575	4,713	4,601	4,410	4,354	4,345	(9)	(65)
6. 2015	XXX	XXX	XXX	XXX	5,654	5,305	5,201	4,987	4,869	4,892	23	(95)
7. 2016	XXX	XXX	XXX	XXX	XXX	4,821	3,860	3,412	3,303	3,237	(66)	(175)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	5,317	4,932	4,994	4,983	(11)	52
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,038	3,548	3,401	(147)	(637)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,828	5,560	(269)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,155	XXX	XXX
12. Totals											(398)	(952)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

1. Prior	.0	.0	.1	.1	.1	.1	.1	.1	.1	.1	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	XXX	XXX
12. Totals											0	0

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

1. Prior	143	155	303	310	294	275	273	273	273	273	.0	.0
2. 2011	153	107	87	68	74	66	65	65	65	65	.0	.0
3. 2012	XXX	197	187	150	119	111	109	109	109	109	.0	.0
4. 2013	XXX	XXX	142	113	99	74	41	53	51	51	.0	(2)
5. 2014	XXX	XXX	XXX	315	304	163	149	128	128	128	.0	.0
6. 2015	XXX	XXX	XXX	XXX	214	286	288	274	272	292	20	18
7. 2016	XXX	XXX	XXX	XXX	XXX	238	512	577	509	497	(12)	(80)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	344	275	160	152	(8)	(123)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	348	295	203	(92)	(146)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	199	(136)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257	XXX	XXX
12. Totals											(229)	(333)

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

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	131	134	3	(147)
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,024	969	(55)	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,528	XXX	XXX
4. Totals											(52)	(147)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,566	411	155	(256)	(1,411)
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,069	12,243	(826)	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,576	XXX	XXX
4. Totals											(1,083)	(1,411)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	.0	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0	.0
2. 2011	12	.8	.8	25	43	43	43	43	43	43	.0	.0
3. 2012	XXX	.0	.2	.2	.2	.2	.2	.2	.2	.2	.0	.0
4. 2013	XXX	XXX	.0	.8	11	.9	.9	.9	.9	.9	.0	.0
5. 2014	XXX	XXX	XXX	.6	.6	.2	.2	.2	.2	.2	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.3	.9	16	16	16	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	16	36	43	49	.6	13
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	13	21	.8	.3
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	12	12	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	XXX	XXX
12. Totals											26	17

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T – WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	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.	783	541	718	807	817	816	813	813	813	28,138	448
2. 2011	12,028	14,738	14,945	15,110	15,147	15,156	15,158	15,228	15,228	15,228	3,616	118
3. 2012	XXX	14,735	16,660	16,880	17,078	17,247	17,255	17,299	17,301	17,322	3,558	109
4. 2013	XXX	XXX	10,177	13,144	13,282	13,271	13,292	13,299	13,298	13,298	2,002	52
5. 2014	XXX	XXX	XXX	10,376	12,482	12,706	12,736	12,855	12,971	12,972	1,866	65
6. 2015	XXX	XXX	XXX	XXX	9,038	10,872	10,969	11,038	11,053	11,057	1,551	47
7. 2016	XXX	XXX	XXX	XXX	XXX	9,736	12,284	12,835	12,852	12,925	1,616	66
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	13,402	16,866	17,023	17,032	1,654	169
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,537	10,352	10,571	1,078	360
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,488	18,005	1,445	430
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,273	1,356	306

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

1. Prior	000.	3,168	4,171	4,363	4,575	4,846	4,875	4,855	4,847	4,838	21,985	652
2. 2011	5,097	8,667	10,558	11,362	11,673	11,692	11,690	11,704	11,706	11,701	2,614	101
3. 2012	XXX	5,211	8,637	10,143	11,032	11,221	11,279	11,275	11,273	11,268	2,532	116
4. 2013	XXX	XXX	5,419	8,655	10,479	11,396	11,727	11,772	11,835	11,838	2,356	107
5. 2014	XXX	XXX	XXX	5,386	8,266	9,984	10,943	11,522	11,536	11,547	2,440	117
6. 2015	XXX	XXX	XXX	XXX	5,354	8,626	10,469	11,486	11,587	11,660	2,259	126
7. 2016	XXX	XXX	XXX	XXX	XXX	5,800	9,504	11,309	12,083	12,323	2,175	126
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	5,820	10,526	12,170	12,879	1,348	280
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,071	9,876	12,344	1,447	311
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,300	10,064	1,356	286
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,743	831	125

