



20222202120100100

2021

Document Code: 201

ANNUAL STATEMENT
For the Year Ended DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE
ALL AMERICA INSURANCE COMPANY

NAIC Group Code	0036 (Current Period)	0036 (Prior Period)	NAIC Company Code	20222	Employer's ID Number	34-0935740
Organized under the Laws of	Ohio		State of Domicile or Port of Entry		OH	
Country of Domicile	United States of America					
Incorporated/Organized	04/12/1961		Commenced Business		08/01/1961	
Statutory Home Office	800 SOUTH WASHINGTON STREET (Street and Number)		VAN WERT, OH, US 45891-2357 (City or Town, State, Country and Zip Code)			
Main Administrative Office	800 SOUTH WASHINGTON STREET (Street and Number)		VAN WERT, OH, US 45891-2357 (City or Town, State, Country and Zip Code)		(419)238-1010 (Area Code) (Telephone Number)	
Mail Address	P.O. BOX 351 (Street and Number or P.O. Box)		VAN WERT, OH, US 45891-0351 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	800 SOUTH WASHINGTON STREET (Street and Number)		VAN WERT, OH, US 45891-2357 (City or Town, State, Country and Zip Code)		(419)238-1010 (Area Code) (Telephone Number)	
Statutory Statement Contact	AMY RENEE DOUGAL (Name)		ADOU GAL@CENTRAL-INSURANCE.COM (E-Mail Address)		(419)238-5551-2176 (Area Code)(Telephone Number)(Extension)	
					(419)238-7626 (Fax Number)	

OFFICERS

Name	Title
EVAN PENNINGTON PURMORT	PRESIDENT
KEITH ALLEN GOAD	CHIEF FINANCIAL OFFICER
AMY RENEE DOUGAL	TREASURER

ROBERT JOSEPH COLEMAN, VICE PRESIDENT
 ANGELA MARIE GIBSON, VICE PRESIDENT
 MATTHEW PAUL KORTE, VICE PRESIDENT
 TIMOTHY LEE RAUCH, VICE PRESIDENT

PAUL JOSEPH EDWARDS, VICE PRESIDENT
 TRINTIN CHAD GLENN, CHIEF ACTUARY
 DAVID T LEE, VICE PRESIDENT
 JESSICA MARIE SEYMOUR, VICE PRESIDENT #

BENJAMIN SCOTT FAUROTE, VICE PRESIDENT
 CYNTHIA MARIE HURLESS, CHIEF OPERATING OFFICER
 JOCELYN LEIGH PFEIFER, VICE PRESIDENT
 MATTHEW LANE ZOLLNER, VICE PRESIDENT

DIRECTORS OR TRUSTEES

EDWARD RAY BUHL	JOSIE LEE COVINGTON II
CYNTHIA MARIE HURLESS	THOMAS B KEARNEY
EVAN PENNINGTON PURMORT	FRANCIS WALWORTH PURMORT III
DENNIS DALE STRIPE	DAVID CARTER WARD

BENJAMIN SCOTT FAUROTE
 EDWARD JOSEPH NOONAN
 ROMEL GARRY SALAM #

State of Ohio
 County of Van Wert 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.

(Signature)
 EVAN PENNINGTON PURMORT
 (Printed Name)
 1.
 PRESIDENT
 (Title)

(Signature)
 KEITH ALLEN GOAD
 (Printed Name)
 2.
 CHIEF FINANCIAL OFFICER
 (Title)

(Signature)
 AMY RENEE DOUGAL
 (Printed Name)
 3.
 TREASURER
 (Title)

Subscribed and sworn to before me this
 21st day of February, 2022

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[]

02/21/2022

(Notary Public Signature)

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols.1-2)	4 Net Admitted Assets
1. Bonds (Schedule D)	268,595,244		268,595,244	264,415,574
2. Stocks (Schedule D):				
2.1 Preferred stocks	631,934		631,934	639,313
2.2 Common Stocks	77,534	77,534		
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances)				
4.2 Properties held for the production of income (less \$.....0 encumbrances)				
4.3 Properties held for sale (less \$.....0 encumbrances)				
5. Cash (\$.....21,177,867, Schedule E Part 1), cash equivalents (\$.....11,074,043, Schedule E Part 2) and short-term investments (\$.....0, Schedule DA)	32,251,910		32,251,910	18,206,646
6. Contract loans (including \$.....0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	10,000		10,000	80,000
10. Securities Lending Reinvested Collateral Assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	301,566,622	77,534	301,489,088	283,341,533
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,942,516		1,942,516	1,927,323
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,918,966	57,791	6,861,174	6,336,114
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (Including \$.....56,648 earned but unbilled premiums)	30,509,035	6,825	30,502,210	29,753,030
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	677,911		677,911	7,100,562
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	4,263,939	425,345	3,838,594	3,780,998
19. Guaranty funds receivable or on deposit	20,351		20,351	15,056
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$.....0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	2,746,103		2,746,103	1,739,509
24. Health care (\$.....0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	997,152		997,152	652,515
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	349,642,594	567,495	349,075,098	334,646,641
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	349,642,594	567,495	349,075,098	334,646,641
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. EQUITIES & DEPOSITS IN POOLS & ASSOCIATIONS	997,152		997,152	652,515
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	997,152		997,152	652,515

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	76,932,546	71,900,290
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	26,480,753	24,484,355
4.	Commissions payable, contingent commissions and other similar charges	4,566,539	3,500,376
5.	Other expenses (excluding taxes, licenses and fees)	581,226	554,407
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,112,194	915,922
7.1	Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses))	1,324,569	1,412,327
7.2	Net deferred tax liability		
8.	Borrowed money \$.....0 and interest thereon \$.....0		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....36,379,240 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act)	61,231,465	59,736,546
10.	Advance premiums	994,057	830,681
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders	53,039	26,625
12.	Ceded reinsurance premiums payable (net of ceding commissions)	714,533	1,074,836
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including (\$.....0 certified)) (Schedule F, Part 3 Column 78)		848,000
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Derivatives		
21.	Payable for securities		870,000
22.	Payable for securities lending		
23.	Liability for amounts held under uninsured plans		
24.	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities	140,456	86,071
26.	TOTAL Liabilities excluding protected cell liabilities (Lines 1 through 25)	174,131,377	166,240,435
27.	Protected cell liabilities		
28.	TOTAL Liabilities (Lines 26 and 27)	174,131,377	166,240,435
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	5,250,000	5,250,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other-than-special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	9,302,000	9,302,000
35.	Unassigned funds (surplus)	160,391,721	153,854,197
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 30 \$.....0)		
36.2	.....0 shares preferred (value included in Line 31 \$.....0)		
37.	Surplus as regards policyholders (Lines 29 to 35, minus 36) (Page 4, Line 39)	174,943,721	168,406,197
38.	TOTALS (Page 2, Line 28, Column 3)	349,075,098	334,646,632
DETAILS OF WRITE-INS			
2501.	Reserve for Escheats	74,876	86,485
2502.	Reserve for Investment Expenses	66,000	
2503.	Reserve for Police Reports/Tele-Interpreter	(420)	(414)
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	140,456	86,071
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	TOTALS (Lines 2901 through 2903 plus 2998) (Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	TOTALS (Lines 3201 through 3203 plus 3298) (Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE **ALL AMERICA INSURANCE COMPANY**
STATEMENT OF INCOME

		1 Current Year	2 Prior Year
UNDERWRITING INCOME			
1.	Premiums earned (Part 1, Line 35, Column 4)	114,155,499	114,257,083
DEDUCTIONS			
2.	Losses incurred (Part 2, Line 35, Column 7)	65,504,251	66,134,542
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	10,860,092	10,727,843
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	39,204,948	38,103,432
5.	Aggregate write-ins for underwriting deductions		
6.	TOTAL Underwriting Deductions (Lines 2 through 5)	115,569,292	114,965,816
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(1,413,793)	(708,734)
INVESTMENT INCOME			
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	7,842,374	8,027,173
10.	Net realized capital gains (losses) less capital gains tax of \$.....33,210 (Exhibit of Capital Gains (Losses))	124,931	(76,999)
11.	Net investment gain or (loss) (Lines 9 + 10)	7,967,305	7,950,174
OTHER INCOME			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....130,722)	(130,722)	(138,623)
13.	Finance and service charges not included in premiums	264,579	300,735
14.	Aggregate write-ins for miscellaneous income	(52,335)	(55,318)
15.	TOTAL Other Income (Lines 12 through 14)	81,521	106,794
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	6,635,034	7,348,235
17.	Dividends to policyholders	101,802	49,986
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	6,533,232	7,298,249
19.	Federal and foreign income taxes incurred	1,226,292	1,933,387
20.	Net income (Line 18 minus Line 19) (to Line 22)	5,306,940	5,364,862
CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	168,406,088	163,053,313
22.	Net income (from Line 20)	5,306,940	5,364,862
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....56,581	212,851	(267,133)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	163,243	187,764
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets Line 28, Column 3)	6,491	(196,718)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	848,000	264,000
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles		
32.	Capital changes:		
32.1	Paid in		
32.2	Transferred from surplus (Stock Dividend)		
32.3	Transferred to surplus		
33.	Surplus adjustments:		
33.1	Paid in		
33.2	Transferred to capital (Stock Dividend)		
33.3	Transferred from capital		
34.	Net remittances from or (to) Home Office		
35.	Dividends to stockholders		
36.	Change in treasury stock (Page 3, Line 36.1 and 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	6,537,525	5,352,774
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	174,943,613	168,406,088
DETAILS OF WRITE-INS			
0501.	.....	
0502.	.....	
0503.	.....	
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401.	Miscellaneous Income	(52,335)	(55,318)
1402.	.....	
1403.	.....	
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(52,335)	(55,318)
3701.	.....	
3702.	.....	
3703.	.....	
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	TOTALS (Lines 3701 through 3703 plus 3798) (Lines 37 above)		

ANNUAL STATEMENT FOR THE YEAR **2021** OF THE **ALL AMERICA INSURANCE COMPANY**
CASH FLOW

		1 Current Year	2 Prior Year
Cash from Operations			
1.	Premiums collected net of reinsurance	114,217,233	113,077,327
2.	Net investment income	8,224,971	8,663,291
3.	Miscellaneous income	81,523	106,793
4.	TOTAL (Lines 1 through 3)	122,523,727	121,847,410
5.	Benefit and loss related payments	54,049,344	58,899,983
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	46,711,045	45,743,236
8.	Dividends paid to policyholders	75,388	60,975
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	1,412,327	1,132,399
10.	TOTAL (Lines 5 through 9)	102,248,104	105,836,593
11.	Net cash from operations (Line 4 minus Line 10)	20,275,623	16,010,817
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	41,409,993	27,346,627
12.2	Stocks		
12.3	Mortgage loans		
12.4	Real estate		
12.5	Other invested assets		
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7	Miscellaneous proceeds	(870,000)	870,000
12.8	TOTAL Investment proceeds (Lines 12.1 to 12.7)	40,539,993	28,216,627
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	45,557,815	46,689,696
13.2	Stocks		415,000
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications	(70,000)	(710,000)
13.7	TOTAL Investments acquired (Lines 13.1 to 13.6)	45,487,815	46,394,696
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(4,947,822)	(18,178,069)
Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes		
16.2	Capital and paid in surplus, less treasury stock		
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities		
16.5	Dividends to stockholders		
16.6	Other cash provided (applied)	(1,282,538)	2,334,066
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,282,538)	2,334,066
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)	14,045,263	166,815
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	18,206,646	18,039,831
19.2	End of year (Line 18 plus Line 19.1)	32,251,909	18,206,646

