



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2021
OF THE CONDITION AND AFFAIRS OF THE

WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code	00207 (Current Period)	00207 (Prior Period)	NAIC Company Code	26131	Employer's ID Number	34-0613930
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 (Street and Number)		Wooster, OH, US 44691 (City or Town, State, Country and Zip Code)			
Main Administrative Office	2865 Benden Drive (Street and Number)		Wooster, OH, US 44691 (City or Town, State, Country and Zip Code)	330-262-9060 (Area Code) (Telephone Number)		
Mail Address	2865 Benden Drive (Street and Number or P.O. Box)		Wooster, OH, US 44691 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	2865 Benden Drive (Street and Number)		Wooster, OH, US 44691 (City or Town, State, Country and Zip Code)	330-262-9060 (Area Code) (Telephone Number)		
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Christopher M. Racz, CPA (Name)		330-262-9060-2446 (Area Code) (Telephone Number) (Extension)			
	Christopher.Racz@wrginsurance.com (E-Mail Address)		800-563-9896 (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	EXECUTIVE VICE PRESIDENT	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 of Ohio

County of Wayne ss

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

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

a. Is this an original filing? Yes [X] No []

b. If no:

1. State the amendment number
2. Date filed
3. Number of pages attached

Subscribed and sworn to before me this
day of _____,_____

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	122,052,994	0	122,052,994	110,916,460
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	76,401,995	704,626	75,697,369	71,948,107
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	9,844,103	0	9,844,103	8,588,581
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ (18,952,870)), cash equivalents (\$ 2,408,049) and short-term investments (\$ 0)	(16,544,821)	0	(16,544,821)	(5,052,465)
6. Contract loans (including \$ premium notes)	0	0	0	0
7. Derivatives	0	0	0	0
8. Other invested assets	3,112,160	696,833	2,415,327	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	194,866,430	1,401,459	193,464,971	186,400,682
13. Title plants less \$ charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,028,211	0	1,028,211	978,773
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	17,469,752	134,004	17,335,748	16,673,968
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	8,847,315	0	8,847,315	7,405,271
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	112,739	0	112,739	255,979
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	969,737	0	969,737	1,052,242
18.2 Net deferred tax asset	2,101,346	0	2,101,346	2,937,352
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	36,075,300	35,075,842	999,458	1,108,128
21. Furniture and equipment, including health care delivery assets (\$)	1,165,527	1,165,527	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	63,627	0	63,627	37,719
24. Health care (\$) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	262,699,985	37,776,832	224,923,153	216,850,114
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	262,699,985	37,776,832	224,923,153	216,850,114
DETAILS OF WRITE-INS				
1101.	0	0	0	0
1102.	0	0	0	0
1103.	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501.	0	0	0	0
2502.	0	0	0	0
2503.	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 13,102,017)	.31,799,083	31,315,416
2. Reinsurance payable on paid losses and loss adjustment expenses	.0	0
3. Loss adjustment expenses	6,573,150	6,573,150
4. Commissions payable, contingent commissions and other similar charges	2,950,753	3,294,128
5. Other expenses (excluding taxes, licenses and fees)	3,173,833	3,748,633
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	.908,008	1,058,332
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	.0	0
7.2 Net deferred tax liability	.0	0
8. Borrowed money \$ and interest thereon \$	.0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	.45,199,518	42,570,118
10. Advance premium	.967,939	434,659
11. Dividends declared and unpaid:		
11.1 Stockholders	.0	0
11.2 Policyholders	.0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	(127,833)	460,059
13. Funds held by company under reinsurance treaties	.0	0
14. Amounts withheld or retained by company for account of others	1,742,287	1,213,909
15. Remittances and items not allocated	.0	0
16. Provision for reinsurance (including \$ certified)	.0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	.0	0
18. Drafts outstanding	.0	0
19. Payable to parent, subsidiaries and affiliates	.0	0
20. Derivatives	.0	0
21. Payable for securities	.0	0
22. Payable for securities lending	.0	0
23. Liability for amounts held under uninsured plans	.0	0
24. Capital notes \$ and interest thereon \$	.0	0
25. Aggregate write-ins for liabilities	.0	821,312
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	.93,186,738	91,489,716
27. Protected cell liabilities	.0	0
28. Total liabilities (Lines 26 and 27)	.93,186,738	91,489,716
29. Aggregate write-ins for special surplus funds	.0	0
30. Common capital stock	.0	0
31. Preferred capital stock	.0	0
32. Aggregate write-ins for other than special surplus funds	.0	0
33. Surplus notes	.0	0
34. Gross paid in and contributed surplus	.0	0
35. Unassigned funds (surplus)	131,736,414	125,360,398
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)	.0	0
36.2 shares preferred (value included in Line 31 \$)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	131,736,414	125,360,398
38. Totals (Page 2, Line 28, Col. 3)	224,923,153	216,850,114
DETAILS OF WRITE-INS		
2501. Other Liabilities	.0	821,312
2502.	.0	0
2503.	.0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	.0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	821,312
2901.	.0	0
2902.	.0	0
2903.	.0	0
2998. Summary of remaining write-ins for Line 29 from overflow page	.0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.	.0	0
3202.	.0	0
3203.	.0	0
3298. Summary of remaining write-ins for Line 32 from overflow page	.0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 80,411,495)	77,152,912	76,089,715	101,459,587
1.2 Assumed (written \$ 70,091,812)	67,462,413	66,673,286	88,871,874
1.3 Ceded (written \$ 80,411,495)	77,152,912	76,089,715	101,459,587
1.4 Net (written \$ 70,091,812)	67,462,413	66,673,286	88,871,874
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	44,883,735	35,509,243	46,505,440
2.2 Assumed	37,734,779	34,421,112	46,141,389
2.3 Ceded	44,883,735	35,509,243	46,505,440
2.4 Net	37,734,779	34,421,112	46,141,389
3. Loss adjustment expenses incurred	6,880,782	6,896,080	10,038,359
4. Other underwriting expenses incurred	23,692,237	23,319,673	31,491,732
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	68,307,799	64,636,865	87,671,480
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(845,386)	2,036,422	1,200,394
INVESTMENT INCOME			
9. Net investment income earned	1,855,461	2,560,989	3,570,664
10. Net realized capital gains (losses) less capital gains tax of \$ 239,370	900,487	158,966	637,979
11. Net investment gain (loss) (Lines 9 + 10)	2,755,948	2,719,955	4,208,643
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 86,550)	(86,550)	(77,591)	(103,832)
13. Finance and service charges not included in premiums	806,365	890,662	1,176,626
14. Aggregate write-ins for miscellaneous income	9,203	7,052	(15,090)
15. Total other income (Lines 12 through 14)	729,018	820,123	1,057,705
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,639,580	5,576,499	6,466,742
17. Dividends to policyholders	0	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	2,639,580	5,576,499	6,466,742
19. Federal and foreign income taxes incurred	192,003	884,943	(147,583)
20. Net income (Line 18 minus Line 19)(to Line 22)	2,447,577	4,691,556	6,614,325
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	125,360,397	120,358,337	120,358,337
22. Net income (from Line 20)	2,447,577	4,691,556	6,614,325
23. Net transfers (to) from Protected Cell accounts	0	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 1,260,532	4,742,000	(5,078,642)	1,063,319
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	424,526	412,929	264,195
27. Change in nonadmitted assets	(1,238,086)	(774,089)	(2,939,780)
28. Change in provision for reinsurance	0	0	0
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0	0
31. Cumulative effect of changes in accounting principles	0	0	0
32. Capital changes:			
32.1 Paid in	0	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0	0
32.3 Transferred to surplus	0	0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)	0	0	0
33.3 Transferred from capital	0	0	0
34. Net remittances from or (to) Home Office	0	0	0
35. Dividends to stockholders	0	0	0
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	6,376,017	(748,246)	5,002,059
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	131,736,414	119,610,091	125,360,397
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Other Income/ (Expense)	9,203	7,052	(15,090)
1402.	0	0	0
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	9,203	7,052	(15,090)
3701.	0	0	0
3702.	0	0	0
3703.	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	67,969,664	67,252,077	90,234,887
2. Net investment income.....	2,595,890	3,464,962	4,881,632
3. Miscellaneous income.....	729,018	820,123	1,057,705
4. Total (Lines 1 to 3).....	71,294,571	71,537,162	96,174,224
5. Benefit and loss related payments.....	37,107,873	36,896,217	48,627,964
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	31,591,599	31,135,646	40,166,755
8. Dividends paid to policyholders.....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	348,868	(377,116)	22,883
10. Total (Lines 5 through 9).....	69,048,340	67,654,747	88,817,602
11. Net cash from operations (Line 4 minus Line 10).....	2,246,232	3,882,416	7,356,622
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	8,207,191	11,948,366	15,973,308
12.2 Stocks.....	3,098,103	390,861	18,511,727
12.3 Mortgage loans.....	0	0	0
12.4 Real estate.....	0	0	0
12.5 Other invested assets.....	1,082,798	179,673	11,659,296
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0	0
12.7 Miscellaneous proceeds.....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	12,388,092	12,518,900	46,144,331
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	19,719,284	9,222,097	13,238,741
13.2 Stocks.....	280,000	3,230,425	28,511,640
13.3 Mortgage loans.....	0	0	0
13.4 Real estate.....	1,464,308	0	119,499
13.5 Other invested assets.....	2,834,987	0	200,000
13.6 Miscellaneous applications.....	3	368	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	24,298,581	12,452,890	42,069,880
14. Net increase (or decrease) in contract loans and premium notes.....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(11,910,489)	66,009	4,074,450
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds.....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0	0
16.5 Dividends to stockholders.....	0	0	0
16.6 Other cash provided (applied).....	(1,828,098)	(920,091)	(2,114,764)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(1,828,098)	(920,091)	(2,114,764)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(11,492,356)	3,028,334	9,316,308
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	(5,052,465)	(14,368,773)	(14,368,773)
19.2 End of period (Line 18 plus Line 19.1).....	(16,544,821)	(11,340,439)	(5,052,465)