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

1. Prior	000.	479	624	642	642	642	642	642	642	642	1,270	41
2. 2011	326	537	792	875	879	961	961	961	961	961	155	6
3. 2012	XXX	369	761	977	1,191	1,200	1,212	1,212	1,213	1,213	175	9
4. 2013	XXX	XXX	417	651	816	978	1,172	1,172	1,172	1,172	210	6
5. 2014	XXX	XXX	XXX	483	704	984	1,276	1,306	1,312	1,312	213	10
6. 2015	XXX	XXX	XXX	XXX	518	773	909	1,440	1,461	1,526	211	13
7. 2016	XXX	XXX	XXX	XXX	XXX	523	797	1,172	1,276	1,296	201	11
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	603	1,551	2,598	2,766	127	30
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,101	2,010	2,640	156	36
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	790	1,614	142	33
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	106	16

SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	000.	17	18	50	50	50	50	50	50	50	324	6
2. 2011	108	221	247	247	247	247	247	247	247	247	25	14
3. 2012	XXX	96	192	212	212	212	212	212	212	212	39	2
4. 2013	XXX	XXX	66	92	93	93	92	92	92	92	25	2
5. 2014	XXX	XXX	XXX	162	277	288	288	288	289	437	31	9
6. 2015	XXX	XXX	XXX	XXX	93	252	272	270	270	270	35	1
7. 2016	XXX	XXX	XXX	XXX	XXX	77	164	167	171	171	26	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	104	151	172	173	19	8
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258	603	653	14	1
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	308	9	2
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	118	1	4

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	000.	868	1,196	1,356	1,580	1,668	1,689	1,734	1,735	1,736	2,275	42
2. 2011	2,498	3,255	3,375	3,557	3,613	3,648	3,719	3,721	3,722	3,723	589	7
3. 2012	XXX	1,762	2,294	2,519	2,659	2,700	2,701	2,702	2,703	2,706	502	6
4. 2013	XXX	XXX	1,666	2,548	2,782	3,443	3,521	3,588	3,592	3,630	443	6
5. 2014	XXX	XXX	XXX	2,148	3,226	3,828	4,195	4,248	4,260	4,262	487	5
6. 2015	XXX	XXX	XXX	XXX	2,209	3,287	4,103	4,594	4,614	4,803	429	11
7. 2016	XXX	XXX	XXX	XXX	XXX	1,753	2,409	2,669	2,864	2,965	327	21
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	2,380	3,690	4,358	4,694	245	52
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,822	2,430	2,719	211	98
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,491	4,399	214	89
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,584	201	91

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

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.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

1. Prior	.000.	.0	.1	.1	.1	.1	.1	.1	.1	.1	XXX	XXX
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	XXX	XXX

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

1. Prior	.000.	.5	.113	.255	.258	.263	.263	.263	.263	.263	.585	.22
2. 2011	.6	.42	.52	.52	.64	.65	.65	.65	.65	.65	.15	.3
3. 2012	XXX	.56	.82	.91	.109	.109	.109	.109	.109	.109	.18	.4
4. 2013	XXX	XXX	.25	.36	.41	.41	.41	.47	.51	.51	.14	.5
5. 2014	XXX	XXX	XXX	.5	.25	.118	.122	.128	.128	.128	.9	.3
6. 2015	XXX	XXX	XXX	XXX	.2	.9	.180	.267	.267	.267	.9	.3
7. 2016	XXX	XXX	XXX	XXX	XXX	.24	.438	.496	.496	.497	.9	.7
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.11	.105	.122	.131	.3	.7
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.23	.147	.3	.6
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.7	.15	.3	.4
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	3	4

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

1. Prior	.000.	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.1	.1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.1	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	127	132	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.838	.966	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,198	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.351	.133	.479	.104
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,628	12,211	3,872	.553
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,327	3,016	238

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY

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	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

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	.2	.2	.2	.2	.2	.2	.2	.2	.2	.93	.2
2. 2011	.8	.6	.8	.25	.43	.43	.43	.43	.43	.43	.6	.0
3. 2012	XXX	.0	.2	.2	.2	.2	.2	.2	.2	.2	.1	.1
4. 2013	XXX	XXX	.0	.1	.3	.9	.9	.9	.9	.9	.3	.0
5. 2014	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.1	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.2	.16	.16	.16	.1	.1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.4	.13	.20	.1	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.13	.13	.19	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

NONE

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	.78	.19	.17	.2	.0	.1	.0	.0	.0	.0
2. 2011	1,005	(5)	36	4	.0	.0	.0	.0	.0	.0
3. 2012	XXX	482	101	42	.2	.1	.0	.0	.0	.0
4. 2013	XXX	XXX	709	79	.8	.2	.1	.0	.0	.0
5. 2014	XXX	XXX	XXX	813	.93	44	.2	.1	.0	.1
6. 2015	XXX	XXX	XXX	XXX	836	.67	.29	.1	.1	.1
7. 2016	XXX	XXX	XXX	XXX	XXX	748	.57	.4	.1	.5
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	628	.35	.5	.19
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	632	.11	.45
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.575	.154
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,019