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001		
---------	--	--

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written Per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Column 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Column 5, Part 1A	4 Premiums Earned During Year (Columns 1 + 2 - 3)
1. Fire	963,903	564,958	544,212	984,649
2. Allied lines	1,502,579	863,265	827,892	1,537,952
3. Farmowners multiple peril				
4. Homeowners multiple peril	20,934,499	12,721,761	12,200,941	21,455,319
5. Commercial multiple peril	25,954,972	12,775,129	14,346,175	24,383,926
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	3,807,703	1,593,394	1,870,791	3,530,307
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	297,078	160,641	166,426	291,293
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation	2,535,620	923,097	1,295,866	2,162,851
17.1 Other liability - occurrence	7,405,554	3,794,518	4,164,213	7,035,858
17.2 Other liability - claims-made				
17.3 Excess Workers' Compensation				
18.1 Products liability - occurrence	3,694,218	1,528,175	1,760,423	3,461,971
18.2 Products liability - claims-made				
19.1 19.2 Private passenger auto liability	15,396,630	8,807,191	7,697,965	16,505,856
19.3 19.4 Commercial auto liability	16,269,611	6,787,018	8,022,178	15,034,452
21. Auto physical damage	16,874,576	9,126,492	8,259,470	17,741,598
22. Aircraft (all perils)				
23. Fidelity	3,003	1,571	2,012	2,562
24. Surety	124	92	43	174
26. Burglary and theft	2,755	1,583	1,757	2,581
27. Boiler and machinery	14,431	12,571	2,851	24,151
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property				
32. Reinsurance-Nonproportional Assumed Liability				
33. Reinsurance-Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	115,657,256	59,661,457	61,163,213	114,155,499
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less From Date of Policy) (a)	2 Amount Unearned (Running More Than One Year From Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve For Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	544,212				544,212
2. Allied lines	827,892				827,892
3. Farmowners multiple peril					
4. Homeowners multiple peril	12,200,941				12,200,941
5. Commercial multiple peril	14,379,199		(33,024)		14,346,175
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	1,870,791				1,870,791
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	166,426				166,426
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation	1,318,539		(22,673)		1,295,866
17.1 Other liability - occurrence	4,164,213				4,164,213
17.2 Other liability - claims-made					
17.3 Excess Workers' Compensation					
18.1 Products liability - occurrence	1,760,423				1,760,423
18.2 Products liability - claims-made					
19.1 19.2 Private passenger auto liability	7,697,965				7,697,965
19.3 19.4 Commercial auto liability	8,034,732		(12,555)		8,022,178
21. Auto physical damage	8,259,470				8,259,470
22. Aircraft (all perils)					
23. Fidelity	2,012				2,012
24. Surety	43				43
26. Burglary and theft	1,757				1,757
27. Boiler and machinery	2,851				2,851
28. Credit					
29. International					
30. Warranty					
31. Reinsurance-Nonproportional Assumed Property					
32. Reinsurance-Nonproportional Assumed Liability					
33. Reinsurance-Nonproportional Assumed Financial Lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	61,231,465		(68,252)		61,163,213
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					68,252
38. Balance (Sum of Lines 35 through 37)					61,231,465
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)					

(a) State here basis of computation used in each case: Daily 365ths

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	132,818	963,903	.....	120,270	12,548	963,903
2. Allied lines	214,871	1,502,579	.....	210,562	4,309	1,502,579
3. Farmowners multiple peril .....	.....	.....	.....	.....	.....	.....
4. Homeowners multiple peril .....	.....	20,934,499	.....	.....	.....	20,934,499
5. Commercial multiple peril	38,602,155	25,954,972	.....	35,874,115	2,728,040	25,954,972
6. Mortgage guaranty .....	.....	.....	.....	.....	.....	.....
8. Ocean marine .....	.....	.....	.....	.....	.....	.....
9. Inland marine	104,849	3,807,703	.....	104,849	.....	3,807,703
10. Financial guaranty .....	.....	.....	.....	.....	.....	.....
11.1 Medical professional liability - occurrence .....	.....	.....	.....	.....	.....	.....
11.2 Medical professional liability - claims-made .....	.....	.....	.....	.....	.....	.....
12. Earthquake	1,545	297,078	.....	1,545	.....	297,078
13. Group accident and health .....	.....	.....	.....	.....	.....	.....
14. Credit accident and health (group and individual) .....	.....	.....	.....	.....	.....	.....
15. Other accident and health .....	.....	.....	.....	.....	.....	.....
16. Workers' compensation	5,034,721	2,535,620	.....	5,034,721	.....	2,535,620
17.1 Other liability - occurrence	592,831	7,405,554	.....	568,548	24,283	7,405,554
17.2 Other liability - claims-made .....	.....	.....	.....	.....	.....	.....
17.3 Excess Workers' Compensation .....	.....	.....	.....	.....	.....	.....
18.1 Products liability - occurrence	2,654,014	3,694,218	.....	2,654,014	.....	3,694,218
18.2 Products liability - claims-made .....	.....	.....	.....	.....	.....	.....
19.1 19.2 Private passenger auto liability .....	.....	15,396,630	.....	.....	.....	15,396,630
19.3 19.4 Commercial auto liability	21,556,652	16,269,611	.....	21,524,863	31,789	16,269,611
21. Auto physical damage	6,733,428	16,874,576	.....	6,733,380	48	16,874,576
22. Aircraft (all perils) .....	.....	.....	.....	.....	.....	.....
23. Fidelity	583	3,003	.....	583	.....	3,003
24. Surety .....	.....	124	.....	.....	.....	124
26. Burglary and theft	77	2,755	.....	77	.....	2,755
27. Boiler and machinery	41,221	14,431	.....	1,563	39,658	14,431
28. Credit .....	.....	.....	.....	.....	.....	.....
29. International .....	.....	.....	.....	.....	.....	.....
30. Warranty .....	.....	.....	.....	.....	.....	.....
31. Reinsurance-Nonproportional Assumed Property	XXX	.....	.....	.....	.....	.....
32. Reinsurance-Nonproportional Assumed Liability	XXX	.....	.....	.....	.....	.....
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	.....	.....	.....	.....	.....
34. Aggregate write-ins for other lines of business .....	.....	.....	.....	.....	.....	.....
35. TOTALS	75,669,765	115,657,256	.....	72,829,090	2,840,675	115,657,256

DETAILS OF WRITE-INS

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

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

If yes, (1) The amount of such installment premiums \$.....0.

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 + 5 - 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 + 2 - 3)				
1. Fire	5,976	196,326	5,976	196,326	146,742	107,344	235,725	23.94
2. Allied lines	28,400	1,041,947	28,400	1,041,947	567,402	652,751	956,597	62.20
3. Farmowners multiple peril								
4. Homeowners multiple peril	(5,223)	15,322,180	(5,223)	15,322,180	7,116,296	6,058,460	16,380,016	76.34
5. Commercial multiple peril	12,967,607	13,972,270	12,967,607	13,972,270	13,391,717	12,289,706	15,074,281	61.82
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine	8,477	851,040	8,477	851,040	230,733	282,734	799,039	22.63
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	1,142,170	945,815	1,142,170	945,815	6,921,506	7,050,734	816,588	37.76
17.1 Other liability - occurrence	80,725	2,191,592	80,725	2,191,592	7,064,381	6,181,804	3,074,169	43.69
17.2 Other liability - claims-made								
17.3 Excess Workers' Compensation								
18.1 Products liability - occurrence	150,646	737,884	150,646	737,884	6,266,365	5,742,159	1,262,090	36.46
18.2 Products liability - claims made								
19.1 19.2 Private passenger auto liability	(11,892)	8,283,772	(11,892)	8,283,772	13,219,575	14,001,895	7,501,453	45.45
19.3 19.4 Commercial auto liability	6,799,859	6,161,586	6,799,859	6,161,586	20,326,738	17,795,748	8,692,576	57.82
21. Auto physical damage	3,738,975	10,767,583	3,738,975	10,767,583	1,685,091	1,736,956	10,715,719	60.40
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery					(4,000)		(4,000)	(16.56)
28. Credit								
29. International								
30. Warranty								
31. Reinsurance-Nonproportional Assumed Property	X X X							
32. Reinsurance-Nonproportional Assumed Liability	X X X							
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X							
34. Aggregate write-ins for other lines of business								
35. TOTALS	24,905,720	60,471,995	24,905,720	60,471,995	76,932,546	71,900,290	65,504,251	57.38
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire		6,340		6,340	26,731	140,403	26,731	146,742	31,114
2. Allied Lines		78,867		78,867	76,172	488,535	76,172	567,402	101,675
3. Farmowners multiple peril									
4. Homeowners multiple peril		2,552,443		2,552,443		4,563,853		7,116,296	1,764,914
5. Commercial multiple peril	13,903,252	7,320,845	13,903,314	7,320,783	10,708,056	6,070,934	10,708,056	13,391,717	6,036,069
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine		119,225		119,225	2,511	111,508	2,511	230,733	103,622
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									14
13. Group accident & health								(a)	
14. Credit accident & health (group & individual)									
15. Other accident & health								(a)	
16. Workers' compensation	4,190,135	3,587,490	4,190,135	3,587,490	6,137,566	3,334,016	6,137,566	6,921,506	2,385,330
17.1 Other liability - occurrence	80,000	2,120,822	80,000	2,120,822	341,412	4,943,559	341,412	7,064,381	1,186,442
17.2 Other liability - claims-made									
17.3 Excess Workers' Compensation									
18.1 Products liability - occurrence	1,007,500	1,929,518	1,007,500	1,929,518	4,162,662	4,336,847	4,162,662	6,266,365	5,947,929
18.2 Products liability - claims-made									
19.1 19.2 Private passenger auto liability		6,371,807		6,371,807		6,847,768		13,219,575	3,086,659
19.3 19.4 Commercial auto liability	10,775,689	10,180,360	10,775,689	10,180,360	12,763,440	10,146,378	12,763,440	20,326,738	5,338,140
21. Auto physical damage	667,024	909,497	667,024	909,497	531,965	775,594	531,965	1,685,091	498,673
22. Aircraft (all perils)									
23. Fidelity									1
24. Surety									
26. Burglary and theft									
27. Boiler and machinery		(4,000)		(4,000)				(4,000)	171
28. Credit									
29. International									
30. Warranty									
31. Reinsurance-Nonproportional Assumed Property	X X X				X X X				
32. Reinsurance-Nonproportional Assumed Liability	X X X				X X X				
33. Reinsurance-Nonproportional Assumed Financial Lines	X X X				X X X				
34. Aggregate write-ins for other lines of business									
35. TOTALS	30,623,599	35,173,213	30,623,661	35,173,151	34,750,515	41,759,394	34,750,515	76,932,546	26,480,753
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	6,723,413			6,723,413
1.2 Reinsurance assumed	7,311,871			7,311,871
1.3 Reinsurance ceded	6,723,413			6,723,413
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	7,311,871			7,311,871
2. Commission and brokerage:				
2.1 Direct, excluding contingent		11,125,542		11,125,542
2.2 Reinsurance assumed, excluding contingent		17,926,054		17,926,054
2.3 Reinsurance ceded, excluding contingent		11,125,542		11,125,542
2.4 Contingent - direct		1,838,965		1,838,965
2.5 Contingent - reinsurance assumed		2,923,483		2,923,483
2.6 Contingent - reinsurance ceded		1,838,965		1,838,965
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		20,849,537		20,849,537
3. Allowances to manager and agents		65,865		65,865
4. Advertising		60,535		60,535
5. Boards, bureaus and associations	26,642	781,870		808,512
6. Surveys and underwriting reports		726,060		726,060
7. Audit of assureds' records		52,334		52,334
8. Salary and related items:				
8.1 Salaries	1,962,939	6,020,211	154,171	8,137,321
8.2 Payroll taxes	146,453	413,916	11,414	571,784
9. Employee relations and welfare	653,042	1,998,178	75,495	2,726,716
10. Insurance	24,344	144,011	2,287	170,643
11. Directors' fees	22,716	58,510	2,134	83,360
12. Travel and travel items	50,086	669,011	7,528	726,625
13. Rent and rent items	167,697	458,908	56,624	683,229
14. Equipment	260,910	1,274,603	6,536	1,542,049
15. Cost or depreciation of EDP equipment and software	46,771	120,472	4,394	171,636
16. Printing and stationery	4,674	70,417	12,693	87,783
17. Postage, telephone and telegraph, exchange and express	141,186	422,088	12,285	575,559
18. Legal and auditing	4,274	1,184,247	286,264	1,474,785
19. TOTALS (Lines 3 to 18)	3,511,734	14,521,237	631,825	18,664,795
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....1,631		3,214,595		3,214,595
20.2 Insurance department licenses and fees		120,165		120,165
20.3 Gross guaranty association assessments		4,458		4,458
20.4 All other (excluding federal and foreign income and real estate)		3,516		3,516
20.5 TOTAL taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		3,342,735		3,342,735
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	36,488	491,441	9,710	537,638
25. TOTAL expenses incurred	10,860,092	39,204,948	641,535	50,706,576
26. Less unpaid expenses - current year	26,480,753	6,249,959	66,000	32,796,712
27. Add unpaid expenses - prior year	24,484,355	4,895,905	74,800	29,455,060
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	8,863,694	37,850,894	650,335	47,364,924