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

20.0001. Stocks acquired in non-cash transactions.....	146,289		
20.0002. Stocks disposed in non-cash transactions.....	146,289		

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Western Reserve Mutual Casualty Company (WRMCC) are presented on the basis of accounting principles prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

The financial statements of the Company are presented solely on the basis of accounting principles prescribed by the Ohio Department of Insurance. As such, there are no increases or decreases to net income nor surplus on a statutory accounting basis as shown by the reconciliation below:

	State of Domicile	2021	2020
<u>NET INCOME</u>			
(1) WRMCC state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 2,447,577	\$ 6,614,325
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:		—	—
(3) State Permitted Practices that increase/(decrease) NAIC SAP:		—	—
(4) NAIC SAP (1-2-3=4)		<u>\$ 2,447,577</u>	<u>\$ 6,614,325</u>
<u>SURPLUS</u>			
(1) WRMCC state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 131,736,414	\$ 125,360,398
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:		—	—
(3) State Permitted Practices that increase/(decrease) NAIC SAP:		—	—
(4) NAIC SAP (5-6-7=8)		<u>\$ 131,736,414</u>	<u>\$ 125,360,398</u>

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

No significant changes from December 31, 2020.

C. Accounting Policy

No significant changes from December 31, 2020.

D. Going Concern

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

2. Accounting Changes and Corrections of Errors

Not applicable.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable.

B. Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. None.
3. None.
4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 months	\$ (26,125)
2. 12 months or Longer	\$ (--)

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

1. Less than 12 months	\$ 9,784.589
2. 12 months or longer	\$ --

5. The Company reviews all loan-backed and structured securities in which the fair value of a given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security then the security is deemed not to be other-than-temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-income Housing Tax Credits (LIHTC)

Not applicable.

L. Restricted Assets

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

O. 5* Securities

Not applicable.

P. Short Sales

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Q. Prepayment Penalty and Accelerated Fees

No significant changes from December 31, 2020.

R. Reporting Entity's Share of Cash Pool by Asset type.

Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

No significant changes from December 31, 2020.

7. Investment Income

No significant changes from December 31, 2020.

8. Derivative Instruments

Not applicable.

9. Income Taxes

No significant changes from December 31, 2020.

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

A. Not applicable.

B. Not applicable.

C. Not applicable.

D. No significant changes from December 31, 2020.

E. Not applicable.

F. No significant changes from December 31, 2020.

G. No significant changes from December 31, 2020.

H. Not applicable.

I. Not applicable.

J. Not applicable.

K. Not applicable.

L. No significant changes from December 31, 2020.

M. No significant changes from December 31, 2020.

N. Not applicable.

O. Not applicable.

11. Debt

Not applicable.

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

A. Defined Benefit Plan

The Company has a non-qualified, unfunded, retiree healthcare plan that was closed to new participants. The related liabilities and expenses are not material to the Company's financial position.

The Company also has a non-qualified voluntary deferred compensation plan for senior executive officers. The plan allows for deferral of payouts from the Annual Cash Bonus Plan and Performance Share Plan for Key Executives. As of September 30, 2021 and December 31, 2020, amounts held for these deferrals were \$1.6 million and \$1.2 million, respectively.

B. Investment Policies and Strategies

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

D. Basis of Rates of Returns on Assets

Not applicable.

NOTES TO FINANCIAL STATEMENTS

E. Defined Contribution Plans

No significant changes from December 31, 2020.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

Not applicable.

H. Postemployment Benefits and Compensated Absences

Not applicable.