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

1. Prior	.0	(14)	.4	(12)	.1	.0	.0	.0	.0	.0
2. 2011	704	.2	.7	(4)	.1	.1	.0	.0	.0	.0
3. 2012	XXX	1,208	.14	.12	.3	.1	.1	.0	.0	.0
4. 2013	XXX	XXX	1,136	.21	.8	.2	.1	.0	.0	.3
5. 2014	XXX	XXX	XXX	1,114	.11	.6	.4	.1	.1	.7
6. 2015	XXX	XXX	XXX	XXX	.765	.11	.10	.2	.1	.12
7. 2016	XXX	XXX	XXX	XXX	XXX	.711	.17	.6	.4	.25
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.752	.10	.9	.64
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.559	.14	.221
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.668	.450
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.749

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

1. Prior	.70	(3)	.24	.1	.0	.0	.0	.0	.0	.0
2. 2011	.189	.50	.15	.20	.1	.0	.0	.0	.0	.0
3. 2012	XXX	138	.21	.22	.25	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.494	.61	.29	.13	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.357	.48	.31	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.269	.32	.98	.1	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.402	.97	.119	.1	.2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.353	.418	.75	.9
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,164	.487	.63
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1,430	.301
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,528

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	.1	.7	.2	.0	.0	.0	.0	.0	.0	.0
2. 2011	.60	.0	.8	.0	.8	.0	.3	.0	.0	.0
3. 2012	XXX	.91	.14	.3	.7	.0	.4	.2	.0	.0
4. 2013	XXX	XXX	.97	.17	.8	.9	.3	.2	.0	.0
5. 2014	XXX	XXX	XXX	.92	.25	.12	.12	.7	.0	.2
6. 2015	XXX	XXX	XXX	XXX	.48	.21	.18	.10	.1	.2
7. 2016	XXX	XXX	XXX	XXX	XXX	.166	.18	.0	.4	.1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.81	.2	.3	.5
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.65	.18	.14
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.117	.11
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.127

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	.413	.100	.104	.163	.70	.51	.24	.12	.0	.0
2. 2011	.776	.424	.191	.166	.101	.40	.3	.0	.0	.0
3. 2012	XXX	.970	.327	.249	.132	.47	.51	.21	.0	.2
4. 2013	XXX	XXX	.851	.286	.193	.67	.124	.26	.3	.11
5. 2014	XXX	XXX	XXX	.770	.251	.134	.163	.74	.40	.35
6. 2015	XXX	XXX	XXX	XXX	1,200	.295	.246	.94	.19	.52
7. 2016	XXX	XXX	XXX	XXX	XXX	1,745	.377	.80	.26	.43
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.1,082	.179	.36	.75
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.961	.129	.167
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.819	.262
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,095

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

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	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	18	8	6	1	0	1	0	0	0	0
2. 2011	74	23	31	3	1	0	0	0	0	0
3. 2012	XXX	81	52	37	4	1	0	0	0	0
4. 2013	XXX	XXX	95	33	36	9	0	0	0	0
5. 2014	XXX	XXX	XXX	94	72	25	8	0	0	0
6. 2015	XXX	XXX	XXX	XXX	131	37	42	4	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	180	44	64	5	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	73	74	18	21
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	223	40	38
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	173	62
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	253

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	158	4	2
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	6
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	389	27	22
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	468	32
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	525

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 4N

NONE

Schedule P - Part 4O

NONE

Schedule P - Part 4P

NONE

Schedule P - Part 4R - Prod Liab Occur

NONE

Schedule P - Part 4R - Prod Liab Claims

NONE

Schedule P - Part 4S

NONE

Schedule P - Part 4T - Warranty

NONE

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	370	72	32	15	217	5	4	0	1	0
2. 2011	2,677	3,222	3,276	3,294	3,608	3,613	3,616	3,616	3,616	3,616
3. 2012	XXX	2,617	3,128	3,180	3,541	3,552	3,558	3,558	3,558	3,558
4. 2013	XXX	XXX	1,427	1,760	1,980	1,995	2,002	2,002	2,002	2,002
5. 2014	XXX	XXX	XXX	1,408	1,801	1,853	1,864	1,864	1,866	1,866
6. 2015	XXX	XXX	XXX	XXX	1,132	1,503	1,549	1,551	1,551	1,551
7. 2016	XXX	XXX	XXX	XXX	XXX	1,185	1,594	1,614	1,616	1,616
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,380	1,636	1,653	1,654
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	939	1,066	1,078
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,279	1,445
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,356