DETAILS OF WRITE-INS

2401. Miscellaneous Expenses	36,488	420,608	9,710	466,806
2402. Donations		70,833		70,833
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. TOTALS (Lines 2401 through 2403 plus 2498) (Line 24 above)	36,488	491,441	9,710	537,638

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	119,407	115,273
1.1 Bonds exempt from U.S. tax	(a)	1,099,514	1,076,064
1.2 Other bonds (unaffiliated)	(a)	7,216,130	7,258,908
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)	28,865	28,865
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)			
2.21 Common stocks of affiliates			
3. Mortgage loans	(c)		
4. Real estate	(d)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments	(e)	4,800	4,800
7. Derivative instruments	(f)		
8. Other invested assets			
9. Aggregate write-ins for investment income			
10. TOTAL gross investment income		8,468,716	8,483,909
11. Investment expenses	(g)	641,535	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)		
13. Interest expense	(h)		
14. Depreciation on real estate and other invested assets	(i)		
15. Aggregate write-ins for deductions from investment income			
16. TOTAL Deductions (Lines 11 through 15)			641,535
17. Net Investment income (Line 10 minus Line 16)			7,842,374
DETAILS OF WRITE-INS			
0901. MISC INTEREST RECD			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)			
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. TOTALS (Lines 1501 through 1503 plus 1598) (Line 15 above)			

(a) Includes \$.....350,789 accrual of discount less \$.....757,379 amortization of premium and less \$.....115,753 paid for accrued interest on purchases.
 (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
 (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
 (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
 (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
 (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
 (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	(4,237)		(4,237)		
1.2 Other bonds (unaffiliated)	165,401		165,401	277,283	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)				(7,379)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(3,023)		(3,023)	(473)	
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. TOTAL Capital gains (losses)	158,141		158,141	269,432	

DETAILS OF WRITE-INS

0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. TOTALS (Lines 0901 through 0903 plus 0998) (Line 9 above)				

ALL AMERICA INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	.....	.....	.....
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	.....	.....	.....
2.2 Common stocks .....	.....	77,534	77,534
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	.....	.....	.....
3.2 Other than first liens .....	.....	.....	.....
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	.....	.....	.....
4.2 Properties held for the production of income .....	.....	.....	.....
4.3 Properties held for sale .....	.....	.....	.....
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA) .....	.....	.....	.....
6. Contract loans .....	.....	.....	.....
7. Derivatives (Schedule DB) .....	.....	.....	.....
8. Other invested assets (Schedule BA) .....	.....	.....	.....
9. Receivables for securities .....	.....	.....	.....
10. Securities lending reinvested collateral assets (Schedule DL) .....	.....	.....	.....
11. Aggregate write-ins for invested assets .....	.....	.....	.....
12. Subtotals, cash and invested assets (Lines 1 to 11)	77,534	77,534	.....
13. Title plants (for Title insurers only) .....	.....	.....	.....
14. Investment income due and accrued .....	.....	.....	.....
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	57,791	112,665	54,873
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	6,825	7,509	684
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	.....	.....	.....
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	.....	.....	.....
16.2 Funds held by or deposited with reinsured companies .....	.....	.....	.....
16.3 Other amounts receivable under reinsurance contracts .....	.....	.....	.....
17. Amounts receivable relating to uninsured plans .....	.....	.....	.....
18.1 Current federal and foreign income tax recoverable and interest thereon .....	.....	.....	.....
18.2 Net deferred tax asset	425,345	376,279	(49,066)
19. Guaranty funds receivable or on deposit .....	.....	.....	.....
20. Electronic data processing equipment and software .....	.....	.....	.....
21. Furniture and equipment, including health care delivery assets .....	.....	.....	.....
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	.....	.....	.....
23. Receivables from parent, subsidiaries and affiliates .....	.....	.....	.....
24. Health care and other amounts receivable .....	.....	.....	.....
25. Aggregate write-ins for other than invested assets .....	.....	.....	.....
26. TOTAL Assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	567,495	573,986	6,491
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	.....	.....	.....
28. TOTAL (Lines 26 and 27)	567,495	573,986	6,491
DETAILS OF WRITE-INS			
1101. .....	.....	.....	.....
1102. .....	.....	.....	.....
1103. .....	.....	.....	.....
1198. Summary of remaining write-ins for Line 11 from overflow page .....	.....	.....	.....
1199. TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	.....	.....	.....
2501. .....	.....	.....	.....
2502. .....	.....	.....	.....
2503. .....	.....	.....	.....
2598. Summary of remaining write-ins for Line 25 from overflow page .....	.....	.....	.....
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	.....	.....	.....

Notes to Financial Statements

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	5,306,940	5,364,862
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
				0	0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
				0	0
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	5,306,940	5,364,862
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	174,943,721	168,406,197
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
				0	0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
				0	0
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	174,943,721	168,406,197

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

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

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

In addition, All America Insurance Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds, mandatory convertible securities, and SVO-Identified investments identified in SSAP No. 26R are stated at amortized cost using the interest method.
- (3) Common stocks are stated at market value except investments in stocks of uncombined subsidiaries and affiliates in which All America Insurance Company has an interest of 20% or more are carried on the equity basis.
- (4) Preferred stocks are stated in accordance with the guidance provided in SSAP No. 32.
- (5) All America Insurance Company holds no mortgage loans on real estate.
- (6) Loan-backed securities are stated at amortized cost. Prepayment assumptions for loan-backed bonds and structured securities are obtained from dealer surveys. These assumptions are consistent with the current interest rate and economic environment. The prospective adjustment method is used to value these securities.
- (7) All America Insurance Company owns 100% of the common stock of Central Insurex Agency, Inc., a surplus and excess lines insurance agency. All America Insurance Company owns 100% of the common stock of CAFCO, Inc., an inactive premium finance company. Stocks held in all subsidiaries are carried at their Admitted Asset Equivalent.
- (8) All America Insurance Company has no investments in joint ventures, partnerships or limited liability companies.
- (9) All America Insurance Company owns no derivatives.
- (10) All America Insurance Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

Notes to Financial Statements

(12) The Company has not modified its capitalization policy from the prior period.

(13) N/A – The Company has no pharmaceutical rebate receivables.

D. Going Concern

N/A – No principal conditions or events have occurred to raise substantial doubt about the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

N/A – No changes in accounting principle and/or correction of errors.

3. Business Combinations and Goodwill

N/A – The Company has not engaged in a business combination, purchase, or merger. No goodwill is recorded in the Company's assets.

4. Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale – N/A, NONE
- B. Change in Plan of Sale of Discontinued Operation – N/A, NONE
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal – N/A, NONE
- D. Equity Interest Retained in Discontinued Operation After Disposal – N/A, NONE

5. Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans – N/A, NONE
- B. Debt Restructuring – N/A, NONE
- C. Reverse Mortgages – N/A, NONE
- D. Loan-Backed Securities

- (1) The Company uses Clearwater Analytics for investments reporting. For fixed-rate agency mortgage-backed securities, Clearwater Analytics calculates prepayment speeds utilizing Mortgage Industry Advisory Corporation (MIAC) Mortgage Industry Medians (MIMs). MIMs are derived from a semi-monthly dealer-consensus survey of long-term prepayment projections. For other mortgage-backed, loan-backed, and structured securities, Clearwater utilizes prepayment assumptions from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, Clearwater uses data from Reuters, which utilizes the median prepayment speed from contributors' models.
- (2) Securities with a recognized other-than-temporary impairment – N/A, NONE
- (3) Securities by CUSIP with an other-than-temporary impairment – N/A, 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):

Description	Amount
a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	140,256
2. 12 Months or Longer	213,759
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	18,260,106
2. 12 Months or Longer	5,234,378

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – N/A, NONE
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – N/A, NONE
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – N/A, NONE
- H. Repurchase Agreements Transactions Accounted for as a Sale – N/A, NONE
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – N/A, NONE
- J. Real Estate – N/A, No transactions to report
- K. Low-Income Housing Tax Credits (LIHTC) – N/A, NONE

Notes to Financial Statements

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						Current Year					
	Current Year					6	7	8	9	Percentage		
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitt ed Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
(a) Subject to contractual obligation for which liability is not shown	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(b) Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(c) Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(d) Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(e) Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(f) Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(g) Placed under option contracts	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(h) Letter stock or securities restricted as to sale – excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(i) FHLB capital stock	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(j) On deposit with states	3,554,045	0	0	0	3,554,045	3,952,463	(398,418)	0	3,554,045	0	1.016	1.018
(k) On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(l) Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(m) Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(n) Other restricted assets	0	0	0	0	0	0	0	0	0	0	0.000	0.000
(o) Total Restricted Assets	3,554,045	0	0	0	3,554,045	3,952,463	(398,418)	0	3,554,045	0	1.016	1.018

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

M. Working Capital Finance Investments – N/A, None

N. Offsetting and Netting of Assets and Liabilities – N/A, None

O. 5GI Securities – N/A, None

P. Short Sales – N/A, None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number Of CUSIPs	6	XXX
(2) Aggregate Amount of Investment Income	90,299	XXX

R. Reporting Entity's Share of Cash Pool by Asset type – N/A, no cash pool.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. All America Insurance Company has no investments in Joint Ventures, Partnerships, or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships, and Limited Liability Companies during the statement periods.

7. Investment Income

- A. Due and accrued income was excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

- B. The total amount excluded was none (\$0).

8. Derivative Instruments

- A. Derivatives under SSAP No. 86—Derivatives – N/A, NONE
- B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees – N/A, NONE

Notes to Financial Statements

9. Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.	12/31/2021			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 – 4) Ordinary	(8) (Col. 2 – 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	4,594,573	0	4,594,573	4,546,114	0	4,546,114	48,459	0	48,459
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0	0	0	0
(c) Adjusted Gross Deferred Tax Assets (1a – 1b)	4,594,573	0	4,594,573	4,546,114	0	4,546,114	48,459	0	48,459
(d) Deferred Tax Assets Nonadmitted	425,345	0	425,345	376,279	0	376,279	49,066	0	49,066
(e) Subtotal Net Admitted Deferred Tax Asset (1c – 1d)	4,169,228	0	4,169,228	4,169,835	0	4,169,835	(607)	0	(607)
(f) Deferred Tax Liabilities	307,149	23,485	330,634	367,371	21,466	388,837	(60,222)	2,019	(58,203)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e – 1f)	3,862,079	(23,485)	3,838,594	3,802,464	(21,466)	3,780,998	59,615	(2,019)	57,596
2.									
Admission Calculation Components SSAP No. 101									
2.	12/31/2021			12/31/2020			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 – 4) Ordinary	(8) (Col. 2 – 5) Capital	(9) (Col. 7 + 8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	3,163,371	0	3,163,371	3,113,060	0	3,113,060	50,311	0	50,311
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) Above) After Application of the Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 below)	675,223	0	675,223	667,938	0	667,938	7,285	0	7,285
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	675,223	0	675,223	667,938	0	667,938	7,285	0	7,285
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	0	XXX	XXX	0	XXX	XXX	0
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	330,634	0	330,634	388,837	0	388,837	(58,203)	0	(58,203)
(d) Deferred Tax Assets Admitted As the result of application of SSAP No. 101 Total (2(a) + 2(b) + 2(c))	4,169,228	0	4,169,228	4,169,835	0	4,169,835	(607)	0	(607)
3.									
3.	Description						2021	2020	
	(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.						983.000	879.000	
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation in 2(b)2 Above.							171,105,127	164,625,199	
4.									
4.	12/31/2021			12/31/2020			Change		
	(1) Impact of Tax-Planning Strategies Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 – 3) Ordinary	(6) (Col. 2 – 4) Capital			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage									
1. Adjusted gross DTAs amount from Note 9A1(c)	4,594,573	0	4,546,114	0	48,459	0			
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0	0	0	0	0	0			
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	4,169,228	0	4,169,835	0	(607)	0			
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0	0	0	0	0	0			

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes No

B. Regarding deferred tax liabilities that are not recognized: N/A

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

Description			(1) 12/31/2021	(2) 12/31/2020	(3) (Col. 1 – 2) Change
1. Current Income Tax					
(a) Federal			1,324,569	1,838,802	(514,233)
(b) Foreign			0	0	0
(c) Subtotal			1,324,569	1,838,802	(514,233)
(d) Federal income tax on net capital gains			54,485	2,062	52,423
(e) Utilization of capital loss carry-forwards			0	0	0
(f) Other			(119,552)	92,523	(212,075)
(g) Federal and foreign income taxes incurred			1,259,502	1,933,387	(673,885)
2. Deferred Tax Assets:					
(a) Ordinary					
(1) Discounting of unpaid losses			1,447,803	1,457,325	(9,522)
(2) Unearned premium reserve			2,613,472	2,543,824	69,648
(3) Policyholder reserves			0	0	0
(4) Investments			0	0	0
(5) Deferred acquisition costs			0	0	0
(6) Policyholder dividends accrual			0	0	0
(7) Fixed assets			0	0	0
(8) Compensation and benefits accrual			519,729	519,729	0

Notes to Financial Statements

(9) Pension accrual	0	0	0
(10) Receivables – nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items < 5% of total ordinary tax assets)	13,569	25,236	(11,667)
(99) Subtotal	4,594,573	4,546,114	48,459
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	425,345	376,279	49,066
(d) Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	4,169,228	4,169,835	(607)
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items < 5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99 – 2f – 2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	4,169,228	4,169,835	(607)
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	0	0	0
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	43,494	37,802	5,692
(5) Other (including items < 5% of total ordinary tax liabilities)	263,655	329,569	(65,914)
(99) Subtotal	307,149	367,371	(60,222)
(b) Capital:			
(1) Investments	23,485	21,466	2,019
(2) Real estate	0	0	0
(3) Other (including items < 5% of total capital tax liabilities)	0	0	0
(99) Subtotal	23,485	21,466	2,019
(c) Deferred tax liabilities (3a99 + 3b99)	330,634	388,837	(58,203)
4. Net deferred tax assets/liabilities (2i – 3c)	3,838,594	3,780,998	57,596

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax rate and All America's effective income tax rate are as follows:

	2021	Effective Tax Rate
Provision computed at statutory rate	1,378,953	21.0%
Change in nonadmitted assets	10,090	0.2%
Tax exempt income deduction	(225,973)	-3.4%
Proration of tax exempt investment income	57,251	0.9%
Disallowed other permanent non-deductible items	11,710	0.2%
Accrued dividend from 100% owned affiliate	0	0.0%
Dividends received deduction	(3,031)	0.0%
Other	(78,178)	-1.2%
Totals	1,150,822	17.5%
Federal and foreign income taxes incurred	1,259,502	19.2%
Change in net deferred income taxes	(108,681)	-1.7%
	1,150,822	17.5%

Notes to Financial Statements

E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2021, the Company had no in unused operating loss carryforwards available to offset against future taxable income.
- (2) The following is income tax expense for 2021 and 2020 that is available for recoupment in the event of future net losses:

Year	Amount
2021	\$1,324,569
2020	\$1,412,327

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

F. Consolidated Federal Income Tax Return

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

Central Mutual Insurance Company (Parent)
CAFCO, Inc.
Central Insurex Agency
Security Central

- (2) The method of allocation among companies is subject to a written agreement, approved by the Board of Directors. It is agreed among the companies that the tax liability of the subsidiaries shall be determined as if each was filing an individual tax return and the amount of tax so determined, if any, shall be paid to Central Mutual Insurance Company, which, in turn, shall be responsible for payment of the total tax liability calculated in the consolidated return. In the event the subsidiary produces a tax loss, which is utilized by Central Mutual in the consolidated return to reduce its tax liability, Central Mutual shall pay to the subsidiary the tax cash benefit so utilized in the consolidated tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

N/A

I. Alternative Minimum Tax Credit – N/A, None

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

- A. There no transactions with affiliated companies other than reinsurance transaction and cost allocation transactions that are based on generally accepted accounting principles.
- B. There no transactions with affiliated companies other than reinsurance transaction and cost allocation transactions that are based on generally accepted accounting principles.
- C. Transactions with related party who are not reported on Schedule Y – N/A, NONE
- D. At December 31, 2021, All America Insurance Company reported \$2,746,103 as amounts receivable from its parent, Central Mutual Insurance Company. The terms of the settlement require that this amount be settled within 30 days.
- E. All America Insurance Company has an intercompany pooling agreement with its parent Central Mutual Insurance Company whereby premiums, losses, underwriting and claims expenses are shared 16%/84% respectively in accordance with the pooling arrangement between the two entities. Investment expenses are allocated based on number of securities held in each company.
- F. No guarantees or undertakings have been taken for the benefit of an affiliate or related party that result in a material contingent exposure for All America Insurance Company.

Notes to Financial Statements

- G. All America Insurance Company is owned 100% by Central Mutual Insurance Company which is domiciled in the State of Ohio.
- H. All America Insurance Company owns no shares of an upstream company.
- I. All America Insurance Company has no Subsidiary, Controlled or Affiliate companies whose carrying value is equal to or exceeds 10% of admitted assets.
- J. All America Insurance Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated companies during the statement period.
- K. All America Insurance Company has no investment in foreign insurance subsidiaries.
- L. All America Insurance Company does not utilize the look-through approach for the valuation of downstream non-insurance entities. Such entities are non-admitted assets.
- M. All America Insurance Company does not have any non-insurance Subsidiary, Controlled or Affiliate companies.
- N. Audited statutory equity of investments in insurance Subsidiary, Controlled or Affiliated companies does reflect NAIC statutory accounting practices and procedures.
- O. All America Insurance Company does not have any losses in an SCA that exceed its investment.