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

Not applicable.

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

No significant changes from December 31, 2020.

14. Liabilities, Contingencies and Assessments

No significant changes from December 31, 2020.

15. Leases

No significant changes from December 31, 2020.

16. Information about Financial Instruments With Off-Balance-Sheet Risk and Financial Instruments With Concentrations of Credit Risk

Not applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

Not applicable.

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

Not applicable.

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

Not applicable.

20. Fair Value Measurements

A. The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on a hierarchy defined by FASB ASC 820 (SFAS No. 157), *Fair Value Measurements*. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's or a liability's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). The levels of the fair value hierarchy are as follows:

Level 1:

Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2:

Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3:

Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

STATEMENT AS OF September 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

NOTES TO FINANCIAL STATEMENTS

(1) Fair Value Measurements at September 30, 2021:

Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash equivalents:					
Exempt MM Mutual Funds	\$ 2,408,049	\$ --	\$ --	\$ --	\$ 2,408,049
Total Cash Equivalents	2,408,049	--	--	--	2,408,049
Common Stock:					
Mutual Funds	33,563,815	--	--	--	33,563,815
Industrial and Misc	42,007,666	--	125,888	--	42,133,554
Total Common Stocks	75,571,481	--	125,888	--	75,697,369
Other Invested Assets	--	--	2,415,327	--	2,415,327
Total assets at fair value/NAV	\$ 77,979,530	\$ --	\$ 2,541,215	\$ --	\$ 80,520,745
b. Liabilities at fair value:					
Not applicable.					

Fair Value Measurements at December 31, 2020:

Description of each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Cash equivalents:					
Exempt MM Mutual Funds	\$ 13,177,046	\$ --	\$ --	\$ --	\$ 13,177,046
Total Cash Equivalents	13,177,046	--	--	--	13,177,046
Common Stock:					
Mutual Funds	33,923,201	--	--	--	33,923,201
Industrial and Misc	37,899,018	--	125,888	--	38,024,906
Total Common Stocks	71,822,219	--	125,888	--	71,948,107
Bonds:					
Industrial and Misc	--	400,000	--	--	400,000
Total Bonds	--	400,000	--	--	400,000
Total assets at fair value/NAV	\$ 84,999,265	\$ 400,000	\$ 125,888	\$ --	\$ 85,525,153
b. Liabilities at fair value:					
Not applicable.					

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

	Beginning Balance at 06/30/2021	Transfers In/(out) Level 3	Total Gains/(Losses) Included in Net Income	Total Gains/(Losses) Included in Surplus	Purchases (Sales)	Ending Balance at 09/30/2021
a. Assets:						
Common Stock:						
Industrial and Misc	\$ 125,888	\$ --	\$ --	\$ --	\$ --	\$ 125,888
Other Invested Assets	1,059,452	--	--	20,888	1,334,987	2,415,327
Total Assets:	\$ 1,185,340	\$ --	\$ --	\$ 20,888	\$ 1,334,987	\$ 2,541,215
b. Liabilities:						
Not applicable.						

(3) As of September 30, 2021, the reported fair value of the entity's investments categorized within Level 3 of the fair value hierarchy is as follows:

Common Stocks – The Company holds an investment in NAMIC common stock.

Other Invested Assets – The Company holds limited partnership interests in private credit funds.

B. Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of All Financial Instruments:

<u>Type of Financial Instrument</u>	<u>Aggregate Fair Value</u>	<u>Admitted Assets</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Net Asset Value (NAV)</u>	<u>Not Practicable (Carrying Value)</u>
Bonds	\$ 127,367,260	\$ 122,052,994	\$ 9,285,217	\$ 118,082,043	\$ --	\$ --	\$ --
Common Stock	75,697,369	75,697,369	75,571,481	--	125,888	--	--
Other Invested Assets	2,415,327	2,415,327	--	--	2,415,327	--	--
Cash Equivalents	2,408,049	2,408,049	2,408,049	--	--	--	--

D. The Company has no assets for which it was not practicable to estimate fair value.

21. Other Items

Not applicable.

22. Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through November 12, 2021 for the statutory statement issued on November 12, 2021 for the quarter ending September 30, 2021. No Type I events were identified that would have a material effect on the financial condition of the Company.

Type II – Non-recognized Subsequent Events:

Subsequent events have been considered through November 12, 2021 for the statutory statement issued on November 12, 2021 for the quarter ending September 30, 2021. No Type II events were identified that would have a material effect on the financial condition of the Company.

23. Reinsurance

No significant changes from December 31, 2020.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

25. Changes in Incurred Losses and Loss Adjustment Expense

Reserves as of December 31, 2020 were \$37.9 million. During 2021, \$15.4 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$22.0 million as a result of re-estimation of unpaid claims and claim adjusting expenses. Therefore, there has been \$0.5 million of favorable prior year development from December 31, 2020 to September 30, 2021. The re-estimation is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

26. Intercompany Pooling Agreements

No significant changes from December 31, 2020.

27. Structured Settlements

Not applicable.

28. Health Care Receivables

Not applicable.

29. Participating Policies

Not applicable.

30. Premium Deficiency Reserves

No significant changes from December 31, 2020.

31. High Deductibles

Not applicable.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

No significant changes from December 31, 2020.

33. Asbestos/Environmental Reserves

No significant changes from December 31, 2020.

NOTES TO FINANCIAL STATEMENTS

34. Subscriber Savings Accounts

Not applicable.

35. Multiple Peril Crop Insurance

Not applicable.

36. Financial Guaranty Insurance

Not applicable.

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []

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

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

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

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

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

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] NA [X]
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2016

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/25/2017

6.4 By what department or departments?

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] NA [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] NA []

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?..... Yes [] No [X]

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

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

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

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

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

GENERAL INTERROGATORIES

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []

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

9.11 If the response to 9.1 is No, please explain:
.....

9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
.....

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).
.....

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?..... Yes [X] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

13. Amount of real estate and mortgages held in short-term investments: \$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$ 0
14.22 Preferred Stock	\$ 0	\$ 0
14.23 Common Stock	\$ 403,571	\$ 704,626
14.24 Short-Term Investments	\$ 0	\$ 0
14.25 Mortgage Loans on Real Estate	\$ 0	\$ 0
14.26 All Other	\$ 0	\$ 0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$ 403,571	\$ 704,626
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

If no, attach a description with this statement.

16 For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
16.3 Total payable for securities lending reported on the liability page \$.....0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

GENERAL INTERROGATORIES

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

Yes [] No [X]

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

1 Name of Custodian(s)	2 Custodian Address
Northern Trust Company.....	50 South LaSalle Street Chicago, IL 60603.....

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Monroe Capital LLC.....	311 South Wacker Dr, Suite 6400 Chicago, IL 60606.....	Investment in Monroe Capital Credit (Delaware) Feeder Fund IV LP in 2021 not accounted for by Northern Trust Company....
HarbourVest Partners LLC.....	One Financial Center Boston, MA 02111.....	Investment in HarbourVest Direct Lending Fund (L) L.P. in 2021; not accounted for by Northern Trust.....