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	34	11	5	2	0	1	1	1	0	1
2. 2011	297	31	8	3	2	2	2	1	0	0
3. 2012	XXX	337	30	10	5	2	2	1	1	1
4. 2013	XXX	XXX	182	16	4	2	1	0	0	0
5. 2014	XXX	XXX	XXX	158	23	5	4	4	2	1
6. 2015	XXX	XXX	XXX	XXX	130	18	4	2	2	1
7. 2016	XXX	XXX	XXX	XXX	XXX	164	23	3	1	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	251	22	3	2
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	14	6
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144	24
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	397	79	37	18	8	6	4	0	0	1
2. 2011	3,058	3,632	3,691	3,712	3,727	3,733	3,736	3,735	3,734	3,734
3. 2012	XXX	3,025	3,572	3,630	3,649	3,663	3,669	3,668	3,668	3,668
4. 2013	XXX	XXX	1,646	1,994	2,032	2,046	2,055	2,054	2,054	2,054
5. 2014	XXX	XXX	XXX	1,613	1,884	1,921	1,932	1,932	1,933	1,932
6. 2015	XXX	XXX	XXX	XXX	1,297	1,565	1,599	1,600	1,600	1,599
7. 2016	XXX	XXX	XXX	XXX	XXX	1,399	1,678	1,682	1,683	1,683
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,729	1,817	1,824	1,825
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,365	1,438	1,444
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,799	1,899
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,790

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO
LIABILITY/MEDICAL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	4,240	(3,010)	145	57	754	37	28	1	0	0
2. 2011	1,740	1,783	2,003	2,075	2,591	2,607	2,614	2,614	2,614	2,614
3. 2012	XXX	1,148	1,733	1,933	2,484	2,519	2,532	2,532	2,532	2,532
4. 2013	XXX	XXX	1,085	1,627	2,207	2,314	2,350	2,354	2,355	2,356
5. 2014	XXX	XXX	XXX	1,110	1,973	2,312	2,427	2,436	2,440	2,440
6. 2015	XXX	XXX	XXX	XXX	1,035	1,899	2,221	2,245	2,255	2,259
7. 2016	XXX	XXX	XXX	XXX	XXX	1,060	2,038	2,133	2,165	2,175
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	929	1,215	1,325	1,348
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,009	1,348	1,447
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,044	1,356
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	831

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	209	73	26	13	6	4	4	1	1	1
2. 2011	477	163	41	14	5	2	1	1	0	0
3. 2012	XXX	472	148	52	12	2	1	1	1	0
4. 2013	XXX	XXX	430	144	54	18	6	2	2	1
5. 2014	XXX	XXX	XXX	460	167	51	15	5	1	0
6. 2015	XXX	XXX	XXX	XXX	465	163	51	16	6	2
7. 2016	XXX	XXX	XXX	XXX	XXX	530	174	58	18	6
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	496	171	47	18
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	543	155	42
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	510	150
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	360

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	948	362	152	63	51	37	30	(2)	0	0
2. 2011	1,716	2,354	2,583	2,660	2,695	2,710	2,716	2,716	2,715	2,715
3. 2012	XXX	1,689	2,320	2,528	2,610	2,637	2,649	2,649	2,649	2,648
4. 2013	XXX	XXX	1,575	2,144	2,351	2,431	2,463	2,463	2,464	2,464
5. 2014	XXX	XXX	XXX	1,640	2,240	2,473	2,558	2,558	2,558	2,557
6. 2015	XXX	XXX	XXX	XXX	1,569	2,164	2,385	2,385	2,387	2,387
7. 2016	XXX	XXX	XXX	XXX	XXX	1,644	2,300	2,305	2,307	2,307
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,569	1,639	1,646	1,646
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,751	1,797	1,800
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,748	1,792
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,316

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK
LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	.59	.15	.7	.3	.44	.0	.0	.0	.0	.0
2. 2011	.77	.108	.121	.126	.154	.155	.155	.155	.155	.155
3. 2012	XXX	.76	.115	.131	.168	.173	.175	.175	.175	.175
4. 2013	XXX	XXX	.94	.143	.192	.204	.210	.210	.210	.210
5. 2014	XXX	XXX	XXX	.100	.165	.196	.211	.213	.213	.213
6. 2015	XXX	XXX	XXX	XXX	.107	.173	.206	.211	.211	.211
7. 2016	XXX	XXX	XXX	XXX	XXX	.99	.189	.198	.200	.201
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.94	.115	.124	.127
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.116	.148	.156
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.113	.142
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.106