11. Debt – N/A, None. The company has no debt obligations.

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

- A. Defined Benefit Plan
 - (1) Qualified Pension Plan – All America Insurance Company's parent company, Central Mutual Insurance Company, sponsors a non-contributory defined benefit pension plan covering substantially all of its employees as well as a separate post-retirement medical plan. The details of these plans are fully disclosed within Central Mutual's financial statements.
 - (2) Non-Qualified Pension Plan – All America Insurance Company does share in a non-qualified pension plan to pay benefits to certain employees whose pension benefits under the qualified plan are limited by Sections 415 and 401(a)(17) of the Internal Revenue Code. The non-qualified plan is unfunded and will pay the difference of (1) the benefit determined by the qualified plan formula with no IRC limits applied less (2) the benefit determined by the qualified plan formula after the IRC limits are applied. All America's share of this liability as of December 31, 2021 is \$2,514,496.
- B. All America Insurance Company's parent company, Central Mutual Insurance Company, sponsors the plans noted in 12A above. The details of these plans are fully disclosed within Central Mutual's financial statements.
- C. All America Insurance Company's parent company, Central Mutual Insurance Company, sponsors the plans noted in 12A above. The details of these plans are fully disclosed within Central Mutual's financial statements.
- D. All America Insurance Company's parent company, Central Mutual Insurance Company, sponsors the plans noted in 12A above. The details of these plans are fully disclosed within Central Mutual's financial statements.
- E. Defined Contribution Plan
 - (1) Qualified Defined-Contribution Plan – All America Insurance Company has a qualified Savings and Profit Sharing Plan (SPP) for which substantially all employees are eligible. Up to 5% of each employee's savings is matched at 20% by contributions by the company each year. Additionally, 5% of the combined insurance companies' net income before federal income taxes is contributed to the plan each year. All America Insurance Company's contribution for the plan was \$0.64 million for 2021 and \$0.79 million for 2020, respectively. At December 31, 2021, the fair value of plan assets was \$182.3 million.
 - (2) Non-Qualified Defined-Contribution Plan – All America Insurance Company also has a non-qualified Savings and Profit Participation Equalization Plan (Plan), which coordinates with the benefits available under the Central Employees' Savings and Profit Participation Plan (SPP), to provide a supplemental savings program for key executive employees who are limited by Sections 401(a)(17), 415, and 402(g) of the Internal Revenue Code. The non-qualified Plan is unfunded and a participant is eligible to defer compensation under the non-qualified Plan only if he has made the maximum elective contributions which are permitted under the qualified SPP Plan. All America's share of this liability as of December 31, 2021 is \$1,079,874.
- F. Multiemployer Plans – N/A, None
- G. Consolidated/Holding Company Plans

All America participates in Central Mutual Insurance Company's (its parent company) defined benefit, defined contribution, and various other employee benefit plans as described in 12A and 12E above. The details of these plans are fully disclosed within Central Mutual's financial statements.
- H. Postemployment Benefits and Compensated Absences

Notes to Financial Statements

The Company participates in Central Mutual Insurance Company's (its parent company) postemployment health care benefit plan.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) – N/A, None

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

- A. All America Insurance Company has 15,000 shares authorized, issued and outstanding.
- B. The Company has no preferred stock outstanding.
- C. The Company has no restrictions on dividends paid to shareholders.
- D. No ordinary or extraordinary dividends were paid.
- E. The Company has no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to stockholders.
- F. There are no restrictions placed on the Company's surplus.
- G. There are no advances on surplus.
- H. There is no stock of affiliated companies held for special purposes.
- I. There are no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$338,143.
- K. No surplus debentures or similar obligations exist.
- L. No quasi-reorganization has taken place.
- M. No quasi-reorganization has taken place.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments – N/A, None

B. Assessments

It is expected that various insolvencies will result in guaranty fund assessments against the company of \$5,418 and have been charged to operations in 2021. A change in premium tax credits of \$5,295 was incurred in 2021 to offset premium taxes in multiple states over the next ten years. Various other smaller insolvency assessments are accrued for by the company.

There were no assessments from insolvencies of entities that wrote long-term care contracts.

C. Gain Contingencies – N/A, None

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

The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$0.00

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Indicate whether claim count information is disclosed: per claim or per claimant

(f) Per Claim (g) Per Claimant

E. Product Warranties – N/A, The Company does not offer any product warranties.

F. Joint and Several Liabilities – N/A, The Company does not have any joint and several liability arrangements.

G. All Other Contingencies – N/A, None

15. Leases

A. Lessee Operating Lease

Notes to Financial Statements

(1) a. All America Insurance Company leases office space under various non-cancelable operating lease agreements that expire through December 2021. All America Insurance company's share of this rental expense for 2021 and 2020 was approximately \$245,213 and \$198,069, respectively.

b. All America Insurance Company leases computer hardware and software under various non-cancelable operating lease agreements that expire through December 2026. All America's share of this rental expense for 2021 and 2020, was approximately \$257,000 and \$239,000, respectively.

c. All America Insurance Company leases automobiles under various non-cancelable operating lease agreements that expire through December 2020. All America's share of this rental expense for 2021 and 2020 was approximately \$85,000 and \$80,000, respectively

(2) a. At December 31, 2020, All America Insurance Company's share of the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2022	125,189
2. 2023	107,846
3. 2024	89,654
4. 2025	84,333
5. 2026	13,378
6. TOTAL	420,399

(3) The Company is not involved in any material sales-leaseback transactions.

B. Lessor Leases

(1) Operating Leases – N/A, None

(2) Leveraged Leases – N/A, None

16. Information About Financial Instruments With Off-Balance-Sheet Risk And Financial Instruments With Concentrations of Credit Risk – N/A, None

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

A. Transfer of Receivables Reported as Sales – N/A, None

B. Transfer of Servicing of Financial Assets – N/A, None

C. Wash Sales – N/A, None

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

N/A – The Company does not offer A&H coverages or provide services as an Administrative Services Only (ASO) or Administrative Services Contract (ASC) plan administrator.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators – N/A, The Company does not write business through managing general agents or third party administrators.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
BONDS	285,546,489	0	0	0	285,546,489
COMMONS STOCKS	0	0	77,534	0	77,534
PREFERRED STOCKS	631,934	0	0	0	631,934
Total assets at fair value / NAV	286,178,423	0	77,534	0	286,255,957
b. Liabilities at fair value					
Total liabilities at fair value	0	0	0	0	0

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

Description	Beginning Balance at 01/01/2021	Transfers into Level 3	Transfers out of Level 3	Total Gains and (Losses) Included in Net Income	Total Gains and (Losses) Included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2021
a. Assets										
EQUITY SECURITIES	77,534	0	0	0	0	0	0	0	0	77,534
EQUITY SECURITIES	0	0	0	0	0	0	0	0	0	0
Total Assets	77,534	0	0	0	0	0	0	0	0	77,534
b. Liabilities										
Total Liabilities	0	0	0	0	0	0	0	0	0	0

B. N/A

C. Not Practicable to Estimate Fair Value – N/A, None

Notes to Financial Statements

D. N/A, None

E. N/A, None

21. Other Items

A. Unusual or Infrequent Items – N/A, None

B. Troubled Debt Restructuring – N/A, None

C. Other Disclosures

1. Assets in the amount of \$3,554,045 and \$3,952,463 at December 31, 2021 and 2020, respectively, were on deposit with government authorities or trustees as required by law. No assets were maintained as compensating balances or pledged as collateral for bank loans or other financing agreements.
2. At December 31, 2021 and 2020, the company had admitted assets of \$37,363,384 and \$36,089,143, respectively, in accounts receivable amounts due from agents and insureds. All America Insurance Company routinely assesses the collectability of these receivables. Based on All America's experience, less than 1% of the balance may become uncollectible and the potential loss is not material to All America's financial condition.

D. Business Interruption Insurance Recoveries – N/A, None

E. State Transferable and Non-transferable Tax Credits – N/A, None

F. Subprime-Mortgage-Related Risk Exposure – N/A, None

G. Insurance-Linked Securities (ILS) Contracts – N/A, None

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy – N/A, None

22. Events Subsequent – N/A, None

23. Reinsurance

A. Unsecured Reinsurance Recoverables

All America Insurance Company has the following unsecured reinsurance recoverables in excess of 3% of Policyholders' Surplus:

	NAIC #	FED ID #	Amount
Central Mutual Insurance Company	20230	34-4202560	\$91,423,000

B. Reinsurance Recoverable in Dispute – N/A, None

C. Reinsurance Assumed and Ceded

- (1) Maximum amount of return commission which would have been due reinsurers if they or All America had cancelled all of the Company's reinsurance or if All America or a receiver had cancelled all of the company's insurance assumed as of the end of the period covered by this Annual Statement with the return of the unearned premium reserve.

Description	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserves	Commission Equity
a. Affiliates	61,231,465	10,484,758	35,013,997	5,998,851	26,217,468	4,485,907
b. All Other	0	0	1,365,242	172,981	(1,365,242)	(172,981)
c. TOTAL	61,231,465	10,484,758	36,379,239	6,171,832	24,852,226	4,312,926
d. Direct Unearned Premium Reserve			36,379,239			

Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

- (2) Additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this Annual Statement as a result of existing contractual arrangements are accrued as follows:

REINSURANCE

Description	Direct	Assumed	Ceded	Net
a. Contingent Commission	1,838,965	1,878,116	1,838,965	1,878,116
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission arrangements	0	0	0	0
d. TOTAL	1,838,965	1,878,116	1,838,965	1,878,116

(3) N/A

D. Uncollectible Reinsurance – N/A, None

Notes to Financial Statements

- E. Commutation of Ceded Reinsurance – NA, None
- F. Retroactive Reinsurance – N/A, None
- G. Reinsurance Accounted for as a Deposit – N/A, None
- H. Transfer of Property and Casualty Run-off Agreements – N/A, None
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – N/A, None
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation – N/A, None
- K. Reinsurance Credit – N/A

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. N/A, None – The Company does not issue policies that are retrospectively rated or subject to redetermination.
- B. N/A, None – The Company does not issue policies that are retrospectively rated or subject to redetermination.
- C. N/A, None – The Company does not issue policies that are retrospectively rated or subject to redetermination.
- D. N/A, None – The Company does not issue policies that are retrospectively rated or subject to redetermination.
- E. N/A, None – The Company does not issue policies that are retrospectively rated or subject to redetermination.
- F. Risk Sharing Provisions of the Affordable Care Act (ACA) – N/A, The Company does not write accident and health insurance premium.

25. Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2020 were \$94.0 million. As of December 31, 2021, \$29.4 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 \$58.0 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally on Personal Auto, Commercial Auto, CMP, and Homeowners lines of insurance. Therefore, there has been a \$6.6 million favorable prior-year development since December 31, 2020 to December 31, 2021. The decrease 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. Included in this decrease, the Company experienced \$0.0 million of prior year claim development on retrospectively rated policies. However, the business to which it relates is subject to premium adjustments.

There were no changes in the methodologies and assumptions used in calculating the liability for unpaid losses and loss adjusting expenses for the most recent reporting period.