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [] No [X]

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

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

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

1 Name of Firm or Individual	2 Affiliation
Michael Shutt.....
Adrian Besancon.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?

Yes [] No [X]

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?

Yes [] No [X]

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....
.....
.....
.....

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

Yes [X] No []

18.2 If no, list exceptions:

.....

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

Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or

- PL security is not available.
- Issuer or obligor is current on all contracted interest and principal payments.
- The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes [] No [X]

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

- The security was purchased prior to January 1, 2018.
- The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is
- shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

GENERAL INTERROGATORIES

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

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

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

Yes [] No [X]

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] NA []

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves.") discounted at a rate of interest greater than zero?

4.2 If yes, complete the following schedule:

5. Operating Percentages:

5.1 A&H loss percent.....	0.0	%
5.2 A&H cost containment percent	0.0	%
5.3 A&H expense percent excluding cost containment expenses.....	0.0	%

6.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

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

6.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

6.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$ _____

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?..... Yes [X] No []

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?..... Yes [] No []

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	N	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0
5. California	CA	N	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0
7. Connecticut	CT	N	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0
9. Dist. Columbia	DC	N	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0
14. Illinois	IL	L	0	0	0	0	0
15. Indiana	IN	L	21,192,536	20,692,726	10,410,187	10,362,749	14,216,072
16. Iowa	IA	N	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0
23. Michigan	MI	N	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	0
27. Montana	MT	N	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0
34. No. Carolina	NC	N	0	0	0	0	0
35. No. Dakota	ND	N	0	0	0	0	0
36. Ohio	OH	L	59,218,959	56,859,071	29,853,058	29,369,221	27,146,626
37. Oklahoma	OK	N	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	0	0
40. Rhode Island	RI	N	0	0	0	0	0
41. So. Carolina	SC	N	0	0	0	0	0
42. So. Dakota	SD	N	0	0	0	0	0
43. Tennessee	TN	L	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Totals		XXX	80,411,495	77,551,797	40,263,245	39,731,970	41,362,698
DETAILS OF WRITE-INS							
58001.		XXX					
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX	0	0	0	0	0

(a) Active Status Counts

L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG 4 R – Registered – Non-domiciled RRGs 0

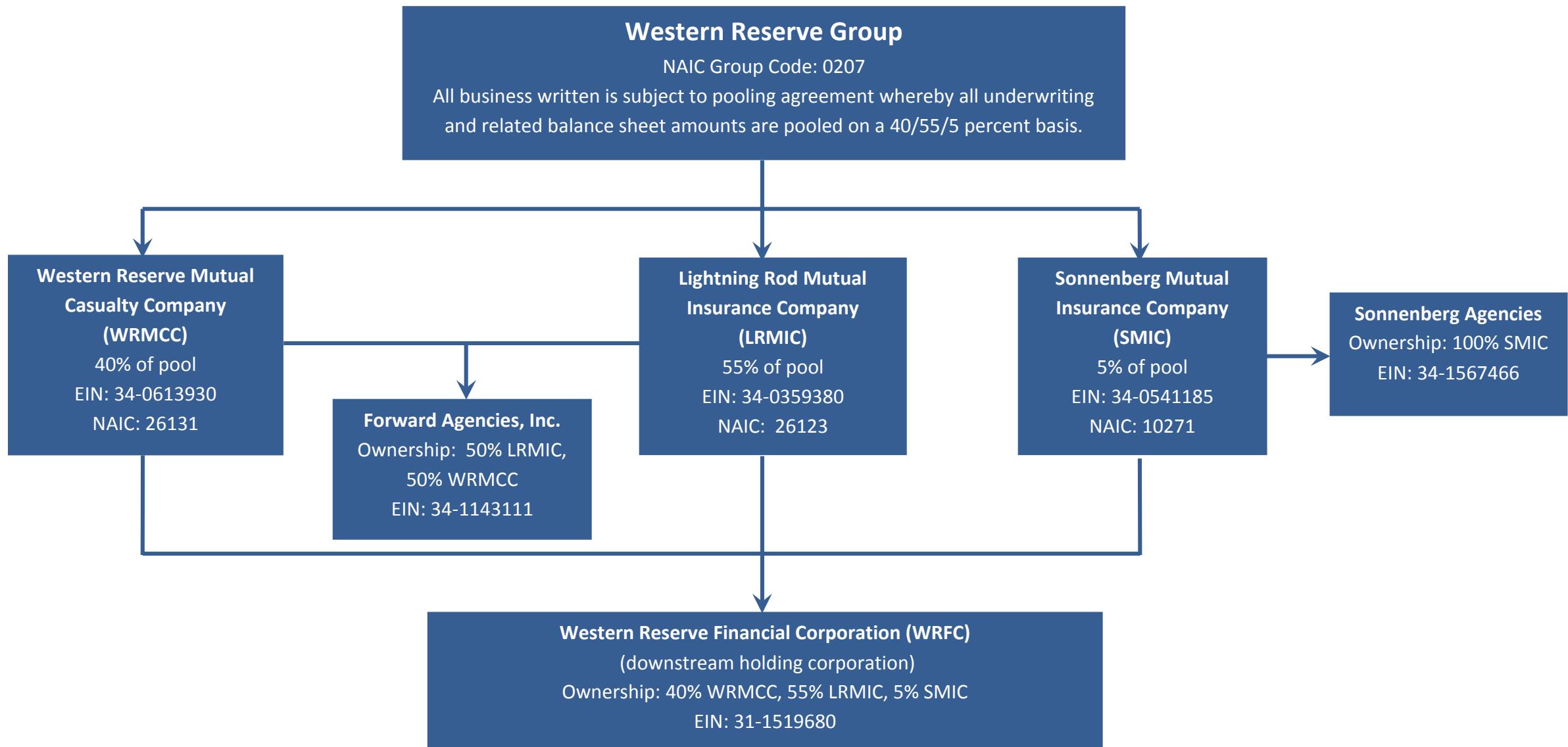
E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLI) 0 Q – Qualified – Qualified or accredited reinsurer 0

D – Domestic Surplus Lines Insurer (DSLI) – Reporting entities authorized to write surplus lines in the state of domicile 0 N – None of the above – Not allowed to write business in the state 53