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	.11	.5	.1	.0	.0	.0	.0	.0	.0	.0
2. 2011	.24	.8	.4	.0	.1	.0	.0	.0	.0	.0
3. 2012	XXX	.29	.13	.6	.2	.1	.0	.0	.0	.0
4. 2013	XXX	XXX	.32	.15	.6	.3	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.38	.18	.7	.3	.1	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.33	.18	.8	.1	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.43	.14	.4	.2	.1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.44	.20	.8	.3
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.53	.15	.6
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.57	.24
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.46

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	.63	.18	.9	.1	.0	.0	.0	.0	.0	.0
2. 2011	.106	.140	.153	.158	.161	.161	.161	.161	.161	.161
3. 2012	XXX	.110	.154	.172	.179	.183	.184	.184	.184	.184
4. 2013	XXX	XXX	.130	.183	.204	.213	.216	.216	.216	.216
5. 2014	XXX	XXX	XXX	.144	.191	.213	.224	.224	.223	.223
6. 2015	XXX	XXX	XXX	XXX	.148	.201	.225	.225	.224	.224
7. 2016	XXX	XXX	XXX	XXX	XXX	.147	.211	.212	.213	.213
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.152	.161	.161	.160
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.189	.197	.198
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.189	.199
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.168

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	13	1	1	2	11	0	0	0	0	0
2. 2011	14	14	17	18	25	25	25	25	25	25
3. 2012	XXX	13	27	31	38	39	39	39	39	39
4. 2013	XXX	XXX	12	21	25	25	25	25	25	25
5. 2014	XXX	XXX	XXX	16	30	30	31	31	31	31
6. 2015	XXX	XXX	XXX	XXX	16	32	35	35	35	35
7. 2016	XXX	XXX	XXX	XXX	XXX	10	26	26	26	26
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	13	18	19	19
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	13	14
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	9
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	7	1	0	0	0	0	0	0	0	0
3. 2012	XXX	6	2	0	0	0	0	0	0	0
4. 2013	XXX	XXX	3	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	6	0	0	1	0	0	0
6. 2015	XXX	XXX	XXX	XXX	6	0	2	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	6	12	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	25	1	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	3	2
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	3
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	12	1	1	1	1	0	0	0	0	0
2. 2011	23	36	38	39	39	39	39	39	39	39
3. 2012	XXX	19	34	38	40	41	41	41	41	41
4. 2013	XXX	XXX	17	26	27	27	27	27	27	27
5. 2014	XXX	XXX	XXX	25	36	39	41	40	40	40
6. 2015	XXX	XXX	XXX	XXX	22	33	38	36	36	36
7. 2016	XXX	XXX	XXX	XXX	XXX	16	39	27	27	27
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	44	27	27	27
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	17	17
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	14
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 1 CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	159	77	44	24	147	16	11	0	0	0
2. 2011	288	413	450	468	576	585	589	589	589	589
3. 2012	XXX	240	352	386	488	498	502	502	502	502
4. 2013	XXX	XXX	201	294	399	431	442	443	443	443
5. 2014	XXX	XXX	XXX	224	382	451	483	485	486	487
6. 2015	XXX	XXX	XXX	XXX	202	351	416	425	427	429
7. 2016	XXX	XXX	XXX	XXX	XXX	178	304	316	324	327
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	190	232	244	245
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	159	198	211
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	214
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	201

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 2 NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	45	31	12	9	6	2	2	1	0	1
2. 2011	82	32	12	7	4	2	1	0	1	0
3. 2012	XXX	68	31	12	4	1	2	0	0	0
4. 2013	XXX	XXX	64	28	14	5	2	2	1	0
5. 2014	XXX	XXX	XXX	67	37	14	6	2	0	1
6. 2015	XXX	XXX	XXX	XXX	64	32	18	6	4	3
7. 2016	XXX	XXX	XXX	XXX	XXX	55	28	15	6	2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	66	32	15	10
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	36	18
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	37
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	68

Years in Which Premiums Were Earned and Losses Were Incurred	SECTION 3 CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	176	88	48	28	21	12	11	(1)	(1)	1
2. 2011	374	512	553	573	586	594	597	596	597	596
3. 2012	XXX	311	438	481	497	504	509	508	508	508
4. 2013	XXX	XXX	268	376	419	442	450	451	450	449
5. 2014	XXX	XXX	XXX	293	421	467	491	492	491	493
6. 2015	XXX	XXX	XXX	XXX	269	387	439	442	442	443
7. 2016	XXX	XXX	XXX	XXX	XXX	236	336	344	349	350
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	262	297	306	307
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	279	321	327
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	302	340
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	360