26. Intercompany Pooling Arrangements

An intercompany pooling agreement exists between the following companies to share in premiums, losses, expenses and accounts receivable balances according to the percentages shown:

Lead Company:	Central Mutual Insurance Company	20230	84%
Affiliate:	All America Insurance Company	20222	16%

All lines of business are pooled. Each company can make facultative cessions to non-affiliated reinsurers prior to pooling. All treaty cessions are processed through the lead company after cessions are made from the affiliate. Both companies have contract rights under all non-affiliated treaty reinsurance contracts.

27. Structured Settlements

All America Insurance Company has purchased several annuities on which claimants are payees in settlement of claims under the company's policies. The company has obtained releases from the respective claimants acknowledging that receipt of the structured settlement under each annuity is full payment of the claim. All America has no contingent liability for these annuities since ownership has been transferred to another insurance company.

28. Health Care Receivables – N/A, None

29. Participating Policies – N/A, None

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$0.00
2. Date of the most recent evaluation of this liability	12/31/2021
3. Was anticipated investment income utilized in the calculation? (Yes / No)	Yes

31. High Deductibles – N/A, The Company does not issue policies subject to high deductibles on claims.

Notes to Financial Statements

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses— N/A, The Company does not discount liabilities for unpaid losses or unpaid loss adjustment expenses.

33. Asbestos/Environmental Reserves

A&D.

Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses? Yes (X) No ()

Does All America Insurance Company have on the books, or has it ever written an insured for which it has been identified as having a potential for the existence of, a liability due to environmental losses?

Yes(X) No()

All America's exposure arises primarily from the sale of general liability insurance, including the general liability portion of commercial package policies. However, smaller exposure also exists for these lines of insurance: workers' compensation, homeowners, and commercial property.

All America tries to estimate the full impact of the environmental and asbestos exposure by establishing full case basis reserves on all known losses and computing incurred but not reported loss reserves and allocated loss adjustment reserves based on previous experience.

The previous experience is combined with the other Company experience and analyzed in a combined manner as part of the regular loss reserve analysis.

All America's systems do not separate environmental and asbestos-related claims. Therefore, only combined environmental and asbestos-related loss data is available for presentation. Environmental claims represent the majority of the exposure included in the following numbers.

All America's environmental and asbestos-related losses (including coverage dispute costs) for each of the five most recent calendar years were as follows:

Description	2017	2018	2019	2020	2021
(1) Direct -					
a. Beginning reserves:	1,268,390	1,138,290	1,075,303	1,031,871	1,004,275
b. Incurred losses and loss adjustment expenses:	(72,642)	47,600	29,398	67,222	185,099
c. Calendar year payments for losses and loss adjustment expenses:	57,458	110,587	72,829	94,818	157,384
d. Ending reserves:	1,138,290	1,075,303	1,031,872	1,004,275	1,031,990
(2) Assumed Reinsurance -					
a. Beginning reserves:	0	0	0	0	0
b. Incurred losses and loss adjustment expenses:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d. Ending reserves:	0	0	0	0	0
(3) Net of Ceded Reinsurance -					
a. Beginning reserves:	1,007,802	953,637	965,557	780,802	769,656
b. Incurred losses and loss adjustment expenses:	3,292	122,507	(170,388)	83,558	453,564
c. Calendar year payments for losses and loss adjustment expenses:	57,458	110,587	14,366	94,704	215,961
d. Ending reserves:	953,636	965,557	780,803	769,656	1,007,260

B&E. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

Description	Amount
(1) Direct Basis	816,181
(2) Assumed Reinsurance Basis	0
(3) Net of Ceded Reinsurance Basis	791,450

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

Description	Amount
(1) Direct Basis	317,209
(2) Assumed Reinsurance Basis	0
(3) Net of Ceded Reinsurance Basis	299,708

34. Subscriber Savings Accounts – NA, None

35. Multiple Peril Crop Insurance – N/A, None

36. Financial Guaranty Insurance – N/A, None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

1.3 State Regulating?

1.4 Is the reporting entity publicly traded or a member of a publicly traded group?

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

Yes[X] 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?

2.2 If yes, date of change:

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

Yes[] No[X]

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

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

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

3.4 By what department or departments?
 OHIO DEPARTMENT OF INSURANCE

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

3.6 Have all of the recommendations within the latest financial examination report been complied with?

12/31/2016

12/31/2016

04/18/2018

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?

4.12 renewals?

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?

4.22 renewals?

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

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
 If yes, complete and file the merger history data file with the NAIC.

Yes[] No[X]

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

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

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

6.2 If yes, give full information:

Yes[] No[X]

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes[] No[X]

7.2 If yes,

0.000%

7.21 State the percentage of foreign control

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

8.1 Is the company a subsidiary of a depository institution holding company (DIHC), or a DIHC itself, regulated by the Federal Reserve Board?

Yes[] No[X]

8.2 If response to 8.1 is yes, please identify the name of the DIHC.

Yes[] No[X]

8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
..... No .....	..... No .....	..... No .....	..... No

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity such company?

Yes[] No[X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 PLANTE & MORAN, PLLC 2601 CAMBRIDGE COURT, SUITE 500 AUBURN HILLS, MI 48326-2572

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes[] No[X]

10.2 If response to 10.1 is yes, provide information related to this exemption:

Yes[] No[X]

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes[] No[X]

10.4 If response to 10.3 is yes, provide information related to this exemption:

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

10.6 If the response to 10.5 is no or n/a please explain:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ALL AMERICA INSURANCE COMPANY
GENERAL INTERROGATORIES (Continued)

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 T. CHAD GLENN, FCAS, MAAA, CHIEF ACTUARY All America Insurance Company Van Wert, OH 45891

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes[] No[X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value
 \$..... 0

12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? Yes[] No[] N/A[X]
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes[] No[] N/A[X]
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes[] No[] N/A[X]
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes[] No[] N/A[X]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes[X] No[]
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes[] No[X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes[] No[X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes[] No[X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes[X] No[]
 17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes[X] No[]
 18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes[X] No[]

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 20.11 To directors or other officers
 20.12 To stockholders not officers
 20.13 Trustees, supreme or grand (Fraternal only)
 \$..... 0
 20.12 To stockholders not officers
 \$..... 0
 20.13 Trustees, supreme or grand (Fraternal only)
 \$..... 0

20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers
 \$..... 0

20.22 To stockholders not officers
 \$..... 0

20.23 Trustees, supreme or grand (Fraternal only)
 \$..... 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes[] No[X]

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

21.21 Rented from others
 \$..... 0

21.22 Borrowed from others
 \$..... 0

21.23 Leased from others
 \$..... 0

21.24 Other
 \$..... 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes[] No[X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment
 \$..... 0

22.22 Amount paid as expenses
 \$..... 0

22.23 Other amounts paid
 \$..... 0

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$..... 2,746,103

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes[] No[X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

GENERAL INTERROGATORIES (Continued)

1 Name of Third-Party	2 Is the Third-Party Agent a Related Party (Yes/No)
.....	???

INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03) Yes[X] No[]

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$..... 0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$..... 0

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes[] No[] N/A[X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes[] No[] N/A[X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes[] No[] N/A[X]

25.09 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$..... 0

25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$..... 0

25.093 Total payable for securities lending reported on the liability page. \$..... 0

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 24.1 and 25.03). Yes[X] No[]

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

26.21 Subject to repurchase agreements \$..... 0

26.22 Subject to reverse repurchase agreements \$..... 0

26.23 Subject to dollar repurchase agreements \$..... 0

26.24 Subject to reverse dollar repurchase agreements \$..... 0

26.25 Placed under option agreements \$..... 0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$..... 0

26.27 FHLB Capital Stock \$..... 0

26.28 On deposit with states \$..... 3,554,045

26.29 On deposit with other regulatory bodies \$..... 0

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$..... 0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$..... 0

26.32 Other \$..... 0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes[] No[X]

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes[] No[] N/A[X]

If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes[] No[X]

27.4 If the response to 27.3 is yes, does the reporting entity utilize:

27.41 Special Accounting Provision of SSAP No. 108 Yes[] No[X]

27.42 Permitted Accounting Practice Yes[] No[X]

27.43 Other Accounting Guidance Yes[] No[X]

27.5 By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, does the reporting entity at tests to the following: Yes[] No[X]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated with in the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes[] No[X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$..... 0

29. 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 I, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes[X] No[]

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

1 Name of Custodian(s)	2 Custodian's Address
JP MORGAN CHASE BANK	4 CHASE METROTECH CENTER FLOOR 6, BROOKLYN, NY 11245

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes[] No[X]

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ALL AMERICA INSURANCE COMPANY
GENERAL INTERROGATORIES (Continued)

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

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

1 Name of Firm or Individual	2 Affiliation
GOLDMAN SACHS ASSET MANAGEMENT, LP	U

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes[X] No[]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes[X] No[]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107738	GOLDMAN SACHS ASSET MANAGEMENT, LP	CF5M58QA35CFPUX70H17	SEC	NO

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b)(1)])? Yes[] No[X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 Total

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

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

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

1	2	3
1	2	3
.....
.....
31.1 Bonds
31.2 Preferred stocks
31.3 Totals

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

ALL BONDS ARE PRICED INDEPENDENTLY THROUGH REUTERS AND OBTAINED FROM A THIRD PARTY INVESTMENT REPORTING VENDOR, CLEARWATER ANALYTICS

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes[X] No[] N/A[]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

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

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

Has the reporting-entity self-designated 5GI securities?

Yes[] No[X]

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

GENERAL INTERROGATORIES (Continued)

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

Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

36. 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]

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate then the reporting entity has complete robust reunderwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a-37.c are reported as long-term investments.

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

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

OTHER

38.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any?

\$..... 526,133

38.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office (ISO)	523,587

39.1 Amount of payments for legal expenses, if any?

\$..... 936,252

39.2 List the name of the firm and the amount paid if any such payments represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Skadden Arps Slate Meagher & Flom LLP	835,563

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any?