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

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

PART 1 – ORGANIZATIONAL CHART



STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

2

Asterisk	Explanation
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STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	2,247,239	346,897	15.4	47.9
2. Allied lines	1,221,667	1,317,410	107.8	90.3
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	25,278,002	18,765,032	74.2	64.6
5. Commercial multiple peril	13,668,800	6,575,739	48.1	23.2
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9. Inland marine	1,190,563	144,257	12.1	19.6
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability -occurrence			0.0	0.0
11.2 Medical professional liability -claims made			0.0	0.0
12. Earthquake			0.0	0.0
13. Group accident and health			0.0	0.0
14. Credit accident and health			0.0	0.0
15. Other accident and health			0.0	0.0
16. Workers' compensation	1,188,689	1,689,461	142.1	67.9
17.1 Other liability occurrence	3,551,955	1,679,125	47.3	(16.7)
17.2 Other liability-claims made	70,568	0	0.0	0.0
17.3 Excess Workers' Compensation			0.0	0.0
18.1 Products liability-occurrence	.95,155	(18,070)	(19.0)	62.3
18.2 Products liability-claims made			0.0	0.0
19.1,19.2 Private passenger auto liability	11,155,758	4,464,891	40.0	50.2
19.3,19.4 Commercial auto liability	5,573,556	2,103,859	37.7	33.4
21. Auto physical damage	11,384,121	7,567,783	66.5	51.1
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety			0.0	0.0
26. Burglary and theft	26,738	(1,553)	(5.8)	(7.6)
27. Boiler and machinery	500,101	248,904	49.8	15.7
28. Credit			0.0	0.0
29. International			0.0	0.0
30. Warranty			0.0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0.0	0.0
TOTALS	77,152,912	44,883,735	58.2	46.7
DETAILS OF WRITE-INS				
3401.			0.0	0.0
3402.			0.0	0.0
3403.			0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date	
1. Fire	796,632	2,208,888	2,241,385	
2. Allied lines	415,023	1,190,727	1,212,482	
3. Farmowners multiple peril	0	0	0	
4. Homeowners multiple peril	10,270,404	26,545,700	24,215,422	
5. Commercial multiple peril	4,855,281	14,964,672	13,642,574	
6. Mortgage guaranty	0	0	0	
8. Ocean marine	0	0	0	
9. Inland marine	367,741	1,238,337	1,113,214	
10. Financial guaranty	0	0	0	
11.1 Medical professional liability-occurrence	0	0	0	
11.2 Medical professional liability-claims made	0	0	0	
12. Earthquake	0	0	0	
13. Group accident and health	0	0	0	
14. Credit accident and health	0	0	0	
15. Other accident and health	0	0	0	
16. Workers' compensation	528,035	1,345,890	1,201,551	
17.1 Other liability occurrence	1,224,465	3,827,355	3,414,155	
17.2 Other liability-claims made	33,330	95,149	51,431	
17.3 Excess Workers' Compensation	0	0	0	
18.1 Products liability-occurrence	24,575	103,508	67,602	
18.2 Products liability-claims made	0	0	0	
19.1,19.2 Private passenger auto liability	3,778,692	11,121,894	12,421,919	
19.3,19.4 Commercial auto liability	1,876,144	6,039,930	5,201,400	
21. Auto physical damage	3,620,146	11,123,662	12,317,654	
22. Aircraft (all perils)	0	0	0	
23. Fidelity	0	0	0	
24. Surety	0	0	0	
26. Burglary and theft	5,648	25,033	23,322	
27. Boiler and machinery	220,145	580,750	427,686	
28. Credit	0	0	0	
29. International	0	0	0	
30. Warranty	0	0	0	
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	
34. Aggregate write-ins for other lines of business	0	0	0	
TOTALS	28,016,261	80,411,495	77,551,797	
DETAILS OF WRITE-INS				
3401.		0		0
3402.		0		0
3403.		0		0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2021 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened and Open as of Prior Year End	8 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2018 + Prior	6,351	2,090	8,441	1,881	.734	2,615	2,249	.830	1,748	4,827	(2,221)	1,222	(999)
2. 2019	8,559	2,417	10,976	3,307	.272	3,579	4,541	.470	1,586	6,597	(711)	(89)	(800)
3. Subtotals 2019 + prior	14,910	4,507	19,417	5,188	1,006	6,194	6,790	1,300	3,334	11,424	(2,932)	1,133	(1,799)
4. 2020	11,550	6,922	18,472	6,443	2,818	9,261	5,327	3,116	2,167	10,610	.220	1,179	1,399
5. Subtotals 2020 + prior	26,460	11,429	37,889	11,631	3,824	15,455	12,117	4,416	5,501	22,034	(2,712)	2,312	(400)
6. 2021	XXX	XXX	XXX	XXX	28,677	28,677	XXX	10,522	5,817	16,339	XXX	XXX	XXX
7. Totals	26,460	11,429	37,889	11,631	32,501	44,132	12,117	14,938	11,318	38,373	(2,712)	2,312	(400)
Prior Year-End Surplus As Regards Policy-holders											Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
8. Surplus As Regards Policy-holders	125,360										1. (10.2)	2. 20.2	3. (1.1)
												Col. 13, Line 7 Line 8	
												4. (0.3)	

STATEMENT AS OF SEPTEMBER 30, 2021 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. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

Response

1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?NO.....
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?YES.....

Explanation:

Bar Code:

1. 
2 6 1 3 1 2 0 2 1 4 9 0 0 0 0 0 3

2. 
2 6 1 3 1 2 0 2 1 4 5 5 0 0 0 0 0 3

3. 
2 6 1 3 1 2 0 2 1 3 6 5 0 0 0 0 0 3

OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE A – VERIFICATION

Real Estate	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	.8,588,583	.8,746,719
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	.1,464,306	119,499
2.2 Additional investment made after acquisition		0
3. Current year change in encumbrances		0
4. Total gain (loss) on disposals		0
5. Deduct amounts received on disposals		0
6. Total foreign exchange change in book/adjusted carrying value		0
7. Deduct current year's other-than-temporary impairment recognized		0
8. Deduct current year's depreciation	208,786	277,635
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	.9,844,103	.8,588,583
10. Deduct total nonadmitted amounts .....	.0	0
11. Statement value at end of current period (Line 9 minus Line 10) .....	.9,844,103	.8,588,583

SCHEDULE B – VERIFICATION

Mortgage Loans	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	.0	.0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		0
8. Deduct amortization of premium and mortgage interest points and commitment fees		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	.0	.0
12. Total valuation allowance .....	.0	0
13. Subtotal (Line 11 plus Line 12) .....	.0	0
14. Deduct total nonadmitted amounts .....	.0	0
15. Statement value at end of current period (Line 13 minus Line 14) .....	.0	0

NONE

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	.1,341,440	14,895,283
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	2,300,000	200,000
2.2 Additional investment made after acquisition .....	.534,987	.0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)		18,531
6. Total gain (loss) on disposals .....		.33,191
7. Deduct amounts received on disposals	1,082,798	(2,127,739)
8. Deduct amortization of premium and depreciation		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	.3,112,160	.1,341,440
12. Deduct total nonadmitted amounts .....	.696,833	.1,341,440
13. Statement value at end of current period (Line 11 minus Line 12)	2,415,327	0