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	6	4	4	1	11	1	0	0	0	0
2. 2011	0	6	8	9	15	15	15	15	15	15
3. 2012	XXX	6	10	12	18	18	18	18	18	18
4. 2013	XXX	XXX	2	6	12	13	14	14	14	14
5. 2014	XXX	XXX	XXX	2	5	8	9	9	9	9
6. 2015	XXX	XXX	XXX	XXX	2	6	8	9	9	9
7. 2016	XXX	XXX	XXX	XXX	XXX	4	9	9	9	9
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	1	3	3
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	3
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	3	2	2	1	0	0	0	0	0	0
2. 2011	3	4	0	1	0	0	0	0	0	0
3. 2012	XXX	5	2	0	0	0	0	0	0	0
4. 2013	XXX	XXX	4	3	1	0	0	0	0	0
5. 2014	XXX	XXX	XXX	2	2	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	3	3	2	1	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	4	2	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	3	3	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2	2
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	10	4	4	2	2	1	0	0	0	0
2. 2011	6	15	17	18	18	18	18	18	18	18
3. 2012	XXX	12	18	20	22	22	22	22	22	22
4. 2013	XXX	XXX	10	16	18	18	19	19	19	19
5. 2014	XXX	XXX	XXX	6	10	11	12	12	12	12
6. 2015	XXX	XXX	XXX	XXX	6	10	13	13	12	12
7. 2016	XXX	XXX	XXX	XXX	XXX	12	16	16	16	16
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	7	9	10	10
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	9	11
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	11
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	1	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	2	2	2	2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	1	0	0	0	2	0	0	0	0	0
2. 2011	2	3	4	4	6	6	6	6	6	6
3. 2012	XXX	0	1	1	1	1	1	1	1	1
4. 2013	XXX	XXX	0	1	2	3	3	3	3	3
5. 2014	XXX	XXX	XXX	0	1	1	1	1	1	1
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	1	1	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011	1	0	0	0	0	0	0	0	0	0
3. 2012	XXX	0	0	0	0	0	0	0	0	0
4. 2013	XXX	XXX	0	1	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX	1	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	1	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	1	0	0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	2	2	0	0	(1)	0	0	0	0	0
2. 2011	2	4	5	6	6	6	6	6	6	6
3. 2012	XXX	1	1	2	2	2	2	2	2	2
4. 2013	XXX	XXX	0	2	2	3	3	3	3	3
5. 2014	XXX	XXX	XXX	1	1	1	1	1	1	1
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	2	2	2	2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1	2	1	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	45	45	45	45	45	45	45	45	45	45	.0
3. 2012	XXX	52	52	52	52	52	52	52	52	52	.0
4. 2013	XXX	XXX	51	51	51	51	51	51	51	51	.0
5. 2014	XXX	XXX	XXX	52	52	52	52	52	52	52	.0
6. 2015	XXX	XXX	XXX	XXX	61	61	61	61	61	61	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	81	81	81	81	81	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	59	59	59	59	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	31	31	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	58	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57
13. Earned Premiums (Sc P-Pt 1)	45	52	51	52	61	59	59	59	58	57	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior	.0	.0	(7)	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	1	1	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	1	1	1	1	1	1	1	.0
6. 2015	XXX	XXX	XXX	XXX	1	1	1	1	1	1	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	1	.0	1	1	1	.0	.0	.0	.0	.0	XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2011	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2012	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2013	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2014	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
6. 2015	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
7. 2016	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	6,557		.0	28,190		.0
2. Private Passenger Auto Liability/Medical	15,203		.0	19,347		.0
3. Commercial Auto/Truck Liability/Medical	6,489		.0	6,060		.0
4. Workers' Compensation	672		.0	480		.0
5. Commercial Multiple Peril	6,263		.0	13,175		.0
6. Medical Professional Liability-Occurrence	0		.0	0		.0
7. Medical Professional Liability -Claims-Made	0		.0	0		.0
8. Special Liability	0		.0	147		.0
9. Other Liability-Occurrence	636		.0	626		.0
10. Other Liability-Claims-Made	0		.0	21		.0
11. Special Property	386		.0	3,226		.0
12. Auto Physical Damage	1,638		.0	18,102		.0
13. Fidelity/Surety	0		.0	0		.0
14. Other	0		.0	0		.0
15. International	0		.0	0		.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	43		.0	53		.0
20. Products Liability-Claims-Made	0		.0	0		.0
21. Financial Guaranty/Mortgage Guaranty	0		.0	0		.0
22. Warranty	0		.0	0		.0
23. Totals	37,889	0	.0	89,428	0	.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)

Years in Which Policies Were Issued	SECTION 4 NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Years in Which Policies Were Issued	SECTION 5 NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)