\$..... 58,767

40.2 List the name of firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Property Casualty Insurers Association of America	35,305

GENERAL INTERROGATORIES (Continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2 If yes, indicate premium earned on U.S. business only.	\$	0
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0
1.31 Reason for excluding:		
1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	0
1.5 Indicate total incurred claims on all Medicare Supplement insurance.	\$	0
1.6 Individual policies		
Most current three years:		
1.61 Total premium earned	\$	0
1.62 Total incurred claims	\$	0
1.63 Number of covered lives	.....	0
All years prior to most current three years:		
1.64 Total premium earned	\$	0
1.65 Total incurred claims	\$	0
1.66 Number of covered lives	.....	0
1.7 Group policies		
Most current three years:		
1.71 Total premium earned	\$	0
1.72 Total incurred claims	\$	0
1.73 Number of covered lives	.....	0
All years prior to most current three years:		
1.74 Total premium earned	\$	0
1.75 Total incurred claims	\$	0
1.76 Number of covered lives	.....	0

2. Health Test

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	114,155,499	114,257,083
2.3 Premium Ratio (2.1 / 2.2)		
2.4 Reserve Numerator		
2.5 Reserve Denominator	164,644,764	156,121,191
2.6 Reserve Ratio (2.4 / 2.5)		

3.1 Did the reporting entity issue participating policies during the calendar year?	Yes []	No [X]
3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:		
3.21 Participating policies	\$	0
3.22 Non-participating policies	\$	0
4. For Mutual reporting entities and Reciprocal Exchanges only:		
4.1 Does the reporting entity issue assessable policies?	Yes []	No [X]
4.2 Does the reporting entity issue non-assessable policies?	Yes [X]	No []
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?		0.000%
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$	0
5. For Reciprocal Exchanges Only:		
5.1 Does the exchange appoint local agents?	Yes []	No []
5.2 If yes, is the commission paid:		
5.21 Out of Attorney's-in-fact compensation	Yes []	No []
5.22 As a direct expense of the exchange	Yes []	No []
5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?		
5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions been deferred?	Yes []	No []
5.5 If yes, give full information:		
6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:		
THE COMPANY HAS A CASUALTY EXCESS REINSURANCE PROGRAM		
6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:		
Multi-peril catastrophe modeling performed by third party for the entire portfolio.		
6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss:		
THE COMPANY HAS PURCHASED CATASTROPHE REINSURANCE COVERAGE		
6.4 Does the reporting entity carry catastrophic reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?		
6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss	Yes[X]	No []
7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?	Yes []	No [X]
7.2 If yes, indicate the number of reinsurance contracts containing such provisions.		
7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?	Yes []	No []
8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?		
8.2 If yes, give full information.	Yes []	No [X]
9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:		
(a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;		
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;		
(c) Aggregate stop loss reinsurance coverage;		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ALL AMERICA INSURANCE COMPANY
GENERAL INTERROGATORIES (Continued)

(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
 (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
 (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes [] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No [X]

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
 (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income.
 (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
 (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

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

Yes [] No [X]

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

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

(a) The entity does not utilize reinsurance; or
 (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
 (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No [X]

Yes [] No [X]

Yes [] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

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

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force?

Yes [] No [X]

11.2 If yes, give full information:

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

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

..... \$ 0

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

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

..... \$ 0

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From 0.000%
 12.42 To 0.000%

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

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

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

12.61 Letters of Credit \$ 0
 12.62 Collateral and other funds \$ 0

..... \$ 0

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

..... \$ 1,500,000

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

Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

..... 24

14.1 Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants

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

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

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

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

14.5 If the answer to 14.4 is no, please explain

15.1 Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2 If yes, give full information:

16.1 Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home
16.12 Products
16.13 Automobile
16.14 Other *

* Disclose type of coverage:

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance?

Yes [] No [X]

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

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

..... \$ 0

17.12 Unfunded portion of Interrogatory 17.11

..... \$ 0

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11

..... \$ 0

17.14 Case reserves portion of Interrogatory 17.11

..... \$ 0

17.15 Incurred but not reported portion of Interrogatory 17.11

..... \$ 0

17.16 Unearned premium portion of Interrogatory 17.11

..... \$ 0

17.17 Contingent commission portion of Interrogatory 17.11

..... \$ 0

GENERAL INTERROGATORIES (Continued)

18.1 Do you act as a custodian for health savings accounts? Yes[] No[X] \$..... 0

18.2 If yes, please provide the amount of custodial funds held as of the reporting date: Yes[] No[X] \$..... 0

18.3 Do you act as an administrator for health savings accounts? Yes[] No[X] \$..... 0

18.4 If yes, please provide the balance of the funds administered as of the reporting date: Yes[] No[X] \$..... 0

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

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

FIVE - YEAR HISTORICAL DATA

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

	1 2021	2 2020	3 2019	4 2018	5 2017
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 & 3)					
1. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	75,139,852	64,959,764	62,115,617	58,137,850	52,292,907
2. Property Lines (Lines 1, 2, 9, 12, 21, & 26)	30,636,182	31,191,935	32,532,358	31,992,602	29,449,523
3. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	85,547,277	77,927,090	75,258,212	73,384,976	70,993,056
4. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,711	4,136	4,458	2,828	3,766
5. Nonproportional Reinsurance Lines (Lines 31, 32, & 33)					
6. TOTAL (Line 35)	191,327,021	174,082,924	169,910,644	163,518,257	152,739,252
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability Lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	45,301,634	43,063,523	43,487,930	41,462,018	37,034,394
8. Property Lines (Lines 1, 2, 9, 12, 21 & 26)	23,448,594	24,543,062	26,627,080	26,570,500	24,455,804
9. Property and Liability Combined Lines (Lines 3, 4, 5, 8, 22 & 27)	46,903,901	45,374,070	45,160,420	44,764,913	45,002,601
10. All Other Lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,128	3,036	2,859	2,824	3,617
11. Non-proportional Reinsurance Lines (Lines 31, 32 & 33)					
12. TOTAL (Line 35)	115,657,256	112,983,690	115,278,288	112,800,256	106,496,416
Statement of Income (Page 4)					
13. Net underwriting gain or (loss) (Line 8)	(1,413,793)	(708,734)	(3,347,141)	(5,260,572)	174,929
14. Net investment gain or (loss) (Line 11)	7,967,305	7,950,174	8,792,764	7,283,807	7,414,738
15. TOTAL other income (Line 15)	81,521	106,794	170,364	218,696	245,068
16. Dividends to policyholders (Line 17)	101,802	49,986	57,375	71,572	74,058
17. Federal and foreign income taxes incurred (Line 19)	1,226,292	1,933,387	802,643	26,369	1,998,016
18. Net income (Line 20)	5,306,940	5,364,862	4,755,968	2,143,990	5,762,661
Balance Sheet Lines (Pages 2 and 3)					
19. TOTAL admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	349,075,098	334,646,641	318,150,005	312,194,249	291,615,248
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	6,861,174	6,336,114	6,150,537	6,743,219	6,378,440
20.2 Deferred and not yet due (Line 15.2)	30,502,210	29,753,030	30,183,266	29,297,697	27,827,666
20.3 Accrued retrospective premiums (Line 15.3)					
21. TOTAL liabilities excluding protected cell business (Page 3, Line 26)	174,131,377	166,240,435	155,096,571	152,392,813	134,991,603
22. Losses (Page 3, Line 1)	76,932,546	71,900,290	63,870,710	56,899,262	49,744,090
23. Loss adjustment expenses (Page 3, Line 3)	26,480,753	24,484,355	22,041,085	20,107,618	19,019,528
24. Unearned premiums (Page 3, Line 9)	61,231,465	59,736,546	61,040,298	61,062,064	57,652,175
25. Capital paid up (Page 3, Lines 30 & 31)	5,250,000	5,250,000	5,250,000	5,250,000	5,250,000
26. Surplus as regards policyholders (Page 3, Line 37)	174,943,721	168,406,197	163,053,422	159,801,436	156,623,636
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	20,275,623	16,010,817	14,594,391	10,355,490	8,100,670
Risk-Based Capital Analysis					
28. TOTAL adjusted capital	174,943,721	168,406,197	163,053,422	159,801,436	156,623,636
29. Authorized control level risk-based capital	17,401,351	18,742,605	18,062,445	17,572,783	9,935,972
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3)					
(Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	89.1	93.3	92.8	93.3	93.3
31. Stocks (Lines 2.1 & 2.2)	0.2	0.2	0.1		0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	10.7	6.4	6.8	6.7	6.7
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)	0.0	0.0	0.3		
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Schedule D, Summary, Line 12, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	77,534	77,534	70,404	70,404	167,081
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. TOTAL of above Lines 42 to 47	77,534	77,534	70,404	70,404	167,081
49. TOTAL investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.1

FIVE - YEAR HISTORICAL DATA (Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains or (Losses) (Line 24)	212,851	(267,133)	(53,358)	1,062	26,663
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	6,537,525	5,352,774	3,251,986	3,177,802	4,008,410
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	26,482,156	25,662,351	31,148,519	27,082,265	23,176,673
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	16,638,724	16,108,341	18,247,308	18,270,813	16,530,492
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)	42,256,835	40,082,222	44,905,426	44,038,086	42,700,647
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. TOTAL (Line 35)	85,377,715	81,852,915	94,301,254	89,391,164	82,407,812
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	18,320,649	18,300,143	22,958,575	18,902,732	16,574,510
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	12,856,896	11,989,709	15,004,676	14,719,066	14,488,844
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22, & 27)	29,294,450	27,815,109	28,087,407	28,946,403	26,680,376
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30, & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. TOTAL (Line 35)	60,471,995	58,104,961	66,050,658	62,568,201	57,743,730
Operating Percentages (Page 4)					
(Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	57.4	57.9	63.3	63.7	57.8
68. Loss expenses incurred (Line 3)	9.5	9.4	9.2	8.7	7.2
69. Other underwriting expenses incurred (Line 4)	34.3	33.3	30.4	32.4	34.8
70. Net underwriting gain (loss) (Line 8)	(1.2)	(0.6)	(2.9)	(4.8)	0.2
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	33.8	33.6	30.2	31.2	33.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	66.9	67.3	72.5	72.5	65.0
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	66.1	67.1	70.7	70.6	68.0
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(5,049)	(4,369)	1,702	2,508	(3,343)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(3.0)	(2.7)	1.1	1.6	(2.2)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(3,906)	144	2,585	(2,733)	(10,976)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(2.4)	0.1	1.7	(1.8)	(7.5)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3 - Accounting Changes and Correction of Errors? Yes[] No[] N/A[X]