SCHEDULE D – VERIFICATION

Bonds and Stocks	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	.183,268,138	.172,635,720
2. Cost of bonds and stocks acquired .....	.20,145,572	.41,750,381
3. Accrual of discount .....	.25,321	.38,298
4. Unrealized valuation increase (decrease) .....	.5,984,001	.1,312,782
5. Total gain (loss) on disposals .....	.1,139,857	.3,044,205
6. Deduct consideration for bonds and stocks disposed of	11,451,580	.34,506,114
7. Deduct amortization of premium .....	.656,320	.919,315
8. Total foreign exchange change in book/adjusted carrying value .....	.0	.0
9. Deduct current year's other-than-temporary impairment recognized .....	.0	108,898
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....	.0	.21,079
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	.198,454,989	.183,268,138
12. Deduct total nonadmitted amounts .....	.704,626	.403,571
13. Statement value at end of current period (Line 11 minus Line 12)	197,750,363	182,864,567

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	111,872,478	2,041,366	2,251,567	(82,070)	112,514,027	111,872,478	111,580,207	101,548,015
2. NAIC 2 (a).....	9,778,130	701,000	400,000	(6,888)	9,357,653	9,778,130	10,072,242	8,968,446
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	400,573			(28)	400,000	400,573	400,545	400,000
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds.....	122,051,181	2,742,366	2,651,567	(88,986)	122,271,680	122,051,181	122,052,994	110,916,460
PREFERRED STOCK								
8. NAIC 1.....	0				0	0	0	0
9. NAIC 2.....	0				0	0	0	0
10. NAIC 3.....	0				0	0	0	0
11. NAIC 4.....	0				0	0	0	0
12. NAIC 5.....	0				0	0	0	0
13. NAIC 6.....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock.....	122,051,181	2,742,366	2,651,567	(88,986)	122,271,680	122,051,181	122,052,994	110,916,460

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$0 ; NAIC 2 \$0 ;

NAIC 3 \$0 ; NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

S102

Schedule DA - Part 1

NONE

Schedule DA - Verification

NONE

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE E – PART 2 – VERIFICATION
 (Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	13,177,046	5,367,731
2. Cost of cash equivalents acquired	23,896,205	34,825,243
3. Accrual of discount	0	0
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals.....	0	0
6. Deduct consideration received on disposals	34,665,202	27,015,928
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,408,049	13,177,046
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,408,049	13,177,046

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE A - PART 2

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

Showing All Real Estate Acquired And Additions Made During The Current Quarter.								
1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Acquired by purchase								
Biden West Renovations.....	Wooster.....	OH.....	09/30/2021.....	BMC Corp.....	550,042		550,042	
0199999 - Acquired by purchase					550,042	0	550,042	
.....
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.....
.....
0399999 Totals					550,042	0	550,042	

SCHEDULE A - PART 3

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

NONE

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STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE B - PART 2

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

SCHEDULE B - PART 3

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

EO2

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
Joint Venture, Partnership or Limited Liability Co. Interests for Which the Underlying Assets Have the Characteristics of: Common Stocks - Unaffiliated												
000000-00-0.....	Monroe Capital Private Credit Fund.....	.....	USA.....	Monroe Capital Private Credit Fund.....	.....	01/22/2021.....	.....	0.....	534,987.....	0.....	0.....	0.....
000000-00-0.....	HarbourVest Direct Lending Fund (L) L.P.....	.....	USA.....	HarbourVest Direct Lending Fund (L) L.P.....	.....	08/30/2021.....	.....	800,000.....	0.....	0.....	0.....	0.....
1999999 - Joint Venture, Partnership or Limited Liability Co. Interests for Which the Underlying Assets Have the Characteristics of: Common Stocks - Unaffiliated	800,000.....	534,987.....	0.....	0.....	XXX.....
.....
.....
.....
.....
.....
4899999 - Subtotals - Unaffiliated	800,000.....	534,987.....	0.....	0.....	XXX.....
4999999 - Subtotals - Affiliated	0.....	0.....	0.....	0.....	XXX.....
5099999 Totals	800,000.....	534,987.....	0.....	0.....	XXX.....

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value					15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income	
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A.C.V. (9+10+11+12)	14 Total Foreign Exchange Change in B./A.C.V.						
Non-Registered Private Funds with Underlying Assets Having Characteristics of: Other Fixed Income Instruments - Unaffiliated																			
000000-00-0.....	Volidcore/Encore.....	.....	OH.....	Volidcore/Encore.....	11/01/2018.....	09/02/2021.....	54,640.....	0.....	0.....	0.....	0.....	0.....	54,640.....	54,640.....	0.....	0.....	0.....	3,007.....
000000-00-0.....	Allen Thomas Group.....	.....	USA.....	Allen Thomas Group.....	12/25/2019.....	09/02/2021.....	7,882.....	0.....	0.....	0.....	0.....	0.....	7,882.....	7,882.....	0.....	0.....	0.....	3,342.....
1399999 - Non-Registered Private Funds with Underlying Assets Having Characteristics of: Other Fixed Income Instruments - Unaffiliated	.....	.....	.....	.....	.....	.....	62,521.....	0.....	0.....	0.....	0.....	0.....	62,521.....	62,521.....	0.....	0.....	0.....	3,349.....
.....	
.....	
.....	.....	.....	.....	.....	.....	.....	.....	62,521.....	0.....	0.....	0.....	0.....	62,521.....	62,521.....	0.....	0.....	0.....	3,349.....
4899999 - Subtotals - Unaffiliated	.....	.....	.....	.....	.....	.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
4999999 - Subtotals - Affiliated	.....	.....	.....	.....	.....	.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
5099999 Totals	.....	.....	.....	.....	.....	.....	62,521.....	0.....	0.....	0.....	0.....	0.....	62,521.....	62,521.....	0.....	0.....	0.....	3,349.....