SECTION 1

	1	2	3	4	5	6
	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
Schedule P - Part 1						
1. Homeowners/Farmowners	6,557		0.0	28,190		0.0
2. Private Passenger Auto Liability/Medical	15,203		0.0	19,347		0.0
3. Commercial Auto/Truck Liability/Medical.....	6,489		0.0	6,060		0.0
4. Workers' Compensation	672		0.0	480		0.0
5. Commercial Multiple Peril	6,263		0.0	13,175		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims- Made	0		0.0	0		0.0
8. Special Liability	0		0.0	147		0.0
9. Other Liability-Occurrence	636		0.0	626		0.0
10. Other Liability-Claims-made	0		0.0	21		0.0
11. Special Property	386		0.0	3,226		0.0
12. Auto Physical Damage	1,638		0.0	18,102		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	43		0.0	53		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	37,889	0	0.0	89,428	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2011	0	0	0	0	0	0	0	0	0	
3. 2012	XXX	0	0	0	0	0	0	0	0	
4. 2013	XXX	XXX	0	0	0	0	0	0	0	
5. 2014	XXX	XXX	XXX	0	0	0	0	0	0	
6. 2015	XXX	XXX	XXX	XXX	0	0	0	0	0	
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.

The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1

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

Yes [] No [X]
- 1.2

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

\$
- 1.3

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

Yes [] No [X]
- 1.4

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

Yes [] No [X]
- 1.5

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

Yes [] No [] N/A [X]
- 1.6

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2011.....		
1.603	2012.....		
1.604	2013.....		
1.605	2014.....		
1.606	2015.....		
1.607	2016.....		
1.608	2017		
1.609	2018.....		
1.610	2019		
1.611	2020.....		
1.612	Totals	0	0

2.

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

Yes [X] No []
3.

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

Yes [X] No []
4.

Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10?

Yes [] No [X]

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

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

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5.

What were the net premiums in force at the end of the year for:
(in thousands of dollars)

5.1 Fidelity

\$

5.2 Surety

\$
6.

Claim count information is reported per claim or per claimant (indicate which).CLAIMANT
If not the same in all years, explain in Interrogatory 7.
- 7.1

The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses?

Yes [] No [X]
- 7.2

An extended statement may be attached.
.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

States, Etc.		Direct Business Only					
		1	2	3	4	5	6
		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1. Alabama	AL						0
2. Alaska	AK						0
3. Arizona	AZ						0
4. Arkansas	AR						0
5. California	CA						0
6. Colorado	CO						0
7. Connecticut	CT						0
8. Delaware	DE						0
9. District of Columbia	DC						0
10. Florida	FL						0
11. Georgia	GA						0
12. Hawaii	HI						0
13. Idaho	ID						0
14. Illinois	IL						0
15. Indiana	IN						0
16. Iowa	IA						0
17. Kansas	KS						0
18. Kentucky	KY						0
19. Louisiana	LA						0
20. Maine	ME						0
21. Maryland	MD						0
22. Massachusetts	MA						0
23. Michigan	MI						0
24. Minnesota	MN						0
25. Mississippi	MS						0
26. Missouri	MO						0
27. Montana	MT						0
28. Nebraska	NE						0
29. Nevada	NV						0
30. New Hampshire	NH						0
31. New Jersey	NJ						0
32. New Mexico	NM						0
33. New York	NY						0
34. North Carolina	NC						0
35. North Dakota	ND						0
36. Ohio	OH						0
37. Oklahoma	OK						0
38. Oregon	OR						0
39. Pennsylvania	PA						0
40. Rhode Island	RI						0
41. South Carolina	SC						0
42. South Dakota	SD						0
43. Tennessee	TN						0
44. Texas	TX						0
45. Utah	UT						0
46. Vermont	VT						0
47. Virginia	VA						0
48. Washington	WA						0
49. West Virginia	WV						0
50. Wisconsin	WI						0
51. Wyoming	WY						0
52. American Samoa	AS						0
53. Guam	GU						0
54. Puerto Rico	PR						0
55. US Virgin Islands	VI						0
56. Northern Mariana Islands	MP						0
57. Canada	CAN						0
58. Aggregate Other Alien	OT						0
59. Totals		0	0	0	0	0	0

NONE

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y

PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

[illegible]

Asterisk	Explanation

68

68

68

68

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING		RESPONSES
1.	Will an actuarial opinion be filed by March 1?	YES.....
2.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES.....
3.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES.....
4.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES.....
APRIL FILING		
5.	Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES.....
6.	Will Management's Discussion and Analysis be filed by April 1?	YES.....
7.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES.....
MAY FILING		
8.	Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	YES.....
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES.....
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES.....
AUGUST FILING		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES.....