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments										12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded						
1. Prior	XXX	XXX	XXX	579	64	196	6	95	0	33	801	XXX			
2. 2012	80,177	9,901	70,276	47,710	705	1,766	0	3,528	23	2,290	52,276	XXX			
3. 2013	82,790	8,995	73,795	43,750	2,210	1,693	8	3,509	26	2,111	46,707	XXX			
4. 2014	89,317	7,800	81,516	45,820	1,317	2,009	1	4,050	49	2,471	50,514	XXX			
5. 2015	97,199	8,133	89,066	48,413	2,267	2,410	59	4,365	11	2,714	52,851	XXX			
6. 2016	104,147	8,255	95,893	66,991	6,961	2,240	50	5,164	194	3,940	67,190	XXX			
7. 2017	110,942	8,974	101,968	67,291	5,692	2,353	83	5,080	105	3,677	68,843	XXX			
8. 2018	120,085	10,653	109,432	83,347	17,619	2,385	186	6,474	580	3,948	73,820	XXX			
9. 2019	125,670	10,358	115,312	59,510	1,202	1,758	17	5,380	15	4,501	65,412	XXX			
10. 2020	124,590	10,333	114,257	54,855	6,949	885	79	4,603	41	3,041	53,274	XXX			
11. 2021	125,548	11,393	114,156	37,778	2,572	123		3,637	74	1,816	38,892	XXX			
12. Totals	XXX	XXX	XXX	556,044	47,558	17,816	489	45,885	1,117	30,541	570,581	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		Unpaid								
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded							
1. Prior	4,562	1,562	5,024	1,643			1,242	173	1,564	39		8,974	XXX				
2. 2012	126		230	39			126	14	73	6	21	495	XXX				
3. 2013	162	23	196	35			115	11	65	5	22	463	XXX				
4. 2014	101	27	299	63			318	33	86	6	32	676	XXX				
5. 2015	606	342	408	109			369	48	150	10	44	1,023	XXX				
6. 2016	777	114	808	241			452	69	235	14	107	1,834	XXX				
7. 2017	1,846	332	729	203			715	93	319	20	143	2,961	XXX				
8. 2018	4,383	633	1,392	422			1,403	85	707	123	263	6,620	XXX				
9. 2019	7,987	469	2,659	995			2,737	234	1,137	32	447	12,790	XXX				
10. 2020	6,838	398	12,480	2,025			4,521	331	2,396	123	1,402	23,358	XXX				
11. 2021	12,639	952	26,008	2,698			5,027	254	4,623	174	2,684	44,220	XXX				
12. Totals	40,026	4,853	50,233	8,473			17,024	1,345	11,355	553	5,165	103,413	XXX				

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX	6,380	2,594
2. 2012	53,559	787	52,771	66.8	8.0	75.1				16.0	317	178
3. 2013	49,489	2,319	47,170	59.8	25.8	63.9				16.0	299	164
4. 2014	52,684	1,494	51,189	59.0	19.2	62.8				16.0	311	365
5. 2015	56,721	2,847	53,874	58.4	35.0	60.5				16.0	562	461
6. 2016	76,667	7,643	69,024	73.6	92.6	72.0				16.0	1,231	604
7. 2017	78,333	6,529	71,804	70.6	72.8	70.4				16.0	2,040	921
8. 2018	100,090	19,650	80,440	83.3	184.5	73.5				16.0	4,719	1,901
9. 2019	81,167	2,965	78,202	64.6	28.6	67.8				16.0	9,182	3,608
10. 2020	86,578	9,946	76,633	69.5	96.2	67.1				16.0	16,895	6,463
11. 2021	89,835	6,724	83,111	71.6	59.0	72.8				16.0	34,998	9,222
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX				XXX	76,933	26,481

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE ALL AMERICA INSURANCE COMPANY
SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	53,750	44,597	39,362	36,604	34,177	32,498	32,195	31,774	31,805	32,127	323	354
2. 2012	50,085	52,210	51,696	50,948	50,096	49,233	49,173	49,170	49,180	49,199	19	29
3. 2013	XXX	45,433	46,808	45,586	44,403	43,673	43,826	43,718	43,639	43,628	(11)	(90)
4. 2014	XXX	XXX	49,270	48,316	47,873	47,184	47,230	47,555	47,255	47,107	(147)	(448)
5. 2015	XXX	XXX	XXX	52,532	50,869	50,422	50,549	49,566	49,221	49,381	160	(185)
6. 2016	XXX	XXX	XXX	XXX	63,068	64,133	64,780	64,677	64,013	63,833	(181)	(844)
7. 2017	XXX	XXX	XXX	XXX	XXX	63,952	65,850	67,221	66,949	66,531	(419)	(691)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	70,350	71,973	72,033	73,963	1,930	1,989
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,755	72,944	71,733	(1,211)	(4,022)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,308	69,797	(5,511)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,103	XXX	XXX
12. TOTALS											(5,049)	(3,906)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	000	9,670	14,853	18,526	20,266	21,410	22,427	23,366	23,973	24,678	XXX	XXX
2. 2012	32,564	41,965	45,351	47,249	48,185	48,309	48,460	48,579	48,643	48,771	XXX	XXX
3. 2013	XXX	28,445	36,740	39,423	40,876	42,031	42,823	43,061	43,133	43,225	XXX	XXX
4. 2014	XXX	XXX	28,943	38,287	42,166	43,916	45,091	46,404	46,462	46,512	XXX	XXX
5. 2015	XXX	XXX	XXX	29,568	40,145	43,902	46,544	47,625	48,099	48,497	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	39,055	52,052	57,178	60,641	61,683	62,220	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	39,029	52,273	59,179	61,728	63,888	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	41,162	56,259	62,388	67,926	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,958	53,999	60,048	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,960	48,712	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,328	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior	30,298	18,811	13,660	10,965	7,825	5,590	5,388	4,816	4,322	4,449
2. 2012	5,722	4,225	3,150	2,376	1,441	722	492	399	354	302
3. 2013	XXX	7,134	5,162	2,765	1,511	571	487	384	317	265
4. 2014	XXX	XXX	10,621	4,979	2,710	1,307	1,069	860	730	521
5. 2015	XXX	XXX	XXX	11,711	4,993	2,689	1,799	1,212	825	620
6. 2016	XXX	XXX	XXX	XXX	11,475	4,490	2,799	1,932	1,353	950
7. 2017	XXX	XXX	XXX	XXX	XXX	11,558	5,273	2,980	2,080	1,148
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	14,476	7,246	4,193	2,287
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,887	9,049	4,167
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,161	14,645
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,084

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN ALLOCATED BY STATES AND TERRITORIES

States, Etc.	Active Status (a)	1 Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama (AL)	N								
2. Alaska (AK)	N								
3. Arizona (AZ)	L	2,920,965	2,742,007	1,373	435,832	990,923	2,061,111	3,648	
4. Arkansas (AR)	L								
5. California (CA)	L				583	436,679	933,062		
6. Colorado (CO)	L	258,396	205,635		2,827	40,061	202,070	134	
7. Connecticut (CT)	L	4,249,383	4,062,419	157,965	2,086,325	971,631	3,028,607	8,225	
8. Delaware (DE)	L								
9. District of Columbia (DC)	N								
10. Florida (FL)	N								
11. Georgia (GA)	L	13,642,498	12,376,916	22,984	3,785,546	5,446,998	8,598,409	22,875	
12. Hawaii (HI)	N								
13. Idaho (ID)	L	176,643	160,262		69,140	21,233	52,239	688	
14. Illinois (IL)	L	1,007,433	855,470	5,213	231,001	(52,995)	409,589	1,672	
15. Indiana (IN)	L	2,713,737	2,606,980	821	2,172,130	3,028,196	3,240,203	2,768	
16. Iowa (IA)	L								
17. Kansas (KS)	L								
18. Kentucky (KY)	L	1,451,266	1,075,433		352,955	699,888	824,189	2,024	
19. Louisiana (LA)	N								
20. Maine (ME)	L								
21. Maryland (MD)	L	653,408	578,991		115,238	260,952	374,393	696	
22. Massachusetts (MA)	L	3,916,228	3,827,586	103,498	1,240,245	1,395,186	5,458,052	8,344	
23. Michigan (MI)	L	4,510,077	3,722,455		1,456,693	2,741,616	5,034,092	3,024	
24. Minnesota (MN)	L								
25. Mississippi (MS)	L								
26. Missouri (MO)	L								
27. Montana (MT)	L								
28. Nebraska (NE)	L								
29. Nevada (NV)	L	1,339,211	1,007,839		342,731	308,174	442,332	1,272	
30. New Hampshire (NH)	L	937,872	1,205,879		968,936	628,037	830,547	1,360	
31. New Jersey (NJ)	L				52,965	106,127	2,173,155		
32. New Mexico (NM)	L	260,834	222,331		16,059	61,544	71,768	568	
33. New York (NY)	L	8,927,011	7,857,757	37,321	3,305,822	4,586,074	8,791,409	8,842	
34. North Carolina (NC)	L	5,237,311	4,987,335	65,574	946,941	1,162,943	4,346,631	7,816	
35. North Dakota (ND)	L								
36. Ohio (OH)	L	4,804,878	4,731,700		1,812,860	1,040,127	3,503,216	6,634	
37. Oklahoma (OK)	L	1,183,025	955,069		948,102	996,105	797,775	1,464	
38. Oregon (OR)	L								
39. Pennsylvania (PA)	L	1,413	664			272	272	13	
40. Rhode Island (RI)	L								
41. South Carolina (SC)	L	2,974,071	2,680,589	17,234	735,521	1,606,614	2,942,437	3,976	
42. South Dakota (SD)	N								
43. Tennessee (TN)	L	3,210,678	3,214,500		1,566,448	4,412,724	4,737,027	4,608	
44. Texas (TX)	L	6,755,469	5,149,883		712,127	1,875,572	4,048,125	4,716	
45. Utah (UT)	L	706,981	491,943		111,551	269,170	215,931	944	
46. Vermont (VT)	L								
47. Virginia (VA)	L	3,300,110	3,092,146	7,377	717,364	573,088	1,916,055	4,472	
48. Washington (WA)	L								
49. West Virginia (WV)	L								
50. Wisconsin (WI)	L	530,867	415,543	31,171	719,779	987,687	341,417	424	
51. Wyoming (WY)	L								
52. American Samoa (AS)	N								
53. Guam (GU)	N								
54. Puerto Rico (PR)	N								
55. U.S. Virgin Islands (VI)	N								
56. Northern Mariana Islands (MP)	N								
57. Canada (CAN)	N								
58. Aggregate other alien (OT)	XXX								
59. TOTALS	XXX	75,669,765	68,227,334	450,531	24,905,720	34,594,627	65,374,114	101,207	

DETAILS OF WRITE-INS

58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX							

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI)

D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.

44

R - Registered - Non-domiciled RRGs

Q - Qualified - Qualified or accredited reinsurer

N - None of the above - Not allowed to write business in the state

13

(b) Explanation of basis of allocation of premiums by states, etc.: PREMIUMS ARE ALLOCATED ACCORDING TO THE FOLLOWING: WORKERS' COMPENSATION-THE LOCATIONS OF THE INSURED'S OPERATIONS; AUTOMOBILE LIABILITY AND AUTOMOBILE PHYSICAL DAMAGE-THE LOCATION OF THE PRINCIPAL GARAGE; GROUP ACCIDENT AND HEALTH AND OTHER ACCIDENT AND HEALTH-THE ADDRESS OF THE INSURED'S RESIDENCE; FIDELITY-THE LOCATION OF THE EMPLOYER OR INSURED; SURETY-THE PRINCIPAL, THE COURT, THE OBLIGEE, OR WORK. ALL OTHER PREMIUMS-THE LOCATIONS OF THE RISK.

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

96