E03

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
737823-EK-6.....	POTTAWATOMIE CNTY KANS UNI SCH DIST NO 3.....		07/30/2021.....	RAYMOND JAMES/FI.....	XXX.....	300,000	300,000		.1.F FE.....
80381L-CZ-5.....	SARPY CNTY NEB SCH DIST NO 001.....		09/01/2021.....	DAVIDSON (D.A.) & CO. INC.....	XXX.....	200,000	200,000		.1.D FE.....
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						500,000	500,000	0	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
.091096-PC-5.....	BIRMINGHAM ALA WTRWKS BRD WTR REV.....		07/14/2021.....	RAYMOND JAMES/FI.....	XXX.....	400,000	400,000		.1.C FE.....
955525-CK-4.....	WEST RANKIN MISS UTIL AUTH REV.....		08/04/2021.....	RAYMOND JAMES/FI.....	XXX.....	310,000	310,000		.1.C FE.....
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						710,000	710,000	0	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)									
.031162-CW-8.....	AMGEN INC.....		09/09/2021.....	RAYMOND JAMES/FI.....	XXX.....	307,020	300,000	.345	.2.A FE.....
126650-DQ-0.....	CVS HEALTH CORP.....		08/20/2021.....	RAYMOND JAMES/FI.....	XXX.....	393,980	400,000	.5,167	.2.B FE.....
20030N-DM-0.....	COMCAST CORP.....		09/30/2021.....	RAYMOND JAMES/FI.....	XXX.....	495,000	500,000	.2,140	.1.G FE.....
459200-KA-8.....	INTERNATIONAL BUSINESS MACHINES CORP.....		08/24/2021.....	PIPER JAFFRAY.....	XXX.....	336,366	300,000	.2,946	.1.G FE.....
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						1,532,366	1,500,000	10,597	XXX
8399997 - Bonds - Subtotals - Bonds - Part 3						2,742,366	2,710,000	10,597	XXX
8399999 - Bonds - Subtotals - Bonds						2,742,366	2,710,000	10,597	XXX
Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded									
369604-30-1.....	GENERAL ELECTRIC ORD.....		08/02/2021.....	Unknown.....	997.750	.9,388	XXX.....		XXX
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						9,388	XXX	0	XXX
9799997 - Common Stocks - Subtotals - Common Stocks - Part 3						9,388	XXX	0	XXX
9799999 - Common Stocks - Subtotals - Common Stocks						9,388	XXX	0	XXX
9899999 - Common Stocks - Subtotals - Preferred and Common Stocks						9,388	XXX	0	XXX
9999999 Totals						2,751,754	XXX	10,597	XXX

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 For- eign Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol		
									11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.									
Bonds - U.S. Governments																						
36179U-ZH-8, G2 MA6144 - RMBS.....	09/01/2021, Paydown.....		XXX.....	36,503	36,503	36,982	36,847		(344)			(344)			36,503			0	721	.09/20/2049.....	.1.A	
36295P-6H-0, GN 676872 - RMBS.....	09/01/2021, Paydown.....		XXX.....	553	553	558	554		(1)			(1)			553			0	0	.17	.03/15/2023.....	.1.A
36379U-ZS-8, GNR 2016-096 HA - CMBS.....	09/01/2021, Paydown.....		XXX.....	56,994	56,994	56,709	56,713		281			281			56,994			0	0	814	.12/16/2057.....	.1.A
36380R-VC-1, GNR 2021-033 V - CMBS.....	09/01/2021, Paydown.....		XXX.....	3,260	3,260	3,139			121			121			3,260			0	0	20	.06/16/2040.....	.1.A
36380Y-3C-7, GNR 2018-124 QC - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	34,581	34,581	34,473	34,484		97			97			34,581			0	0	805	.10/20/2046.....	.1.A
36381A-GK-6, GNR 2018-147 EV - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	12,028	12,028	12,358			(235)			(235)			12,028			0	0	281	.01/20/2030.....	.1.A
83162C-PP-2, SBAP 2005-20 F A - ABS.....	06/01/2021, Paydown.....		XXX.....						0			0						0	0	5	.06/01/2025.....	.1.A
831641-EZ-4, SBI C 2013-10B B - ABS.....	09/01/2021, Paydown.....		XXX.....	2,651	2,651	2,766	2,661		(10)			(10)			2,651			0	0	0	.09/10/2023.....	.1.A
831641-FJ-9, SBI C 2017-10 B B - ABS.....	09/01/2021, Paydown.....		XXX.....	31,029	31,029	31,017	31,017		11			11			31,029			0	0	781	.09/10/2027.....	.1.A
831641-FK-6, SBI C 2018-10 A A - ABS.....	09/01/2021, Paydown.....		XXX.....	38,627	38,627	38,676	38,656		(29)			(29)			38,627			0	0	1,231	.03/10/2028.....	.1.A
831641-FL-4, SBI C 2018-10 B B - ABS.....	09/01/2021, Paydown.....		XXX.....	33,766	33,766	33,924	33,903		(137)			(137)			33,766			0	0	1,198	.09/10/2028.....	.1.A
0599999 - Bonds - U.S. Governments				249,992	249,992	250,613	247,097	0	(245)	0	(245)	0	249,992	0	0	0	0	5,970	XXX	XXX		
Bonds - U.S. States, Territories and Possessions																						
66608K-ZU-5, OREGON ST.....	08/01/2021, Maturity @ 100.00.....		XXX.....	600,000	600,000	605,826	600,383		(383)			(383)			600,000			0	27,366	.08/01/2021.....	.1.B FE.....	
1799999 - Bonds - U.S. States, Territories and Possessions				600,000	600,000	605,826	600,383	0	(383)	0	(383)	0	600,000	0	0	0	0	27,366	XXX	XXX		
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																						
CANADIAN CNTY OKLA EDL																						
135521-AS-1, FACS AUTH EDL FAC.....	09/01/2021, Call @ 100.00.....		XXX.....	400,000	400,000	433,916	402,780		(2,780)			(2,780)			400,000			0	16,000	.09/01/2022.....	.1.D FE.....	
3128PB-GM-7, FH C92004 - RMBS.....	09/01/2021, Paydown.....		XXX.....	29,488	29,488	30,502	30,589		(1,101)			(1,101)			29,488			0	0	787	.07/01/2038.....	.1.A
312800-N9-4, FH J19416 - RMBS.....	09/01/2021, Paydown.....		XXX.....	5,601	5,601	5,755	5,678		(76)			(76)			5,601			0	0	113	.06/01/2027.....	.1.A
3128S2-00-7, FH T61363 - RMBS.....	09/01/2021, Paydown.....		XXX.....	4,333	4,333	4,534	4,453		(120)			(120)			4,333			0	0	0	.09/01/2042.....	.1.A
31326F-Y9-3, FH 281636 - RMBS.....	09/01/2021, Paydown.....		XXX.....	24,192	24,192	23,647	23,873		318			318			24,192			0	0	377	.08/01/2043.....	.1.A
3133KY-SE-0, FH RB5017 - RMBS.....	09/01/2021, Paydown.....		XXX.....	41,744	41,744	42,657	42,769		(1,025)			(1,025)			41,744			0	0	836	.11/01/2039.....	.1.A
3136A1-4P-7, FNR 2011-117 MA - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	7,426	7,426	7,445	7,433		(6)			(6)			7,426			0	0	99	.08/25/2040.....	.1.A
3136AE-Z4-2, FNR 2013-70 VA - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	12,067	12,067	12,685	12,346		(279)			(279)			12,067			0	0	241	.08/25/2026.....	.1.A
3136AV-UL-1, FNR 2017-12 TA - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	40,703	40,703	40,551	40,589		115			115			40,703			0	0	817	.04/25/2042.....	.1.A
3136AW-BD-8, FNR 2017-25 OH - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	35,274	35,274	35,119	35,116		158			158			35,274			0	0	709	.04/25/2047.....	.1.A
3137AP-BD-1, FHR 4033 EB - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	12,350	12,350	12,319	12,337		13			13			12,350			0	0	164	.10/15/2036.....	.1.A
3137BY-L3-2, FHR 4683 PD - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	9,143	9,143	9,120	9,124		19			19			9,143			0	0	192	.04/15/2046.....	.1.A
3137F1-VB-1, FHR 4700 VH - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	10,595	10,595	10,933	10,791		(196)			(196)			10,595			0	0	212	.12/15/2028.....	.1.A
3137F3-TA-6, FHR 4766 GD - CMO/RMBS.....	09/15/2021, Paydown.....		XXX.....	37,710	37,710	37,993	37,773		(63)			(63)			37,710			0	0	862	.03/15/2044.....	.1.A
3137F3-BA-1, FHR 4768 AV - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	12,288	12,288	12,699	12,526		(238)			(238)			12,288			0	0	287	.05/15/2029.....	.1.A
3137F3-JK-1, FHR 4768 VL - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	8,521	8,521	8,521	8,957		(219)			(219)			8,521			0	0	227	.01/15/2031.....	.1.A
3137F3-QF-4, FHR 4764 CJ - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	33,927	33,927	35,051	34,343		(415)			(415)			33,927			0	0	893	.06/15/2045.....	.1.A
3137F3-X4-1, FHR 4764 XV - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	116,284	116,284	119,991	118,001		(1,717)			(1,717)			116,284			0	0	2,887	.03/15/2031.....	.1.A
3137FR-KG-5, FHR 4956 BA - CMO/RMBS.....	09/01/2021, Paydown.....		XXX.....	65,512	65,512	67,231	66,521		(1,009)			(1,009)			65,512			0	0	1,305	.02/25/2045.....	.1.A
3138LK-ER-4, FN AN6443 - CMBS/RMBS.....	09/01/2021, Paydown.....		XXX.....	2,109	2,109	2,124	2,121		(12)			(12)			2,109			0	0	35	.09/01/2024.....	.1.A
3138LL-TH-8, FN AN7751 - CMBS/RMBS.....	09/01/2021, Paydown.....		XXX.....	1,877	1,877	1,786	1,809		68			68			1,877			0	0	38	.12/01/2029.....	.1.A
31416X-HY-9, FN AB2046 - RMBS.....	09/01/2021, Paydown.....		XXX.....	4,934	4,934	4,850	4,888		45			45			4,934			0	0	98	.01/01/2026.....	.1.A
31418A-LY-2, FN MA1242 - RMBS.....	09/01/2021, Paydown.....		XXX.....	8,067	8,067	8,430	8,270		(204)			(204)			8,067			0	0	182	.11/01/2042.....	.1.A
31418A-V5-4, FN MA1535 - RMBS.....	09/01/2021, Paydown.....		XXX.....	5,369	5,369	5,365	5,366		3			3			5,369			0	0	71	.08/01/2023.....	.1.A
31418A-WS-3, FN MA1556 - RMBS.....	09/01/2021, Paydown.....		XXX.....	10,711	10,711	10,630	10,676		35			35			10,711			0	0	164	.08/01/2028.....	.1.A
31418C-5A-8, FN MA3540 - RMBS.....	09/01/2021, Paydown.....		XXX.....	16,341	16,341	16,760	16,861		(519)			(519)			16,3							