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

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO.....
13.	Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO.....
14.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO.....
15.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO.....
16.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO.....
17.	Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO.....
18.	Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO.....
19.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO.....
20.	Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES.....
21.	Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES.....
22.	Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	YES.....
23.	Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO.....
24.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES.....
25.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....
26.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....
27.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	SEE EXPLANATION.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?NO.....

APRIL FILING

29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?NO.....

30. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?NO.....

31. Will the Accident and Health Policy Experience Exhibit be filed by April 1?NO.....

32. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?NO.....

33. Will the regulator only (non-public) Supplemental Health Care Exhibit’s Allocation Report be filed with the state of domicile and the NAIC by April 1?NO.....

34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?YES.....

35. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?NO.....

36. Will the Adjustment to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?NO.....

37. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1?NO.....

AUGUST FILING

38. Will Management’s Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?SEE EXPLANATION.....

Explanation:

12. Business not written
13. Business not written
14. Business not written
15. Business not written
16. Business not written
17. Business not written
18. Business not written
19. Business not written
23. Business not written
25. The Company does not seek relief related to the five year roatation requirement for lead audit partner
26. The Company does not seek relief related to the one year cooling off period for independent CPA
27. The Company does not seek relief related to the Requirements for Audit Committee
28. Business not written
29. Business not written
30. Business not written
31. Business not written
32. Business not written
33. Business not written
35. Business not written
36. Business not written
37. Business not written

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

38. The Company is not required to file the report

Bar Code:

12.	 2 6 1 3 1 2 0 2 0 4 2 0 0 0 0 0 0
13.	 2 6 1 3 1 2 0 2 0 2 4 0 0 0 0 0 0
14.	 2 6 1 3 1 2 0 2 0 3 6 0 5 9 0 0 0
15.	 2 6 1 3 1 2 0 2 0 4 5 5 0 0 0 0 0
16.	 2 6 1 3 1 2 0 2 0 4 9 0 0 0 0 0 0
17.	 2 6 1 3 1 2 0 2 0 3 8 5 0 0 0 0 0
18.	 2 6 1 3 1 2 0 2 0 4 0 1 0 0 0 0 0
19.	 2 6 1 3 1 2 0 2 0 3 6 5 0 0 0 0 0
23.	 2 6 1 3 1 2 0 2 0 5 0 0 0 0 0 0 0
28.	 2 6 1 3 1 2 0 2 0 5 5 5 0 0 0 0 0
29.	 2 6 1 3 1 2 0 2 0 2 3 0 5 9 0 0 0
30.	 2 6 1 3 1 2 0 2 0 3 0 6 0 0 0 0 0
31.	 2 6 1 3 1 2 0 2 0 2 1 0 0 0 0 0 0
32.	 2 6 1 3 1 2 0 2 0 2 1 6 5 9 0 0 0
33.	 2 6 1 3 1 2 0 2 0 2 1 7 0 0 0 0 0
35.	 2 6 1 3 1 2 0 2 0 2 9 0 0 0 0 0 0
36.	 2 6 1 3 1 2 0 2 0 3 0 0 0 0 0 0 0
37.	 2 6 1 3 1 2 0 2 0 5 6 0 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

P012 Additional Aggregate Lines for Page 12 Line 09.
*EXNETINVT - Exhibit of Net Investment Income

	1 Collected During Year	2 Earned During Year
0904. DFA.....	125	125
0905. Pfizer Litigation.....	329	329
0906. Wells Fargo & Company Litigation.....	1,146	1,146
0907.		
0908.		
0997. Summary of remaining write-ins for Line 9 from page 12	1,600	1,600



SUPPLEMENT FOR THE YEAR 2020 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

For The Year Ended December 31, 2020
(To Be Filed by March 1)

NAIC Group Code 00207

NAIC Company Code 26131

Company Name WESTERN RESERVE MUTUAL CASUALTY COMPANY

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

Direct Premiums		Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Written	2 Earned	3 Paid	4 Incurred	5 Paid	6 Incurred	7 Claims Made	8 Occurrence
\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %

2. Commercial Multiple Peril (CMP) Packaged Policies

- 2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes ☒ No ☐
- 2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes ☒ No ☐
- 2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$6,928

2.32 Amount estimated using reasonable assumptions: \$0

2.4 If the answer to question 2.1 is yes, please provide the following:

Direct Losses		Direct Defense and Cost Containment		Percentage of In Force Policies	
1 Paid	2 Paid + Change in Case Reserves	3 Paid	4 Paid + Change in Case Reserves	5 Claims Made	6 Occurrence
\$ 0	\$ 0	\$ 0	\$ 0	0.0 %	0.0 %