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 For- eign Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
									11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
9799997 - Common Stocks - Subtotals	Common Stocks - Part 4			169,724	XXX	11,437	204,755	(193,326)	0	0	(193,326)	0	0	11,437	0	158,287	158,287	1,135	XXX	XXX
9799999 - Common Stocks - Subtotals - Common Stocks				169,724	XXX	11,437	204,755	(193,326)	0	0	(193,326)	0	0	11,437	0	158,287	158,287	1,135	XXX	XXX
9899999 - Common Stocks - Subtotals - Preferred and Common Stocks				169,724	XXX	11,437	204,755	(193,326)	0	0	(193,326)	0	0	11,437	0	158,287	158,287	1,135	XXX	XXX
99999999 Totals				2,821,291	XXX	2,748,599	2,865,872	(193,326)	(12,688)	0	(206,014)	0	0	2,663,004	0	158,287	158,287	86,230	XXX	XXX

E05.1

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories								
Citibank-GB Workers Comp.....	New York, NY.....	0.000	.0	0	225,254	132,997	58,635	XXX.
Fifth Third Bank.....	Cincinnati, OH.....	0.000	.0	0	4,984,989	7,697,869	XXX.	
Huntington National Bank.....	Akron, OH.....	0.000	.0	0	(326,617)	52,392	386,689	XXX.
JP Morgan Chase.....	New York, NY.....	0.000	.0	0	(24,846,541)	(25,949,314)	(26,904,994)	XXX.
Northern Trust.....	Chicago, IL.....	0.000	.0	0	(283,445)	(298,283)	(436,350)	XXX.
StoneCastle FICA Deposit Acct.....	Cleveland, OH.....	0.100	31	0	245,261	245,271	245,281	XXX.
0199998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX	XXX						XXX
0199999 Total Open Depositories	XXX	XXX	31	0	(20,447,658)	(20,831,948)	(18,952,870)	XXX
0399999 Total Cash on Deposit	XXX	XXX	31	0	(20,447,658)	(20,831,948)	(18,952,870)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999 Total	XXX	XXX	31	0	(20,447,658)	(20,831,948)	(18,952,870)	XXX

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter									
1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year	
Exempt Money Market Mutual Funds - as Identified by SVO									
665279-87-3.....	NORTHERN INST:TREAS PRM.....		.09/30/2021.....	.010.....	XXX.....	2,408,049.....	19.....	32.....	
8599999 - Exempt Money Market Mutual Funds - as Identified by SVO						2,408,049.....	19.....	32.....	
9999999 Total Cash Equivalents						2,408,049.....	19.....	32.....	



SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2021 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT

Year To Date For The Period Ended 2021

NAIC Group Code 00207

NAIC Company Code 26131

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

1. Monoline Policies

1 Direct Written Premium	2 Direct Earned Premium	3 Direct Losses Incurred
\$ 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 [X] 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 [X] 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: \$ 10,024

2.32 Amount estimated using reasonable assumptions: \$ 0

2.4 If the answer to question 2.1 is yes, provide direct losses incurred (losses paid plus change in case reserves) for the D&O liability coverage provided in CMP packaged policies. \$ 5,000